

# *Golden Years*

Free Senior Citizen and Retiree Magazine

Spring 2015



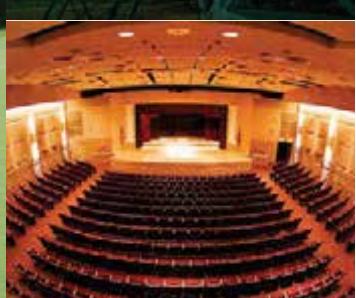
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# Golden Years

Retiree & Senior Citizen Magazine

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# Create Your Own Masterpiece



If creating your own personal masterpiece on canvas and sipping a little vino sounds like a fun way to spend the evening, then Discovery Park of America has a unique experience waiting for you. The Art Vine Wine and Paint Classes are extremely popular and are held one Friday evening each month in Discovery Park's Life Enrichment Center, beginning at 6:30 p.m.

The Wine and Paint Classes include everything you need for a most enjoyable evening. Members of Discover Park of America pay \$35 for the evening, non-members pay \$40. This fee includes your canvas and the use of all brushes and paints needed to complete your work of art. This fee also includes delicious snacks and two glasses of wine. Class participants must be 21 years of age or older.

No prior artistic ability is required to have a good time. Only a joy for spending time with

a Chardonnay, Zinfandel, Cabernet, or Merlot. You class fee pays for two glasses



friends, creating something beautiful and an appreciation for a fine glass of wine are needed. The way the class works is that an experienced instructor leads the entire class, step by step, through painting the same picture on your canvas. Usually the pictures are simple landscapes or still life's that are full of color and design. You may visit [www.discoveryparkofamerica.com](http://www.discoveryparkofamerica.com) to see the featured work of art for each upcoming class. That gives you the chance to choose if that is a work of art you want to paint. Each class also features at least three wines to choose from including

but additional glasses of wine are available for purchase.

Punch and Paint is a family and children's paint class. It is structured just like the Art and Wine Class with an instructor and everyone paints the same picture but this artwork is geared towards the younger guys. And you might say the snacks are a little different, too. The snacks are kid friendly and there is an unlimited supply of non-alcoholic punch. The fee for this class is \$30 for Discovery Park of America members and \$35 for non-members. Usually these classes are held at

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9:30 am one Saturday morning of each month.

While you are visiting Discovery Park of America in Union City, Tennessee, you might want to inquire about a yearly membership. The fee is only \$60 for adults and \$30 for children, ages 4-12. When you become a member you do not have to pay the admission fee to the museum on each visit and the number of

visits are unlimited. You also receive discounts on classes and events, as well as, in the gift shop and cafe. Members may also use the "Express Lane," no waiting in long lines on busy days. Admission for non-members is \$13.95 for adults, \$11.95 for senior citizens (65 years old+) and \$10.95 for children ages 4 - 12. Children age 3 and under may attend at no

charge, accompanied by an adult. Classes due tend to fill up each month and tickets are sold on a

first-come, first served basis. Tickets must be presented at the door upon arrival. You may purchase tickets over the phone with your debit or credit card by calling (731) 885-5455. You will receive your tickets in the mail or you may pick them up at the ticket counter. Check out their events calendar at [www.discoveryparkofamerica.com](http://www.discoveryparkofamerica.com) for future class schedules.



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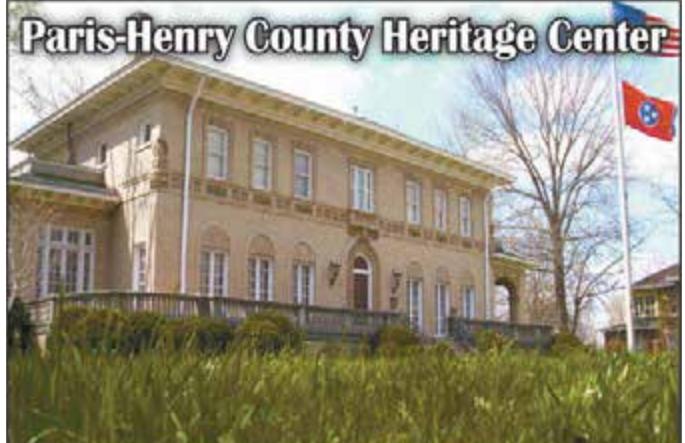
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## FINANCIAL NEWS YOU CAN USE

# Roth vs. Traditional 401(k)s: A Taxing Dilemma

If your employer offers a 401(k) retirement savings plan and you can afford to participate, the decision to invest should be easy. Relatively small contributions now can pay big dividends in the long run, especially if your company offers any type of matching funds.

Once you decide to invest, however, you may have an additional decision to make. After decades of only providing one type of 401(k) account, half of all employers now provide employees with both Roth and Traditional options.<sup>1</sup> These plans are identical in many respects, and both are powerful vehicles for creating long-term wealth. There's only one essential difference between the two – and it all comes down to taxes.

### TAX NOW OR TAX LATER?

With a *Traditional 401(k)*, contributions are made with pre-tax dollars. This means your current income tax bill will be lower, and your contributions and interest can grow tax-deferred until you retire. When you eventually withdraw your money from a Traditional account, it will be taxed as ordinary income.

With a *Roth 401(k)*, contributions are made with after-tax dollars. This account won't give you the same up-front tax break, but you'll enjoy a major benefit when you retire. At age 59½, you can withdraw your contributions and earnings tax-free, as long as you've held the account for at least five years.

Not sure which is best for you? You'll need to consider whether it makes more sense to pay taxes on your contributions now, or to wait until you take out the money. And to answer that, you'll need to make an educated guess about your future income.

### FORECASTING YOUR FINANCIAL FUTURE

Ultimately, the decision between Roth and Traditional 401(k)s comes down to one question: Do you think your tax bracket will be higher, lower or the same when you retire?

According to conventional wisdom, a Traditional 401(k) account is perfect for experienced employees nearing retirement – those who have already reached the highest-earning stage of their career. Traditional contributions will reduce your current taxable income, and may take you into a lower tax bracket.<sup>2</sup> Those immediate tax savings can help create the largest possible nest egg at retirement.

On the other hand, if you're starting your career and expect to enter a higher tax bracket before you retire – or if you worry that taxes will go up significantly by then – a Roth account may be the right choice for you.

The truth is, there's seldom an obvious solution. Individual situations vary widely, it's difficult to predict your future income level, and tax laws could change dramatically by the time you retire. But there is some good news – you may not have to pick just one.

### THE BEST OF BOTH WORLDS

For many investors, the right solution may be to contribute to both types of 401(k). One option, if your employer offers matching or profit-sharing contributions, is to put money into a Roth account and keep the matching funds (which can't be contributed to a Roth) in a Traditional one. Many employers allow you to split your contributions 50-50 between the two types of accounts, or to decide year-by-year where to contribute.

By saving in accounts with different tax treatments, you can help balance your taxable and tax-free withdrawals. This idea, called tax diversification, gives you more control over your tax situation, and minimizes the risk of incorrectly guessing your future tax rate.

If you're looking for more specific direction, online calculators can factor in your age, contribution level and other factors, and estimate you how much money you'd end up with from a Roth or Traditional account. Of course, the best source of 401(k) guidance for your unique situation is a just a phone call or email away – your financial advisor.

<sup>1</sup>forbes.com, "10 Changes To 401(k)s Employers Should Make Now," October 20, 2014.

<sup>2</sup>Isnews.com, "Roth or Regular: Which 401(k) is Best?", March 12, 2013.

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# Acupuncture: a safe alternative

Acupuncture has been in use for thousands of years around the world. It is one modality of Oriental Medicine utilizing fine needles at specific effective points for a myriad of health issues. Some practitioners may use cupping , moxabustion and essential oils, and electro therapy. The fine needles are disposable and used one time. An Acupuncturist will examine the pulse location on the wrists to feel the quality of the pulses of the internal organs, examine/

assess the color, shape and condition of the tongue, color of face and constitution of person, their gate and movement of body, strength and quality of voice. They may palpate areas of concern that the person has a complaint about. Such as neck and shoulder pain or low back pain. All this gives an Acupuncturist information about a person to be able to assist them with their health and well being.

A person comes in with say vertigo, difficulty with balance. I will ask questions about what they are experiencing with getting up and down, left and right sides of their body, diet, sleep, stress, injuries, their constitution, and how long this has been going on. I also ask them what medications they are on. What they have tried so far and what are the results they have experienced. Based on the information I receive from what they tell me and what their pulses, tongue,

and gait (the way they walk) shows me determines the acupuncture points I will choose.

If someone comes in with carpal tunnel or sciatic pain, or other pain issues I will ask them to explain where the pain is and what makes it worse. How long they have had this issue, what modalities they have tried and what were the results they received. I will ask what medications they are on and if they are on pain medications how much relief are they getting from them.

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I will then decide based on what they have told me what acupuncture points I will choose and if I want to use ultra sound, tens , heat or cold, moxa, or tuning forks, cupping or several modalities. I find the use of a variety of modalities in my practice assists in

do ear acupuncture with most of my patients. It is akin to foot reflexology. The whole body is mapped out in the ear. I use ear needles that are about 1/32" and have a tape backing I place in the ear to continue the treatment over several days.



**" I find the use of a variety of modalities in my practice assists in the patients well being and relief. "** -Dana Horvath

the patients well being and relief. I suggest stretching exercises and home maintenance for prolonged relief and care. I also ask about diet and make suggestions accordingly. Acupuncture should be relatively painless. Most patients do not know when I insert the tiny disposable needles. They have even asked me if I am going to put needles in and to their surprise they already have several in. I also

The National Institute of Health (NIH) consensus suggests that since it's studies in 1997 they have found Acupuncture may provide a broad systemic effect on many beneficial aspects of the body. Such as the autonomic nervous system, neuro transmitters, vascular and interstitial. The World Health Organization (WHO) has recognized Acupuncture for over 40 common disorders.

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An Acupuncturist will have studied at a 4 or 5 yr. accredited Acupuncture College with other studies for Medical Terminology and Psychology at a City College. They will have sat and passed a 4 hr. written exam and a 1 ½ hr. Clean Needle Technique Exam administered by the NC-CAOM Boards(National Certified Commission for Acupuncture and Oriental Medicine). The renewal of an Acupuncture License requires 60 documented hours. of ongoing education every 4 years to be submitted to the NC-CAOM with a renewal fee. Every 2 years the

state of TN requires documentation to be sent to them along with the TN renewal fee. People of all ages from infants to seniors can benefit and receive Acupuncture safely from a NCCAOM graduate. You can find a licensed Acupuncturist at [www.nccaom.org](http://www.nccaom.org) in your area.

Below is a list of the recognized effective treatments that Acupuncture assist:

- Addiction: Alcohol, Drugs, Smoking
- Anxiety
- Arthritis
- Asthma
- Bronchitis
- Carpal Tunnel
- Chronic Fatigue
- Colitis

- Sinusitis
- Sleep Disturbances
- Smoking Cessation
- Common Cold
- Dental Pain
- Depression
- Diarrhea
- Digestive Troubles
- Dizziness
- Dysentery
- Emotional Problems
- Eye Problems
- Sore Throat
- Stress
- Tennis Elbow
- Facial Palsy/Tics
- Fertility
- Fibromyalgia
- Headache
- Hiccough
- Incontinence
- Indigestion
- Irritable Bowel Syndrome
- Tonsillitis
- Tooth Pain
- Trigeminal Neuralgia

I can be found under Acupuncture in the Chamber of Commerce Paris TN website for more information about my practice here in Paris,TN. **Acupuncture of Paris** –practicing Since 1987(in the yellow pages) Free Phone Consultations **Dana Horvath L.Ac.** 731-644-1780



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# A Little Henry County History Part 2

Written by: Teresa Jones

*Continued from Page 19 of Golden Years Winter 2015*

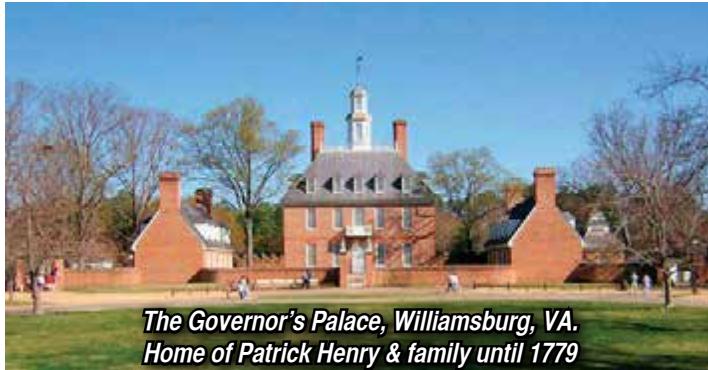
In the year 1777, Patrick entered into his second marriage with Dorothea "Dolly" Dandridge. She was 20, Patrick was 41 years old. The daughter of a British Navy-Commander Captain and 1st cousin to Martha Washington, Dolly grew up among the movers and shakers of the time. Upon her marriage to Patrick Henry, she was thrust into the roll of First Lady of the Common-

wealth of Virginia and step mother to 6 children, some of which were close to her own age. She gladly accepted her role with tact and grace. It appears she was well liked. The family lived in the governor's mansion where she entertained statesmen and was a devout supporter of her husband. She was steadfast in taking the everyday pressures of home and children upon herself so her husband could devote all his time to the duties of government. She was herself, a patriot,

always cheerful, committed and sincere.

After Henry's 2nd term as governor, he moved his large family to Leatherwood, a 1000 plus acre Plantation, in the frontier wilderness of Henry County, VA. This must have been culture shock for Dorothea who now found herself and her children surrounded by the dangers of war. This was not the place she wished to raise her original

"Daughters of the American Revolution." She was relieved when he became governor again in 1779 and moved to Richmond, the new capitol of Virginia, and much better place to find suitable beaus for her daughters. By the time his term ended the couple had spent their fortunes to support Washington's army during the war. The family then moved to Red Hill where he re-opened his law practice to replen-



*The Governor's Palace, Williamsburg, VA.  
Home of Patrick Henry & family until 1779*

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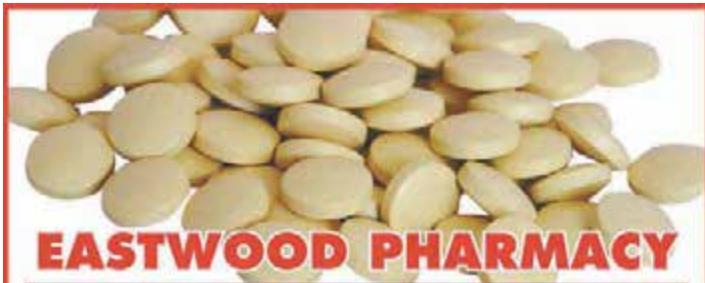
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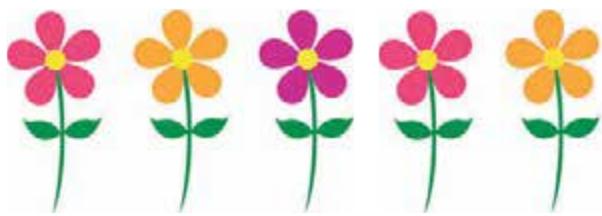
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ish their income. Their family continued to grow despite Henry being over 60 years of age. Together they raised 17 children, 6 from his marriage to Sarah and 11 from his marriage to Dorothea. It was not uncommon in the 1700's to have a large family. Life expectancies were short and medicine was not readily available. Many children did not live long lives, as was the case with the Henry children.

From 1780 until 1785, Henry served on the Virginia State Legislature and again from 1787 to 1790, and served two more terms as governor. In 1787 he was chosen to serve as a delegate to the Philadelphia Constitutional Convention but declined the office because his views were growing bleak. He was opposed to Virginia ratifying the Federal Constitution because it would damage the country's liberties. He had also become suspicious of John Jay's Liberty Treaty giving Spain exclusive rights to navigate the Mississippi River for 25 to 30 years instead of opening the Port of New Orleans (which Spain had closed) to

American commerce. In 1788 he was elected to the Virginia Convention to debate the constitution. With the constitution ratified, he began a movement to form a Bill of Rights and in 1789 sent 12 constitutional amendments to the states. In 1794 he retires from the house of delegates. On March 4, 1799, Patrick Henry made his final speech on steps of the Charlotte courthouse. There he fell into the arms of bystanders and had to be carried away.

He died two months later of stomach cancer. By December the same year George Washington had also passed away.

From 1794 until his death in 1799, he had declined the offices of US senator, George Washington's Secretary of State, US Supreme Court Justice, another term as governor of Virginia and Envoy to France. Sadly he died before taking his seat on the State Legislature where he had hoped to take action against the Virginia Resolutions. Of his children with Sarah, four preceded him in death, one by only 15 days. Of his children with Dorothea, 2 children preceded him in death, one by only four

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days.

Patrick Henry was laid to rest June 6, 1799 at Red Hill Estate, Charlotte County, Virginia. His last will and testament named Dorothea as the main benefactor with the stipulation if she married again, the will was void. There was a distinct contrast between the boys inheritance and the girls. Dorothea was to choose which of the sons were to inherit which lands and estates. The girls were given small monetary gifts. For Dorothea to get around the stipulation she was to receive nothing if she remarried, she married the executor and first cousin of Patrick Henry, Judge Edmund Wilson and relative of Dolly

Madison.

Dorothea's second husband died in 1818. She spent her last days with her daughter Sarah and family at Seven Islands Plantation in Halifax County, Virginia. She passed away in 1831. She was 73 years old. At her request she was buried beside her first love, Patrick at Red Hill Estate.

Patrick was a true inspiration and an intricate part of America's history. It is no wonder why the General Assembly of the State of Tennessee chose his name for this county. It is a historic place with naturally beautiful surroundings, unique small businesses, the growing children in our schools and the ones who teach them, the people in county gov-

ernment, a tie to France and most importantly, the citizens that are the beating heart of it all. One might wonder what Patrick Henry

would think of his namesake today. This reader believes he is smiling on our little piece of Heaven.



*Patrick Henry's burial site*



*Red Hill Estate, last home and burial site of Patrick Henry & Dorothea "Dolly" Dandridge*

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3 (4.5 oz) cans mushrooms, drained  
liquid reserved (from 1 can)

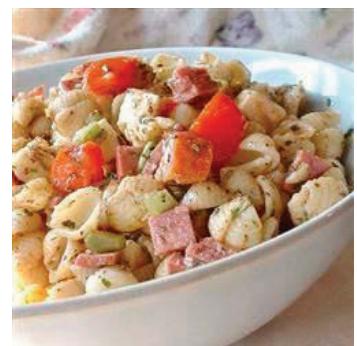
Preheat oven to 300 degrees F. Lay chicken pieces in a 9x13 inch baking dish. In a small microwave safe bowl mix together the mustard, honey and curry powder. Microwave on HIGH (full power) for 1 minute. Add all of the mushrooms and liquid from 1 can, mix together, and pour mixture over chicken. Bake in the preheated oven for 45 to 50 minutes or until chicken is cooked through and juices run clear. Turn chicken pieces after 1/2 hour of baking. When done, chicken will be a beautiful golden brown.

## Antipasto Pasta Salad

*makes 12 servings*

1 pound seashell pasta  
1/4 pound Genoa salami, chopped  
1/4 pound pepperoni sausage, chopped  
1/2 pound Asiago cheese, diced  
1 (6 oz) can black olives, drained and chopped  
1 red bell pepper, diced  
1 green bell pepper, chopped  
3 tomatoes, chopped  
1 (.7 oz) package dry Italian-style salad dressing mix  
3/4 cup extra virgin olive oil  
1/4 cup balsamic vinegar  
2 tablespoons dried oregano  
1 tablespoon dried parsley  
1 tablespoon grated Parmesan cheese  
salt and ground black pepper to taste

Cook the pasta in a large pot of salted boiling water until al dente. Drain, and cool under cold water. In a large bowl, combine



the pasta, salami, pepperoni, Asiago cheese, black olives, red bell pepper, green bell pepper and tomatoes. Stir in the envelope of dressing mix. Cover, and refrigerate for at least one hour. To prepare the dressing, whisk together the olive oil, balsamic vinegar, oregano, parsley, Parmesan cheese, salt and pepper. Just before serving, pour dressing over the salad, and mix well.



## Cheesecake Brownies

*makes 16 servings*

1 (8 oz) package cream cheese, softened  
1/4 cup white sugar  
1 egg  
1 cup semisweet chocolate chips  
1/4 cup butter  
1/2 cup white sugar  
2 eggs  
2/3 cup all-purpose flour  
1/2 teaspoon baking powder  
1/4 teaspoon salt

Preheat oven to 350 degrees F. Grease a

9-inch square baking pan. Combine cream cheese with 1/4 cup sugar and 1 egg in a mixing bowl; beat until smooth. Stir 1 cup chocolate chips into the cream cheese mixture. Set aside. Fill a saucepan with water and bring to a boil. Turn the heat off, and set a heat proof mixing bowl over the water. In the mixing bowl, combine butter with the remaining cup of chocolate chips; stir until just melted and blended together. Stir in the remaining 1/2 cup sugar and 2 eggs, then sift together flour, baking powder, and salt; stir into chocolate until evenly blended. Pour half of the batter into the prepared baking pan. Spread the cream cheese mixture over the chocolate layer. Top with remaining chocolate mixture. Using a knife, swirl the top chocolate layer into the cream cheese to make a marble pattern. Bake in preheated oven at 350 degrees F for 25 to 30 minutes, or until top is crinkled and edges pull away from sides of the pan. Cool thoroughly. Cut into 12 to 16 squares. Store in the refrigerator or freeze.



## Watermelon & Strawberry Lemonade

*makes 2 quarts*

8 cups cubed seeded watermelon  
1 cup fresh strawberries, halved  
1/2 cup fresh lemon juice  
1 cup white sugar  
2 cups water

Combine the watermelon, strawberries, lemon juice, sugar, and water in a blender. Blend until smooth.



## Spring Panini

*makes 4 servings*

4 Sister Schubert's Dinner Yeast Rolls, split  
Plain or sun dried tomato mayonnaise (see below)  
4 slices roast turkey or ham  
4 slices Swiss, Monterey Jack, or Gruyere cheese  
8 small slices red onion  
1 cup fresh spinach/basil leaves (optional)  
Salt and freshly ground black pepper  
Butter

## Sun dried Tomato Mayonnaise:

1/4 cup mayonnaise  
2 finely chopped sun dried tomatoes

Preheat grill pan or panini machine to medium heat. Spread center of each roll with 1 tablespoon mayonnaise. Assemble sandwiches with remaining ingredients, except butter. Season with salt and pepper. Spread small amount of butter on top and bottom of each roll; place sandwich either in pan or onto panini machine and grill. Cook 5 to 7 minutes. (If using a pan, press sandwich down with a pan lid. Cook sandwiches about 3 to 4 minutes on each side or until bread is toasted.)  
For mayonnaise: whisk all ingredients together in small bowl. Refrigerate until ready to use.

## Old Fashioned Potato Salad

*makes 8 servings*

5 potatoes  
3 eggs  
1 cup chopped celery  
1/2 cup chopped onion  
1/2 cup sweet pickle relish  
1/4 teaspoon garlic salt  
1/4 teaspoon celery salt  
1 tablespoon mustard  
ground pepper to taste



1/4 cup mayonnaise

Bring a large pot of salted water to a boil. Add potatoes and cook until tender but still firm, about 15 minutes. Drain, cool, peel and chop. Place eggs in a saucepan and cover with cold water. Bring water to a boil; cover, remove from heat, and let eggs stand in hot water for 10 to 12 minutes. Remove from hot water, cool, peel and chop. In a large bowl, combine the potatoes, eggs, celery, onion, relish, garlic salt, celery salt, mustard, pepper and mayonnaise. Mix together well and refrigerate until chilled.



## Mango & Peach Smoothie

*makes 2 smoothies*

1 peach, sliced  
1 mango, peeled and diced  
1/2 cup vanilla soy milk  
1/2 cup orange juice, or as needed

Place the peach, mango, soy milk, and orange juice into a blender. Cover, and puree until smooth. Pour into glasses to serve.



## Buttermilk Molasses Pie

*makes 1 nine inch pie*

1/2 cup butter  
2 cups white sugar  
3 tablespoons all-purpose flour  
3 eggs  
1 cup buttermilk  
1 teaspoon vanilla extract  
1 recipe pastry for a 9 inch single crust pie  
2 tablespoons molasses

In a large bowl, cream butter until light and fluffy. Gradually add sugar, and beat well. Beat in the eggs. Add flour, buttermilk, and vanilla; beat until smooth. Pour filling into pie shell, and bake at 400 degrees F for 5 minutes. Reduce heat to 350 degrees F; bake for an additional 45 minutes, or until set. Cool at room temperature, then chill. When serving, drizzle individual servings of pie with molasses.



Find these spring recipes and more at [allrecipes.com](http://allrecipes.com)

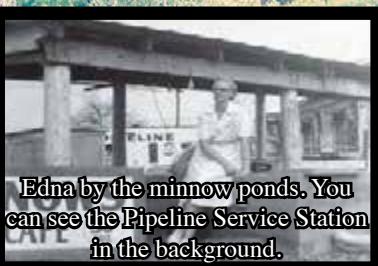
# Down Memory Lane



Son, Roy, in front of Pipeline Cafe'



Tommy and granddaughter, Teresa  
Summer 1961  
In front of the  
Pipeline  
Service  
Station



Edna by the minnow ponds. You can see the Pipeline Service Station in the background.



Tommy and Edna Elmer owners of Pipeline Cafe



Hunger Haven Cafe in Union City, TN

When Tommy and Edna Elmer married, their dream was to open a family café showcasing the delicious foods they grew up eating. The southern and Cajun dishes of his native Louisiana were especially inspiring. As one of nine children raised by his widowed mother, Alicé, Tommy learned to cook at a young age. While serving in the U. S. Army in Florida, his chef skills were honed by feeding the troops every day. After Tommy's stint in the Army, he, Edna and their two small children, Roy and Charlene relocated to Edna's hometown, Union City, TN. There they opened a small café named "Hunger Haven". When The Pipeline, originally named "The Bluebird" became available, the Elmers jumped at the opportunity to put their dreams in motion.

The Pipeline was a place where local sports teams would stop to eat and teenagers would hang out, listen to the jukebox, show off their cars and socialize. One could drive up or dine inside on a "greasy" beer and hamburger, BBQ , fries or choose from a variety of other delicious items on the vast menu. Everything was prepared fresh. Everything. No frozen or canned foods were served at The Pipeline. Prior to Easter the Pipeline would open at 3 a.m. to feed breakfast and sell minnows to the fishermen, lined bumper to bumper en route to Paris Landing.

The entire family worked hard while juggling home life and busy days at the restaurant. Everyone helped with the workload. Even the children helped with car-hopping, scooping minnows, and busing tables. For the next few years, the business thrived. Sadly, when Tommy became ill in 1961, the Elmer family made the hard decision to close the restaurant. Later The Pipeline was demolished and The Townhouse Restaurant was built in its place by new owners. *Written by: Teresa Jones*

What is now the offices for FSB Insurance, at 105 Memorial Drive was originally built as a two bedroom, one bath home for Clyde Forrest, the original owner of what later became Wilson's Grocery for many years. It at one time had a detached garage, converted to an apartment, then converted back to a garage. It was bought in 1954 from Mr. Forrest by the Mitchell Hopkins Family, who lived there for about eighteen years before selling to a Mr. and Mrs. Walker and then to others unknown. It began to be used as a business either in the late seventies or eighties, at which time the garage was torn down. The first business to be there is believed to be a Merle Norman studios. There was also a house between 105 and Wilson's Grocery that was owned by Mr. and Mrs. George Thompson. *Written by: Glenn Hopkins*



FSB Insurance, Paris, TN office



105 Memorial Drive, Paris, TN



Wilson's Grocery Store



Glenn Hopkins and dog in front of family home



Dorothy Hopkins on the back porch

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*See solution on page 25*



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Far too many people wait until they are in the midst of a health care crisis before thinking about what options are available or what care

they or their loved ones would have wanted. Hospice professionals deal with these challenging situations every day – that's what they are trained to do. When a family is coping with a serious illness and a cure is no longer possible, hospice provides the type of care most people say they want at the end of life: comfort and dignity. Considered to be the model for high-quality, compassionate care for

people with a life-limiting illness, hospice care includes expert medical care, pain management, and emotional and spiritual support. Care is provided by an inter-disciplinary team of professionals and trained volunteers. The wishes of the patient and family are always at the center of care. Most hospice care is provided in the home – where the majority of Americans have said they would want to be

at this time. Care is also provided in nursing homes, assisted living facilities, and hospice centers.

Care is paid for by Medicare, Medicaid, and most private insurance plans and HMOs. Henry County Medical Center Home Health and Hospice can help with information about care options and choices and ensure you live as fully as possible throughout your entire

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life. We will make sure your loved ones receive support as well. Our hospice staff is from the communities we serve and are prepared

to care for you, in your home, helping you to make sure that every moment matters.

One of the best ways

to make sure you and your loved ones benefit fully from hospice, should you ever need this care, is to talk about it before it becomes an issue. Below are some signs that can help you decide when it is best to seek hospice care:

What are some signs that a person may be ready for hospice care?

- An increase in pain, nausea, breathing

distress or other symptoms;

- Repeated hospitalizations or trips to the ER;

- Failure to "bounce back" after medical set-backs occur;
- Increasing assistance needed for walking, eating, bathing, dressing and/or going to the toilet;

- Decreasing alertness – patient is emotionally withdrawn, sleeping more or having increased difficulty with comprehension.

What are some signs that our family could benefit from hospice care?

- You are physically and/or emotionally exhausted from caring for your loved one;

- Your family is feeling isolated because of care-giving demands or the uncertainties you feel about your loved one's future;

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- The patient or members of your family appear to need emotional support to cope with the impending death;
- You are overwhelmed by the myriad of physical, financial, emotional and spiritual concerns arising because of the illness.

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Meet our HCMC Hospice Care Team:

**Denise Brogdon**, RN BSN, Paris, TN is a Murray State University nursing graduate who has worked in medical/

surgical nursing as well as dialysis. She has 13 years of nursing experience, with 7 of those in Hospice care.

**Debra Travis**, RN, Paris, TN has served as a nurse for 31 years, working in medical/surgical nursing, pediatrics, cardiac, PACU, and Case Management. She worked with Home Health for six months, prior to moving to Hospice 4 years ago.

Janet Lewellen, RN, Springville, TN has worked as a nurse for 31 years with 13 years of experience in Critical Care, 4 years in Home Health and 14 years in Hospice.

**Sharon Wilbanks**, CNA, Gleason, TN has worked as a CNA for 6 years, with 5 of those being in Home Health and Hospice. Born and raised in Benton County, Sharon worked in a factory before God called her to become a CNA.

**Tracye Morgan**, RN, Huntingdon, TN has worked as a nurse for 29 years with experience in cardiac and surgical nursing. For 8 years, Tracye worked in Home Health and then moved to work in Hospice where she has served her patients and families for 3 years.

**Carman Wright**, LBSW, Paris, TN is a Murray State University social work graduate, with experience working in both a nursing home and rehabilitation setting. In July, Carman will celebrate 21 years with Home Health and Hospice.

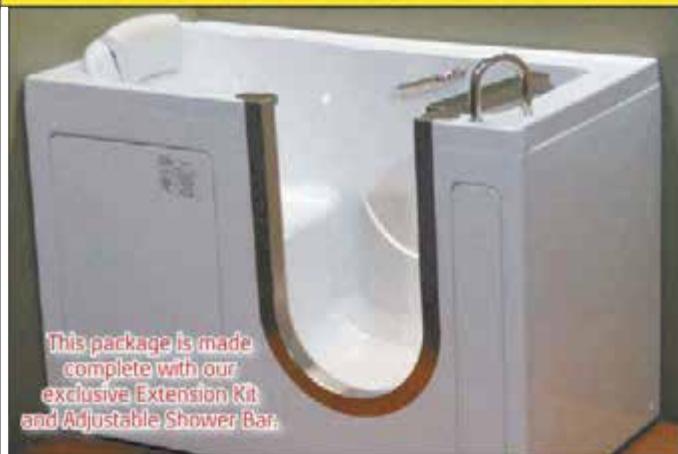
**Debbie Morgan**, RN, MSN, Big Sandy, TN has been a nurse for 41 years, serving as a nursing instructor for 28 years at Kaskaskia College in Centralia, Illinois. The remaining years of her career have been in various medical/surgical positions. She has worked with Home Health and Hospice for 5 years.



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# Miss Kitty



## Romance in the Golden Years – The Not So Pretty Stuff

Miss Kitty loves to write about, talk about, and even think about romance for all ages, but senior couples (the Triple Ls – Later in Life Lovers!) know to see beyond the stolen kisses and sweet gestures. There are a few key questions that will become incredibly important when

entering into a Triple L! Last issue we talked about finances and attitudes towards each other's children and grandchildren, but there are a few more:

### 1. Are you neat enough for each other?

Miss Kitty admits to not always making her bed, but it would make her very irate if the bathroom were messy. We all have our preferences and get more set in our

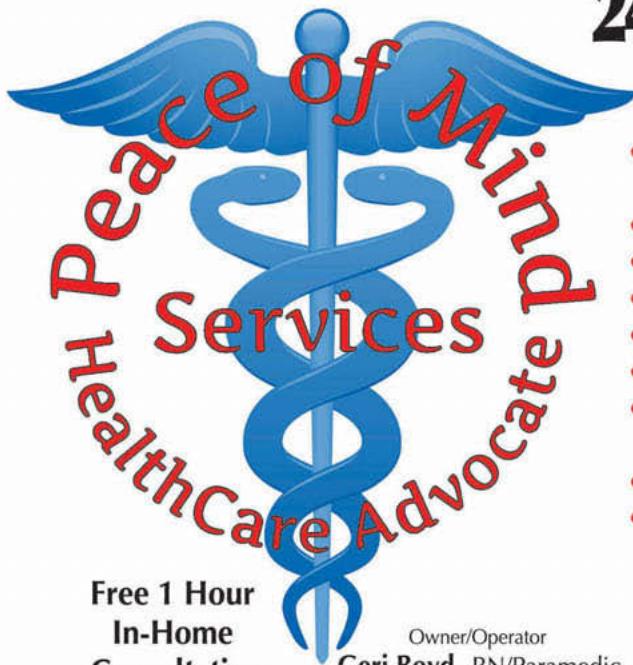
ways as we get older, and while compromise is a beautiful thing, a true neat freak and someone who has never folded a towel are probably not a good match for the long run. Take a good look around when your visit a new friend's home for the first time. Old habits can be hard to change and you will have less friction in your life if you are not fighting over the right way to fluff sofa cushions.

### 2. Are you in similar health situations?

Maybe one of you is a natural caregiver and the other needs some TLC, but someone who travels frequently might not be patient with someone who needs to stick close to home for frequent doctors' appointments. It might not be the most comfortable situation, but an honest conversation is always best. Some folks just do not want

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to be the driver, errand runner and comforter. It does not mean you cannot have a meaningful relationship. Tell the truth and be prepared to make other arrangements for some of your needs if your intended is not comfortable with full-time or frequent caregiving duties.

### 3. What are your food habits?

Does not seem like a big deal to you? You can order something else off the menu? What if he or she expects bacon and eggs every morning and you are happy with an apple? Compatibility

is key and sometimes obstacles can be overcome and sometimes they are deal breakers. Be prepared to encounter some folks who might have different food requirements due to health issues and decide early if you can share a food bowl every day!

### 4. Do you smoke or drink?

A glass of wine to one might be an affront to another's religion. A cigarette or cigar is nothing more than an indulgence to some, but serious allergen to others. It is always best to know upfront what habits might be

unacceptable or even unhealthy before feelings become invested and hearts are broken. Miss Kitty believes in love, especially for those of us who have lived long enough to truly appreciate the qualities of a good mate, but a few revelations early can prevent heartache later. Ask

questions! Know what you really want and remember: You are special to this kitty!



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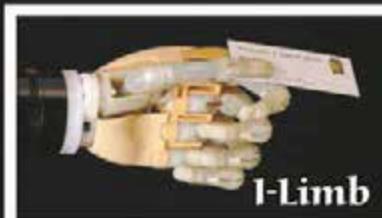
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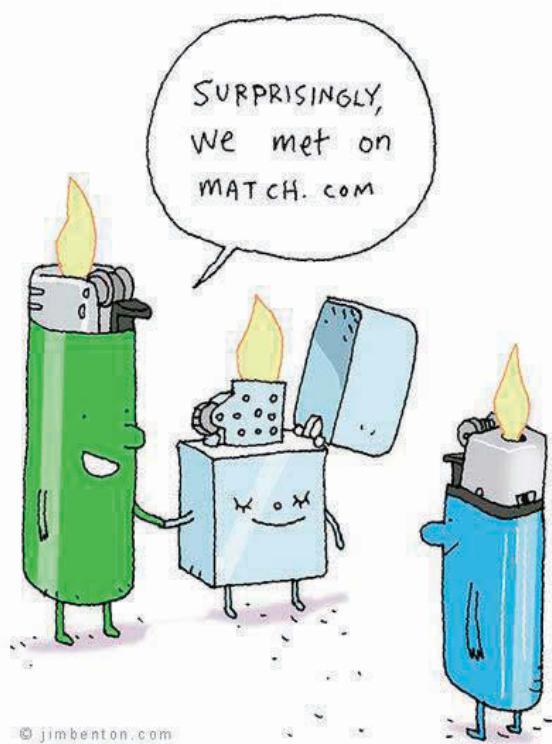
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# NO PUN IN TEN DID

Written by: Teresa Jones

To write a story about puns with a broken pencil would be pointless. After all, even Shakespeare only wrote in pen, as pencils confused him....2B or not 2B. Puns are fun plays on words

pun is most common and uses word pairs that sound alike but are not synonymous. Homographic puns use words spelled the same but have different sounds and meanings. Homonymic



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and suggest more meanings of words with similar sounds. Puns can be figures of speech that confuse words or phrases and can be serious or funny. Puns come in several varieties. The homophonic

puns exploit words that are both homographs and homophones. Compound puns contain two or more puns while a recursive pun relies on the understanding of an element in the first word. Visual puns

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are used in logos or emblems. For example, when looking at the Fed Ex emblem, notice the space between the uppercase E and the lower case X. There is a distinct arrow.

Puns used in ancient Egypt are found in myths and were used

to interpret dreams. Puns have also been found in ancient China and date as far back as 2500 BC in Iran. Puns are used in everyday life as well as literature. William Shakespeare was a master at creating puns. For example, in Richard III, "winter of

our discontent...made glorious by the "son" of York". Oscar Wilde puns the family name in act III of "Importance of being Earnest". "On the contrary, Aunt Agusta, I've now realized for the first time in my life the vital importance of Being Earnest." In Charles Dickens novel Great Expectations, he puns the word tickle. "Tickler was a wax-ended piece of cane, worn smooth by collision with my tickled frame". Did you know Charles Dickens kitchen contained the best of thymes, the worst of thymes? Once someone tried to do a theatrical performance

about puns but really it was just a play on words.

Puns add meaning to texts and shape the way readers interpret stories. They are a very creative way of using language that will make one laugh and think at the same time. A pun's the lowest form of wit, it does not tax the brain a bit, one merely takes a word that's plain and picks one out that sounds the same. Just remember, time flies like an arrow but fruit flies like bananas. No pun intended....



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# Word Search is on page 15

# Sudoku is on page 4

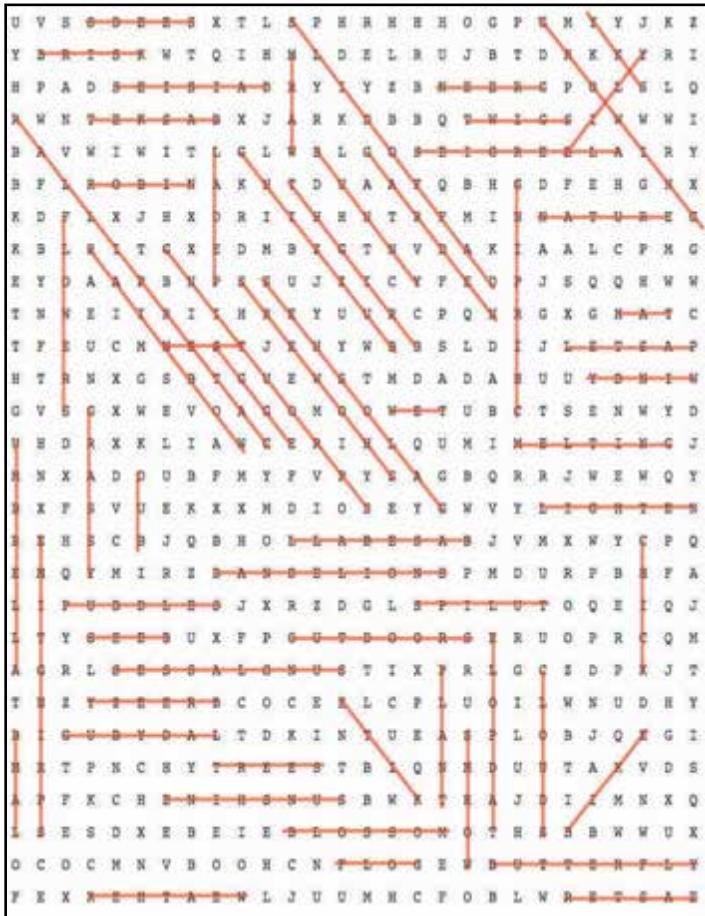
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# SAVING DOLLARS MAKES SENSE, WITH MEDICARE

With rising prices on essentials like groceries, you're not alone if you're keeping a close eye on your wallet. Many Americans are facing financial challenges today, and health care costs are no exception. Luckily, there are many ways you can save money on your health care costs if you have Medicare.

If you have limited income and resources, you may qualify for Medicaid – a joint federal and state program that helps with Medical costs. Even if you don't qualify for Medicaid, there are other programs that may help you pay for your Medicare premiums and other costs.

## The 4 Medicare Savings Programs are:

### ***Qualified Medicare Beneficiary (QMB) Program***

Program helps pay for:

- Part A premiums
- Part B premiums
- Deductibles, coinsurance, and copayments
- ◊ Individual monthly income limit\*- \$1,001
- ◊ Married couple monthly income limit\*- \$1,348

### ***Specified Low-Income Medicare Beneficiary (SLMB) Program***

Program helps pay for: Part B premiums only

- ◊ Individual monthly income limit\*- \$1,197
- ◊ Married couple monthly income limit\*- \$1,613

### ***Qualifying Individual (QI) Program***

You must apply every year for QI benefits. QI applications are granted on a first-come, first-served basis, with priority given to people who got QI benefits the previous year. (You can't get QI benefits if you qualify for Medicaid).

Program helps pay for: Part B premiums only

- ◊ Individual monthly income limit\*- \$1,345
- ◊ Married couple monthly income limit\*- \$1,813

\* RESOURCE LIMITS on QMB, SLMB, and QI are:

Individual - \$7,280  
Married Couple - \$10,930

### ***Qualified Disabled and Working Individuals (QDWI) Program***

Program helps pay for: Part A premiums only

- ◊ Individual monthly income limit\*- \$4,009
- ◊ Married couple monthly income Limit-\$5,395

\* RESOURCE LIMITS on QDWI are:  
Individual \$4,000  
Married Couple \$6,000

If you qualify for Medicaid or a Medicare Savings Program, you'll also get Extra Help paying for your prescription drugs automatically. If you don't automatically qualify Extra Help, you can apply online at SSA.gov. It's important to call or fill out an application if you think you could qualify for savings—even if your income or resources are higher

than the amounts listed on Medicare.gov. These amounts change yearly, and there may be another savings program you are eligible for depending on your specific situation. To find out if you are eligible for savings through one of these programs, call your local TN SHIP office at 1-877-801-0044.



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Patti Page sings "How much is that Little Doggie in the Window"

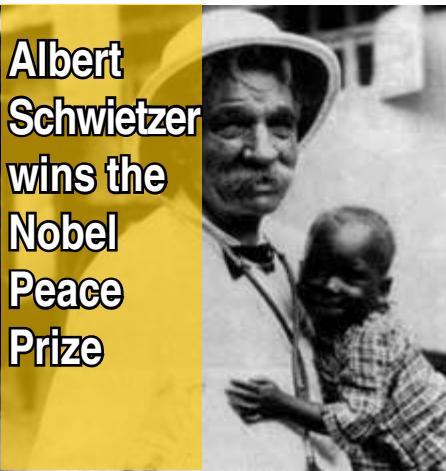
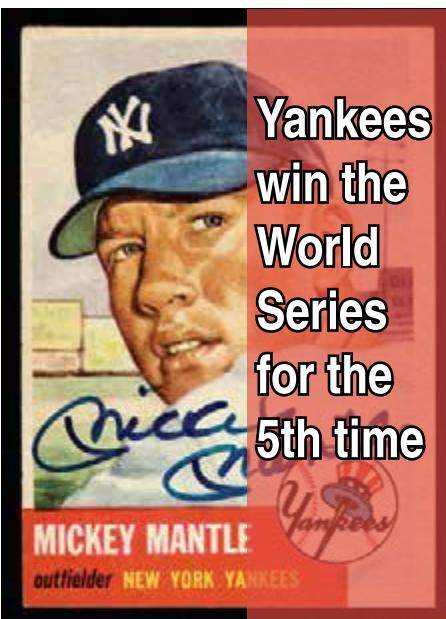


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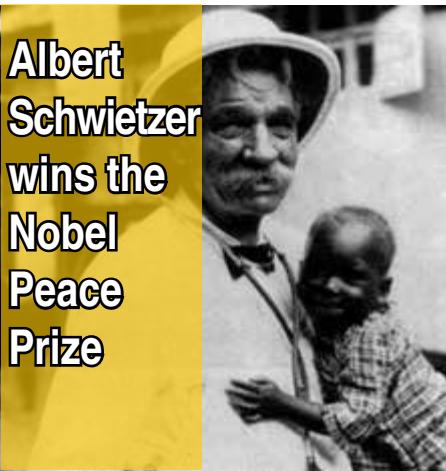
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