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Publisher and Photographer, Stephen Hassler

Writers This Month

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

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Thank You

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Where Life Is Good

Marilyn Woerth

Happy Mid-Spring everyone! Did you have wonderful first half? Good, not so good? I will answer that question for myself from a gardener's point of view, "NO". And I will answer that question from a personal point of view, "NO". On March 31, I was diagnosed with pleurisy, bronchitis and an acute sinus infection. Now I know that isn't bad relative to many diseases, but it has taken forever to get over. I am on my second round of antibiotics. I am weak, tired, can't even tolerate reading and it's the busiest time of the year for a gardener especially after this winter. And this wind, who said they liked wind? You can't even find a decent kite flying day, unless you want the kite to end up in Thailand.

Besides my family, faith, and garden catalogs I had one bright spot, the Blood Moon. Oh my yes, wasn't that gorgeous? Now you have to understand we have a ten inch lens telescope, have been to four or five Nebraska Star parties at Merritt Reservoir by Valentine, and I have personally won two expensive lenses for the telescope at said star parties. (My husband has been asked to rent me out for these drawings.) So once in a while, I have had my husband shaking me at 3:00 am, at zero degrees Fahrenheit, "Honey you have to come outside and see this." Why do the best astronomical things happen during such weather?

So yes, I was outside from 12:50 am watching the eclipse until 2:30 am, saying goodnight to the Blood Moon. My husband was down in Kansas on a job and was driving on the interstate at that time so our conversation was over cell phones (blue tooth), and we were both awed by the spectacle. Thank goodness for a mostly clear sky that night.

I do appreciate a good man that pushes me to experience some of the cooler things in life. It helps make one feel more alive. I have to admit I am addicted to these nature experiences, just not so much at zero degrees, but even when that happens it is usually "awesome".

As for my health, I have finally rounded a corner, feeling stronger every day, back to my yoga and gardening (if the wind and snow would stay away). I do have one or two quick stories about my grandsons. The Ames boys are ten and two; the oldest plays the cello and the youngest practices with him on his celtar. What is a celtar you ask? The little guy took a small guitar found a plastic stick and now practices with his brother ("Oh! I get my cheddoh! C'mon buhboo! Play!"). The grandson in LaVista has me playing basketball this spring. I am now a hoop grandma, at first I was the high scorer but now he is running circles around me, same thing is happening in chess (they grow up so fast).

So besides the weather and my illness, my life really isn't too bad, where life is good.

Happy Mother's Day to all you wonderful women out there; enjoy your day. Adult children, remember to enjoy your mothers as well.



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Poetry by Devon Adams

DELTA SPECIAL

The Pacific drift of moisture travels inland and rises over the high, cold mountains that scrape snow from the sky. After winter, the breath of the sun blows crystals into melt that runs across the tilted plains. Collecting rich soil from fields, streams turn violent when thunder booms release downpours. Gathering speed and power from small tributaries, the muddy Missouri churns around serpentine bends until it marries the Mississippi, and they become the Delta Special, hauling massive loads of silt that is dumped at the mouth of the river on the edge of the Gulf.

REEL TIME

A blushing sky glows as early light paints willows and water with morning. The river waits patiently for fishermen to come and sit beside her talking waters. Like fingers on a guitar, breezes pluck at branches and grasses, singing the wind. Time is suspended for those who wait for fish to bite. They are in a separate dimension, caught in a net of imagination and memory.

GRADS

Once they were seeds, planted in fertile human soil, and then they grew. And grew. Parents pulled weeds under their feet, and fed them often, as little bodies learned how to learn. Outgrown clothes and bigger shoes, orthodontia, lessons, passing passions and lasting hobbies, broken arms and broken hearts, speeches, sports and GPA's, driving real cars and earning real money. Now they are ready to be grown, but not quite finished yet.

LITTLE FACES

There they are, stuck inside the family album, caught in time, forever young. Living goes too fast to notice, until the present has become the past, and tomorrow is blasting toward us, like a trucker driving on an empty road. Faces grow and change, but in truth they stay the same. Behind our grown up masks, we are all, still, the children that we were.

COLD EARTH

Waiting,
after months and days
of freezing wind knives
cutting deep.
Waiting,
for the soft hands of the
sun to melt the frost.
Waiting,
for rain to soak
into the dry earth.
Waiting,
for warm soil to embrace
seeds and roots, and
give them life.

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Diary of a Part-time Housewife

Merri Johnson

Good grief, is the deadline for this column here again? How time flies when one is procrastinating.

I just found out that procrastinating and impulsiveness are genetically linked, at least according to yet another unnecessary scientific study reported in an article in today's Omaha World Herald. Whether these tendencies have a genetic link or not seems irrelevant to me. Both of them surely fall into the broader category of lack of self-discipline. Wonder of wonders, the study found that impulsive people who had learned to "keep their eyes on a distant prize" (*isn't that the same thing as delaying gratification?*) were also less likely to procrastinate. Hmm. I suppose working toward a long-term goal, as opposed to taking impulsive action in the short term, would require diligence and achieving milestones, two things that procrastination would work against.

Lack of inspiration aside, I can now blithely blame evolution and genetics for my tendency to put off writing my column until the last minute most months. This excuse comes treacherously close to Flip Wilson's defense, "the devil made me do it." Could it be that genetics and evolution are the scientific "version" of the devil? I'll leave you to ponder that theological question on your own.

In the meantime, let's think about the implications of a world in which everyone has conquered their self-discipline issues. I'm not talking about people with legitimate mental disabilities. I'm talking about ordinary folks like you and me. By exercising better self-discipline, more of us could be scurrying about checking off the tasks we have defined on our "critical path" charts, on the way to achieving our ultimate goals. One assumes there would be fewer people dependent on government for support; fewer people incarcerated for taking illegal, impulsive short-cuts to increasing their incomes; perhaps fewer children growing up in disadvantaged situations. The list of positive possibilities is impressive.

But, could there be a down-side to exponentially ratcheting up self-discipline and squelching all impulsiveness and procrastination? How do we put a value on the lost opportunities that would result from staying on that strict road-map, instead of taking the side trip (insert "impulsiveness" here) or listening to that inner voice urging us to relax once in a while instead of always keeping our shoulder to the grindstone (think "procrastination").

As an accomplished procrastinator, and sometimes impulsive individual, I realize that my defense of these two traits could be construed as biased. Of course, we all know that every one of us is influenced by ingrained biases. The truth of this is patently obvious, and also supported by scientific research for those of you who put stock in that sort of thing.

I guess what I'm saying is something along the lines of variety being the spice of life, and that the quirks of human nature are more or less self-evident. We can't all be modeled on the achievers described in self-help books. Some of us need to be out there doing impulsive things to make life interesting for everyone else. Or maybe just procrastinating a bit, maintaining the balance between those who are completely stuck in the mud and those going full-steam ahead.

May, 2014



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Leslie Justus

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Next month: Inside Tips.



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Medicare Enrollment and Employer Group Health Coverage

Mary Ann Holland

This Spring I have been teaching "You're Turning 65: Welcome to Medicare!" workshops in southeast Nebraska. Pre-retirees have many questions related to Medicare-eligibility, drawing Social Security benefits, costs of Medicare insurance, penalties, among others. I want to share with readers answers to some of the most-often asked questions.

Q: If I plan to continue working beyond age 65, do I have to sign up for Medicare?

A: Not necessarily; but you may want to sign up for Medicare Part A only when you turn 65, and delay enrollment for Parts B and D until you fully retire and lose group health coverage. Medicare Part A, your hospitalization coverage, has no monthly premium if you were employed at least 40 quarters during your working years. Because you don't pay a premium for the coverage, there is no reason not to sign up for Medicare Part A. Group health insurance through your employer [or your spouse's employer health plan], will be your primary payer and Medicare Part A will provide secondary coverage. Remember, Medicare Part A deals with hospitalization coverage only; it does not cover doctors' office visits, outpatient procedures, prescription drugs, etc. Your new Medicare card will have a Part A only effective date. Make sure your employer health insurance is **creditable coverage**. Contact your employer health plan benefits administrator asking for verification their coverage is 'creditable' according to Medicare's definition [get it in writing!]. If your employer's health insurance plan is **not** creditable coverage, or if your employer placed you on a 'retiree plan' as you turned 65 [retiree plans are not considered 'creditable coverage' for Medicare Parts A and B, but may be creditable for Part D], you may want to enroll in Medicare Parts A and B and pick up a Medicare Supplement insurance plan in order to avoid a future penalty. If an individual continues to be enrolled in non-creditable

Continued on page 9 >>>>>>>

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<<<<<<<<<< Continued from page 7

coverage and then signs up for Medicare Parts A and B, they will be subject to a penalty in the future. That of course, means you would drop your employer group health plan.

Q: Will my employer health plan cover my spouse if I sign up for Medicare?

A: Your group health plan has the answer to that question. Contact the plan's benefits administrator for that information. Some group health plans drop an employee from coverage when they reach age 65, because they want the individual to sign up for Medicare. Obviously there is a cost savings for the employer since they would no longer contribute financial resources on the employee's behalf to the group health insurance premium. Your plan administrator will know whether you can or cannot continue to cover your younger spouse through the group health plan even though you will no longer be covered. Should your spouse have access to a group health plan through their own employer, he/she may need to enroll in that plan in order to have continuous health care coverage until they age into Medicare. Not all group health plans insist employees leave coverage at age 65 to enroll in Medicare. Employers may allow both their employee and a covered spouse to continue group health plan enrollment beyond age 65. Check into the policy you are covered under.

Q: What does Medicare Part B cover and how much does it cost?

A: Medicare Part B is your Medical coverage, i.e., doctor's visits, care you receive in an outpatient facility, occupational, physical or speech therapy, plus durable medical equipment. Everyone pays a Part B premium; in 2014 the premium is \$104.90 per month. Part B services have a \$147 annual deductible which you are responsible for; if you have a Medicare Supplement insurance plan that covers the Part B deductible, it will be paid on your behalf. Both Medicare Parts A and B pay 80% of covered costs once deductibles are met.

Q: If I am still covered by my employer plan, do I need to sign up for Part B?

A: No, you should not sign up for Part B until you are ready to leave employer group health coverage [either your own employer or your spouse's employer]. For one thing you may be paying double premiums, but more importantly, you would be wasting your one-time six month 'guaranteed right of issue.' The guaranteed right of issue allows you to purchase any Medicare Supplement insurance policy offered in the state at the same premium as others in your age group and without any consideration of your past health history. This can be very important if you have had a history of expensive health problems. Determine the last date of employer coverage then contact Social Security to enroll in Medicare Part B. Make sure your Medicare coverage starts the first day of the month following your last day of employer group health coverage. Some people have a one-month overlap in coverage. While that may cost a small amount in premium dollars, it may be worth the peace of mind knowing you have health insurance coverage. You will receive a new Medicare card with both a Part A and Part B effective date.

Q: If my employer plan does not cover prescription medications, can I sign up for a Medicare Drug plan?

A: Yes, as long as you are enrolled in Medicare Part A. If your employer plan does not have a drug coverage provision, you would want to enroll in a Medicare prescription drug plan. You can do this at the same time you enroll in Medicare Part A [your Initial Enrollment Period is seven-months long. It begins three months before the month of your 65th birthday, the month of your 65th birthday, and three months following your 65th birthday]. If your employer plan covers medication, then you would wait to sign up for a Part D plan when you enroll in Part B in order to avoid duplicate premium costs.

Q: How do I enroll in Medicare?

A: Medicare enrollment is handled by the Social Security Administration. You can go online to Social Security's website: HYPERLINK "<http://www.SSA.gov>" www.SSA.gov, or call SSA at 800-772-1213. You may also want to contact the nearest Social Security district office; that information can be found on the Social Security website. This article was prepared by Mary Ann Holland, retired University of Nebraska-Lincoln Extension Educator and Trained Nebraska SHIIP Professional. If you have questions, contact Ms. Holland by e-mail at HYPERLINK "<mailto:mholland1@unl.edu>" mholland1@unl.edu. Further information about Medicare can be accessed from the Nebraska Department of Insurance Senior Health Insurance Information Program [SHIIP] at 1-800-234-7119, or visit the website at: HYPERLINK "<http://www.doi.ne.gov/shiip>" www.doi.ne.gov/shiip.

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Alzheimer's Test: When A Blood Test For Alzheimer's Becomes Available, Will You Take It?

by Lee Nyberg

Scientists are creating a blood test for dementia. The test, available in about 2 years, will indicate if a person around age 70 will develop Alzheimer's disease (AD) within 3 years. This is wonderful news about the advancement of research for a cure. Anyone concerned about developing AD will have a window on the future. Deciding whether to look through the glass won't be easy.

Dr. Andrew McDonald, Westminster Presbyterian Church's Senior Pastor, helped me order my thoughts on testing. "We all know we'll die. Faith gives us the freedom to engage life, even in the face of tragedy. Understand yourself well enough to know what you would do with the answer. If you'd cut yourself off from living, essentially a destructive response, you would be better off not testing. Even if you decide not to test, you can change your mind later."

Dr. McDonald explained a belief system, such as a religious practice, provides perspective and understanding of ourselves in context of the world, of life and death, of our relationships and of our purpose. Medical Drs. Willcox, Willcox, and Suzuki agree with Dr. McDonald. Their book, "The Okinawa Program," which examines healthy longevity, discusses the great importance of faith. "Religious involvement provides a ready made means of coping with crisis situations. It is particularly affective when dealing with serious illness and other areas where we have little direct control."

Consider whether you are strong enough to handle devastating news. "The Longevity Project," by psychologists Friedman and Martin, shows how people with persistence, motivation, and the support of a spouse or close friend are able to face challenges. Resilience is crucial to managing grave news and continuing to live as well as possible. The mental game requires controlling one's thoughts and taking charge of oneself. People who can do this are specifically able to "stop neurotic worrying which is connected to catastrophizing, anger and depression." If worry is disrupting friendships or impairing life, the authors suggest seeking professional help to control it.

A person's thoughts about the AD test will partly depend on how s/he views these options.

Test:

- **Make changes to your lifestyle so you could perhaps delay the onset of dementia and improve your quality of life** (Lifestyle factors include diet, physical and mental exercise, social connections, and stress handling methods)
- **Plan for your future care needs**
- **Create legal and medical directives; complete estate planning**
- **Reduce uncertainty**

No Test:

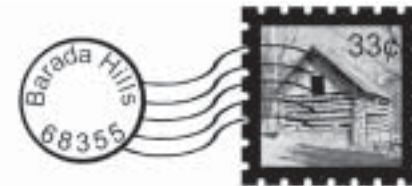
- **Don't want to know**—your philosophy is to allow life to happen, and then handle whatever arises; believe knowing won't help you live a better life
- **Already have your estate planning and legal documents in place, so believe don't need to know**
- **Already practice optimal lifestyle, to minimize risks of developing Alzheimer's, so not interested in the test results.**

The AD test in development is a step in the direction of identifying people earlier in the disease's progression and in finding treatment. Dr. Robert Green, associate director for research in genetics at Boston's Brigham and Women's Hospital, finds, "Most people will not seek out risk information about AD if they are not psychologically prepared to deal with it. [However], many people handle this information quite well, ... they change wills...lifestyles. Taking tests is all about actionability."

Lee Nyberg serves seniors through her company, Home Care Assistance. Home Care Assistance is North America's premier provider of in-home senior care. Our mission is to change the way the world ages. We provide older adults with a higher class of care that enables them to live happier, healthier lives at home, even with significant health issues. Our services are distinguished by the caliber of our caregivers, the responsiveness of our staff and our expertise in Live-In Care. We embrace a positive, balanced approach to aging centered on the evolving needs of older adults. For more information, please visit our website: HomeCareAssistanceLincoln.com or call 402-763-9140 to talk to a Care Manager.



There's a hint of green behind the Cardinal's bright Spring plumage.



It was almost midnight. 11:57 to be exact. An angry cat was yowling in the darkness outside my window. I stared into the heavens and waited.

Above me the moon was disappearing, slowly eaten by the darkness overtaking it. No wonder the Ancients were so alarmed by lunar eclipses. It's a fearsome sight to see the full moon disappearing into gloom, only to be replaced by a deep red hue...The moon swimming in blood.

Tonight's eclipse would be more gory-looking than most, according to experts. The rare "Blood Moon" was in alignment with the red planet, Mars. And it was all happening on Passover, which is considered to be the "bloodiest" of all Jewish holidays.

In awe, I watched the metamorphosis taking place. So did my mom and dad, 2000 miles away. So did my sister, and my daughter in their distant locations. Thousands of miles apart, we were all viewing the same thing at the same time.

Across the nation and around the world, millions of others watching too. This particular eclipse had been discussed for the past few years and now we were seeing it happen before our eyes. The series of four, rare "Blood Red Moons of 2014 and 2015" were underway.

11:59... The clouds in the sky were thickening. It worried me considerably.

My cell phone rang and I answered it, never taking my eyes off the fast-disappearing moon. "It's just a silvery circle now. It looks like a diamond ring..." my sister said on the phone.

"CNN is talking about the eclipse right now!" my sis said. "I'm reading the headline at the bottom of the screen. It says the moon will soon be 'Cooper Red'...I think they mean copper red!" she said, and then interrupted herself. "Oh, look! Mars is right near the moon. So close. What a spectacular sight...!"

I stared up at the eclipsing moon with its bright, celestial companion. It was indeed a rare and remarkable sight!

My sister was chattering a hundred miles an hour. I heard her words from a distance. I stared at the moon mesmerized as the ominous clouds thickened about it.

The clock struck midnight. The yowls of the cat lessened. And the moon disappeared behind dark clouds. I sighed.

My sister was still reading the headlines running across the bottom of her TV screen. "There's a lot of other exciting things happening too, right now," she said. "It says: 'Russia flies over U.S. Warships in the Black Sea'... Oooo...that sounds dangerous. Like it's a warning to the U.S. or something."

Her voice was interrupted by an incoming call. It was our Mother. I excused myself, and clicked a button on my celly.

"Wow..." Mom said. "This eclipse seems ominous somehow. So many disasters seem about ready to happen. The swarms of quakes on the West Coast...and the super volcano in Yellowstone seems to be stirring. Animals are fleeing the area, they say. Oh, wait!" she said. "I've got to take a look at the moon again."

She paused. "Oh yeah!...it's red," she said. "Definitely! You know the Bible talks about the moon being turned to 'blood' before the great and terrible judgment comes upon the world."

I nodded. Yes...a lot of folks are discussing the same kind of things tonight. It was the talk of the town...the country...the continents...and the entire planet. A trans-continental party of sorts. Star-gazers and prophecy-experts and worriers, alike. All eyes turned skyward.

Another call was coming through on my cell phone. I excused myself and switched over. It was my daughter. "Mother," she said. "I can see the eclipse here in Kansas City. Even with the city-lights, I can see it taking place!" And then she was gone...The call had broken off.

Silence reigned.

I stared wistfully out the window. The moon was obscured by clouds in my corner of the world, but elsewhere, the planet was agog over the rare "Blood Moon." It was historic. From 1600 to 1990 there had been no tetrads of Blood Red Moons for 300 years, and there had been only a couple since then. This was a special night, indeed...! And kind of scary.

I stepped outside into the darkness. The angry cat gave one last yowl and disappeared into the night. The world was hushed...Awaiting the return of the moon from its hiding place. The wind had died away. The earth held its breath.

I pondered the situation. What if this strange "Tetrad of Blood-Moons" spelled doom and gloom for all of humanity?

A cold chill ran through me, as I stood there thinking ancient, worrisome thoughts. I shivered.

A night bird broke the silence. It whistled tentatively. Calling...calling. I stared up at the sky waiting.

And then it happened. The clouds parted and I could see the glorious red moon, peering downward. Mars winked at me reassuringly and I smiled, forgetting my worries. It was so beautiful!

I glimpsed it for only a moment or two before the heavenly sight slid into oblivion...but at least I had seen them in all their glory. The red planet, Mars, and the "Blood Moon of 2014."

It was mysterious. Magical.

And it was mine...A midnight memory that would last forever!

*Editor's Note:
This is the photo of
the fish mentioned in
last month's article.*





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