

February 2021

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Parenting Our Parents

A Look Inside
THE SANDWICH GENERATION





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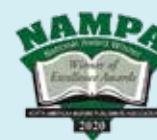
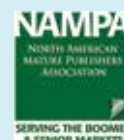
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Stat!

Medical News & Info

Heading Outdoors Keeps Lockdown Blues at Bay

A new study has found that spending time outdoors and switching off our devices is associated with higher levels of happiness during a period of COVID-19 restrictions. Previous academic studies have indicated how being outdoors, particularly in green spaces, can improve mental health by lowering levels of depression and anxiety. Jointly led by academics from Anglia Ruskin University (ARU) in the UK, the Karl Landsteiner University of Health Sciences in Austria, and Perdana University in Malaysia, new research found that levels of happiness were higher when participants were outdoors rather than indoors. In addition, more daily screen time and higher levels of loneliness were both associated with lower levels of happiness. The impact of loneliness on happiness was also weaker when participants were outdoors.



Exercise for Low Back Pain Found to Be Beneficial

Exercise is scientifically proven to provide relief from chronic low back pain (CLBP), but a new UNSW Sydney systematic review published in *Musculoskeletal Science and Practice* shows researchers are still unsure as to why it's beneficial. Globally, low back pain (LBP) is the leading cause of disability and has been for the past few decades. A lot of treatments have stemmed from studies for people with LBP (for example, medications, manual therapy, cognitive behavioral therapy), but the one with the most consistent evidence of benefit is exercise.



Identifying Which COVID-19 Patients Face the Greatest Risk of Mortality During Hospitalization

Hospitalized COVID-19 patients have a greater risk of dying if they are men or if they are obese or have complications from diabetes or hypertension, according to a new study conducted by University of Maryland School of Medicine (UM-SOM) researchers. In a study published in the journal *Clinical Infectious Diseases*, the researchers found that men had a 30% higher risk of dying compared to women of the same age and health status. Hospitalized patients who were obese, had hypertension or poorly managed diabetes had a higher risk of dying compared to those who did not have these conditions. Understanding which hospitalized COVID-19 patients are at highest risk of mortality can help guide difficult treatment decisions. For example, higher-risk patients may be given the drug remdesivir earlier in their hospitalization to help prevent severe complications or may be considered for closer monitoring or ICU admission. Healthcare providers may also want to consider these risks when determining which COVID-19 patients could benefit the most from the new monoclonal antibody therapies that, if given in the first few days of the infection, can reduce the risk of hospitalization. Age remained the strongest predictor of mortality from COVID-19. Mortality rates increased with each decade of life with the highest mortality, 34%, among those aged 80 and older.



Be Aware of Medicare COVID-19 Vaccine Scams

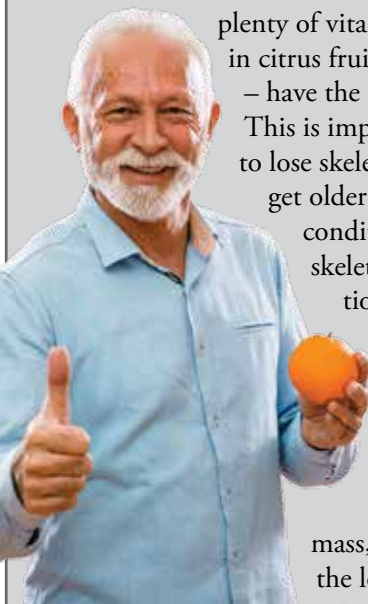
Medicare covers the COVID-19 vaccine, so there will be no cost to you. If anyone asks you to share your Medicare Number or pay for access to the vaccine, you can bet it's a scam. Here's what to know:

- You can't pay to put your name on a list to get the vaccine.
- You can't pay to get early access to a vaccine.
- Don't share your personal or financial information if someone calls, texts, or emails you promising access to the vaccine for a fee.

If you come across a COVID-19 vaccine scam, report it to the Federal Trade Commission or call 1-800-MEDICARE.

Vitamin C Could Help Over 50s Retain Muscle Mass

Vitamin C could be the key to better muscles in later life – according to new research from the University of East Anglia (UEA). A study published in the *Journal of Nutrition* shows that older people who eat plenty of vitamin C – commonly found in citrus fruits, berries and vegetables – have the best skeletal muscle mass. This is important because people tend to lose skeletal muscle mass as they get older – leading to sarcopenia (a condition characterized by loss of skeletal muscle mass and function), frailty and reduced quality of life. The study found that people with the highest amounts of vitamin C in their diet or blood had the greatest estimated skeletal muscle mass, compared to those with the lowest amounts.



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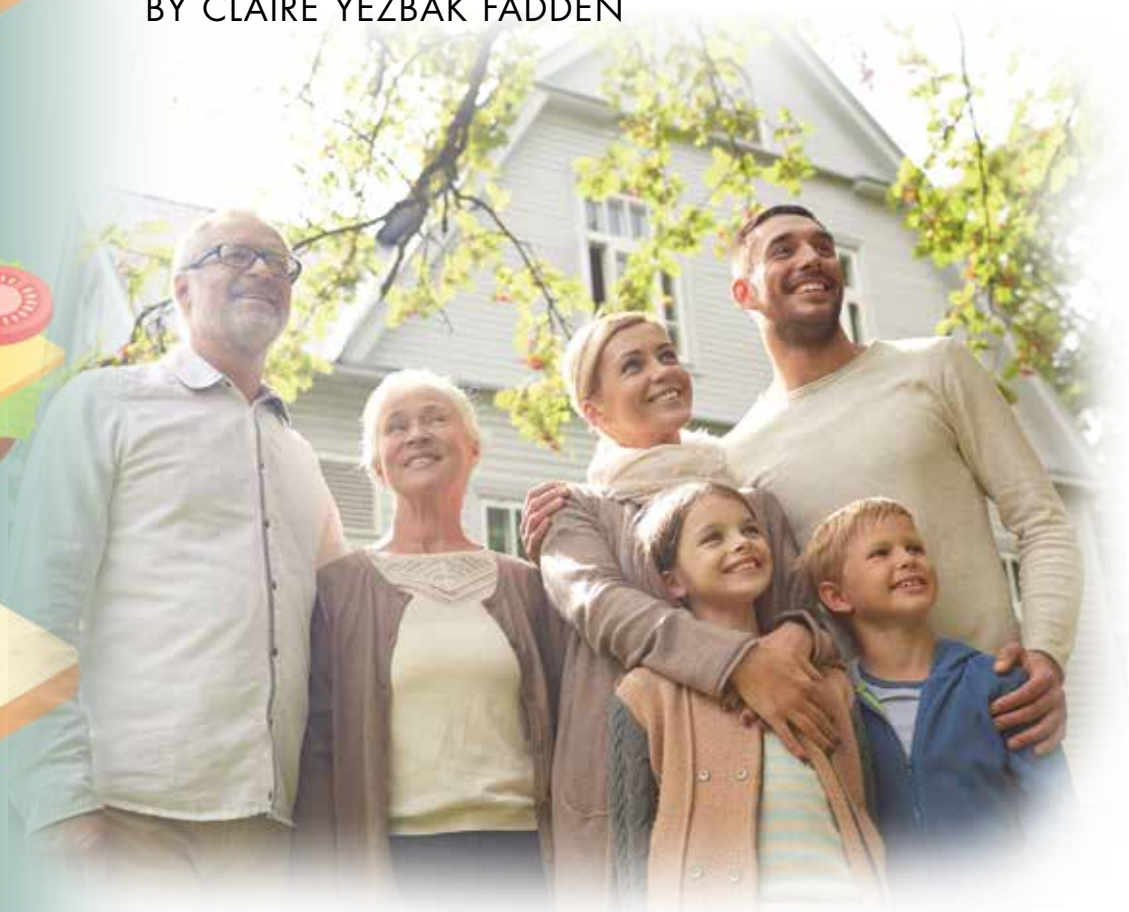
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Parenting Our Parents

A Look Inside the Sandwich Generation
BY CLAIRE YEZBAK FADDEN



The week I placed my 82-year-old mother in an assisted-living retirement home was the same week my five-year-old son started kindergarten. The decision to move Mom out of her home was made after months of agonizing discussions with my brothers and sister. Reluctant to take any of Mom's independence away from her, we spent hours and hours researching the various options.



As time went on, it became increasingly apparent that she wasn't able to properly and safely care for herself the way she had done for decades. We were in agreement that the woman who had raised us and easily told us what to do, couldn't live alone any longer. But what was the best solution? We discussed everything from Mom moving in with one of us (a choice she would never go for) to having someone live with her to moving her to a residential care facility.

Increasingly adult children are faced with this same situation. Sandwiched between generations, couples in their 30s and 40s, and even 50s still in the throws of raising their families, are having to make decisions for aging parents. In fact, nearly one in four



households in the U.S. are caring for an older parent or relative. We are descriptively called "The Sandwich Generation" – feeling pushed from two sides – caring for our own children and finding ourselves a parent to Mom and Dad.

After months of investigation, we found the perfect assisted-care facility. Mom has her own room, all her medications are administered, she has daily interaction with lots of people, her meals are provided for and there is someone available 24 hours a day (if she needs anything). The environment is stimulating, and the residents are cared for lovingly. I wanted to provide these things for my mother. With the challenges of raising three children and caring for a husband, I wasn't able to do all of them by myself. For my situation, residential care was an answer to a prayer.

Becoming your parent's parent may seem like a tremendous mountain to climb. You may feel that you are all alone. However, there are millions of Generation X, Millennials and even Baby Boomers providing both and financial support to their parents, while raising their own children emotional. There are many local and national resources to make the quest easier. Take the time and do the research. You'll then be able to make informed choices. After all, mom and dad made the best choices for us when we couldn't do it for ourselves. Here's how to return that favor.

Where To Start

Your choice of what type of elder care to use will depend on what your parent's capabilities. Since the choices are widespread and varied, your first step is to evaluate your parent's needs. For example, if your mom can do light housecleaning, but needs help with heavy tasks, all you



may need to do is contact a local social service agency. They will give you some names of groups who provide this type of help. However, if your Dad cannot drive and you are concerned about his ability to use public transportation, you may want to contact your local elder care agency or regional transit authority for direction.

A great resource in learning to ask the right questions is the AARP (American Association of Retired Persons). Log on to www.aarp.com and click on Family Caregiving from the dropdown menu for a selection of articles and ideas to get the dialogue started.

If your parents have come to a place in their lives where they are unable to remain in their current living situation without some changes, then it's time to consider your options. Everything from adult day care, residential care, and nursing home to home care, home-delivered meals or moving in with a relative are possibilities.

Caring for the Caregiver

In her book, "The Complete Eldercare Planner" (Three Rivers Press) Joy Loverde devotes an entire chapter to caregivers, with a focus on taking care of the caregiver. Loverde notes: "According to Children of Aging Parents, Inc., family members provide 80 percent of the care of aging relatives. They do so without pay, often with little or no assistance, while coping with competing responsibilities of family, work and personal interest."

Adult children frequently feel guilty, frustrated, powerless and torn between caring for their parents and their responsibilities to the family



Don't Get Sandwiched In

No matter how much you love your parents and your children, being a full-time caretaker will take its toll. Here are some ways to take care of yourself, so that you can take care of everyone else!

- **Acknowledge your feelings.** If you're feeling resentful, over-burdened and stressed, maybe you're trying to do too much. Reassess the "musts" in your day. Can any of them wait for another day or be done by someone else? Will anyone notice if they are not done altogether?
- **Ask for help.** It may be something as simple as asking your teen to defrost the chicken for dinner or having your parent keep a written list of items he needs for you to pick up at the store. Simple requests can add up to big solutions.
- **Take time for your spouse.** You're not the only one being sandwiched between generations. Your mate is shouldering some of the load. Whether he's filling in for your turn at the carpool or she's helping your mother send out Christmas cards, there's always going to be something that needs to get done. Make a weekly date with your spouse, even if it's just a 20-minute walk around the block. It's important and good for you to take time to do things the two of you enjoy.
- **Learn, learn, learn.** According to the National Alliance for Caregiving and the AARP, about 34.2 million Americans provided some type of unpaid care to a loved one over the age of 50 during the last 12 months. The wealth of information available to make elder caregiving easier is overwhelming. Investigate all these resources and take advantage of what others have learned the hard way.
- **Make time to enjoy your life.** Realize that, no matter how organized you are, you'll never get it all done. There's always going to be something else to do. "If you decide that you won't rest until everything is done, you will spend your entire lifetime very tired and frustrated," wrote Richard Carlson in *Don't Sweat the Small Stuff with Your Family*, (Hyperion). "Make the decision that it's okay to do your best even though it's a battle that, ultimately, can't be won. The best you can do is stay on top of things, prioritize what's truly important, and maintain a sense of humor."
- **Love yourself.** Take comfort in the fact that what you are doing is from a loving and giving place in your heart. You can't do it all, but what you do accomplish is done with affection, devotion and caring. Accept yourself by giving yourself a break. It's the best gift you can give to your spouse, your kids and your parents.



they are raising. There is nothing unusual, mean-spirited, or bad about those feelings. “All caregivers feel frustrated, guilty, overworked and alone,” says Pam Erickson, R.N., founder of a respite care service. Erickson says that it’s best to accept your feelings. She advises caregivers to look for early warning signs of trouble, such as persistent irritability, sleep problems, depression, anxiety, and temper flare-ups. “Prioritize tasks. Don’t feel like everything must be done today. Take breaks. Give yourself a daily change of scene,” says Erickson.

It’s not uncommon for a caregiver (usually a woman) to spend nearly 18 hours a week caring for an aging parent. Loverde says, “scheduled family meetings and telephone conversations between every member of the family is a practical way to address eldercare issues and delegate responsibilities evenly.” She says that the amount of help we receive from other siblings is directly related to the help we ask for. “Be specific about the kind of help you expect from family members. Don’t beat around the bush. Say “I need your help and this is what I need . . .”

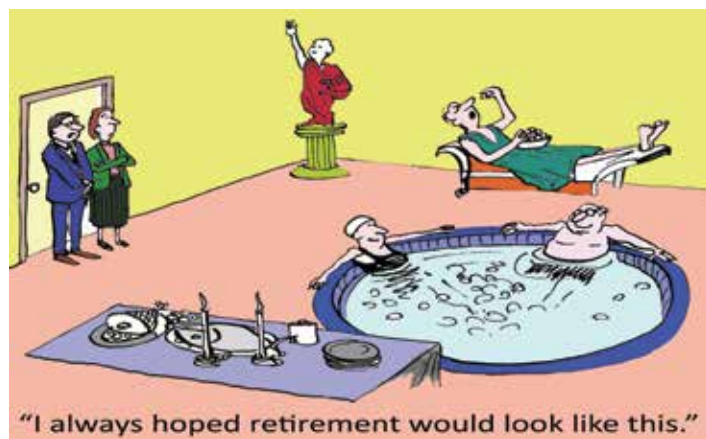
Ideas for Long-Distance Caregiving

Even if your aging parent doesn’t live nearby, there are still many ways you can be involved in their care.

- **Be the accountant.** Most businesses, utilities and merchants will send the bill to your address. Set up a separate checking account complete with an amount to cover the regular monthly bills. Offer to keep track of all-important papers that will be needed come tax time. Prepare or have the taxes prepared.
- **Be the secretary.** Keep a mailing list and help send out holiday greetings from your mom or dad. You can also help with buying birthday cards (maybe a month’s worth at a time).
- **Be the information gatherer.** Making phone calls to find the right information is time consuming, but a job that can be done from anywhere. Provide help and resources to get your parent’s legal affairs in order or updated.
- **When you’re in town.** Take some of the load off the main caregiver by offering to do routine jobs – grocery shopping, yard work, car maintenance.

Claire Yezbak Fadden is an award-winning free-lance writer.

Follow her on Twitter @claireflaire.



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Retirement Brings With It Extra Time

Make The Best Of It



Singer Jim Croce longed to put time in a bottle.

Retirees aren't always certain what it is they long to do with time, but one day they stop working and find they have a barrellful of it.

"People often are so focused on making sure they are financially ready to retire that they forget to plan for what they want to do in retirement," says Patti Hart, co-author with her husband, Milledge, of *The Resolutionist: Welcome to the Anti-Retirement Movement*.

"And they may have more time to fill than they realize. Life expectancy has grown, and retirements that last 20 years, 30 years, or longer aren't that unusual. So you have to start thinking, what will you do with your time? How do you envision your days playing out?"

For the Harts, the answers to those questions involve the "anti-retirement movement," where retirement is more than a rocking chair on a front porch or endless hours of golf.

"We did leave our careers, but we would never call ourselves retired," Milledge Hart says. "We are busier now than we've ever been. The difference is that we are busy doing what brings us joy rather than what advances our careers."

But the transition isn't always easy, which is why the Harts recommend find-

ing efficient ways to manage that extra time the post-career years bring.

Patti Hart cautions that time management does not have to mean blocking out every minute.

"For most people, it is just setting goals and priorities, then making sure you plan for how you are going to accomplish them," she says. "It is being productive with your time."

To do that, the Harts suggest putting yourself into the mindset you had in your working years, such as:

- **Use a calendar.** People in a corporate setting rely on calendars to manage their obligations and retirees can as well. "Too often people just think they will remember that they have yoga on Tuesday and Thursday, and volunteer at the animal shelter on Wednesday," Patti Hart says. "But then they add a lunch here or a board meeting there and pretty soon find themselves scurrying from activity to activity." Checking a calendar each day also lets people know they may need to pull back if they are overcommitted, or they may need to find activities to add if too many empty hours are going to waste.

- **Make a to-do list.** A to-do list helps ensure nothing gets forgotten. Just be flexible, Milledge Hart says, because the list is a tool to keep you on track, not a

ball and chain to imprison you. "If you'd rather do something else today, feel free to move items to another time or just skip them altogether," he says. "It's your list so it's your call."

- **Treat everything like a business appointment.** The calendar and the to-do list can be filled with things that would never have made a business person's schedule – but may now be high priority for you. "You can pencil in 30 minutes for meditation or an hour to begin reading a James Patterson novel," Patti Hart says. "Maybe you want to block out Friday afternoon to experiment with a new recipe. These are your preferred 'appointments' now and are equal in importance to board meetings or conference calls."

- **Adapt your system as your needs change.** Some people begin retirement doing all the things they had been putting off, such as traveling or fishing more. "But that first burst of activity usually begins to wear, and you realize you want more from this stage of life," Milledge Hart says. "At that point it makes sense to reevaluate your resources and goals. Be aware of how you feel about certain activities and be ready to drop some and pick up others as your time and interests change."

"In the same way that making good financial investments provides you with additional capital, investing your time wisely provides you with more time to do things you really want to do," Patti Hart says. "And that will make your life so much better."

Patti and Milledge Hart, co-authors of The Resolutionist: Welcome to the Anti-Retirement Movement, spent more than 30 years as executive leaders in numerous technology and investment banking businesses. Today, in what they refer to as the "Resolutionist" – rather than retirement – phase of their lives, they are applying their resources and skills in new ways to advance philanthropic and corporate activities around the globe.



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D. D. Bazer: Town Tamer

As Shreveport entered the 20th century, it was a city rife with bribery, corruption, and prostitution. Citizens complained about lewd women throughout the city (not in their restricted district), loud music, public brawling, violence, crime, and cops drunk on duty, saying the city was more unruly than New Orleans and the police failed to respond to citizen complaints. A witness said he asked a policeman if he did not see laws being violated. The officer replied, "I see a d---d sight of things that I don't see." (Shreveport Times, Oct. 23, 1901)

Dennis Dear Bazer had been working in local law enforcement for some time, first with the Caddo Parish Sheriff's department. *The Shreveport Journal* noted that Bazer strengthened Police Chief Lucar's detective department by joining the plain clothes list (Feb. 17, 1913) after more than a year in uniform.

Back to serving the community as a deputy sheriff, Bazer arrested people for bootlegging, "delivering dope," family desertion, and more from 1914 to 1918. In December 1918, Bazer had become Shreveport's Chief of Police.

On January 22, 1919, the Times reported that Bazer ordered his officers to arrest any unemployed people on the city's streets. They were to arrest "all persons, male or female, black or white, wearing diamonds or overalls, make no distinctions, who are not employed at useful occupations."



The order included a thorough canvas of the city, including the pool halls. Bazer said his goal was to make Shreveport the first 100 per cent city in the South in this respect [non-vagrancy].

Nationwide Prohibition was on the way (1920-1933). Newly re-installed as Shreveport Police Chief on May 5,

1930, Bazer asked the city building inspector to look up old city ordinances regulating partition or "peep-hole" doors on stairways and building entrances, looking for ways



Above: DD Bazer (right) with Robin Snyder.

Left: Shreveport Police Department motorcycle squad on the steps of the central police station, circa 1930. (L to r): Top row - Capt. C. R. Kent, Commissioner T. C. Dawkins, Chief D. D. Bazer; Mounted officers - Teddy Williams, Leo Gentry, George Willis, Taylor, Pat Mallow, Jack Payne. (Photo courtesy of Northwest Louisiana Archives at LSU Shreveport from Grabill Studio.)

police could enter gambling places without warning. He promised all laws of city, parish, and state would be enforced fairly in the interest of public safety; "gamblers, bootleggers and lewd women in this city must change their ways or depart to parts unknown," (Shreveport Times, May 7, 1930)

Bazer's enforcement methods were not popular with all. When Public Safety Commissioner Thomas Clyde Dawkins demanded Bazer come to him for prior approval of planned raids, the Police Chief wrote to the City Council saying that yielding to Dawkins would abandon control of the police force. "Carrying out of these orders would render it impossible to enforce the law in the city of Shreveport," he argued.

Dawkins was incensed that police had staged a Saturday night raid in overalls with blackened faces without his prior approval. Police officers Teddy Williams and Lee Allen Williams had been killed during the raid. Dawkins fired Bazer's secretary, C. E. Blackmon, and insisted that all officers must be in uniform when on duty and not disguise their faces. (Times, Jan. 22, 1931)

This power struggle was not new. Five years before (Apr. 29, 1927), Dawkins had obtained a Supreme Court injunction that would "finally and perpetually" stop Bazer from violating Dawkins' orders, believing the chief interfered with his authority as head of public safety. Bazer continued to ignore Dawkins' interference in police activities, aided and abetted by Mayor George W. Hardy, Jr., Dawkins complained.

In 1931, the council removed Bazer from his position "for the sake of harmony," locking the chief's office. The room remained vacant and locked with Lt. Harry Semanskey acting as chief without formal appointment until September 1933, when the council voted to reinstate Bazer and re-open the dusty office. Mayor Thomas Hardy and Commissioners John McW. Ford and Charles D. Evans supported the chief's return; Dawkins and Commissioner C. Bickham Dixon voted nay. [Dawkins did not seek re-election in 1934, he died in 1936 after a four-week illness.]

When the oil boom hit in Oil City, Shreveport was inundated with roughnecks, Bazer told writer Leon Sanders (Journal, Nov. 23, 1976) while observing his 93rd birthday. He kept the peace with "a two-foot bois d'arc stick."

Bazer concluded his law enforcement career with work at the Angola prison farm, appointed by Gov. Sam Jones. The farm still used mules to farm its 12,000 acres, he told Sanders. The new warden authorized a million-dollar bond to buy tractors; the farm made enough money to pay them off entirely, he said. When men completed their sentences, Bazer helped them get parole.

Dennis D. Bazer, honorable lawman in Shreveport and Angola.

History du Jour tells stories drawn from northern Louisiana newspapers, some amusing, some dramatic, some tragically human, as a bend in the river, choked with logs and debris, transitioned to a city on its way to an innovative future.

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Eat Healthy This Valentine's Day

February is often called the month of love, as Valentine's Day is one of the landmark holidays of February. Some may find Valentine's Day as a roadblock to their new year's diet resolutions, but it doesn't have to be. Trying to eat healthy but want to go out with that special someone for Valentine's Day? This article will discuss some tips and tricks on how to eat healthy while dining out.

PLAN AHEAD. Many restaurants will have their menus online with nutritional information on each item available. Before you go to a restaurant, try finding their menu online to see the nutrition facts to pick the best choice for you. Make an effort to stick with the choice you've made ahead

of time. If intense hunger tends to get in the way of your good intentions, eat a light snack, like a piece of fruit or some cut up vegetables, an hour before you leave for your date.

LOOK FOR KEY WORDS.

When ordering from restaurants, look for terms that tell you how the food is prepared. Try to choose foods that are baked, steamed, grilled, al fresco, marinara, or roasted. Avoid foods that are deep fried, crunchy, battered, creamy, breaded, crispy, cheesy, or alfredo, as these foods are typically high in calories and saturated fat. If you're trying to reduce your salt intake, try to avoid menu items with the terms pickled, brined, barbecued, cured, smoked, broth, au jus, soy sauce,



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miso, or teriyaki sauce, as these words often mean a food is high in sodium.

RETHINK YOUR DRINK. One serving of soda can be around 100 calories. Restaurants often serve their drinks in cups that are larger than one serving and are generous with refills. Instead of ordering a soda or sweetened beverage, opt for water, unsweet tea, or a diet drink. If you wish to order an alcoholic beverage, red wine can provide heart healthy benefits when consumed in moderation. Men should consume no more than two servings of alcohol per day and women should consume no more than one alcoholic beverage daily. A serving of wine is one five-ounce glass.

BE SALAD SAVVY. If you're ordering a salad, ask for the dressing on the side. Salad dressing, especially creamy dressings, can be high in calories and fat. By asking for the dressing on the side, you can control how much you put on your salad.

TAKE IT TO-GO. Restaurants are notorious for serving very large portions of food. This makes it easy to suffer from portion distortion and overeat. To avoid eating too much, take half of your meal home in a to-go box. If you find it difficult to avoid eating the entire dish before to-go boxes are handed out, ask your waiter or waitress to bring you a to-go box when they bring the food. This allows you to portion out half of your meal in the box before you begin eating.

THINK OUTSIDE OF THE BOX. A romantic date does not have to consist of a rich meal. There are plenty of fun, romantic activities you and your significant other can do to celebrate Valentine's Day. Try taking an evening stroll, cooking a healthy meal together, signing up for dance lessons, or visiting the local farmer's market. Remember to keep the focus on quality time with your loved one instead of food.

This month brings special occasions

for quality time and delicious meals enjoyed with the ones we love. Despite the temptations to overindulge, there are many ways to still enjoy Valentine's Day in a healthy way.

Abigail McAlister is a Registered Dietician and nutrition agent with LSU AgCenter for Caddo and Bossier Parishes. Her focus is adult nutrition education and promotion. Contact her at amcalister@lsu.edu.



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Will Higher Estate Taxes Return?

For several years now, most readers of this column have not had to worry about estate taxes because of the high exemption allowed by the tax laws passed in recent years. But as Ben Franklin said, the only thing certain are death and taxes. I hate to disagree with Mr. Franklin because I think a third thing needs to be added to this saying and that is “change”. We will always have death, taxes, and as elections occur, change in policies.

As of the recent election, the Democratic Party will control both the White House and the Legislative Branch of Government. Some of the people that follow legislative agendas believe that this will mean a shift to more taxes and more government spending. The estate

tax exemption has always been a topic of great debate, no matter which party controls the Congress or White House. As such, I look for this debate to continue to determine how much exemption will be allowed.

At the present time, the exemption is eleven million dollars per person indexed for inflation. This means that a couple, if they properly plan, can pass a little more than twenty-two

million dollars to their family without any estate taxes being imposed. This provision of the tax code is set to expire in the coming years and will again be the subject of debate.

The argument from one side of the aisle for estate taxes is that too few people are acquiring massive wealth and this money needs to be dispersed



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and redistributed. The argument from the other side of the aisle is that people have paid taxes on this money through sales tax, property tax, and income taxes. This side of the aisle believes that the tax is double and triple taxation and hurts small family businesses and farms. No matter which side of the aisle you come from, each side has their points and both sides tend to dig in when it comes to the estate tax debate.

Estate tax is calculated on everything that you own. This includes your property, retirement accounts, insurance policies, monies, jewelries, coins, and any other asset you may have. The estate tax, if it applies, has gone as high as 55% of the taxable value of the estate or higher depending on the amount of assets involved.

No matter what the outcome of the debate in the coming years, we all will have to be prepared to determine if estate planning and preparation for these taxes is in our family's best interest. Learning about this tax and consulting with your tax professional, whether that is your attorney or certified public accountant, is the best way to start your preparation.

Depending on the debates that happen in Congress, the estate tax may become a consideration that families will have to consider when doing final estate planning.



Judge Jeff Cox is judge of the Louisiana Circuit Court of Appeal for the Second Circuit.

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But That's All I Have!

Wimpy owed Popeye \$600 (all names have been changed), but Wimpy didn't have \$600. Instead, he sent Popeye a check for \$450. Popeye cashed the check and sent Wimpy a bill for the remaining \$150. Wimpy felt he didn't have to pay any more money. He had sent all that he had, and Popeye had accepted it. Therefore, according to Wimpy, under the law, he didn't owe the balance. Is he right?

No. But he was close.

If Wimpy had written something on his check like "Payment in full" or "Final payment," then Wimpy could have been right. If that had been the case, then Popeye would have had to make a choice: return the check and try to get the full \$600 from Wimpy or cash the check and forget about the \$150 balance.

But Popeye's real life Louisiana case was a bit more complicated: Wimpy wrote "Payment in full" on the check. When Popeye got the check, he didn't cash it right away. Instead, without saying anything to Wimpy, Popeye crossed out "Payment in full" and instead wrote in "Partial payment." Then he cashed the check. Does Wimpy owe the balance? Nope.

Something similar happened about

50 years ago in Point Coupee. Olive Oyl got hit by a truck, damaging her car and hurting her back. She called the truck driver's insurance company. The insurance company investigated and found that the truck driver was completely and totally at fault. As a result, the insurance company sent Olive Oyl a settlement check for \$385. On the front of the check in big block letters were the words "Claim settlement." Olive Oyl crossed that out and instead wrote "No settlement." Then she cashed the check and got her \$385, only to immediately sue the truck driver's insurance company.

Sound fair to you? The insurance company sure didn't think so and tried to get the case thrown out by showing the settlement check to the Judge. The Judge said that by cashing the check, Olive Oyl had settled the case even though she crossed out the words "Claim settlement" on the check. And once you settle a case, you can't later bring a lawsuit. In other words, Olive Oyl's lawsuit got thrown out.

Do you think the following situation would be different? I charge \$300 on my credit card. The bill comes and I cut a check for \$200. In very small print, I write in "Payment in full" and send it in. Now the credit card bill payment center gets thousands of checks every day. They don't have time to study each and every one. So, they cash my check and bill me for the balance. Am I responsible?

Believe it or not, something like that has happened in Louisiana. More than once. One or two of the cases say that I would not be liable for the balance, but almost all of the other cases would hold me liable. Here's how one judge explained it: when "a debtor, in the ordinary course of business and without additional contact or notice, simply mailed a check to a creditor with a barely noticeable inscription regarding payment in full," the creditor can hold the debtor liable for the difference.



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One final wrinkle: there are some special rules for landlords, tenants and partial payments of rent. I'll explain with an example. Brutus is the landlord. Swee'Pea is the tenant and he doesn't pay the \$600 rent. Brutus files an eviction against Swee'Pea, causing him to quickly give Brutus every penny he has, totaling \$450. The \$450 check says nothing about payment in full. Brutus cashes the check. Here's how Louisiana eviction law works: Swee'Pea still owes the \$150 balance, but the eviction can't go forward. That's because of a special eviction law that says that if a landlord sues for eviction and then accepts partial payment of the rent before the court hearing, then the eviction suit can't go forward.



Lee Aronson is an attorney in Shreveport with Gilsoul & Associates, LLC. His practice areas include estate planning and elder law.

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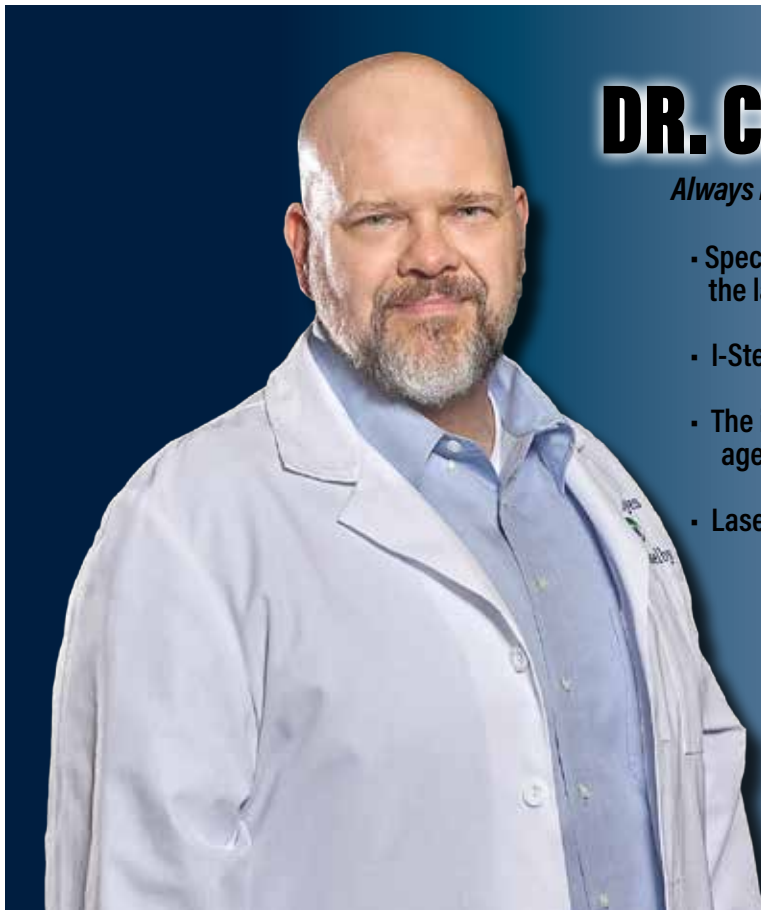
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Hank Garrett: 'Car 54' and Beyond

Raised in a rough Harlem neighborhood in the 40s and 50s, childhood proved challenging for Hank Garrett.

"We lived in the slums and I'd walk into the kitchen in the mornings to find

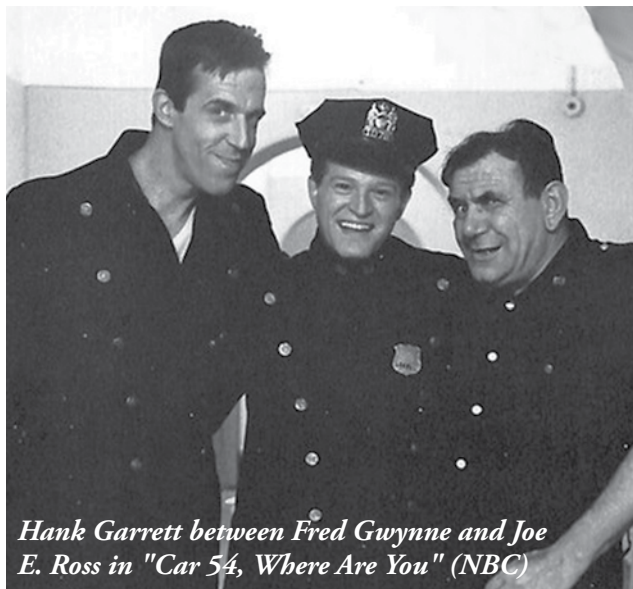
the floor covered with roaches," said Garrett from his home in California. "And I still remember waking up one day with a weight on my chest – it was a rat."

As outlined in his 2020

autobiography, "From Harlem Hoodlum to Hollywood Heavyweight," other hardships dogged young Hank throughout his troubled teen years.

"I saw fights, stabbings, and shootings – it was a daily situation," recalled Garrett. But he endured, including a later near fatal car accident, eventually turning his life around to focus on physical fitness and becoming a professional wrestler before turning to acting.

During a brief time on the New York police force, Garratt auditioned for "Car 54, Where Are You?" a new television comedy series that debuted in 1961.



Hank Garrett between Fred Gwynne and Joe E. Ross in "Car 54, Where Are You" (NBC)



Hank Garrett as the mailman assassin in "Three Days of the Condor" (Paramount Pictures)





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“When I told my commanding officer I had a chance to work on a television series, he looked at me and said, ‘tough decision isn’t it Hank – to become a television star or stay a cop in New York!’ Garrett recalled. “‘Car 54’ opened up an acting career for me.”

Series creator Nat Hiken hired Garrett as Officer Ed Nicholson. “So I went from real cop to reel cop!” said Garrett.

The show also starred Fred (later ‘Herman Munster’) Gwynne and Joe E. Ross who were partners in the series.

“Fred was very soft-spoken and truly a gentleman who also wrote and illustrated children’s books,” he said. “He lost a child who drowned and we were shooting when the news came. We were all devastated and shared his pain.”

As for Ross, ‘what a character,’ said Garrett with a laugh. “Joe would bring in ladies of the evening and at one point asked if one could be put on the payroll as his acting coach! The producers didn’t go for it. And, of course, he could never remember his lines and that’s why he always went ‘ooh! ooh!’ until the words came to him.”

Numerous other roles came Garrett’s way, often being cast as the bad guy opposite some of Hollywood’s biggest names including Kirk Douglas in “A Lovely Way to Die” (1968) where a stray punch from Douglas gave Garrett a bloody nose. But Hank got even with the A-lister crowd several years later in a memorably violent fight scene in “Three Days of the Condor” breaking Robert Redford’s nose.

Playing the ‘heavy,’ he says, wasn’t a stretch given his tough childhood. Nor did he forget his troubled past and has worked tirelessly for years with prisoners, veterans, and at-risk youth he calls Hankster’s Kids (see www.hankgarrett.biz).

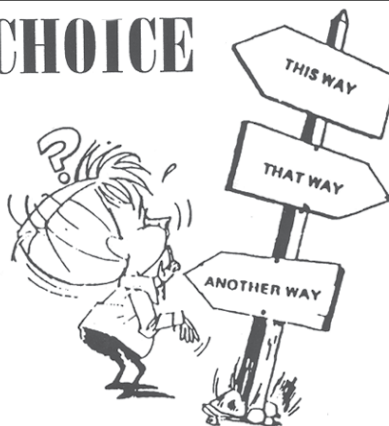
“I hope people will be interested in my book because the proceeds will go to disabled vets and the kids.”

Nick Thomas teaches at Auburn University at Montgomery, Ala., and has written features, columns, and interviews for over 850 newspapers and magazines.

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Prep time: 30 minutes; Servings: 2

4 tablespoons creamy peanut butter

3 tablespoons lime juice

2 tablespoons water

4 teaspoons hoisin sauce

2 teaspoons soy sauce

2 teaspoons sriracha

2 French baguette rolls (6 inches each)

½ cup cucumber, sliced

½ cup white onion, sliced into thin strips

½ cup red bell pepper, sliced into thin strips

½ cup purple cabbage

½ cup fresh cilantro

In small bowl, combine peanut butter, lime juice, water, hoisin sauce, soy sauce and sriracha; mix well.

Spread sauce on both sides of each roll then layer with cucumber, onion and bell pepper. Top with cabbage and cilantro.

FAMILY FEATURES

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Very Vegan Peanut Butter Jackfruit Chili

Servings: 8

2 teaspoons oil

½ large white onion, chopped

½ green bell pepper, chopped

½ red bell pepper, chopped

2 garlic cloves, chopped

½ teaspoon salt

1 teaspoon cumin

1 teaspoon chili powder

1 tablespoon tomato paste

1 can crushed tomatoes

1 can whole tomatoes

2 cups water

1 can red kidney beans,

drained and rinsed

1 can green jackfruit, drained and chopped

¼ cup peanut butter

Heat large, heavy-bottomed pot over medium heat. Add oil, onion and peppers; cook 3 minutes, stirring often. Add

garlic, salt, cumin, chili powder and tomato paste, stirring to coat. Cook 1-2 minutes, stirring constantly,

then stir in crushed tomatoes, whole tomatoes, water, kidney beans and jackfruit; bring to boil then reduce heat to medium-low. Simmer 25-30 minutes. Stir in peanut butter and simmer 5 minutes. Serve with cornbread or tortilla chips, if desired.



Peanut Butter Chicken

Yield: 6 cups

Peanut Sauce:

- ½ cup creamy natural peanut butter
- 3 tablespoons sweet red chili sauce
- 1 tablespoon apple cider vinegar
- 1 tablespoon soy sauce
- 1 tablespoon honey
- ⅛ - ¼ cup hot water (optional)
- chopped unsalted roasted peanuts (optional)

Chicken:

- 2 tablespoons olive oil or avocado oil
- 1½ pounds boneless skinless chicken breasts, diced into 1-inch cubes

To make peanut sauce: In small glass bowl, whisk peanut butter, sweet red chili sauce, apple cider vinegar, soy sauce and honey until blended smoothly.

Thin sauce with hot water to desired consistency. Garnish with chopped unsalted roasted peanuts, if desired.

To make chicken: In large skillet over medium-high heat, drizzle oil. Add diced chicken then pour soy sauce over top. Saute about 10-12 minutes until chicken is fully cooked.

Serve with peanut sauce, brown rice and sliced veggies. Garnish with chopped unsalted roasted peanuts, if desired.



- 1 tablespoon soy sauce
- ¾ cup peanut sauce
- cooked brown rice
- assorted bell peppers, sliced
- chopped unsalted roasted peanuts (optional)

Peanut Granola Bars

Servings: 12-14

- ½ cup honey
- 6 Tbs unsalted butter
- 2 Tbs creamy peanut butter
- ½ cup light brown sugar, firmly packed
- 1 teaspoon vanilla
- ¼ teaspoon salt
- 2 cups rolled oats (quick or regular)
- 1 cup bran flakes
- 1 cup sweetened coconut flakes
- 1 cup dried fruit (raisins, blueberries or cranberries)
- 1 cup roasted peanuts, chopped

In large, shallow, microwavable dish, combine honey, butter, peanut butter, brown sugar, vanilla and salt. Microwave at 50% power 2 minutes then whisk to combine and microwave at 50% power 2 minutes.

Add oats, bran flakes, coconut flakes, dried fruit and peanuts; stir to combine. Microwave on high 1 minute. Stir and microwave 30 seconds.

Press mixture into 13-by-9-inch baking dish lined with parchment or wax paper with some extra hanging over edges to easily lift bars out. Use bottom of glass wrapped with plastic wrap to press granola mixture firmly into pan. Cool completely. Cut into 12-14 bars.



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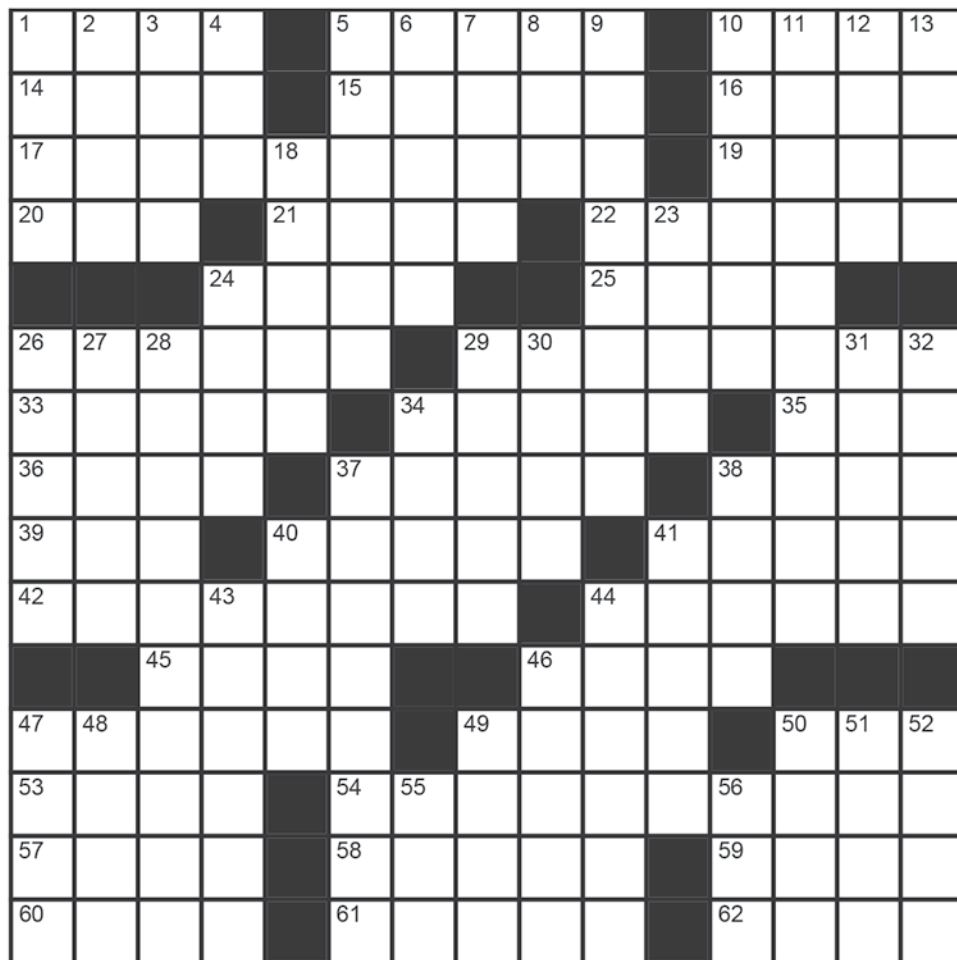
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Turn to page 31 for all solutions.

Across

- 1 Carve in stone suddenly
5 Squirrel's stash 45 Family member
10 Headliner 46 Crescent
14 Copter's 47 Let up
forerunner 49 Arias, usually
15 Forearm bones 50 School
16 Buckeye State transportation
17 Scallion 53 Squid's squirts
19 Cincinnati nine 54 All-knowing
20 Put in stitches 57 Bad to the bone
21 Gathering 58 It may be fit for
clouds, say a queen
22 Stamp 59 Like the White
24 Bit of sweat Rabbit
25 Leave in a 60 Physics unit
hurry, with 61 Landscaper's
"out" tool
26 Cliques 62 Comprehend

Down

- 29 Eating apple 1 Breakfast choice
33 Gelling agents 2 Lose steam
34 Hammer 3 Deck hands
35 Former 4 Tiller's tool
Portuguese 5 Bouquets
colony in India 6 Flogged
36 Colonel or 7 Thor's father
captain 8 Carnival site
37 Passengers 9 Bowling game
38 Cans 10 Cold dessert
39 W.W. II agcy. 11 Religious
40 Churchill _____ scholar
41 Characteristic 12 Pitches in
42 References 13 One of the
44 Attack



- 18 Seasonal songs friends on
23 Repair "Friends"
24 Kennel cry 28 Don't slip on it
26 Billiards 29 Poetic times of
bounce day
27 Slack-jawed 30 Hints
31 Kind of boom
32 Waste maker
34 Chess piece
37 Annotation
38 In alignment
40 Have supper
41 Gin's partner
43 Scuffle
44 Neutron star
46 Orleans's river
47 Told a whopper
48 A deadly sin
49 Minor setback
50 Legume
51 Biblical
preposition
52 Goulash
55 Central
56 Class

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Word Search

FAMOUS CANADIANS

Aykroyd	Lombardo
Bieber	Mandel
Burr	Massey
Candy	Mclachlan
Carrey	Morissette
Dion	Myers
Fillion	Nielsen
Fox	Orr
Gretzky	Raffi
Hartman	Shatner
Howe	Sutherland
Kidder	Thicke
Lavigne	Trebek
Lemieux	Trudeau
Linkletter	Twain

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

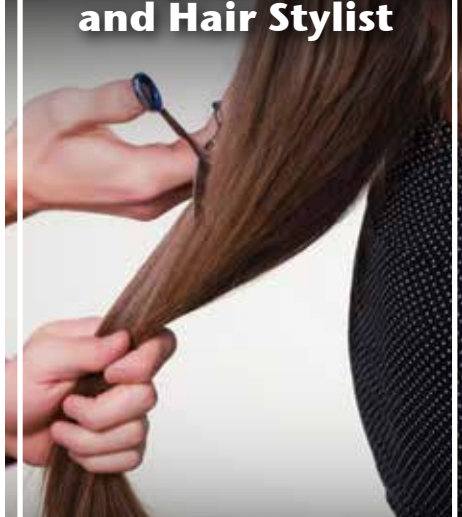
Sudoku

To solve the Sudoku puzzle, each row, column and box must contain the numbers 1 to 9.

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

Sam Stroope

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Shreveport
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SHREVEPORT *Then* & *Now*

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Bogard's Spring and Brake (above), located at 1039-1041 Jordan, has seen a lot of cars come through it's doors over the years. It started out as a Handy Andy Grocery Store in the 1920s before becoming Bogard's Spring and Brake, and eventually Walker's Spring and Brake. The owner, Randy Bradford, loves history and wanted to know more about his building so we went to work and uncovered this amazing photo which we blended for him! You have got to love the Sunbeam Bread sign!

Rountree Olds Cadillac (below) sat on the NE corner of Southern Avenue and St. Vincent, directly across from the old St. Vincent Academy. It's only a memory now, but we thought we would bring those memories back by creating this blend to show "what was".





Answers from the Experts



EXPERTS: If you would like to help your community by answering a question here, call 636-5510

READERS: Send your questions to The Best of Times, Box 19510, Shreveport, LA 71149

I am told once I choose hospice I cannot return to the hospital. If I choose hospice care, am I able to return to the hospital?

YES, once you select hospice care, your care and options are actually expanded, not limited. The hospice team is there to help you manage your healthcare decisions. Call Regional Hospice at 318-524-1046 any day of the week to arrange an informational visit.



Toni Camp

Regional Hospice Care
Group
8660 Fern Avenue, St. 145
Shreveport, LA 71105
(318) 524-1046
See our ad on page 23, 32.

What does it mean when your cataract is "ripe"?

A cataract is simply a cloudiness of your god given lens. When you were first born, your lens was crystal clear like a glass of water. As you age it's like someone slowly pours coke into that clear glass of water, it slowly turns yellowish brown. When the symptoms of the cataract get to the point that it is reducing your quality of life, then the cataract is "ripe". It is at this point that the only way to get you seeing better is to have the cataract removed.



Chris Shelby, MD

WK Eye Institute
7607 Youree Dr.
Shreveport, LA 71105
(318) 212-3937
See our ad on page 23.

I have a rotator cuff tear. Do I need surgery?

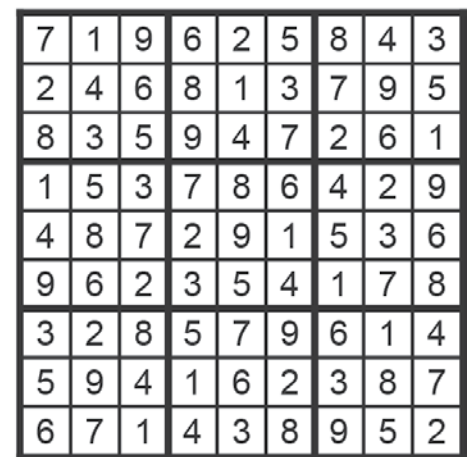
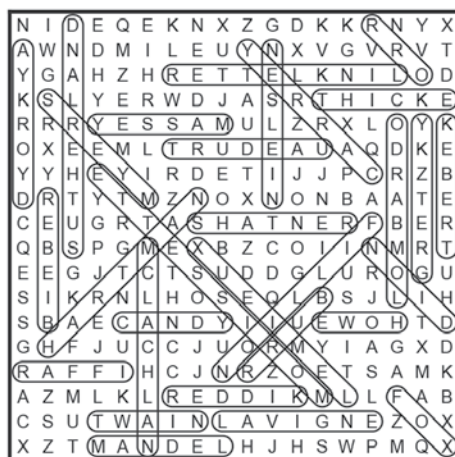
It depends. Rotator cuff tears are a common source of shoulder pain, which increases in incidence with advancing age. A person can have a rotator cuff tear without experiencing pain. (The incidence varies from a reported 5% to 40%.) 40% of tears will enlarge, and of these, 80% will be symptomatic. 20% of patients remain symptom free for a 5 year period. There is no evidence that delaying surgery to attempt a non-operative treatment protocol adversely affects results. If you have significant weakness and/or a large tear, surgery may be advisable sooner. MRI's are valuable tests to determine tear anatomy and degree.



John J. Ferrell, M.D.

Mid South Orthopaedics
7925 Youree Drive;
Suite 210
Shreveport, LA 71105
(318) 424-3400

PUZZLE answers (from pages 28 & 29)



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