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Cover Photo

The Nemaha County Saddle Club sponsored the 2013 Nemaha County Rodeo in Auburn, Nebraska.

All the rodeo elements; broncos, bulls, calves, kids' games, and rodeo queens created the "Greatest Show on Dirt". More photos are on pages 8 and 11, including the queens on the back page.

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Voices from the Valleys of the Nemaha

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Thank You

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Window on Fifth Street

Stephen Hassler

As I look out my window on Fifth Street, I am anticipating back-to-school season; school buses, football practice, and cruisin'. The freedom to get in a car and go anywhere I wanted was once just an anxious teenager's dream. Now, whenever I want, I can take my SUV with air conditioning and CD player and tour the rural countryside. This is one freedom I cherish but often take for granted. Before I received my driver's license, I didn't have that freedom of movement.

Before I had a driver's license, travel was viewed from the back-seat of my parents' '57 Ford Fairlane. Often, a parent's head would obstruct my view, so I just looked out the side window of the car and watched my world go by about 45 miles per hour. There were the ever-changing fields of grain and grasses; the lavender of blooming alfalfa or the gold of ripening oats. Now and then there would be a train passing by on the tracks that ran parallel to the graveled country road.

As my father steered into town, we connected with the highway and coasted down the hill to the traffic light and the drive-in on the corner. High School kids stood around in small groups with their red and black letter-jackets sipping Cokes and Pepsi's and Dr. Peppers and munching on hamburgers. Some sat in cars and leaned out of windows in conversation, listening to the latest Bobby Vinton song or the Beach Boys on the radio. I wanted my red and black jacket. This was a new town, a bigger school, and new friends. I was fifteen and dreamt of going to college, of breaking out of my rural world, and into the real world of NASA missions, the nuclear age, and new cars.

It was 1962. The 60's! But my 60's were not the images I saw on the new color TV in the old Iowa farmhouse, where I was painfully trying to grow up. My world was the school bus before dawn ten miles from my homeroom. My world was trying to learn chemistry and geometry, while having to learn English Composition. My world was one of solitude and three wishes; I wished that I were a star on the basketball team, that I were popular enough to go out on Saturday nights with the prettiest girl in school, and that I would get my name in the paper as one of those on the semester honor roll. Those three wishes were never heard by any Genie in my world. And so for me, growing up in the early 60's amounted to getting my homework done and trying not to get beat up.

It helped a lot that I got a car my Senior year. That old '53 Chevy was freedom from school buses, and freedom to go see friends if the urge came up. It was independence and image; it added a new dimension to my life. Occasionally, during lunch break, I would drive a few friends around town. Me, showing off my 'wheels', and they, going for a 'joy ride'. And if we saw another group doing the same, an exchange of horn honks was not only a greeting, it was like saying, "How about this? This is living!"

So when you look out your window on your street, try not to shake your head in disgust at those teenagers who might seem a bit noisy. Not all of them are popular or athletic, and few are geniuses. But they are all struggling to fit into a world so much bigger than they are. They are trying their wings. They are exploring freedoms withheld from them while they were children. They are beginning to experience what you and I take for granted; freedom is fun!

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Health Care Reform, What Do I Know?

Mary Ann Holland

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

I have been asked many times to write an article about the Affordable Care Act. The Health Care Reform/Affordable Care Act [ACA] is complex, multi-faceted, as well as confusing to nearly everyone. In my role of trained SHIIP professional [Senior Health Insurance Information Program of the Nebraska Department of Insurance], I must provide an unbiased viewpoint. I will attempt to do that in this article. But, the truth is, I really don't know that much about Health Care Reform, no more than most readers.

According to the definition provided by Wikipedia, “The **Patient Protection and Affordable Care Act (PPACA)**,^[1] commonly called **Obamacare**^{[2][3]} or the **Affordable Care Act (ACA)**, is a United States federal statute signed into law by President Barack Obama on March 23, 2010. Together with the Health Care and Education Reconciliation Act, it represents the most significant regulatory overhaul of the country's healthcare system since the passage of Medicare and Medicaid in 1965.^[4]

The ACA aims to increase the quality and affordability of health insurance, lower the uninsured rate by expanding public and private insurance coverage, and reduce the costs of health care for individuals and the government. It provides a number of mechanisms—including mandates, subsidies, and insurance exchanges—to increase coverage and affordability.”

There are thousands of Internet websites that offer some type of explanation about ACA, including the U.S. Government Department of Health and Human Services: www.hhs.gov/healthcare/rights/index.html. The National Council on Aging website contains information and fact sheets that go a long way in explaining Health Care Reform.

The legislation was signed into law in 2010, meaning it was drafted, edited, rewritten, proposed, and a whole host of things during years prior to becoming law. Legislation is voted upon by our elected officials in Washington. The original bill was thousands of pages long, and so complex it is highly likely those who voted to approve or disapprove never understood what the provisions of the act were. In succeeding years, Health Care Reform has been tweaked and changed, revised, if you will, and may or may not resemble the initial document. I don't know; I never read it.

Most of us would agree, at least in part, that something needed to be done to reign in incredibly high healthcare costs, as well as accessibility to insurance. We, who have had the advantage of group health plans through employment, may not really appreciate what it is like to be denied coverage. I was fortunate to have access to health insurance through my employer to buy coverage for my family; many employers today simply cannot afford to offer it to employees.

My educational focus the past seven years has been Medicare. I have consistently participated in Medicare training through our state's Department of Insurance. The training is sanctioned by the Centers for Medicare and Medicaid Services [CMS]. While I know a lot about Medicare and how Health Care Reform affects Medicare, I know consid-

erably less about the other parts. During past SHIIP training sessions, we have received sketchy information. Why so? Mostly because the ACA is being 'rolled out' over a period of years. The Government simply has kept details very close to the chest.

On October 1, of this year, the Health Care Reform website will become 'live' and enable consumers to see what insurance products they may access through the Healthcare Marketplace. They are also referred to as 'insurance exchanges.' There will be subsidies available to individuals, families and businesses to help with the affordability of the insurance coverage. At this point, I have no knowledge what the subsidies for Nebraskans will be; I have seen preliminary numbers for the state of California, but no others.

Several years ago, states were given the opportunity to establish their own insurance exchange systems, or not. States, like Nebraska, who chose not to establish a health insurance exchange will fall under the federal program. Readers who live in other states, you may want to access your Department of Insurance website to see what will be available in your neighborhood. A link on the Health Care Reform website will take you to your state's information.

It appears that the Health Care Marketplace website will be an 'on-line shopping' experience. Consumers will be able to view options, complete applications, and purchase insurance coverage beginning January 1, 2014. There will be trained "Navigators" to assist consumers. These are grant-funded paid counselors, available in every state. In Nebraska, the Navigator organizations are: Community Action of Nebraska, Inc., and the Ponca Tribe of Nebraska. Trained SHIIP professionals/counselors/volunteers will not be giving advice about insurance products through the Healthcare Marketplace, rather, they will refer you to the above organizations.

Okay, I've told you what I don't know; here's what I do know. It pertains to Medicare only, after all Medicare is my educational focus, so it is what I know. The insurance products that will be available through a state's Healthcare Marketplace, or insurance exchange, are designed for people younger than 65. If you have Medicare benefits, you are covered and do not need to pay attention to the upcoming media flurry.

A significant part of the language of the Affordable Care Act pertains to reimbursement rates, regulations, provider-eligibility, sanctions, etc. between healthcare providers, including those who provide durable medical equipment, and the federal partner, in this case Medicare. We, the Medicare beneficiaries, are end-users. We may never see or hear about those portions of ACA.

Some provisions in the Affordable Care Act have been really good for us [Medicare beneficiaries]. Beginning in 2011, Medicare began to pick up the cost for most preventive services, more followed in 2012. Why is that important? Well, for a very long time, Medicare beneficiaries were required to pay a 20% co-pay for each service. With costs of services continually on the rise, some preventive screenings simply became unaffordable for those

on limited incomes, and therefore, they put them off or did not have screening tests at all.

As Americans turn 65, CMS encourages them to schedule a 'Welcome to Medicare' exam. If your healthcare provider accepts Medicare 'assignment of payment,' then Medicare pays 100% of the cost of your preventive screening. Medicare beneficiaries are encouraged to schedule annual 'wellness visits' with their physicians; preventive care saves lives. Should a healthcare provider determine an individual needs to have a screening more often than annually, Medicare will pay for it.

Preventive care saves money for everyone, including Medicare. [If Medicare saves money, we save money. After all, Medicare is paid for in part by our tax dollars.] Across the country, literally hundreds of thousands of seniors have taken advantage of preventive care, with savings reaching the \$7 billion mark and still climbing.

Following passage of the ACA, Medicare beneficiaries also have access to prescription drugs at a cheaper price through their Medicare Part D drug plan. Today there are many generic drugs available [generics must be the biological equivalent of brand-named drugs in order to have FDA approval] replacing high-cost brand-named medications. Can everyone take generics? Probably not; in conversations with many of the Medicare beneficiaries I counsel, they tell me the generic version does not work for them. In my own case, I have had good luck with generic formats for the more expensive brand-named drugs I once took; you may be able to say the same. Healthcare providers have done a good job, in my opinion, of getting their patients on a generic medication-regime, which definitely saves them money.

When a Medicare beneficiary is 'in the coverage gap,' the cost of brand name medications is significantly less than it was prior to enactment of the Affordable Care Act. The drug manufacturers must pay 50% of the cost of the brand named drug, the Part D plan also pays an additional 2.5%, making the insured's share 47.5% of the full cost of the drug in 2013. The percentages will change for 2014. The cost of generics is also reduced, though not as drastically as brand name drugs, but for the most part, generics are cheaper to begin with. The 'Donut Hole' will close completely in 2020; after which an insured will pay a true 25% of the cost of all medications; the drug plan will pay the other 75%. Unquestionably, the cost of one's medications is cheaper than it once was without Medicare prescription drug insurance.

The news today contains lots of dialogue about Health Care Reform. Personally, I take most of it with a grain of salt because of the political slant it is given by one side or the other. Will it change as we go along? Yes, that is the way it was designed in the first place; the Affordable Care Act was written as a 'long-range plan.'

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

Content used in preparation of this article includes a direct quote from the *Wikipedia*.

Poetry by Devon Adams

DAYS OF ROSES

On a soft summer evening,
when the sky is fading from
the falling sun, petals begin
to peek out from under the
tight skin of a rose bud.
They are softer than velvet
and more delicate than silk.
Gradually, with the moving
light of days, their graceful
curves spiral down into a
vortex of spicy scents and
hidden layers, until all the
secrets have been told and
the story of the rose is over.

ICE BOMBS

There is menace in the wind
as distant thunder rumbles,
and the sky hardens to an
angry dark. Rain cooled air
shivers the leaves and drops
the temperature, as street lights
flicker in fear and finally concede
that the day has become night.
A sickly green tinge changes
the landscape into a place
waiting for something bad.
Quiet kills the wind, and trees
hang their heads in dread as
huge balls of ice fall out of the
sky. It looks and sounds like a war,
as shingles are torn apart, siding
is blasted full of holes, and tree debris
litters wet streets lined with wounded
vehicles, their windows exploded and
their metal skins pounded into creative
sculptures. Then the sun comes out,
just to clarify the damage and pain.

GREEN BITTERSWEET

In a year of heavy rain,
vines take advantage
and try to strangle trees.
They twist their supple
wires until their victims
are lost in camo cover.
Little fingers, looking for
a new place to wrap with
curls and leaves, grope
until they find a grip and
then squeeze and hold.
Acting like a hungry alien,
the hardy bittersweet has
obliterated cedar branches
from the light of day, as it
dangles dark green berries
from it's massive lengths.
But, in time, a freeze will
come and leaves will fall.
The berries will be bright
as fire and hang like strings
of precious jewels around
a laughing winter cedar.

HUMMERS

No, not the massive rhino crates
that muscle through traffic and
take up two parking spaces.
I'm talking about the tiny flits
that drink nectar and hover
better than 'copters ever can.
They are made of magic and
exist in blurs and murmurs of
beating wings that are invisible.
They are ghosts of light, feathers
flashing changing colors back
with each instant of their flight.

GATHERING

The cult of the buzzard
is meeting in the sky.
Riding in spirals, the
separate spirits hover
like black ghosts waiting
for a death to come.
But the topic today
is less than grim, for
they each must place
reservations on the
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Diary of a Part-time Housewife

Merri Johnson

I've added a twist to my career as a part-time housewife: now, in addition to limiting my housewifery to the minimum hours required to actually be called a housewife, I'm dividing my time between Nebraska and Tennessee. Keeping two houses probably sounds like double the work, but I'm determined to defy the math and maintain my high standards of tolerance for the presence of various food crumbs and spills on the refrigerator shelves and for dust on and under the furniture.

But why am I keeping house in Tennessee, you ask? That would be the result of hubby having accepted a position with the Tennessee Valley Authority's Watts Bar nuclear power plant in eastern Tennessee after availing himself of the early retirement buy-out from Nebraska Public Power District at the end of June. He did take a month off, if you consider the stress of job-searching and trying to rent a furnished house sight-unseen from 830 miles away to be "time off." The process wasn't always pretty, let me tell you.

Change is stressful, even when the change is by your own choice and mutually agreed upon. I found myself on the brink of bursting into tears over all kinds of things that had nothing to do with the actual move. And I caught hubby nervously jiggling his foot (something he never did before) while simultaneously asserting that he had no qualms about the transition to a new job in a new state, not to mention the idea of a long-distance relationship with his wife. (He actually may have found that last item appealing; a thought I will pursue in a future column.)

Despite the challenges of the short time-frame for the move, on July 31, we loaded up the Buick hubby had purchased as his Tennessee vehicle, and rolled out of Auburn shortly after 8:00 a.m. Then we stopped about 60 miles down the road and spent an hour with our son and grandkids in St. Joe before heading southeast in earnest. We drove to Paducah, Kentucky, the first day and arrived at Spring City, Tennessee, population 2,000, early the next afternoon.

The furniture in the house was more than adequate except for one thing: the living room lacked a recliner. Hubby tried valiantly to make do lounging on the too-soft sofa and in the too-straight wing-back chair. It didn't take too much talking to convince him that buying a recliner would be cheaper than chiropractor and massage bills for his aching back. The problem was easily solved in one trip to a nearby furniture store.

On the other hand, the kitchen equipment inventory was seriously skimpy; we've had more dishes in vacation cabins. When visits to four thrift shops yielded almost nothing on our list of essentials, we had to break down and go to Wal-Mart. Had we needed jeans or prom dresses, we'd have had plenty to choose from in the second-hand stores, but apparently people don't part with their mixing bowls and meat platters in Tennessee as regularly as they do in Nemaha County, Nebraska. The selection and quality of goods at St. Francis Gift and Thrift in Auburn is primo compared to what we found in Spring City.

The lack of domestic niceties, however, was more than made up for by the view from our backyard deck. That first evening, we looked out over the heavily wooded hills and valleys to the higher, level ridgeline of the Cumberland Escarpment a few miles away and were reminded of the reason hubby took the job in Tennessee. What an opportunity it is to live for a couple of years in a place so different from what we're used to. The escarpment extends north and south like a great green wall, keeping out whatever is on the other side. From a distance, the trees look smudgy, almost smoky, lending an air of mystery to the western horizon.

But after all, I know what's on the other side of that green wall, what waits one time-zone beyond the western horizon I see from my Tennessee deck: it's Nebraska, where "home" really is.

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Title Insurance: Does the Home Buyer Need it?

by Leslie Justus

Yes. It verifies that the seller really owns the property and is free to sell it!

A Title Insurance policy insures against defects that have occurred in the past with real estate property and people who owned it. Defects are things such as another person claiming an ownership interest, improper recorded documents, fraud, forgery, liens, encroachments, easements and other items that are specified in the insurance policy.

An owner's policy is usually issued in the amount of the purchase. It is purchased for a onetime fee at closing and lasts for as long as you own the property.

The lender's policy is usually based on the dollar amount of the loan. It only protects the lender's interests in the property should a problem with the title arise. It does not protect the buyer. The policy amount decreases each year and eventually disappears as the loan is paid off.

Title Insurance protects the interests of both home buyer and lender. Whether you're using a lender or paying cash for your property, you always need title insurance. There is a high value on what you stand to lose if you go without coverage; in fact you could lose the house itself.

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Alzheimer's Affects Us All

Solving Alzheimer's Mysteries

By Lee Nyberg



Alzheimer's Disease can be mysterious. Every person with AD will experience the disease uniquely; its progression follows a general path, but at a varying pace. Like any detective navigating a mystery, caregivers need to track clues, create and test hypotheses, and examine the footprints, to generate caregiving solutions.

A diagnosis of AD spurs many areas to investigate. Certainly there are practical steps to put the legal and financial house in order (Alz.org); how to go about living real life is the true question. Gail Sheehy, in her wonderful book *Passages in Caregiving*, talks about a "new normal," reached at each AD stage, as caregiver and "cared for" adjust to changes in abilities and needs.

Key to the "new" normal is the "old" normal. Pam Kelley, in *The Alzheimer's Reading Room (ARR)*, tells the story of a wonderful day with her mother, Audrey, who has AD. Formerly, they would have spent a typical Saturday skiing, returning home very late. A great day in the "new" normal could look like this: Pam and Audrey decide on an outing, taking an hour to leave. Their 45-minute, sun-filled drive takes them to a favorite lunch spot at a ski resort, where they eat and watch skiers. After their calm drive home, a rest and warm-up by the fire with a little sports watching is in order. Pam believes in a "frame of mind that allows the care giving life to feel more like a shared journey than a grim sentence." She says, "Even though our lives are very different [now]...we are living, not merely marking time." Examine the life you've led and generate ideas for how it can become what is needed now.

Deciphering more of the mystery of day-to-day living with AD mystery requires true detective skills. Bob DeMarco, creator of ARR, suggests scrutinizing your loved one's behaviors. Here are a few s/he might experience:

- Paranoia and hallucinations
- Following and talking to caregiver constantly
- Agitation, angry outbursts, calling out

Take notes and think about the sequence of events and resulting actions.

- Describe the behavior in your notebook, in detail (time of day, weather, place it occurred, activity)
- Record what happened an hour or two before. (Caregiver left for an hour, late lunch, stormy day, noisy surroundings, no activity)
- Think what might the feelings of the person with AD be (Abandonment, fear)
- Generate options to avoid re-occurrence (Mom couldn't remember I said I'd be right back; plan to exercise together in a brightly lit room, listen to some quiet music next, and then have a light snack)
- Test solutions, record the results

Using a variety of approaches is critical to caregiving, since each person's AD is unique. The detecting process described above can give perspective, reveal solutions, and lead to understanding, benefiting both the "cared for" and the caregiver. One of the biggest mysteries is how a person in middle (and beyond) stage AD can have lucid moments. Investigate these too; maybe they'll come again. Usually, lucid moments are brought on by perfect conditions: just the right amount of light, color, physical and mental stimulation, and calm atmosphere. Lucid times are not something to create; they are a rare gift.

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.

The Face of Drought

by Karen Ott

Out of a hospital bed and back in the saddle.

What is it about August that makes my innards want to kink like an old garden hose? The same thing happened a couple of years ago mid-August...severe abdominal pain, rushed trip to the hospital emergency room, paper-work, wrist-band, torn and raggedy hospital gown, (I have dust rags in better shape) CAT scan, blood work, gastro-intestinal tube and hospital bed; it just doesn't seem fair a person should have to pay hard-earned-money for a week's worth of pure misery but, as with most things medical these days, the bill is bound to be astronomically high.

I'm still weak as a kitten because, attested the attending physician, the IV fluids watered me down from red-blooded American to anemic farm woman. That might be true, but I doubt the two vials of blood drawn daily helped matters any. I haven't decided if the excessive blood work was the result of new health care regulations or the present popularity of vampires, but either way I'm as worn out as an old shoe.

Despite my wobbly knees and woozy head there's garden produce to be 'put-up', lawns to be mowed, and weeds to be hoed. The hen house needs new shingles before winter, the brooder house could use a coat of paint and so does the porch railing Dale built early this spring; time might wait for no man but it waits even less for a skinny, weak-kneed farm woman who suddenly finds herself two weeks behind schedule.

The weather is showing signs of fall, the cooler-than-average mornings unexpectedly appearing like a few strands of premature gray on the head of a vibrant 30 year old. Old-timers say there's an early frost coming, that this is the year the run of long, drawn out autumns we've been experiencing will come to an abrupt end, but only

mother nature knows for sure.....and, as usual, she's not talking. Along with the cooler temps we've been experiencing a spate of severe storms; it's a rare evening that hail doesn't damage a few square miles of crops somewhere in the pan-handle. We got ours two weeks ago on the Morrill place where the corn and beans took a moderate beating.....and in that we consider ourselves lucky as the storm worsened as it moved north east, pummeling the siding from homes and pounding crops into indistinguishable bits of green mush.

There's still plenty of good-looking fields in the valley but that's cold comfort to the farm family who has been hailed out. Crop insurance will help soften the blow but usually just enough to make a person wonder why they didn't spend the money on a higher level of coverage. Hindsight is always 20/20.

There's good news here on Horse Creek Farm: a single possum-baby survived the raccoon attack....I found him in the hen-house feeder early one morning, curled in a ball, sound asleep. I called Dale, who was out moving water, and asked that he move the baby to the 'red-shed'...away from the hen's curiosity and vicious beaks, but when I arrived home that afternoon the small critter was still snoozing in the same spot.

"Well," Dale explained, "I checked him several times during the day but he always looked so comfortable I didn't want to disturb him." We moved him out of the hen-house that evening.

The following morning, while doing my regular round of chores, I threw open the hen-house door and, lo and behold, found the possum sound asleep in the hen house feeder. It was a routine we were to follow for the next week.....during which I discovered that possums like red grapes over

green, and that chickens don't really care if a possum uses their feed for a mattress.

Dale says I'll regret my compassion when the baby turns adult and eats a dozen eggs for breakfast, but I'll cross that bridge when I come to it.

I haven't seen him in body for 10 days or so but there's evidence he's still around; like a teenage boy he's nocturnal and I'm winding down just about the time he's waking up. But if you ever run across a possum that loves red grapes you'll know where he spent his childhood.

As Always,

Karen

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Where Life Is Good

Marilyn Woerth

August 15, 2013, and it is raining like a monsoon out there. I had been praying for rain, I was tired of watering. Now this heavy rainfall normally wouldn't have bothered me, after all, it's been a dry summer. But, I've been bad.

Yesterday evening I kept thinking I hear water running, it can't be the sprinklers I turned them off. Then I shrugged and thought maybe I am imagining it, since hubby couldn't hear anything (you would think with two hearing aids he would hear everything).

This morning there was a layer of water in the basement, specifically in the man cave. Couldn't find the source, but on further investigation and a nag of a memory, yes I had left one sprinkler on against the west side of the house! I AM BAD...

So we spent the rainy morning cleaning water up. Reminded us of the time our roof was being resingled during a blazing hot July, a thunderstorm dropped three inches of rain during the night. We woke up at 2:00 A.M. to find our family room ceiling on the floor. Do you see that grey cloud over me?

Well, I suppose you could say, "Well at least you didn't lose your house." After my reply you would say, "Oh that was in 1975, trailer house fire and you were two months pregnant with your second child and you lost almost everything. I see, you were right grey cloud."

Posted my bad girl status on facebook and one of my sister-in-laws commented, "Well that's one way to keep him out of there." I think my brother must be spending too much time in his man cave.


So why am I smiling? He forgave me; said it could happen to anyone. And after all my house smells like homemade zucchini bread, and percolating choke cherry wine, homemade salsa, and now wetness. But we are still together (holding hands), we have survived another glitch that life has thrown at us. And we are getting back on track where life is good.

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