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Free Senior Citizen and Retiree Magazine

Winter 2018



Larry Bond

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Paris, TN Dairy Queen at the corner of Mineral Wells Ave. & Tyson Ave.

See more historic restaurants and diners around the Paris area on page 7.

Golden Years

Retiree & Senior Citizen Magazine

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Celebrating a Century with

THE Toggery

FINE MEN'S WEAR SINCE 1917

Written by: Amanda Allen



Mars Express in Paris, TN ~1930s



Snow Storm ~1951

Nestled in the midst of the beautiful old buildings that make up downtown Paris, there is the little gem of a

men's clothing store, known as The Toggery and it is celebrating 100 years. Multiple generations of men

have counted on The Toggery as a source of men's dress attire.

stylish shop today.

The Toggery was established in December of 1917 by John and Ruby Currier. In 1956, their daughter and her husband, Mary Belle and Bernis Beard, took over the family business. Then in January of 1989, Charles and Edna Hopkins became the proprietors, and still own and maintain the

The Toggery has been recognized as the 2012 "Business of the Year" by the Henry County Chamber of Commerce and The Paris Post-Intelligencer's Reader's Choice Awards for Favorite Clothing Store. Besides being known for their customer service, years of experience and hometown charm, they carry popular brands such



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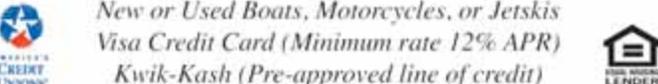
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Current Storefront ~2014

as Southern Tide and Southern Marsh, the American-made Hardwick suits and blazers and plenty of other current lines.

Along with the hospitable owners and staff and trendy products, even the building The Toggery still resides in has so much character

and beauty. The store has now been a steadfast fixture of the community for 100 years, which is an amazing feat. Mr. Charles and Mrs. Edna expressed their gratitude in saying that they are still here, thriving, because of the good folks of Paris and Henry County and the surrounding areas.

North Court Square Businesses ~1950s



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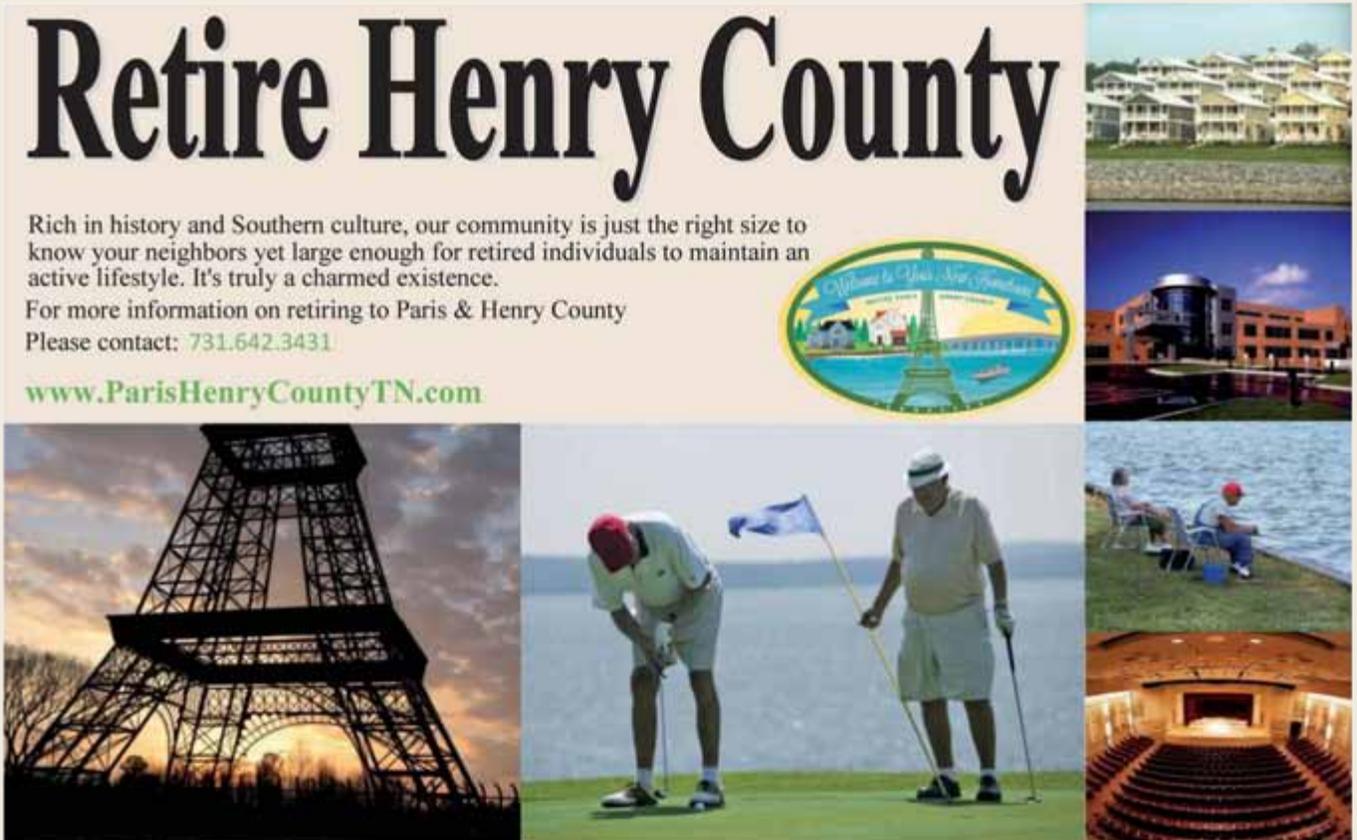
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Are You a Snowbird? Protect Your Finances While You're Gone

Winter is officially here – but you may soon be leaving it behind if you're a snowbird. When you go, though, you'll want to keep your financial situation from getting caught out in the cold. These are a few suggestions you may want to consider:

Protect your home. If you're like many

people, your home is your biggest investment, so you'll want to protect it while you're away. You're probably already familiar with the steps you should take, such as informing your neighbors that you'll be gone, stopping your newspapers, forwarding your mail, using a timer to turn lights on and off, and so

on. And these days, with smart phones and advanced security systems, you can look in on your home whenever you like.

Notify your bank.

Recognizing the prevalence of identity theft, the fraud departments of many banks are getting more aggressive in spotting and denying unusual

charges. Consequently, you'll want to give your bank your temporary address and contact information before you leave. By doing so, you can reduce the risk of your account being frozen temporarily if your financial institution can't reach you with questions about charges from an unexpected location.

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You might also find it useful to open a bank account at your snow-bird site.

Gather your tax forms. If you're gone most of the winter, you may bump up against the tax-filing deadline, which, in 2018, is April 17. So, to allow yourself enough time to prepare your taxes, or to have them prepared by a professional, gather your tax information before you leave. Make sure you've got all your investment-related forms, such as your 1099-DIV (for inter-



“ You may not want to trumpet your extended time away from home on social media platforms. Identity thieves watch for information like this. ”

est income) and your 1099-DIV (for taxable capital gains and dividends).

Track your investments. You can probably track the progress of your investments online,

and it's a good idea to do so, just as you would at your permanent residence. Even if you're only gone a couple of months, you may need to make some investment moves, such as "maxing out" on your IRA, so stay on top of your accounts and contact your investment professional, as needed. As always, though, don't overreact to sudden market swings – ideally, you've got long-term strategies in place that can serve your needs in most investment environments. In any case, it also wouldn't hurt to notify your financial professional that you'll be away for a while, even if you typically only see him or her a couple of times a year.

Arrange for bill payments. If you handle most of your bills online or through autopay, you won't have to worry about missing a payment while you're gone. Still, if you take care of some bills the old-fashioned way, with checks, envelopes and stamps, you may want to give yourself some sort of reminder of when these payments are due.

Be careful on social media. To be on the safe side, you may not want to trumpet your extended time away from home on Facebook or other social media platforms. It's sad but true that identity thieves watch for information like this.

In all likelihood, you'll enjoy being a snowbird – and by making the above moves, you'll have less financial baggage to deal with when you take off.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.
Brian G. Tusa, CFP®
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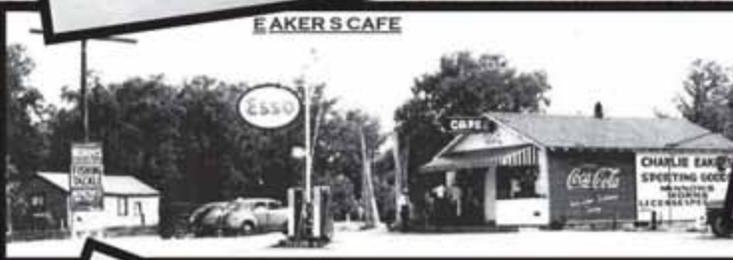
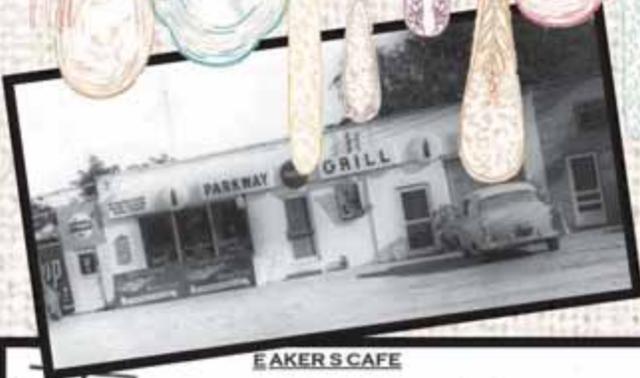
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Down Memory Lane at Local Eateries



SUDOKU

See puzzle solutions on page 19

	6		1					
			8	7	5			
	3		4			6		
8	1				9		3	
3	4		9			1	8	
7		9				5	4	
	7		2			4		
		1	5	3				
				6		7		

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Frosty's Fodder




Cheddar Garlic Oven Fried Chicken

4 servings

1/3 cup butter, melted

2 tablespoons minced garlic

2 teaspoons garlic powder, divided

1/2 teaspoon seasoning

salt

3/4 cup seasoned dry bread crumbs

1/2 cup finely grated cheddar cheese

1/4 cup freshly grated parmesan cheese

1/2 teaspoon ground black pepper

4 boneless skinless chicken breasts

shredded cheddar cheese (optional)

Preheat oven to 350°F.

Butter an 11 x 7-inch

pan. In a bowl, combine melted butter with fresh minced garlic, 1 teaspoon garlic powder and salt. In another bowl, combine the dry breadcrumbs with 1/2 cup finely grated cheddar cheese, Parmesan cheese, 1 teaspoon garlic powder, and coarse ground black pepper. Dip chicken in butter mixture; then in crumb mixture. Place in prepared pan and bake uncovered for 35-45 minutes or until cooked through. Top with shredded cheddar or mozzarella the last 5 minutes of cooking (Optional).

Preheat oven to 400°F. Wash, dry well, and trim green beans. Put green beans on a jelly roll pan. Drizzle with olive oil. Sprinkle with salt and pepper or substitute Mrs. Dash. Use your hands to be sure all the beans are evenly coated and spread them out into 1 layer. Roast for 20-25 minutes, turning after 15 minutes, until beans are fairly brown in spots and somewhat shriveled. Serve hot or at room temperature.



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Roasted Green Beans

4-6 servings

2 lbs. green beans

1 -2 tablespoon olive oil

1 teaspoon kosher salt (may substitute with Mrs. Dash)

1/2 teaspoon fresh ground pepper (omit if using Mrs. Dash)



Apple or Pear Cake

1 cake

Cake

1 cup white sugar

1 cup brown sugar

3 eggs, beaten

1 cup oil

2 teaspoons vanilla

3 cups flour

1 teaspoon salt

1 teaspoon baking soda

2 teaspoons cinnamon

4 cups raw diced

apples or 4 cups pears

Topping

1/2 cup brown sugar
1/4 cup milk
1/4 lb. butter

Cake

Mix all cake ingredients by hand in order given. Pour in a greased 9 x 13 inch pan or spring-form pan. Bake at 350 degrees for 45 minutes and remove.

Topping

In saucepan mix all ingredients and bring to a slow boil for 3 minutes. Pour over cake and return to oven for 4 minutes.



Crock Pot Taco Soup

8-10 servings

1 (16 oz.) can pinto beans
1 (16 oz.) can white beans **OR**
1 (16 oz.) can kidney beans
1 (11 oz.) can corn
1 (11 oz.) can Rotel tomatoes & chilies
1 (28 oz.) can diced tomatoes
1 (4 oz.) can diced green chilies
1 (1 1/4 oz.) envelope taco seasoning mix
1 (1 oz.) envelope

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1 lb. shredded chicken, ground beef or 1 lb any meat

Cook meat and drain. Shred if needed. Add all ingredients to crock pot. Do not drain cans. Stir. Cook on high for 2 hours or low for 4 hours. Keep on low until serving to keep hot. Garnish with sour cream, shredded cheese, chopped green onions, or tortilla chips.



Stuffed Mushrooms

35-38 appetizers

1 lb. mushrooms
3 slices bacon, chopped fine
1/2 cup chopped onion
1 clove garlic, finely chopped
1 cup shredded mozzarella cheese
1/2 cup soft bread crumbs
1/4 teaspoon oregano
1/4 teaspoon salt

Remove stems from mushrooms and chop fine. Put bacon, stems, onion, and garlic in a frying pan and sauté in small amount butter or

olive oil. Cook until onion is soft, then drain. Stir in remaining ingredients. Stuff mushroom caps with this mixture. Bake on a cookie sheet at 375°F degrees for 10 minutes.



No Bake Chocolate Oatmeal Cookies

24 cookies

1/2 cup butter
1 1/2 cups white sugar
1/2 cup packed brown sugar

1/2 cup milk
4 tablespoons cocoa
1 pinch kosher salt
1/2 cup creamy peanut butter
2 teaspoons vanilla
3 cups dry quick-cooking oats

Add the first six ingredients into a 4-quart sauce pan. Bring to a rolling boil and hold for 1 minute. Remove from heat. Add peanut butter into the hot mixture and stir until melted. Add in vanilla. Mix in the dry oats until they are completely coated. Drop cookies by tablespoonfuls onto wax paper. Let cool until set.



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ALL BRANCHES will be CLOSED on **MONDAY, DEC. 25 & MONDAY, JAN. 1**

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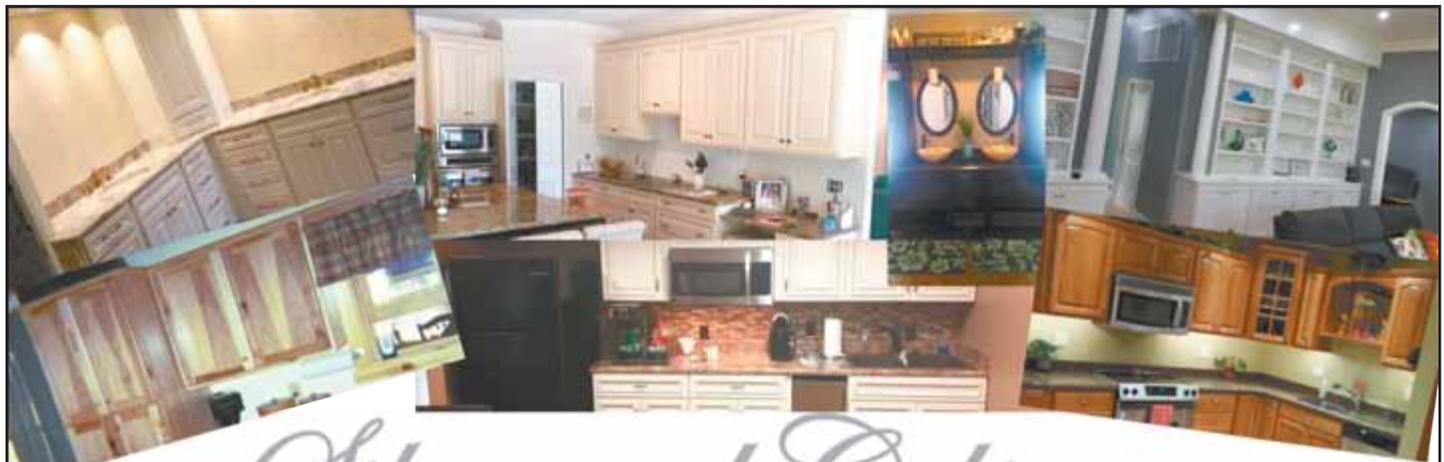
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What to know about Medicare Supplement Insurance

Submitted by: Consolidated Insurance

You may ask yourself, what is a Medicare Supplement Plan (Medigap) and do I need it? A Medicare Supplement (Medigap) policy, is generally sold by private companies. This coverage can help pay some of your health care cost that Medicare doesn't offer. The gaps in coverage could include co-payments, co-insurance, and deductibles.

Some Medicare Supplement (Medigap) policies also offer coverage for services involving medical care when you travel outside the United States. If you have Medicare and you purchase a Medicare Supplement, Medicare will pay its share of the Medicare-approved amount for covered health care cost. Your Medicare Supplement policy will then pay its share.

A Medicare Supplement policy is different from a Medicare Advantage Plan. The Medicare Advantage Plans are ways to get Medicare benefits, while the Medicare Supplement policy only supplements your initial Medicare benefits.

Here are a few things to consider when considering a Medicare Supplement Plan:

- 1.) You must have Medicare Part A and Part B.
- 2.) If you have a Medicare Advantage Plan, you can still apply for a Medicare Supplement Plan, however make sure you can leave the Advantage Plan before your Supplement Insurance coverage begins.
- 3.) You will pay the private insurance company a monthly premium for your

Medicare Supplement Plan in addition to the monthly Part B premium that you pay to Medicare.

- 4.) A Medicare Supplement policy only covers one person. If you and your spouse both want supplement coverage, you'll each have to purchase separate policies.

5.) You can purchase a Medicare Supplement policy from any insurance company that is licensed in your state to conduct business.

6.) Any standardized Medicare Supplement policy is guaranteed renewable even if you have health issues. Your Medicare Supplement company cannot cancel your policy as long as you pay the premium on time.

7.) Some Medicare Supplement policies



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sold in the past cover prescription drugs, but any policy issued after January 1, 2006 are not allowed to include prescription drug coverage. If you want this coverage, you can join a Medicare Prescription Drug Plan (Part D).

8.) You cannot purchase a Medicare Supplement Plan if you currently have a Medicare Medical Savings Account (MSA) Plan.

Medicare Supplement Plans do not

cover everything. For instance, long-term care, vision, dental care, hearing aids, eyeglasses, or private-duty nursing.

There are numerous plans that are not Medicare Supplement Plans. These include Medicare Advantage plans (HMO, PPO, and Private Fee-for-Service Plans, Medicare Prescription Drug Plans, Medicaid, union or employer plans including the Federal Employees Health Benefits Program, Tricare,

Veteran's benefits, Long-Term Care, and Indian Health Services Plans.

Speak with your current insurance agent if they cover health benefits. They are licensed professionals and knowledgeable of the markets and coverage's offered. You can also contact your State Health Insurance Assistance Program for additional information.

So the question remains as to what to do. For most people

who enroll in Medicare Parts A and B, buying a Medicare Supplement Plan is a good choice. Medicare has substantial deductibles and co-payments, and you can easily spend thousands of dollars, depending on the type of Medicare Supplement Plan you choose. It is critical that you do your research when shopping for this coverage because premiums and plans features can vary substantially.



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ON THE FENCE: WHEN TO CALL YOUR DOCTOR

Submitted by: Henry County Medical Center

We've all been on the fence wondering if we should call the doctor or not. Many common accidents and illnesses may not require a visit to the doctor or hospital. However, if you experience unusual symptoms that come on suddenly, last more than a few days, or are more severe than you would expect for

the situation, seek medical attention right away. Learn when you should seek care for seven of the most common concerns. Insect bites or stings. Unless you are allergic, a bug bite or sting should only produce an itchy, red, and painful bump for a few days. If you know or suspect a poisonous bug bit you, or you

experience serious symptoms following a bite or sting—for example, redness or streaks around the bite, difficulty breathing or swallowing, chest pain, dizziness or persistent nausea—see your doctor right away.

POISON IVY, OAK, AND SUMAC

It takes 12 to 72 hours after coming in contact with the oil (called urushiol) in poisonous plants before you experience the classic itchy skin and rash, which can last up to a few weeks. Serious symptoms, such as those described under bug bites, need medical treatment. Your doctor will likely prescribe a steroid ointment and an antibiotic if your rash becomes infected.

INFECTIONS. You can generally treat minor cuts, hangnails, and abrasions at home with an over-the-counter disinfectant and by protecting the wound with a bandage. Keep a close eye on your wound. A break in the skin makes you vulnerable to infection, especially if you got dirt in the cut. See your doctor if the wound is deep or has jagged edges, becomes red or streaked or you have other symptoms, such as a fever.

BLOOD BLISTERS. They arise from prolonged friction, such as a shoe rubbing on part of your foot. The raised skin of the blister is your body's way of protecting you. Cover small blisters with moleskin until they heal. You may

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need to drain a large blister with a sterile needle and apply anti-bacterial cream and a bandage until it heals. See your doctor to help drain the blister or if it begins to turn red or ooze pus. Persistent headaches. Headaches that are frequent, persistent, or severe may indicate that something is wrong. See your doctor if you have recurrent headaches, especially if they are accompanied by dizziness, confusion, vomiting, shortness of breath, or weakness.



Rashes. Rashes can take many different forms. They can be localized or cover your whole body and can even come and go. If you develop a sudden widespread rash, or a rash with

other symptoms such as a fever, it may be the sign of an allergic reaction or infection, and you should seek immediate medical attention. Allergic reactions to medications are common, says the

American Academy of Dermatology.

NOT FEELING WELL. Many people have vague or difficult-to-describe symptoms and if asked, they'll say they just don't feel right. They put off going to the doctor for fear of causing an unnecessary fuss, or worry it will trigger a cascade of expensive tests or procedures. They shouldn't. Doctors can generally figure out what is going on through a simple physical exam and medical history. De-

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spite patients' fears, it's usually not something serious. If you are not feeling well, even if it's hard to explain what is wrong, make a list of your symptoms and concerns and see your primary care physician.

Most common health problems, such as colds, bug bites, rashes, and minor infections cause uncomfortable—but not serious—symptoms and go away within a few days with appropriate first aid. If any

of these symptoms accompany a seemingly minor injury or illness, it may indicate a serious problem and you should see your doctor promptly.

- Redness or streaks around an infection or bug bite
- Difficulty breathing or swallowing, or the feeling that your throat is closing
- Irregular or forceful heartbeat
- Swollen tongue, lips, or face
- Chest pain
- Shortness of breath

- All-over rash or sunburn
- Fever or chills with a rash
- A rash that comes on suddenly and spreads rapidly
- Dizziness
- Persistent nausea, vomiting, diarrhea, or abdominal pain
- Large blisters or outbreak of small blisters
- Swelling
- Headache accompanied by confusion, dizziness, or other seemingly unrelated symptoms

If you're ever unsure whether you need medical attention, call your doctor.

FIRST AID KIT

Buy or make a first aid kit and learn the basics of first aid for minor injuries and non-serious illnesses, such as colds or cuts and scrapes. You can find a complete list

of must-have items for a first aid kit at the American Red Cross's website, but the basics should include:

- Bandages and dressings
- Antibiotic cleaners
- Topical antibiotics
- Over-the-counter pain relievers
- Thermometer
- Anti-diarrheal medicines
- Antacids for upset stomach

ACTION ITEM Seek prompt medical treatment for any problem that gets worse or does not respond to at-home treatment. If you experience shortness of breath, chest pains, or lightheadedness, call 911 or go to the emergency room. If you do not have a primary care provider, be sure to go to our website at www.hcmc-tn.org and learn about the providers associated with HMC. Or, call our Find Line at 731-644-3463.



Every Number Has a Name Every Name Has a Story Every Story Matters to God

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2	6	7	1	3	5	4	8	9
1	9	4	8	6	7	5	3	2
5	3	8	2	4	9	1	6	7
8	1	6	7	5	4	9	2	3
3	4	5	6	9	2	7	1	8
7	2	9	3	1	8	6	5	4
6	7	3	9	2	1	8	4	5
4	8	1	5	7	3	2	9	6
9	5	2	4	8	6	3	7	1

Sudoku is on page 8
Crossword is on page 9

S	D	Q	G	I	S	I	P	B	A	H	N	E	M	W	O	N	S
W	S	E	U	Q	U	T	F	V	M	I	A	A	V	H	S	G	V
K	T	Z	J	W	S	W	S	F	Z	Q	G	T	T	Q	N	D	I
S	E	Q	S	Z	L	C	K	I	P	W	J	Y	S	I	A	J	C
S	R	Y	L	U	X	J	A	R	G	B	Q	G	I	V	G	E	E
C	W	R	L	F	M	U	T	E	V	D	E	K	C	N	G	S	R
S	C	A	E	Y	X	E	I	P	E	C	S	K	A	V	O	T	I
D	S	U	B	E	P	R	N	L	V	D	B	M	I	B	B	A	N
E	T	W	H	F	G	L	G	A	E	L	C	I	G	O	O	O	K
L	S	L	G	A	L	L	R	C	Y	H	S	T	O	P	T	C	S
S	E	Y	I	O	N	A	A	E	C	K	S	T	L	U	U	R	X
B	L	E	E	O	G	L	K	S	E	L	S	E	W	D	Z	E	E
O	C	M	L	X	A	L	S	E	A	R	G	N	V	N	U	V	R
B	I	T	S	P	L	L	H	V	S	J	V	S	Y	R	D	O	A
S	C	X	E	P	E	O	I	T	S	O	R	F	K	C	A	J	O
R	I	C	U	D	C	N	E	X	J	S	H	J	K	H	T	C	R
S	I	E	S	K	R	O	S	N	O	W	B	O	A	R	D	S	S
G	B	Y	E	A	K	V	V	D	R	A	Z	Z	I	L	B	O	S
V	N	Y	C	S	N	O	W	M	O	B	I	L	E	S	L	L	S
G	B	M	G	K	Q	J	M	S	Y	A	D	I	L	O	H	N	L
Q	Q	P	C	S	N	O	W	B	A	L	L	S	J	I	A	J	E



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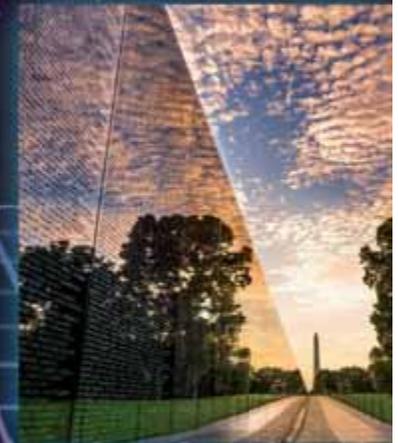
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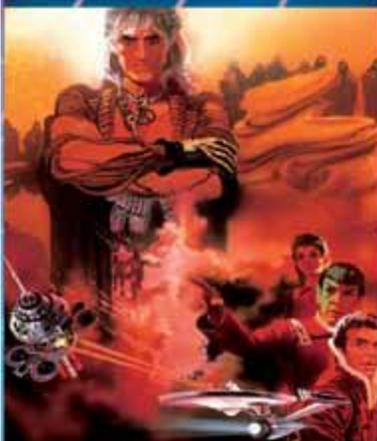
June 22: Prince Charles & Princess Diana take son Prince William home from hospital



June 25: "Blade Runner", directed by Ridley Scott, starring Harrison Ford and Rutger Hauer, is released



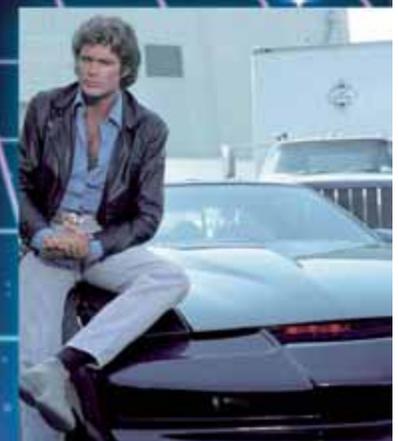
March 26: Groundbreaking in Washington, D.C. for Vietnam Veterans Memorial



June 4: "Star Trek II: The Wrath of Khan," released in USA



March 10: Syzygy: all 9 planets aligned on same side of Sun



September 26 "Knight Rider", starring David Hasselhoff, debuts on NBC



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