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**November 2012
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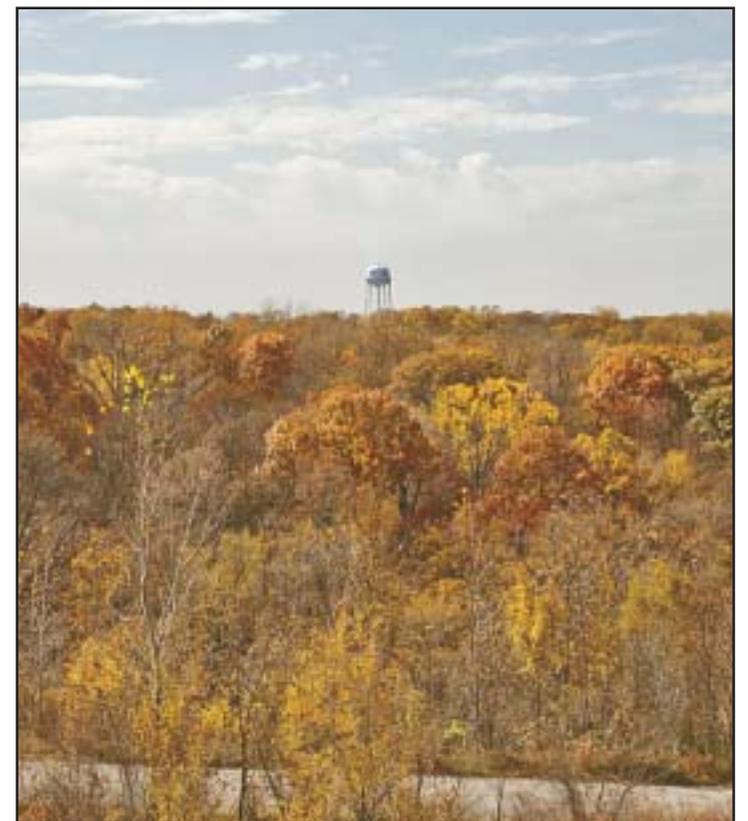


Home Game, October 20, 2012

Ryan Ludlow owns the Bobcat's single-season record for rushing touchdowns (18), and is the 6th Bobcat to go over 1000 yards in a season.



After announcing his arrival, this Blue Jay paused to check the status of my bird-feeder.



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SENIORS TAKE NOTE

In addition to Mary Ann Holland's column regarding Medicare, this month she included her schedule for Part D, "Plan Comparison/Enrollment Events". See page 14 regarding time and place to make an appointment to compare 2013 prescription drug plans.

COVER PHOTO

Stephen Hassler

Ryan Ludlow, #39, entered the Peru State record books in the Bobcat's 43-23 victory over Central Methodist on October 20th in the Oak Bowl. Mr. Ludlow now owns the Bobcat's single-season record for rushing touchdowns (18), and is only the sixth Bobcat to go over 1000 yards in a season. Congratulations to Mr. Ludlow and the entire Bobcat team for their winning effort, and best wishes for more wins this season.

There have been three 'home' football games at Peru State since the last printing of *Your Country Neighbor*. Photos included in this issue were taken from those three games.

The October 20th game, on Senior Day, was a high-scoring and memorable one for PSC seniors. (I don't think the opposing team will soon forget it either.) September 29th was Homecoming in the Oak Bowl.

Voices from the Valleys of the Nemaha

Publisher & Photographer, Stephen Hassler

Writers This Month Thank You

Devon Adams	Shirley Neddenriep
Carol Carpenter	Vicki O'Neal
Mary Ann Holland	Karen Ott
Merri Johnson	Marilyn Woerth

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Your Country Neighbor

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Medicare Advantage/Health Plan Changes for 2013

Mary Ann Holland, Extension Educator, University of Nebraska-Lincoln Extension in Cass County

Medicare Advantage Plans, also known as Medicare Part C or Medicare Health Plans are making changes for 2013 that have an impact on Nebraska Medicare beneficiaries. Medicare Advantage plans are sold and administered by private insurance companies. One must have both Medicare Parts A and B to purchase a plan. Plans are sold based upon the insured's county of residence. Medicare Advantage plans wrap Part A and B services, and usually Part D [the prescription drug benefit], into one health plan. Medicare health plans utilize a network of providers—contracted health care providers—to provide services for their policy holders.

Basic rules for Medicare Advantage [MA] plans state they must accept ALL Medicare beneficiaries except those diagnosed with ESRD (End Stage Renal Disease). The plans cannot require a waiting period for pre-existing conditions; they must include ALL Medicare-covered services. However, Medicare Advantage plans are allowed to cover services Medicare does not, such as dental, vision, eye-glasses, and others. The plans are free to determine their own insurance premium rates as well as co-pay, co-insurance amounts and out-of-pocket limits.

Each Medicare Advantage plan must contract annually with Medicare to become an approved provider with a state's Department of Insurance. The Open Enrollment Period for these Medicare Health Plans is October 15 through December 7, the same time frame as Medicare Part D.

There will be 43 MA plans available in Nebraska in 2013. Premiums for these health plans will range from \$0 per month to \$175. Counties in southeast Nebraska have, on the average, six or fewer plans available.

MedicareBlue PPO, has announced they will discontinue their Medicare Health Plan effective December 31, 2012. There are more than 450 enrollees in southeast Nebraska affected by this change. BlueCross BlueShield has notified beneficiaries, as required by law, the need to make other health care decisions. There is not the only MA plan non-renewing for 2013; other non-renewing plans have notified their insured clients as well.

When considering the purchase of a Medicare Advantage/Medicare Part C/Medicare Health Plan, beneficiaries will want to contact each of their healthcare providers, i.e., doctor's office, local hospital, outpatient therapy providers, etc., to ascertain they contract with the plan. Just because plans can be purchased in your county, does not guarantee providers will accept them. Should you receive services from a non-provider (not networked with the MA plan), you will be responsible for the total cost.

IF you received a letter from the Medicare Advantage you are currently enrolled in stating their coverage ends December 31, 2012, you have the following options:

- Return to Original Medicare and get a Medicare Supplement
 - IF your MA plan is non-renewing, Medicare beneficiaries 65+ have a Guarantee Issue into a Medicare Supplement plan [Options A, B, C, F, K, or L]. The Guarantee Issue extends 63 days past the date of MA Plan termination. Contact a Medicare Supplement insurance plan to purchase coverage.
 - Enroll in a Medicare Part D plan during Open Enrollment for prescription drug coverage beginning January 1, 2013.
 - For beneficiaries who do not act by December 31, 2012, you will be put back in Original Medicare and have no drug coverage on January 1, 2013.

For Medicare questions, contact Mary Ann Holland at the Cass County Extension office at 402-267-2205, or by e-mail: mholland1@unl.edu. Ms. Holland has been involved in the UNL Extension Medicare Education Program since its inception in 2006. She currently coordinates the statewide Extension Medicare team.

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In the August 2012 issue of *Your Country Neighbor* I offered a synopsis of a real house inspection that occurred here where I live. This inspection happened on May 17 of this year. We were curious about a couple of parts of the house, so a real house inspector came for hire.

You may have learned that he 'grades' his report "S" for Satisfactory, "C" for Cosmetic Defect, "D" for Defective, "M" for Monitor or "NI" Not Inspected. Since the inspection, believe me, I am taking a much closer look at my house and its various components.

For example, the inspector noted a "C" for the driveway and sidewalks. Well, gosh, the driveway is rocked, what else can be done? Concrete sidewalks crack, over time. Its a given. The grade of "C" gives a homeowner a little slack because it means the item has aesthetic impefections, but is in working condition.

The report also had a "C" for shrubs and trees. This score might have been upped to an "S" by now, as the tree man came last week to trim and shape the ash, elm and hackberry trees in my yard. Shrubs, maybe he just doesn't like having to duck under the Hick's Yew on his way to the front door, which does not latch shut unless its dead bolt is locked, says his report.

Off topic, but the Hick's Yew, a conifer, has red, fleshy, single-seeded fruit instead of cones. Its little red berries now, in October, against its dark green needles look Christmasy.

Back to the report, about the garage, he says it is satisfactory and also has cosmetic defects. "Unable to inspect 25%" of it, because the space is "heavily lined with personal property." It is past time to clean the garage, is what he meant, but kindly refrained from stating the obvious.

Also concerning the garage: "glass pane is broken out, recommend repair." I am happy to report the glass pane has been replaced with a shiny new clear pane of glass, held secure with those little wigits shoved in with a screw driver. Then a layer of glazing compound neatly applied all around the frame. The garage is much lighter now with the 'temporary' make-shift plywood cover off the window!

And in the basement he found another single glass pane broken out. He recommended repair and IT IS DONE! He also noted in the basement that the area is very wet and to consider drying it out. What he did not know is that 55 gallons of water had been dumped on the basement (dirt) floor just previous to his visit. (More to come.)

Where Life Is Good

Marilyn Woerth

When I was first married, I went with my husband and his family to visit his Aunt Lily and Uncle Lyle who lived way out in the boonies, in ranch country, in central Nebraska. It took forever to get there, (more than forever). When I first stepped out of the car, I was enveloped with soft fleshy arms, my face pushed into a bosom so tight I could hardly breathe. That was my first initiation into what an unconditional hug was outside of my family (who weren't too big on hugs).

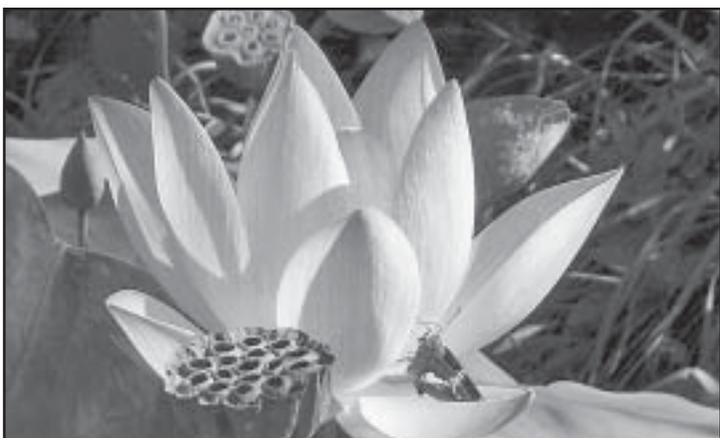
After being flabbergasted by that hug, I had to admit I liked it. I was loved by this woman, and she didn't even know me. I decided then and there I was going to be a hugger.

Fortunately, we have a small group of friends that are huggers, even guy on guy hugs, no shame just a lot of genuine caring going on. We also love to have others over to visit our place, feeling that even if we don't hug them physically our gardens can give them that big loving hug for us.

Genuinely this works out quite well and after a few visits to our gardens non-huggers become huggers. At least as far as we are concerned (they may not get a choice).

During this year of drought, I'm afraid the hugs from the garden were a bit stiff and scratchy. Since few visitors ventured out, the yard and gardens were saved from being called stand-off huggers. Next year, I plan on working harder to help the yard and gardens maintain their star-hugging status. (I even have thornless roses that are great huggers.)

It seems to me that if you contend that you live where life is good you have to be a hugger! So get your arms ready world for here I come, gardens, weeds and all. (Here's one small hug from my garden, just for you.)



Pink lotus and seed pods in our garden pond.

Photo by Marilyn Woerth

Diary of a Part-time Housewife

Merri Johnson

I reached another milestone last month: I turned 60. Miss Manners may be getting all flustered right now at my audacity in publicly declaring my age. If proper etiquette dictates that no one ask a lady her age, it stands to reason that a lady ought not go around announcing it, to which I say, "Etiquette-schmetiquette." Plus, I never did put a lot of stock in being lady-like. I enjoy too many activities that involve dirt to let daintiness get in my way.

Not that I approve of talking like a sailor or never wearing anything but jeans and a t-shirt. I'm all for being presentable. Just don't tell me that hauling my own yard waste to the dump is undignified. I don't know what I'd do if I had to give up gardening.

But, back to the millstone, I mean *milestone*. "Maturity" has many advantages, but aging pretty much stinks on ice. (I don't really know what that's supposed to mean, but I hear people say it, so I'm going with the flow.)

For the past three months I've had a perpetual knot in my left shoulder muscle and my neck won't quit popping. My bladder has been sending me little intermittent messages to remind me that incontinence happens to us all if we live long enough. The last time our granddaughter visited, I found it noticeably more difficult to get up off the floor after playing with the Lincoln logs. Horror of horrors, she also offered to "brush the fur on my arms" for me. It is one of the great indignities of aging that we lose hair where we want it and gain it where we don't. To be honest, I come from a long line of hairy Germanic peoples, so my arms have always been fuzzy. Still. Fur??!!

I hope I haven't shocked you with my confessions, but I warned you I wasn't into behaving like a lady. You should have stopped reading about two paragraphs back.

Ah, well. I say the best way to cope with situations that require coping, is to have a sense of humor about your own foibles. Let it all hang out; preferably only in the figurative sense. I do have *some* standards. But it's just not healthy to pretend you don't have any issues. Everyone needs someone to share their burdens, so you, dear readers, just got a load of mine.

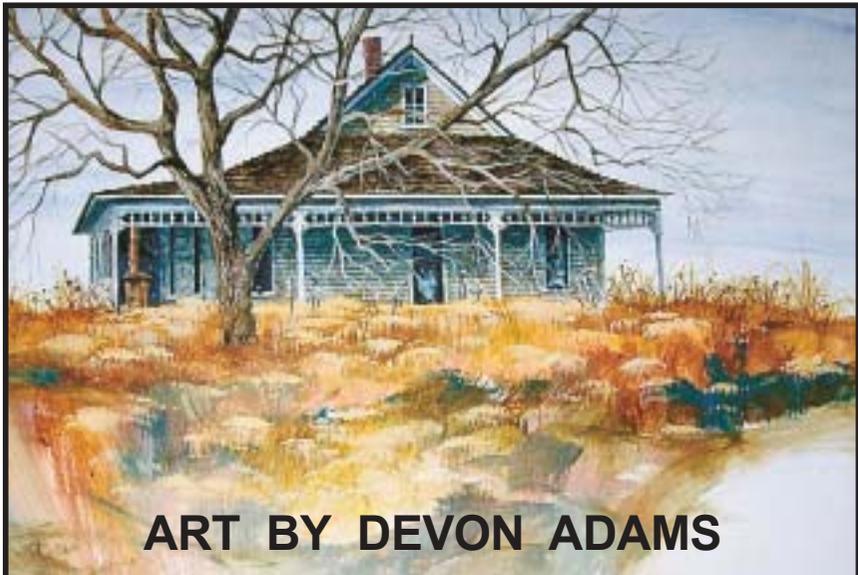
On the up side, I calculated my body mass index today. (That's BMI for all you people who only communicate in tweetable syllables these days.) Anyway, the ideal BMI is 22 and mine is 22.46! At least I've got that going for me. Unless I did the math wrong....

My sisters began celebrating our ten-year birthdays back when my oldest sister turned 50. We have a sleep-over gathering of all the women in the family who can get there and subject the honoree to embarrassing rituals and lots of love. By the time you read this, my party will be in the history books, as it were. I'll be remembering it with great fondness and hoping like heck I get to have another one in ten years, twenty years and even thirty years. I hope I can still laugh out loud at all my troubles then, even if I laugh so hard I wet my pants.

Continued: More from Devon Adams

THRIFTY

Not so long ago, there were opportunities to browse among garages and yards and appraise the usefulness of cast-off possessions discarded by upwardly mobile people in their pursuit of the happiness of buying brand new stuff. These folks craved the illusion of being ahead of the curve, the first of their crowd to own the hottest brand name clothes, cars, electronic gadgets and the transient fluff of home improvement and decoration. Ignoring the growing mountain of credit card debt that threatened to bury them, their habits only intensified until their destruction was guaranteed and imminent. The crash was bloody and prolonged, leaving empty houses, repossessed vehicles, bankrupt and hollow individuals haunted by their former dreams which have turned into living nightmares. Now the newest craze is to search for items that can be "repurposed," that is, using used stuff in innovative ways. The definition of value has been altered to fit the formerly wealthy individuals who were running in a race they couldn't win, wearing expensive athletic shoes that they couldn't afford. They have become members in good standing of the poor club, which is devouring the remnants of the middle class.



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More plays from the Homecoming Game.

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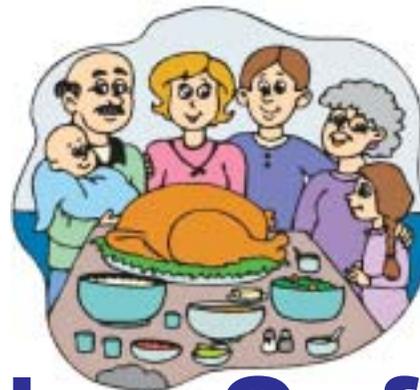
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Ryan Ludlow, #39, Homecoming Game, September 29, 2012



Garret Campbell, #13, Home Game, October 20, 2012

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Nate Tromblee, # 31, October 6, 2012, Home Game

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Peru State Bobcat Cheerleaders, Home Game, October 20, 2012



by Karen Ott

Snow on the pumpkins and icicles hanging from the eaves...winter has come a-knocking on autumn's door.

The trees shed summer in a drifting-down of gold, a steady rain of leaves that mark the change of seasons, a silent passing mixed with the sounds of harvest. A rumbling combine, newly weaned, bawling calves, the high and far-away calls of migrating cranes, and a long sorrowful howl of a coyote at dusk simmer into flavorful stew of sound, a soul-satisfying combination more pleasing than any city symphony.

Fall has been a whirlwind of chores...especially outdoor painting which is always better done in September and Indian-Summer-October, because, as Goldilocks says "It's not too hot and it's not too cold. It's just right." I'd hoped to spruce-up the brooder and hen house when I'd finished the more pressing painting, but unless mother nature gives me at least a week of warm weather I'll have to wait until next spring. The chickens don't seem to mind their dilapidated housing, but I cringe each time I look at the peeling paint.

Corn harvest started, and stopped, this week; the snow and rain both blessing and curse. Dale

Continued on the next page >>>>



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<<<< Karen, Continued from page 10

and crew managed only two afternoons of combining before the rain/snow came, and the delay nags at them like shrewish wife....."It's late October...the corn will go down...the fields will be too wet...and on and on and on." It's too early to report yields, but after our hellish summer we're thankful to be harvesting anything.

Overshadowing all is the coming election.... and despite all the hoopla, finger-pointing, half-truths, and media background noise, this country's elective process is a marvel. Without violence and bloodshed we-the-people take reins of the government.; we can vote without fear of reprisal...and then complain about the results secure in the knowledge that a gang of armed thugs won't come banging at our door in the middle of the night.

If you're feeling despondent over the state of our nation just look at the misery the 'Arab Spring' has wrought in the Mideast where all the disenfranchised can do is stand by and hopelessly watch ousted tyrants methodically replaced with bullies of a different creed and color.

So....even if you think your vote won't count, do it anyway....do it for all the oppressed of the world, for the women and girls of Afghanistan who risk their lives for the right to an education, for the Egyptian Christians who practice their faith despite daily beatings and threats of death, for all the children sold into slavery.

Vote because it's the right thing to do....make a stand.

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Poetry and Photography by Carol Carpenter

Trail Tribute

~ for Rollie Sherman

I hear Rollie's voice while I walk the
Steamboat Trace trail south of Peru.
He'd point out plants, "his weeds"
he called them—horsetail, butter
and eggs, jewelweed, lady's thumb,
joe-pye weed, rough blazing star.
He knew every inch of this place
each tree, each flower, animal, bird.

On a warm fall afternoon, I wander
past the carvings he made in the
sandstone bluffs, some scoured
away by decades of wind and rain,
some only ghostly outlines
the screaming eagle, the mermaid,
the Peru State College logo.

Armed with a putty and a pocket knife,
when the railroad still ran, his folk art
emerged from the soft rock,
portraying characters he knew
would eventually disappear.

Golden cottonwood leaves splash
along the limestone path and
I remember Rollie walking his dog
with his wife Jean by his side
"his daily constitution" he called it
his bow-legged gait, his charming scowl.

Along with Jean, Rollie is gone now
but I hear him in those darn weeds,
in those strange and interesting
carvings, whenever I return
to the trail.



Photography by Carol Carpenter



Flight plan

A flock of pelicans dropped in
waltzing on warm air rising
from Mozingo Lake, their flight plan
unhurried, casual, relaxed.

When the flock rose off the water
a lone Canada goose took offense
to the pelican's frivolous flight.
His raucous call pushed the pelicans
as he appeared sheepdog to their herd.
Around and around they whirled
in the bright blue sky tinged
with the first frost of winter.

Frustrated, the pelicans eventually fled
and the Canada goose shot straight
across the lake, his fundamental flyway
finally free for urgent flight.



November 29

In these sharp hours,
deep in November
I remember orange
Marigolds, crimson maples,
golden planks of sunshine
washed from
indifferent windows
by thick shafts of grey,
drifting through gutters
with brown, crackling leaves.

Yesterday morning,
I awoke to thunder and rain.
Today, as the gauze of December
rides a frozen horse across the valley,
without snow
the stunted grass
once again
turns green.

A Thanksgiving So Rare

By Vicki O'Neal



What is Thanksgiving?...Is it the aroma of turkey-and-stuffing wafting from the oven?...Sweet 'taters and punkin pie? Or is it something else?

Let me tell you another version of Thanksgiving...A version that may leave you stupefied—maybe even queasy in your stomach.

Recently, my husband went overseas to some of the poorest nations on earth. He mingled with the natives of India and Bangladesh, marveling at their warm smiles and happy demeanor. He felt humbled to be among such a gracious people who were thankful for every crumb and crust of bread.

In Bengali cities, the streets team with the unwashed masses. Blind beggars live on every street corner. Gaunt. Hungry. Deformed. Oozing. They live an entire lifetime lying on grass mats at the intersection of a busy street.

There's little preventive medicine in these cities. Flies are everywhere in the open-air markets. Raw sewage flows in ditches unchecked.

The average American would not survive there more than a few days without vaccinations. Our immune systems would be devastated by Polio...Yellow fever. Dengue. Typhoid. Malaria. Cholera.

The specter of death is everywhere. In the wintertime, floodwaters rise on the outskirts of Bengali cities, bringing cobras and tigers out of the jungles. The predator's approach is seldom seen until it is too late. In this primitive world, death awaits at every door in one form or another.

There are no Welfare services over

there. No Medicare. No disability payments. There are no "Welfare Brats," either, demanding their rights.

The people of Bangladesh "make-do" with whatever they have, caring for their families the best way they can. They are a kindly people, hopeful in the midst of their squalor. Whenever a tourist offers them a coin, they beam with joy—and in return they may offer their most prized commodity—a cup of "clean water." But Americans cannot drink it, of course. We would become violently ill from their water, and perhaps even die.

Bacterial outbreaks are common. There are few "basic necessities" such as sanitary supplies. Lacking toilet paper, the natives just use their left hand...Then they wash the hand briefly beneath a nearby spigot—without soap and paper towels, of course. (That is why the left hand is considered "unclean and untouchable" in that part of the globe!)

We don't understand such a lack of basic necessities. We would not let a stray dog live in such squalor. Even our "homeless people" of America often possess luxuries such as cell phones and cigarettes. But in Third World countries, such is not the case,

Nothing is taken for granted there. Nothing is wasted. Every scrap is recycled and utilized in the most creative ways. They would be horrified by our wastefulness here in America...and perplexed by our ungrateful attitudes.

These people thrive in spite of their chaotic circumstances...Energetic! Hard-working! Uncomplaining.

There is a certain "method-to-their-

madness." As sunrise breaks each day in Bangladesh, the laborers appear in city streets. The Wood-Peddlers come first with their hand-drawn carts full of firewood for the peasants and Bread-Bakers. On every balcony and rooftop, Bakers appear—kneading dough and baking bread in their fire-brick ovens...Then they, in turn, sell the bread to street-vendors below.

Soon, the Mud-vendors show up in the city streets, distributing fresh adobe-sod for new flooring in the peasant huts—if it can be afforded.

As the sun climbs higher, cars, trucks, and buses show up—all convening in intersections at once—careening along the streets, beeping a friendly warning with their horns in a melee of madness. Chickens and people hang off the rooftops of buses—happy in the morning sunlight.

The traffic flows with amazing continuity even though there are no stoplights. No painted lines. No road-markers of any kind. It is the most out-of-control chaos on earth. By our standards, it should produce dead corpses for many miles...But it doesn't. There are few very crashes, although buses do side-swipe one another on occasion—knocking off mirrors before continuing on their way, undeterred.

For the most part, it is still a pedal-powered nation. Entire families ride around, clinging to a 3-wheeled "trike" as it weaves in and out of traffic. There are thousands of bicycles everywhere—rickshaws—their flat-bed carts piled high with fruit and veggies, and with flopping fish, straight from the sea. It is amazing to behold!

Only the wealthiest drive around in vehicles, but they are not "riding-

high" all alone...Sometimes 15 people are piled into one car. They would not understand a country like ours where a solitary person drives alone, chatting on a smart-phone, sipping Starbucks and flipping off the driver next to them.

They would be as aghast by our lifestyles as we are appalled by theirs.

They have no road-rage like we do over here. In a chaotic land that would seem to be a breeding-ground for frustrated people, there is a simple harmony woven together in an endless stream of grinning, courteous natives. It is a true lesson in human cooperation...of humility and gratitude.

And so, my friends—as we head into our Thanksgiving season, it would do us well to remember our neighbors in other countries. Those people who take nothing for granted...who rejoice daily in the smallest of blessings...who revel in their own unique abilities and creativity. If only we can learn to do likewise!

May we learn to count our blessings daily—for we are all "millionaires" here in America, even the poorest among us.

This Thanksgiving, as we sit down to eat our turkey-and-stuffing, sweet 'taters and punkin pie... Let's remember those in need around the world. And let's say a little prayer...for them and for ourselves, as well.

Believe me. We need it more than they do...!

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2013 Medicare Part D Plan Comparison/Enrollment Events

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Receive one-on-one assistance from University of Nebraska-Lincoln Extension Educator and trained SHIP Professional, Mary Ann Holland, at the location of your choice. **Appointment required**—see contact number for each location. [Husband & wife each need an appointment.]

Bring along your Medicare card and a list of the prescription drugs you take.

Nov. 1	Nebr. City	Morton House	1500 14th Avenue	9:00-5:00	402-267-2205
Nov. 2	Nebr. City	Morton House	1500 14th Avenue	9:00-5:00	402-267-2205
Nov. 5	Plattsmouth	Plattsmouth Library	400 Ave. A	9:00-5:00	402-267-2205
Nov. 6	Tecumseh	Ridgeview Towers	1143 N. 3 rd St.	9:00-5:00	402-335-3669
Nov. 7	Weeping Wtr.	Cass Co. Extension	8400 144 th St., Ste. 100	9:00-4:00	402-267-2205
Nov. 8	Weeping Wtr.	Cass Co. Extension	8400 144 th St., Ste. 100	9:00-4:00	402-267-2205
Nov. 9	Weeping Wtr.	Cass Co. Extension	8400 144 th St., Ste. 100	9:00-4:00	402-267-2205
Nov. 13	Nebr. City	The Ambassador	1800 14 th Avenue	9:00-4:00	402-267-2205
Nov. 14	Pawnee City	Pawnee Co. Extension	Courthouse	9:00-4:00	402-852-2970
Nov. 15	Syracuse	Otoe Co. Extension	180 Chestnut	8:30-4:00	402-269-2301
Nov. 16	Auburn	Auburn Library	1810 Courthouse Ave.	10:00-4:30	402-274-4755
Nov. 19	Weeping Wtr.	Cass Co. Extension	8400 144 th St., Ste. 100	1:00-5:00	402-267-2205
Nov. 20	Palmyra	Palmyra Senior Ctr.	425 C Street	9:00-4:00	402-780-5606
Nov. 26	Syracuse	Otoe Co. Extension	180 Chestnut	8:30-4:00	402-269-2301
Nov. 27	Nebraska City	The Ambassador	1800 14 th Avenue	9:00-4:00	402-267-2205
Nov. 28	Tecumseh	Ridgeview Towers	1143 N. 3 rd Street	9:00-5:00	402-335-3669
Nov. 29	Plattsmouth	Plattsmouth Library	400 Ave. A	9:00-5:00	402-267-2205
Dec. 3	Nebr. City	The Ambassador	1800 14 th Avenue	9:00-4:00	402-267-2205
Dec. 4-7	Weeping Wtr.	Cass Co. Extension	8400 144 th St., Ste. 100	9:00-4:00	402-267-2205

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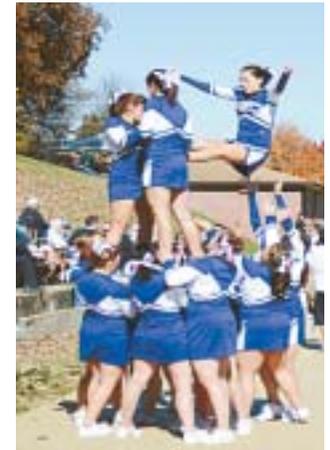
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Happy Thanksgiving from:



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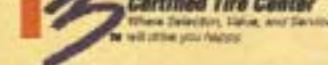
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