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Nebraska City Architecture... More on Page 10



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Voices from the Valleys of the Nemaha

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Poetry by Devon Adams

MOON RISE

A dusky smudge was barely visible at the top of the rugged, rolling edge of bluffs that met the dark of the night sky. A long day full of wind had filled the air with dust that hung close to the ground, like smoke. A slow glow began to make its mark through the haze, as a deep cold fire burned a hole in the black. The flattened orb rose in splendor, it's perfect sphere distorted by the lens of the atmosphere, or was there an invisible smiling child of the stars sitting on the red moon?

CURTAINS

On a sunny day, when filmy curtains played with the wind through open windows, I saw a shape in the shifting billows of the lace, a soft shadow not a part of the rippled fabric. It was only for an instant that an image seemed to me to be, and then it was gone, like a dream that leaves no memory. But I think it was a glimpse from this dimension into another, one that is as close as the fleeting touch of a butterfly.

SEPARATE FACES

Two people stand together, wearing different clothes, but their faces are mirror images. Mom has made a copy of herself, and her daughter looks just like her mother's mother did when she was twenty-two. Generations that repeat faces mean that families are more alike than they are different.

WORTH SAVING

There's always a reason to throw things away. In the spring, you clean house. If you move, not everything goes. Kids get married. Your closet is full of stuff you never use. New items push out old ones. You feel guilty about clutter. The basement is full of boxes that you haven't opened in ten years. But, when you do look inside, you don't see junk, you see memories that come alive. They take you back to places that should never be lost or discarded. Saving space can't compete with saving grace.

FIRST LIGHT

Winter dark is fading as light shines early. Coming from the night cave into the long bright of equinox is like drinking water in the dry of the desert. Life looks new and clean, and old years fall away.

TREASURE HUNT

The reconnaissance is underway. They remember locations even when the deep, wet snows come. Competition is fierce, and when it is time to build, dawdling isn't allowed. Home construction has strict restrictions, but time and energy must also be spent on the sales pitch. Singing off key won't attract buyers. But once the courtship has been completed, and the contract signed, construction can begin. Weaving is hard work, but the joy of finding treasures to make a house a home is just plain fun. A perfect horse hair nest is strong and lovely, a finch delight, but also a rare commodity. Much easier to find is the random detritus left by the sweep of the wind, and the careless abandon of humans. Bits of string or rope, tiny twigs, ribbons, strips of paper or plastic, duct tape, shreds of cloth, shed winter hair, milk weed silk, grasses, leaves, twist ties, candy wrappers, feathers, and on and on the list extends. The magic continues when eggs burst into baby birds and they are contained behind the woven baby gate.



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Diary of a Part-time Housewife

Merri Johnson

Story-telling, as an intellectual activity, may seem light-weight to those who have never really done it. *How hard can it be to make up a story? you ask.*

Hubby is fond of crime dramas and is actually pretty good at predicting what the criminal or detective will do next. "I could write this stuff," he likes to say. So, when can you expect to see his name as the screen writer in the credits of an episode of "NCIS"? Never, that's when. Because seeing where a story is going is very different from creating the characters and the plot in the first place.

Far from being a pleasant diversion from reality, the act of story-telling can actually be extremely stressful. If you watched the Sochi Olympics last month you may have seen the American ice-dancing pair of Meryl Davis and Charlie White win gold skating to the music of "Sheherazade," based on a central figure in "One Thousand and One Nights," also known as "The Arabian Nights." This collection of ancient Persian folk tales begins with the story of a young bride, Sheherazade, who cleverly evades death threats from her woman-hating husband by telling an entertaining new tale every day. If stress causes writer's (or storyteller's) block, it's a miracle she came up with even one story, let alone 1001.

A good story is meant not only to entertain, but to make a point, impart values, or teach a moral, to mention just a few purposes of story-telling. I'm not a scholar of "One Thousand and One Nights," but the moral of Sheherazade's tale seems to be that if you're going to volunteer to marry a misogynistic murderer, you'd better have nerves of steel.

My personal challenge in telling stories comes from my granddaughter. While it doesn't involve death threats, I do feel pressure to perform to her satisfaction. A car-ride with Breckin invariably means a request for a story. If I protest that I can't think of anything, she tells me, "Just make up the words, Grandma." Oh, and make it about princesses or birds. And have the princess be locked up by a bad witch. And have the birds sitting on the eggs in their "nests." And have a magic unicorn with an invisible horn. The cast of characters is long and varied.

In Breckin's fertile, five-year-old imagination, make-believe *is* reality and it's effortlessly available.

But for me, weaving a story on the fly that makes any sense isn't easy. Maybe I just need to think more like a five-year-old and forget about making sense. I'm not sure my late-middle-aged brain is nimble enough to make that leap, but I'll keep trying.

Soon enough, Breckin will stop asking me to tell her a story. Before that happens, I hope to have told her at least one that's memorable enough to remind her of the days when her grandma made up the words to stories just for her.



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Where Life Is Good

Marilyn Woerth

When both of our sons left home in 1993, I started gardening. Gardening helped soften the loneliness. The flowers were my babies and each garden created was transformed into a themed garden room. The gardens have grown, more rooms have been added and now the gardens even have their own facebook page and business card. (Woerth Family Gardens) They have become part of our family.

Gardening is not just about hard work, planning, organization, soil conversation, horticultural knowledge or even environmental controls. There is a very romantic, creative side of gardening. The wise might even say that creativity is the best side of this passion.

Sometime ago, I read a library book on how to create a spiritual garden room. The author encouraged the naming of this room to give it an identity. I couldn't think of anything more natural than to give my garden rooms their own names—to announce their importance in my life.

The moon garden was my first garden room; a shimmering delight of all white flowers under the lunar light could only be christened "Luminesce". A strip of garden that follows the maples and driveway reminds me of garland (it's mostly daisy-type of flowers). Hence the German name for garland seemed to work "Welcome to Girlande".

Naming the children's garden was a natural, as an early childhood educator it could only be called "Kindergarten". This German word seemed quite appropriate. Incidentally, a section of Kindergarten begged to be named separately, the pirate fort needed a dashing label. Something to make grandma *shake in her boots!* "Conquista Pirata" a fitting name for the grandsons' stronghold.

My formal garden room; the Zen garden and teahouse demanded the most intriguing title and of course it had to be Japanese. The concept of ikigai (y-KY-gnaay) certainly stood out in my research. I fell in love with the name and the concept, "reason for living". This concept is credit for the longevity of the populace of Okinawa, Japan. "Ikigai" made perfect sense for our Far East themed room.

Now how does one come up with a romantic name for the

work horse of all gardens; the vegetable garden or portage? You want romance, you turn to the French "Le Délicieux Jardin", oh oui, oui (yes, yes) sounds very sexy to me. One major room is left to be named, the garden pond and island. At last, I have run out of creativity, as well as space in my article (stayed tuned). Oh and be assured there will be creative signage. Keeping my garden rooms functional certainly helps give me a reason to get up in the morning, where life is good.



PSC Spring (30 degrees!) 'Trials'?

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Changes to Medicare Part D in 2014

by Mary Ann Holland

Medicare prescription drug coverage, also known as Medicare Part D, has undergone some significant changes in 2014, thanks in large part, to the Affordable Care Act. In Nebraska there are 32 Medicare Part D plans available; drug plans are sold by private insurance companies and each year must meet Medicare qualifications in order to sell coverage to Medicare beneficiaries. Additionally, a state's Department of Insurance must approve drug plans before they can sell the insurance to beneficiaries who reside within the state.

Nebraska drug plans for 2014 have premiums ranging from \$12.60 on the low end to \$140.60 on the higher end. If your income is above \$85,000 (single) or \$170,000 (married), you pay a higher premium. The 2014 maximum deductible allowed by Medicare is \$310. Each year plans can decide whether or not to charge an insurance deductible; if they choose to do so, the deductible can be no higher than \$310. Of the 32 drug plans available in Nebraska, 14 have a deductible of \$310, 13 plans charge a \$0 deductible, the rest fall between \$0-310.

Drug plans place drugs into different 'tiers'; on their formularies. Medicare does not dictate which tier a drug must be listed in within a plan's formulary; that decision is at the discretion of the individual private insurance company. A formulary is the list of medications covered by a specific drug plan. Most drug plans cover approximately 1,000 medications or more. Drugs in each tier have a different cost. Drugs in a lower tier will generally cost less than a drug in a higher tier.

Beginning in 2014, in compliance with provisions of the Affordable Care Act standard Part D plans expanded coverage in several areas. Plans will cover some barbiturates for any medically appropriate condition. In 2013, barbiturates were only covered when used to treat cancer, epilepsy, or chronic mental health conditions. Prescriptions for barbiturates may have restrictions; this is not unlike use of other classes of medications.

Part D plans can require Medicare beneficiaries to provide evidence of **prior authorization** for a certain prescription. Your doctor/provider may need to show that the drug is medically necessary for the plan to cover it. Drug plans can determine **quantity limits** for how much you can get of a certain medication at a time. The insurance plan can also put in place **step therapy** requirements; in other words, they expect you to try one or more similar, lower cost drugs before the plan will cover the prescribed drug.

A second Part D change in 2014 is the option for Medicare beneficiaries to purchase a partial-month supply. This is particularly important if you are being prescribed a new, possibly expensive drug. You can request less than a 30-day supply; you can also purchase a partial supply of medications you have currently been taking in order to synchronize refills. Your co-pay [your portion

of the drug cost paid at the pharmacy counter] is reduced/pro-rated based upon the quantity you receive. This benefit saves multiple trips to the pharmacy and makes medication management much easier.

The third new Part D service in 2014 is significant for Medicare beneficiaries who receive their medications by mail. Now, "by mail" refers to the Part D plans' mail order option, **not** medications you call in to your local pharmacist that are mailed to you. The distinction is important because many folks living in rural areas work with a 'local' pharmacy in a nearby town. The pharmacy, as part of their customer service, mail prescriptions and billing, or initiate credit card charges.

Many, but not all Part D plans have a 'mail order option.' In the past, the Medicare beneficiary at the time they complete enrollment in the plan, provide a list of prescriptions to the mail order outlet for their specific drug plan. Refills are 90-day supplies and are automatically sent to the beneficiary along with billing. In the event your prescription changes, you may continue to receive a 90-day supply of a medication you can no longer take—and continue to pay the cost. Also, if you are prescribed a new medication, the refill cycle may be 'out of synch' with other refills you receive each month. This can be confusing, and obviously, expensive.

Beginning in 2014, your drug plan **must** give you a confirmation call before the automatic refill is mailed to you. This insures that you only get refills of prescriptions you want or need. You will however, need to make certain your contact information is up-to-date so that you continue to have a supply of medications you need.

Every year you should compare Part D drug plans. The annual open enrollment for Medicare Part D [and Medicare Part C] is October 15 to December 7. You may have special enrollment options if certain conditions apply. Contact the Nebraska SHIP at 1-800-234-7119, or www.doi.state.ne.gov/shiip or view information online at www.Medicare.gov

Resources used for preparation of this article include *2014 Medicare & You handbook*, Centers for Medicare & Medicaid Services, pgs. 96-97. Nebraska SHIP Fall Update Training, *Medicare Part D in 2014*; and Nebraska SHIP *Medicare Changes in 2014* presentation by Bobbie Kierstead, Febr. 18, 2014.

This article was written by Mary Ann Holland, retired University of Nebraska-Lincoln Extension Educator and Trained SHIP Professional. Messages for Ms. Holland can be left at your local Extension office, or by e-mail at: mholland1@unl.edu. Questions about Medicare can also be directed to the Nebraska SHIP at 1-800-234-7119; additional Medicare information can be viewed online: www.doi.state.ne.gov/shiip, or by accessing Medicare's website www.Medicare.gov or 1-800-MEDICARE (1-800-633-4227).

I Dare You to Make Yourself Bloom.

Lee Nyberg

Love and happiness fit together like petals on a flower, with different shades of each the closer you get to the heart of the bloom. We need to start with loving ourselves to be happy and to be able to love others. So in honor of the Love Month, aka February, consider these ideas to **give yourself a little love and bloom!**

Act: Do something with friends, family, a pet or a hobby instead of watching another minute of TV. A National Geographic research study found that the happiest people watch less than an hour of TV a day. The 1000* hours the average American spends every year watching programs, ads, and news make us want stuff or push us to feeling unsatisfied with what we do have. (*That's 9 weeks of just daytime hours.)

Bank It: Researchers have shown we have more long-term happiness from financial security than from buying stuff because the boost from the purchase wears off, but **we get years of satisfaction from financial security.**

Contribute: Donate time or money. You'll feel better and be happier than the people who spent the same amounts on themselves.

Daily Connections with upbeat people we like help us be happier overall with our lot in life, whatever it is.

Eat Breakfast and Exercise: If you do, you'll have a better day, be more alert, and sleep better at night.

Favorites: Touch 'em, look at 'em. The things which remind you of happy times and people you love can renew those feelings every time you come in contact with them. **Keep your most important mementos in the open so you can regularly visit those happy thoughts.**

Gratitude: Think about three to five things you have to be grateful for everyday and write them down just before bedtime. When you're having a bad day, revisit the lists from the prior days, weeks, and months to remind you of the gifts you received every day.

Maybe you can come up with the rest of the alphabet...

Written with happy thoughts, by Lee Nyberg.

Some Residential Architecture in Nebraska City



Alzheimer's Affects Us All



Bridging the Alzheimer's Communication Gap By Lee Nyberg

If we meet for coffee, you'll probably ask me what I did over the weekend. I might ask to borrow the book you mentioned last week. Neither of these exchanges would be possible for someone in the middle stages of Alzheimer's Disease (AD). We need to communicate differently to reach people living with AD.

The Alzheimer's Association has a comprehensive guide for communication; here are a few key points:

- Avoid asking, "don't you remember?" and testing the person.
- Be patient; people with dementia have a harder time expressing themselves and processing what you've said.
- Refrain from correcting them.
- Seek to understand the feelings behind their words.

To maintain connection, we have to adapt communication further and accept and support a person in their unique experience of AD. Bobbi Adams, a retired Lincoln teacher, recommends encouraging the flow of memories without expectations for exactness or specifics. Bobbi and her husband Rod, created the picture book, "My World," to help families connect to their loved one through positive memories. My World's photographs have universal appeal, covering different times in a person's life. Ms. Adams says she used early versions of the book with her own mom, "to spark memories of happy and pride-filled times." She suggests, "Look at the photos with your loved one; ask 'did you ever go...? ever see...?' to ignite memories. Even if you tell the story instead of your loved one, s/he benefits from the positive feelings of your time together. Use this book to engage your loved one, with no expectations for their ability to read or explain anything." Unlike looking at a personal photo album, My World's pictures can be a gateway to honor a person's experiences, with no pressure to remember who was in the photograph, or where or when it was taken.

TimeSlips™ is another photo-oriented tool for connection. These photos spur imagination by showing people in action. The creator, Ann Basting, of the University of Wisconsin's Center on Aging, seeks to improve the quality of life for both the person with memory loss and the caregiver. Ms. Basting believes her program, sometimes conducted in a group setting, helps those with AD tell us who they are by placing them in the role of storyteller. Clayton Freeman, of the Alzheimer's Association in Omaha, relayed the following experience:

A man looked at the TimeSlips photo of a baby sitting in a large doctor's bag and said, "He's bringing the briefcase to the Indian Reservation. He'll see the baby there." The man's daughter explained her dad was telling the story of his 30 years working as an agent for the Bureau of Indian Affairs.

Research shows both the person with memory loss and their caregiver benefit from low-pressure engagement. Such activities are an important part of person-centered care because they support caregivers' efforts to understand the person with Alzheimer's and their history, and what kind of engagement works especially for them. These photo tools help people see "beyond the loss, to recognize strengths," from TimeSlips.org and "to meet [people with AD] where they are," as explained by Ms. Adams.

Special thanks to Ms. Adams (MyWorldPhotoBooks.com) for her help and to TimeSlips.org.

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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