October 2013

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LONG-TERM Care Insurance



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Saturday, June 15, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)

Saturday, July 20, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)

Saturday, August 17, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)

Saturday, September 14, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)

Saturday, October 12, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)

Saturday, November 9, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)

Saturday, December 7, 2013 8:30 am to 12:30 pm (Registration begins at 8 am)



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- Is there a fee to enter the contest? No..

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• Are there limitations? Yes, only one entry per person per month will be accepted.

• How can a person be automatically entered into the contest? Easy, if you are a subscriber of *The Best of Times*, you receive an automatic entry each month.

• **How often are prizes awarded?** Every month in *The Best of Times* magazine; most Saturday morning broadcasts of *The Best of Times* Radio Hour, and every month on our website at www.thebestoftimesnews.com.

• How are winners selected? Winners are randomly selected from all entries.

• How do I know if I've won a prize? Three ways:

1. Listen to *The Best of Times* Radio Hour between 9:05 & 9:55 a.m. every Saturday on News Radio 710 KEEL or via the internet at www.710KEEL.com. If you hear your name announced, call (318) 320-5335 before 9:59 am.

2. Look for your name at **www.thebestoftimesnews.com** then email gary.calligas@gmail.com or call (318) 636-5510.

3. Look through the **current issue of** *The Best of Times* magazine. If you find your name listed as a contest winner, email gary.calligas@gmail.com or call (318) 636-5510.

#### 2013 The Best of Times "Fan Appreciation" Contest Entry Form

Name: \_\_\_

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Telephone: \_\_\_\_\_

Email: \_\_\_\_\_

Yes, I would love 12 issues of The Best of Times and a copy of Silver Pages delivered directly to me and be automatically entered into the contest each month. (Make your \$20 check payable to The Best of Times).

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Mail completed form to: The Best of Times, PO. Box 19510, Shreveport, LA 71149.

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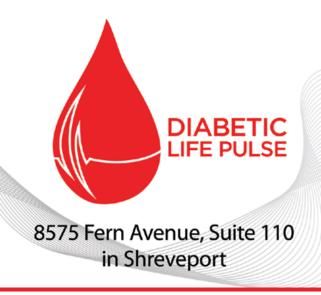
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Advice



#### THE STATE FAIR OF LOUISIANA proudly present

## Senior Day at the Ouisiana State Fair Thursday, October 24, 2013 10:00 A.M. - 3:00 P.M.

Hirsch Coliseum at the Louisiana State Fair Grounds (3701 Hudson Avenue in Shreveport, Louisiana)

EMCEE FOR THE DAY'S EVENTS – GARY L. CALLIGAS, HOST OF THE BEST OF TIMES RADIO HOUR

**FREE** admission to the Hirsch and State Fair Midway. (A donation of a canned good for the Food Bank of Northwest Louisiana would be greatly appreciated.)

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One-Day "TBT Poker Rally" in the Hirsch Coliseum to win valuable prizes (must be present to win)

Special FREE presentations on Medicare Health Plans held throughout the day

# 

all is definitely my favorite time of the year. The hot days of summer are finally over, the air is crisp



and cool. Growing up the coming of fall meant so much more than the start of school and the return of all things pumpkin-flavored; it meant that the State Fair was coming to town. I have so many fond memories of attending with my entire family - touring the buildings and getting all the "free" stuff, visiting the animal barns, listening to great live entertainment, eating corndogs and candied apples, watching the fireworks every evening from my bedroom window and, of course, experiencing all the wonders found on the midway. It was a magical place and an exciting time.

If all of your memories of the State Fair were made as a child, it's not too late to reexperience the excitement, but now with a twist that's geared to "those of us 50+". The Best of Times is again hosting Senior Day at the State Fair. This year's event is slated for Thursday, October 24. In addition to free admission to the fair and free parking, there will be lots of door prizes, entertainment, contests, information and giveaways in the Hirsch Coliseum. Publisher Gary Calligas will serve as host and emcee again this year. As with all of our events, Gary has a number of fun surprises planned that are sure to delight everyone present. You don't want to miss all of the excitement, so make sure to mark your calendar NOW!

Speaking of fun - last month's *The Best of Times* Poker Rally was our best ever. Thanks to all the sponsors and participants who made this event an overwhelming success. Make sure to check out Parting Shots for pictures of some of our winners.

See you next month.

Tina



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#### **OCTOBER 5**

"Medicare changes for 2014" Vicki Dufrene, with the Louisiana Department of Insurance

#### **OCTOBER 12**

"The Secret of Life Wellness" Inna Segal, internationally known bestselling author and lecturer

#### OCTOBER 19

"Fun and excitement at the 2013 State Fair of Louisiana" Chris Giordano, President & General Manager of the State Fair of LA

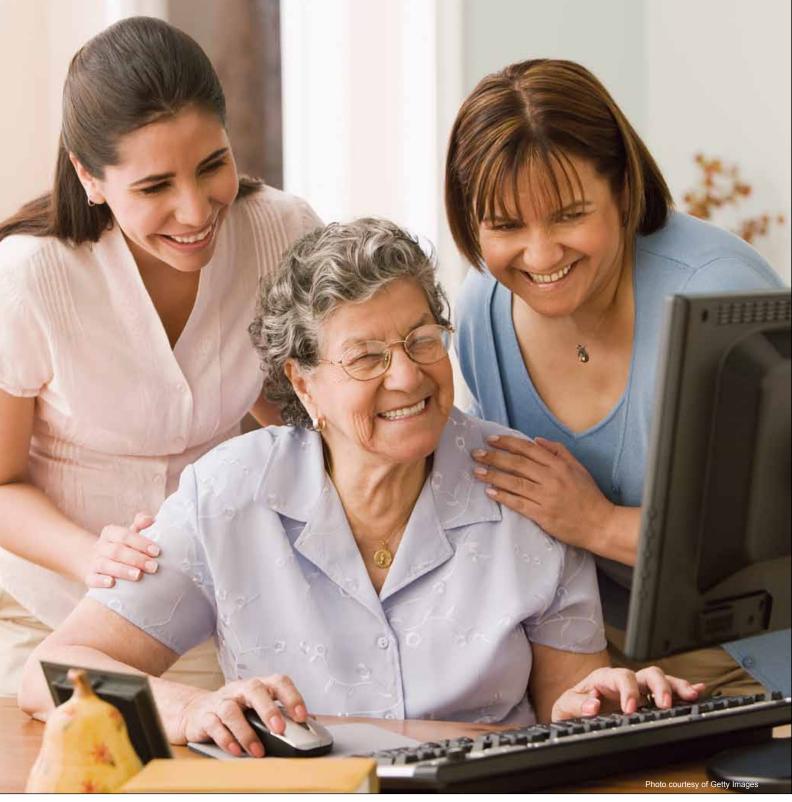
#### **OCTOBER 26**

"The Red River Waterway - Past, Present & Future" Ken Guidry, Executive Director of Red River Waterway Commission

#### **NOVEMBER 2**

"Susan B. Komen Race for the Cure" Broadcasting live from Mall St. Vincent in Shreveport

Do you have a question for one of our guests? Please email Gary.Calligas@gmail.com prior to the show.



# Over Age 50?

Make Long-Term Care Plans Before They Are Needed

The best time to make decisions regarding long-term care is well before it's needed. An unexpected illness or injury may force you or a loved one into making hasty decisions. Long-term care is a set of services and supports for people who are unable to perform Activities of Daily Living (ADLs). ADLs are self-care activities, such as getting in and out of bed, walking, bathing, dressing, eating, and bowel and bladder management. About 70 percent of people turning 65 can expect to need some kind of long-term care services as they age. Experts encourage everyone over age 50 to take the time, while you have it, to research options and make important choices. Long-term care planning means developing a personal strategy now for how things should be handled later when you or a loved one is in need of care. Important considerations include the following:

#### **Staying In Charge**

An important part of long-term care planning is outlining how you would like things to be handled. Expressing preferences clearly about how any declines in ADLs should be handled, what financial resources are available, and who should provide needed care is a good way to retain control. All adults over age 18 should execute legal documents that appoint one or more individuals to make health care and financial decisions for them in the event they become unable to make decisions for themselves. Adults who lose the ability to make decisions before executing these documents must have the court system appoint someone to make decisions for them. An attorney can also prepare an advance care directive, which is a set of written instructions detailing what medical care you want or do not want.

#### Housing

Those who would prefer to stay at home for as long as possible should make a plan to do so, and consider making modifications as needed. Home modifications are often intended to allow maximum self-care, and to help avoid a fall. Avoiding a fall can help delay or avoid the need for long-term care. Typical modifications include widening doorways, adding wheelchair ramps, improving lighting, mounting stairway chair lifts, installing medical alert systems and adding handrails or safety grips. An important consideration for anyone planning to stay home is to ensure the bathroom can be used safely. Ideally, your residence should maximize your ability to continue performing ADLs, and help you avoid a fall.

#### **Primary** Care

Maintaining a good relationship with a primary care physician is key. Regular check-ups can lead to early diagnosis of any physical, mental or emotional decline. Be honest and open about symptoms, daily habits or changes in appetite. Be sure to have the primary care physician review all medications. Ongoing medication management is an important part of staying healthy and avoiding a fall.

#### **Family Care**

Unpaid family members are the most common source of longterm care help. But, they may not be able to provide all the care you need, or be there every hour of the day. If you intend to rely on family members for long-term care services be sure to involve them in your long-term care planning. Make sure they are willing and able to be caregivers for you.

#### **Paid Care**

As part of your long-term care plan, look into caregiving services in your area, including in-home care providers and elder daycare centers. Find out about elder shuttles, meals on wheels and other low-cost services offered in your community. Several types of housing come with support services for people who cannot fully take care of themselves due to aging and/or disability.

• Public housing is available for low-to-moderate income elderly and persons with disabilities.

• Assisted living homes are group living settings that offer housing in addition to assistance with ADLs and other services, such as meals. Generally, they do not provide medical care.

• Continuing care retirement communities provide a range of housing options, including independent living units, assisted living and nursing homes, all on the same campus.

• Nursing facilities, or nursing homes, are the most serviceintensive housing option, providing skilled nursing services and therapies as needed.

Take the time to familiarize yourself with the different types of facilities available in your area. Ask family and friends for any recommendations they may have and take advantage of information available on the Internet. Visit www.longtermcare.gov to find out more information about each type of facility and costs associated with long-term care. Your local Area Agency on Aging office also offers a list of resources available to the elderly in your area.

Having your long-term care plan squared away and clear, so there are no misunderstandings or second-guessing, can be the greatest gift you can give to your loved ones, and yourself.

For more information, visit www.longtermcare.gov.

# Looking For a Nursing Home? Take it step by step

By Bob Moos

ost people think they'll never need nursing home care. But some of us will, either because we're recovering from an injury or illness or because we can't fend for ourselves at home anymore.

Families often must find the right nursing home for a loved one at a moment's notice, after a crisis or emergency. If they had just acknowledged the possibility and started sooner, they would have spared themselves a lot of stress and had more time to consider all of their options.

Medicare covers some skilled nursing and rehabilitative care if a physician orders it after a hospital stay. But Medicare, like most health insurance, generally doesn't pay for long-term custodial care. Most people depend on private long-term care insurance, their own resources or Medicaid.

Even under the best circumstances, choosing a nursing home can be trying. There are always many emotions at work. But if you do your research and take it one step at a time, you'll be able to make an informed decision.

#### First, find the nursing homes in your area.

Medicare's Nursing Home Compare website – www.medicare.gov/nhcompare -- can search for homes by city, county, state or ZIP code. But also ask for recommendations from friends, family or neighbors who may have had a loved one in a nursing home. If you're in the hospital, the discharge planner or social worker can help.

#### Compare the nursing homes you're considering.

The Nursing Home Compare website provides detailed information on recent health and safety inspections, nursing homes' staffing and such quality measures as whether residents are in pain or losing weight. The site uses a five-star rating system to help families understand the differences in the quality of care between nursing homes.

> The website and rating system aren't meant to be the final word on the subject, though. They're just two guides to use with your other research. Talk to friends or, better yet, your physician. You may also want to call your state's long-term care ombudsman to find out how many complaints have been lodged against particular

nursing homes, what kinds of complaints they were and whether they've been resolved. In Louisiana, the ombudsman's number is 225-342-7116.

# Visit the nursing homes that seem promising.

Visit the nursing homes that interest you, or if you can't, ask a friend or family member to visit for you. Make an appointment and think of the questions that are important to you. Can you have visitors at any time? Can you choose what time to get up, go to sleep or bathe? Can you bring your pet? What if you don't like what's on the day's menu?

Medicare's Nursing Home Compare website contains a helpful checklist of questions that cover everything from care and safety to activities and food. Print it from your computer and take it with you on your visit.

Don't be afraid to talk money. Get a copy of the nursing home's schedule of charges to find out which services are included in the basic fee and which cost extra. Talk to residents and their family members about whether they're satisfied with the care. And then make a second visit, at a different hour of the day from your first call.

#### Finally, choose the nursing home that best fits your individual needs.

Trust your senses. If a nursing home doesn't look clean or smell right, you may want to scratch it off your list. Once you make a choice, run it by people who understand your personal and health care needs, such as your family and doctor. And if you're looking for a nursing home for someone else, be sure to include that person in the decision-making as much as possible.

For more tips, visit Medicare's Nursing Home Compare website at www. medicare.gov/nhcompare or call Medicare at 1-800-633-4227. A free Medicare publication, a "Guide to Choosing a Nursing Home," can be downloaded from the website or requested by phone.

Bob Moos is the southwest regional public affairs officer for the Centers for Medicare & Medicaid Services.





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# No Easy Answers for Long-Term Care

#### by Ron Pollack

ummer has just passed. For many people, that's a time to take stock of finances and to start planning for the future. That should include plans in case you or a family member needs long-term care. It's a tough topic. But if you plan ahead, you're more likely to get the kind of care you want. Here are some questions and answers to help jump-start the process.

# If you need long-term care, what are your preferences?

Once, long-term care meant staying in a nursing home. Not anymore. Today, there are assisted living facilities, retirement communities with many levels of care, and devices that can help you stay in your home longer. Think about what you want, and then do as much as you can in advance to plan for it. For example, if you want to stay in your home, make modifications like adding grab bars and accessible entryways.

# Should you consider buying long-term care insurance?

Planning is a good idea, but you may end up needing more care than you anticipated. That's where long-term care insur-

ance may help. Long-term care is expensive: The average cost for a year in a nursing home is \$84,000, and it is not covered by Medicare. Evaluate your finances and see what you can afford. You might consider buying long-term care insurance, but it doesn't make sense for everyone. Policies are expensive, what they cover varies, and you'll have to be able to keep up with premium payments for years or even decades. Talk to a financial planner or an elder care attorney to help you evaluate what's best for you. The website www.eldercare.gov, operated by the U.S. Administration on Aging, can help you find an elder care attorney.

# When should you start thinking about buying long-term care insurance?

Financial advisors suggest that it is best to purchase long-term care insurance when you are in your 50s. You can still get a policy if you are older, but the longer you wait, the more a policy will cost.

# What should you look for in a long-term care insurance policy?

Policies vary a lot. Here are some things you'll need to understand before you sign up. First, make sure the policy includes inflation protection. Policies usually pay up to a certain amount per day and have a lifetime maximum. You might not need care for decades after you buy the policy, so you need to make sure that the amount it will pay keeps up with inflation. Most policies don't start paying until after you need care for a certain period of time, which is known as the elimination period. You need to know how long that is. Also ask how disabled you'll need to be before coverage begins: Policies require different levels of disability before they start to pay. Finally, make sure the policy covers both home care and nursing home care, and check to see if it excludes coverage for certain conditions. In the end, you need to balance what a policy costs and covers with what you're able to pay. Some experts recommend that you spend no more than 5 percent of your income on long-term care insurance.

#### What if you can't afford long-term care insurance and end up needing expensive longterm care?

If you don't have insurance and need care, you generally have to pay for it yourself, which can eat up your assets. But if that happens, there is a safety net: Every state's Medicaid program pays for long-term care. While it's best to not have to qualify for Medicaid, it's there if you need it. It's the only reliable long-term care insurance we have right now.

#### Are there other options or resources?

Some states have what's called "long-term care partnership programs." If you buy an approved insurance policy through such a program, you can qualify for Medicaid when you run out of insurance coverage, instead of when you use up your assets. Check if your state has a program. Also visit www.longtermcare. gov, a resource clearinghouse for senior services that includes information on long-term care options.

# Are there any policy changes on the horizon that might help?

Unfortunately, we don't have anything like Medicare for longterm care - a national insurance program for everyone. But there is hope for progress. President Obama and congressional leaders recently appointed members to a Long-Term Care Commission. Over the next six months, they'll be developing a plan to improve consumers' long-term care choices. Hopefully, you'll be reading about their recommendations soon.

Ron Pollack is the Executive Director of Families USA.







# Love Shouldn't Hurt: A Look at Domestic Violence

by Katie Nelson Garcia, Ph.D.

ctober is Domestic Violence Awareness Month. Most people are aware of the devastating effects violence in the home can have on a family. These tragic events are plastered throughout the media, entertainment industries, and high-profile cases and trials for all to see. Many, though, know the effects on a more personal level. They have seen it first hand, or supported a friend or family member through the experience.

Nationally, one in four women has experienced domestic violence in her lifetime, according to the Centers for Disease Control and Prevention (2000). Although women are the primary victims of these crimes, accounting for 85% of reports, 15% of victims were reported to be male (Bureau of Justice Statistics Crime Data, 2003). The state of Louisiana consistently reports high levels of domestic violence. In 2010, the FBI Supplementary Homicide Report Data ranked Louisiana at fourth in the nation in female homicides, nearly double the national average, with 70% of deaths being at the hand of their partner or ex-partner. This report also noted that the average age victim was 41.

Although some domestic violence situations can end fatally, identifying warning signs and "red flags" can be crucial to preventing further and/or future abuse from happening. Behaviors such as jealousy and possessiveness, controlling tendencies, hypersensitivity and explosive outbursts, and threats to use violence can be indicators that violent episodes can eventually escalate.

If you, or someone you know has experienced, or is experiencing violence in the home, please contact The Center for Families at (318) 222-0759, the Louisiana Domestic Violence Hotline at 888-411-1333, or the National Domestic Violence Hotline at (800)-799-SAFE.

Katie Nelson Garcia, Ph.D., is the Clinical Director for The Center for Families. www.thecenterforfamilies.com

ate

Sharpen Your Pencil

#### The following quiz provides an assessment that you, or someone you know, may be in an abusive situation.

Does your partner blame you for his or her mistakes?	Yes / No				
Does your partner prevent you from seeing your family or friends?	Yes / No				
Does your partner curse you, humiliate you or say mean things?	Yes / No				
Does your partner force you to have sex or force you to engage in sex that makes you feel uncomfortable?	Yes / No				
Does your partner restrain, hit, punch, slap, bite or kick you?	Yes / No				
Does your partner intimidate or threaten you?	Yes / No				
Does your partner ever prevent you from leaving the house, getting a job, or continuing your education?	Yes / No				
Does your partner destroy personal property?	Yes / No				
Does your partner behave in an overprotective way or become extremely jealous?	Yes / No				
Does your partner threaten to hurt you, your children, pets, family members, friends, himself or herself?	Yes / No				
If you circled "yes" to any of these questions, help is available. Many resources are available in the Shrayaport/Bossier City com					

If you circled yes to any of these questions, help is available. Many resources are available in the Shreveport/Bossier City community for victims of domestic violence. These resources can help individuals develop safety plans, escape abusive situations, find food and shelter, and provide childcare. Before reaching out to any of these, however, someone experiencing abuse may reach out to a friend or family member first. Please be ready to support them.

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# Whom Should I Hire?

by Lee Aronson

ne day I'm going to quit being a lawyer and open up a business called Lee's Hamburgers and Scented Candles. And when I do, I'm going to have to hire a butcher to make the burgers, a baker to make the buns and a candlestick maker to make the scented candles. But I'm not going to hire just any butcher, baker and candlestick maker. I'm only going to hire the best. And to make sure I'm hiring the best, I'm going to do background checks and run credit checks on all my potential employees. Sound like a good idea to you?

The Equal Employment Opportunity Commission (sometimes called the EEOC) doesn't think so. They are a government agency that enforces laws against workplace discrimination.

They won't care about my business as long as I have less than 15 employees because if I have that few workers, then it's legal for me to discriminate in employment as much as I want.

But if my business takes off and I have to hire 15 or more people, then the EEOC doesn't want me discriminating against job applicants or employees. And the EEOC thinks that if I run background checks on potential employees, I could be discriminating based on race or gender.

That's because the EEOC says "Arrest and incarceration rates are particularly high for African American men and Hispanic men." So if I refuse to hire anyone who has ever been arrested, regardless of their race, sex or national origin, the EEOC says my policy might have a discriminatory impact against men, African Americans and

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Pierremont Eye Institute 212-EYES (3937) + wkeyes.com Hispanics. And some statisticians say "on average, blacks and Hispanics have lower credit scores than non-Hispanic whites and Asians." So if I refuse to hire anyone who has a bad credit score, regardless of their race or national origin, the EEOC says my policy might have a discriminatory impact against African Americans and Hispanics.

That's why the EEOC sued a company called Freeman, a family owned event services company with about 25,000 part time workers. Freeman company had problems in the past with embezzlement, theft, drug use and workplace violence by its employees. So the company started doing background checks on new job applicants. When the EEOC got wind of that, they sued.

The Judge, who recently made his ruling, pointed out that the case against Freeman was not a case of an employer purposefully singling out a particular group for discrimination. Instead, it was a case involving a policy that might have a "disparate impact" on a particular group.

The law says in "disparate impact" cases, the EEOC needs to prove with strong statistical evidence that people are being discriminated against because of a specific policy of the employer. So the EEOC gave the Judge two reports from two different statisticians that analyzed data about applicants and employees of the Freeman company. Both reports concluded that Freeman's background check policies had a disparate impact on men, African Americans and Hispanics.

After reviewing these reports, the Judge ruled that the EEOC didn't have the strong statistical evidence it needed to win its case. In fact, the EEOC's statistical evidence was so bad, the Judge said the data had a "mind-boggling number of errors" and was "an egregious example of scientific dishonesty." So the Judge threw the EEOC's case out. And the Judge went on to say that even if the EEOC's statistical evidence had been strong, he still would have thrown the case out. That's because the EEOC had not pointed out a specific policy of the employer that was causing discrimination: "Freeman's background investigation policies are not simple, one-step processes. Rather, they involve different types of checks depending on the specific job an individual is seeking, consideration of both subjective

and objective criteria, and examination of a long list of factors, any one of which might control the ultimate employment decision."

But that hasn't stopped the EEOC. They still have similar ongoing suits against Dollar Gen-

against Dollar General and BMW. Lee Aronson is an attorney with Legal Services of N.LA. His practice areas include consumer protection law, housing law and health care law.







The Best Of Times



#### NEW LAW AFFECTS BANK ACCOUNTS

#### by Judge Jeff Cox

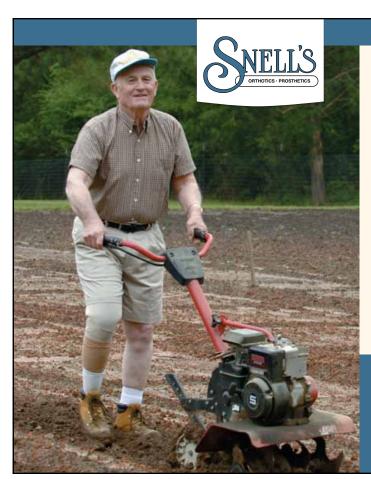
ach year, we have a flurry of changes in the law that come out of the Louisiana Legislature. Two months ago, I detailed changes in the Small Succession Proceedings. This month, I will be talking about changes in how banks will treat safety deposit boxes and accounts when their customer dies and who has control over these safety deposit boxes and accounts after the death of the customer.

La. R.S. 6:325 et. seq. has been extensively revised by the Louisiana Legislature in their last legislative session. These statutes summarily provide that for all purposes, a bank, credit union, or association may deal with a safety deposit box or money or any other property in the bank's possession titled in the name of a deceased customer in accordance with its contract with the deceased customer until the bank, credit union, or association receives written notice of the death of the customer specifically addressed to the bank.

According to the revised statutes, regardless of whether a bank, credit union, or association has received written notice of the death of the customer, a bank, credit union, or association may grant access to or allow the transfer of contents of a safety deposit box or money or other property titled in the name of a deceased customer to an authorized succession representative appointed by letters of testamentary, letters of administration, or letters of independent administration. Succession representatives will have an even more important function in controlling the assets of a deceased person, especially at the banks, credit unions, or associations.

The statute revision further states an





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Find us on Facebook appointed succession representative shall have authority to access, withdraw or transfer money or property of a deceased customer of a bank, credit union, or association without the bank, credit union, or association having any liability for those activities or transactions. A judgment of possession recognizing and granting possession of the deceased customer's estate allows a bank, credit union, or association to transfer assets of the deceased customer to the legatees or heirs entitled to such property under the judgment and the bank, credit union, or association is given full protection from any claims to money or other property of the deceased.

According to this statute, heirs or legatees will have to be more vigilant in checking assets at banks, credit unions, and associations. Banks will no longer have any liability for releasing assets to heirs or legatees of a deceased customer if the court has rendered a judgment recognizing the heir or legatee. Even more troubling, however, is if a deceased bank customer allowed access to the accounts to a particular heir or legatee. The bank can release assets of the accounts to the deceased customer's legatee or heir until a succession representative is appointed and the bank has notice.

When preparing for their final wishes to be followed, persons who have bank accounts and safety deposit boxes will have to consider these changes in the law and which person they know that will

competently protect the assets for the other heirs or legatees.

Judge Jeff Cox is the 26th Judicial Court Judge for Bossier/Webster Parishes. Division C.







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# Credit Card Stolen? Here's What You Should Do

by Jason Alderman

espite high-profile media attention, the odds of having your credit or debit card number stolen by crooks remains at historically low levels. That said, it's always good to know what to do in case lightening does strike and someone fraudulently uses your card. Left unchecked, they might try to run up bills, drain your checking account or worse – steal your identity.

Here are actions to take if this happens to you:

First, contact the bank or credit union that issued your card. You'll find a tollfree number on the back of your card, on your billing statement or at the company's website. Close the compromised account and open a new one with a different account number. Change related passwords or PIN numbers and notify companies that have automatic payments tied to the closed account to make sure you don't miss a payment. Also log all calls, letters and emails you have with your card issuer about the fraud – this will be helpful if you need to file a claim or police report.

Contact one of the three major credit bureaus, Equifax (888-766-0008), Experian (888-397-3742) or TransUnion (800-680-7289), and place an Initial Fraud Alert on your credit file if you suspect you have been, or are about to be, a victim of identity theft. Whichever bureau you contact will notify the other two to do the same. If you wish, you can renew these fraud alerts each quarter, free of charge. If you determine that you actually have suffered identity theft, you can also file an Extended Fraud Alert, which will stay on your reports for seven years.

Placing a fraud alert entitles you to one free credit report from each bureau. Although the alert makes it harder for someone to open new credit accounts in your name, it won't necessarily prevent



them from using existing accounts. That's why it's important to close compromised accounts and to carefully review your credit reports for errors, fraudulent activity, or suspicious credit inquiries from an unfamiliar source. Also be aware that posting a fraud alert could delay your own ability to obtain new credit.

If you determine someone has stolen from your account or your identity has otherwise been compromised, file an identity theft report with the police. The Federal Trade Commission's "Defend: Recover From Identity Theft" website contains step-by-step instructions for completing and filing the report with local, state and federal law-enforcement agencies (www.ftc.gov/consumer).

Also send copies of the report – by certified mail, return requested – to the credit bureaus and companies whose accounts were impacted. You can also file a complaint with the FTC, which will enter the information into a secure online database shared by thousands of civil and criminal law-enforcement authorities worldwide (https://www.ftccomplaintassistant.gov). Most card issuers provide "zero liability" coverage for unauthorized credit and debit card use when you promptly report the loss. Rules vary, so ask your bank or credit union for its policies.

Going forward, carefully monitor your monthly credit card and bank statements for fraudulent charges. To learn other good tips for protecting your personal and account information and preventing fraud, visit:

• The National Cyber Security Alliance's www.StaySafeOnline.org.

• The FBI's "Be Crime Smart" page (www.fbi.gov/scams-safety/ be\_crime\_smart).

• Visa Inc.'s VisaSecuritySense (www. visasecuritysense.com), which contains tips on preventing fraud online, in stores and at ATMs, spotting deceptive marketing practices, and

ing practices, ai more.

Jason Alderman directs Visa's financial education programs. To Follow Jason on Twitter: www.twitter. com/PracticalMoney





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#### Dear Pharmacist

#### Yoga May Help Blood Pressure. Chronic Pain and Headaches

by Suzy Cohen, R.Ph.

ear Pharmacist, I have neck pain, sciatica and headaches. I've tried prednisone, Celebrex, Ibuprofen, Vicodin, physical therapy, chiropractors, massage, reiki, acupuncture, prayer work, laser and 2 surgeries on my neck. Nothing helps. Please, any ideas? -D.C., San Diego

Assuming your diet is good, I'd try yoga next. I hear you thinking, "I can't even sit without pain, why should I twist myself into a knot?" Because research proves yoga can help certain types of neck and back pain, headaches, migraines, anxiety, high blood pressure and osteoporosis. Since you've tried addictive narcotics, anti-inflammatories, steroids, surgery and whatever else, spending thousands of dollars and suffering endlessly, I think yoga's worth a shot. It has no side effects other than making you feel refreshed, sort of like a human breath mint!

In a 2012 German study, researchers saw how a 9-week yoga program helped participants with chronic neck pain. Yoga has been around for centuries, and there's no harm so long as you don't push your body past its limits, but in your case, I would still get your physician and chiropractor's blessings. And speaking of "blessings" I've never associated a religious connotation with yoga, it's about stretching and breathing. Besides, you'll be the life of the party if you can turn yourself into a human pretzel!

If your hips are tight, it may be the result of inflexibility, and it can subsequently cause your knee joint to become misaligned with the other bones in your leg, causing pain throughout the leg. Sciatica is a rather common condition in which lower back pain extends into one or both legs, by way of the sciatic nerve. A January 2013 study demonstrated that certain "asanas" or yoga poses relieved



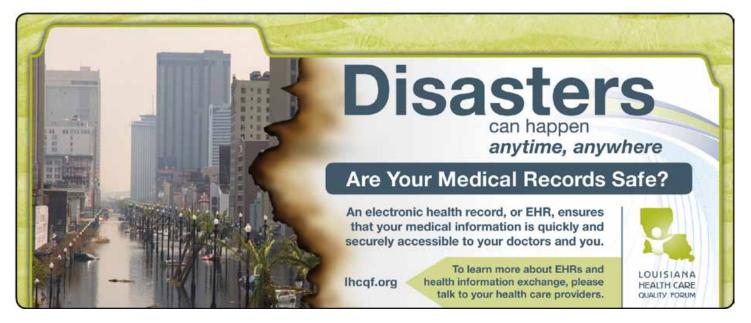
symptoms of sciatica including pain, rigidity and walking.

Flexibility helps your posture, and the strength that yoga builds in your bones and muscles may reduce your odds for arthritis. A systematic review was performed earlier this year in New Zealand, evidence showed regular yoga practice might alleviate pain caused by musculoskeletal disorders. What about your bones? Different yoga poses and transitions create mild stress on your bones, which causes the bone to become denser (and stronger!) in order to balance out this stress.

Your mind benefits too. A 2012 study performed in London showed yoga and meditation significantly reduced anxiety and blood pressure and improved mood.

That occurs by increasing "happy" serotonin levels, while lowering cortisol, a stress hormone. Choose classes carefully, when I walked into my first yoga class and it was 105 degrees! It's called "Bikram" yoga, or sometimes "hot yoga." What a nightmare for me, I despise heat. I could not get out of there fast enough. So call in advance and ask about the class you want to take. Classes labeled "restorative" or "vin" are gentle, and cool, also those labeled "Vinyasa" or "Hatha" are also fairly easy, at least for me. Start out slowly and with your doctor's permission since you've had surgeries.

This info is not intended to treat, cure, or diagnose your condition. For more info visit www.DearPharmacist.com. ©2013 Suzy Cohen, R.Ph.





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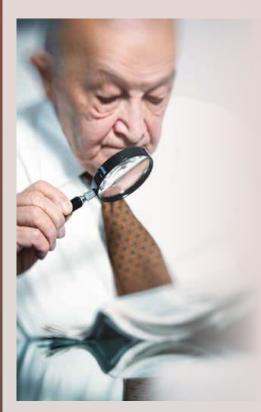
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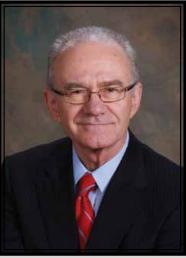
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My initial meeting with Joe may very well be the best two hours I've ever spent trying to help my parents. Most concerns are centered around preventing governmental agencies from seizing or controlling assets. That is definitely a thought, but with us the proper care of our parents was at the forefront of our actions. Fortunately, this was also Joe's primary concern—he made it clear that financial concerns were subordinate to the care of our parents. The veteran's portion of the program revealed things I would have never known existed. ~Mike Green

As | left Joe and Kyle's office the other day, my words were, "Thank you for helping make today easier." Easier because of the plans you helped us and my sweet mama set in place. I've watched us as a family as we walked through the transition of life the years brought to her. You were there for us with advice and answers. Plans made helped her and us enjoy each other and gave her peace. Life is precious, each day a gift. Again, Thank You. ~ Jeanie Burnham

# <image>

# Cru Beaujolais: Fresh, Vibrant, and Perfect for Early Fall

by David White

Il wines are appropriate for all seasons. There's nothing wrong with enjoying a simple white or crisp rosé in the winter, and big reds work all year long.

But our diets change with the weather. Just as we look forward to watermelon and fresh-from-the-garden tomatoes in the summer, we crave soups, stews, and roasts in winter. So our go-to wines change, as well. As the fall begins, I find that I'm craving a light red with virtually every dinner. Cru Beaujolais almost always does the trick, as its vibrant acidity and freshness offer a refreshing pairing for September dishes.

If you're scratching your head, then you're probably thinking about Beaujolais Nouveau, the easy drinking, fruity wine that floods ashore every November.

Both styles hail from Beaujolais, a region in France sandwiched between

Burgundy and the northern Rhone, home to some of the world's most prestigious vineyards. And both are produced with Gamay, a thin-skinned grape marked by bright red fruits that traces its lineage to Pinot Noir and an obscure white called Gouais Blanc.

But unlike Beaujolais Nouveau, Cru Beaujolais is serious; the wines can offer wonderful depth and complexity and age for decades. And right now, they're extremely well priced.

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As Maggie Hoffman, the drinks editor at Serious Eats, explained last year, "[Cru Beaujolais] offers some of the best value in red wine that you can find... it's seriously well-made, balanced, food-friendly, delicious, and evocative of place, and it's way underpriced."

Consumer confusion helps explain why Cru Beaujolais is undervalued. Ever since Georges Duboeuf introduced his Nouveau to the U.S. marketplace three decades ago, Americans have associated Beaujolais with the mass-produced, gimmicky plonk that sells by the truckload every November. Beaujolais Nouveau has certainly improved in recent years, but the whole concept still seems silly; it's bizarre to celebrate Beaujolais' new harvest with cheap wine that has been flown across the world.

Consumer preference also explains why Cru Beaujolais is underappreciated. When consumers think of light wines, they tend to think of whites and rosés. For Americans, especially, a light red is an oxymoron -- reds are supposed to be dark, powerful, and served alongside steak.

Cru Beaujolais hails from one of ten small villages in the northern part of this French wine region. Just as Napa Valley's sub-appellations -- think Stags Leap, Oakville, Howell Mountain, and the like -- boast of special growing conditions, so do these ten villages. Good wine shops should stock wines from Fleurie, Morgon, Moulin-à-Vent, and other Beaujolais crus.

Most Nouveau is produced in southern Beaujolais. That said, many artisanal producers are working to change the reputation of the south by keeping yields low, rigorously sorting their grapes, avoiding manipulation in the cellar, and making real wines. Their bottlings are worth seeking out, especially if you have a trusted wine merchant to help guide you.

Once upon a time, oenophiles everywhere knew that Beaujolais could produce some of the world's most complex, aromatic, and lively wines. The region still produces gorgeous wines, but they're mostly ignored. So before word gets out, be sure to stock your cellar.

David White is the founder and editor of Terroirist.com, which was named "Best Overall Wine Blog" at the 2013 Wine Blog Awards. His columns are housed at Palate Press: The Online Wine Magazine.

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# ALLIGATORS, BIRDS and PLANTS, Oh My!

Story by Andrea Gross • Photos by Irv Green

Visitors glide through the Okefenokee in a 24-foot flat-bottomed boat.

t's 9:30 in the morning, but the air is still cool. Nevertheless, I'm slathered in sunscreen and dripping with insect repellant. In other words, I'm ready to meet some alligators on a trip that will take my husband and me from Georgia's Okefenokee Swamp, the largest blackwater swamp in North America, to Florida's Everglades National Park, a UNESCO International Biosphere Reserve as well as a World Heritage Site.

#### **OKEFENOKEE SWAMP**

Along with a dozen other passengers, we climb into a 24-foot flat-bottomed boat and set out through water that's the color of strong tea — a result of tannic acid caused by decaying vegetation. At 10:08, we spot our first alligator. At 10:12, there's another one, and then another. At 10:32, one leaps out of the water, arcing in front of us. "Sometimes they leap six feet into the air," says our guide, Chip Campbell, owner of Okefenokee Adventures. It's a fact I find most disconcerting.

By this time, the gators are appearing every two, three minutes. There's one over there, curled in the grass,

A cormorant spreads his wings before diving into the water for his dinner. gazing at us with steely eyes. And that log over there... It moved! I stop counting when I realize I may be tracking fallen trees as well as prehistoric reptiles.

In short order we become mini-experts on alligators. We learn how to tell an alligator from a crocodile (It's all in the teeth; a croc's lower teeth overlap his upper); to judge the reptile's length (Estimate the distance between the eye bumps and snout bump; that distance in inches pretty much equals the gator's length in feet); and to escape one that's chasing you. "Climb a tree, run in zigzags, or..." Chip laughs heartily... "outrun your friend!"

It's obviously a good day for alligators, but even on gatorless days, there'd be plenty to see. The swamp is home to a large variety of other reptiles, as well as amphibians, fish, mammals, butterflies and more than 230 species of birds, including egrets, herons, ibis, sand hill cranes and red-shouldered hawks.

Chip puts the boat in reverse so we can better see a soft shell turtle, which instantly submerges to avoid us. No problem. Chip heads toward a flooded forest, where, he says, we're likely to see a snake.

"Most, but not all, poisonous snakes have cat-shaped eyes," he tells us. Since I have no intention of getting close enough to a snake to see the shape of its eyes, I dismiss this piece of information as superfluous.

I'm more interested in learning about the medicinal properties of various plants — spotting those that will repel insects, relieve depression, grow hair and clean hands. "But there's no remedy for folks who get their hands eaten while plucking plants," says Chip, and I decide to stick with the pharmacy for my medications.

> By 11:00, as another gator glides by, we've seen so many that we've become blasé. We turn our heads but don't rush for our cameras.

Our memory cards are full, but even without more photos, we know we've had a trip we'll never forget. www.fws.gov/okefenokee www.okefenokeeadventures.com

#### EVERGLADES NATIONAL PARK

It's a seven-hour, 385-mile drive from Okefenokee to the Everglades, and I didn't want to go. When I read that the best way to see the alligators is to walk along a 0.8-mile boardwalk, I turned up my nose. After all, I rode in a low-lying boat through a swamp in Georgia, so why would I

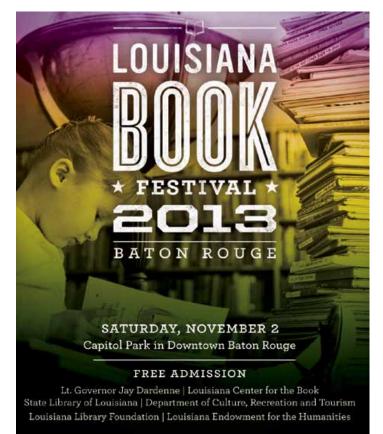


The swamp is home to a LARGE VARIETY OF OTHER REPTILES, as well as amphibians, fish, mammals, butterflies and more than 230 SPECIES OF BIRDS, including egrets, herons, ibis, sand hill cranes and red-shouldered hawks.

want to peer down at gators from a raised walkway? So tame. So tacky.

I was wrong. Everglades National Park is nature at its most convenient and abundant. A one-hour walk along the Anhinga Trail lets us get up close and personal with more alligators and birds than we'd seen from further away and during much longer expeditions.

We get about ten feet down the path when a giant black bird



LouisianaBookFestival.org

Photo provided by Winn Parish Enterpri

with a yellow bill hops on the rail in front of us. He's waving a small fish in his mouth. We stand mesmerized for several minutes while the cormorant shakes the fish into submission, positions him in line with his throat and swallows him whole.

A few feet further, a large osprey spreads his wings, his white upper feathers looking like a fringed cape against the black background.

We turn left along a nice plank pathway. With the water

undisturbed by a moving boat, dozens of alligators sun in peace, some half submerged, others happily snoozing in the roots of swamp trees, others completely visible.

The boardwalk makes a stable resting place for tripods, and there seem to be more photographers than gators or birds. Yet the mood is serene. Despite the manmade conveniences, we feel at one with nature.

http://www.nationalparks.org/explore-parks/everglades-national-park

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# STUART WHITMAN: A Class Actor

#### By Nick Thomas

ou won't see Stuart Whitman's name listed in the closing credits for the 1951 sci-fi classic, "The Day the Earth Stood Still." But he's there, if only for a few seconds, in an uncredited role as one of the sentries guarding the alien spaceship.

Such was the humble beginning of many young actors in the 50s, appearing anonymously in bit parts hoping ultimately to be "discovered." It took about a decade, but critics and audiences eventually noticed the handsome, dark-haired Whitman.

While waiting for that big break, young Stuart bought and hired out a bulldozer, to help pay the bills. But it wasn't an entirely odd employment choice. "My dad was a real estate developer, and I helped him out before I was put under contract with Universal Studios," he told me during a June interview.

His patience and perseverance paid off with a Best Actor Oscar nomination for his performance in the 1961 film, "The Mark." Shot in Ireland with co-star Rod Steiger, it was a controversial film for the time, with Whitman playing a recovering sex offender.

"I didn't see the script until I got to my hotel room in London," he said. "My first thoughts were 'I can't do this' and tried to think of an excuse to get out of it. Later, I got a call from Steiger who wanted to meet and rehearse at his place. We worked our way



through and it turned out fine."

After the film's release he says coworkers told him "Stuart, you're going to get an Oscar, or at least nominated." They were partly correct. "I was living in North Hollywood and heard the nomination on the radio while driving. I was shocked and almost crashed the car!"

But he didn't win. Quite likely, the film's sensitive theme turned off some Academy voters. He was also up against stiff competition that year including Spencer Tracy, Paul Newman,

and Charles Boyer. The award went to Maximilian Schell in "Judgment at Nuremberg." Ironically, Schell's sister, Maria, was Whitman's co-star in "The Mark."

"Maria told me she didn't know who to vote for that year!" he recalled.

Whitman's charm and charisma made him a natural for western roles including the short-lived but popular TV series, "The Cimarron Strip" in 1967, and films such as "The Comancheros" co-starring with John Wayne in 1961.

"Director Michael Curtiz wanted me for the part of Paul Regret in the film, but said it had already been cast. He suggested I go talk to Wayne," said Whitman. "I found him on the Paramount lot coming out of his trailer. I'd never met him before, but walked right up to him and spent 20 minutes pitching for the part. Finally he said 'Okay kid, you've got it.' That's the



kind of power John Wayne had. Duke loved to play chess between scenes and we had many games. His strategy was strange because he would give up major pieces just to save his pawns!"

Whitman's most well-known film is probably "Those Magnificent Men in Their Flying Machines" in 1965. "That was the first big money I made in a movie – \$300,000," he said.

Money, however, was never an issue for much of his later career. From his humble bulldozing beginnings,

Whitman went on to make millions from real estate investments. "I didn't need to act to make a living, but had a real passion for it – I just loved to act."

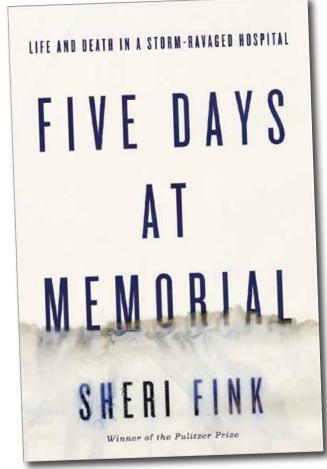
After some 200 film and TV roles, Whitman, now 85, retired to his 30-acre ranch in Santa Barbara. "I've lived there for 45 years, in between the mountains and the ocean. It's a beautiful spot."

In 2006, he married his third wife, Julia, a Russian. The two met when Whitman traveled to St. Petersburg to be best man at a friends' wedding. "After returning to the US, I got a phone call from her saying she was in Pasadena and could we meet. I'm sure glad I said 'absolutely!"

Thomas' features and columns have appeared in more than 320 magazines and newspapers. He can be reached at his blog: http:// getnickt.blogspot.com



The Best Of Times



#### "Five Days at Memorial: Life and Death in a Storm-Ravaged Hospital "

by Sheri Fink, ©2013, Crown, \$27, 558 pages

review by Terri Schlichenmeyer

ou know exactly what you'd do. You're prepared with a drill, if the house catches fire. In case of gunfire, you've got a plan in mind. You've watched TV coverage of crimes, disasters, and floods enough to have envisioned how you'd react to each of those.

You know what you'd do in a crisis – or do you? Could you ignore your inner voice and do something wrongly right? That's what allegedly happens in the new book "Five Days at Memorial" by Sheri Fink: one of our country's worst disasters may've led to one of medicine's most questionable acts.

When Southern Baptist Hospital opened in New Orleans in 1926, its founders hoped it would be "the greatest hospital in all the Southland." Indeed, it had the sturdiest of buildings: when Hurricane Betsy hit in 1965, the campus barely blinked.

There was no reason, therefore, to believe that the hospital (renamed Memorial Medical Center the mid-1990s) couldn't withstand Hurricane Katrina.

As Katrina approached land on August 28, 2005, there were as many as 2,000 people at Memorial, including staff and families, 183 Memorial patients, and 55 patients belonging to LifeCare, a "hospital within a hospital" that rented facilities at Memorial. There were also hundreds of staff-owned pets inside, for safety's sake.



At first, the atmosphere was light-hearted. It was obvious by the "little shimmy shake" of the floor-to-ceiling windows and the devastation outside that the storm was dangerous, but staff was optimistic.

And then the levee broke. Water poured into the building, the hospital's generators became waterlogged, air conditioning failed, and the temperature skyrocketed inside. Plumbing shut down, and fetid odors wafted through each floor. Evacuations were denied (or sporadic), whispers of "martial law" circulated, and optimism waned as the sickest patients became dehydrated, overheated, delirious. Nurses scrambled to keep people alive in conditions that deteriorated almost by the minute.

When it became obvious that pets mightn't be evacuated, some staff tearfully requested that beloved companions be euthanized. A few nurses wondered if they would ever leave Memorial alive.

And then someone asked a quiet question: "Why should we treat the dogs better than we treat the people?"

Inflammatory? You bet. And the subject of a months-long, post-Katrina investigation, all of which author and Pulitzer Prize-winning author Sheri Fink details in this huge, totally absorbing book.

"Five Days at Memorial" begins with tip-of-a-shark-fin anxiety and quickly descends into chaos, which perfectly displays a mere taste of what happened to the survivors you'll meet here.

That's the first half of this book, before Fink's story turns into something conversation-worthy, something that (admit it) everyone's reluctantly thought about. From there, and during the legalities that Fink recounts, readers have a front-seat view of finger-pointing, tracks-covering and fact-finding that also became policy-changing.

Once you start it, it's hard to let go of a book like this because the memory of what happened is still awfully fresh. Like the events surrounding that week, eight years ago, "Five Days at Memorial" can't

be forgotten - so reading it is exactly what you should do.

Terri Schlichenmeyer has been a professional book reviewer for over a decade.



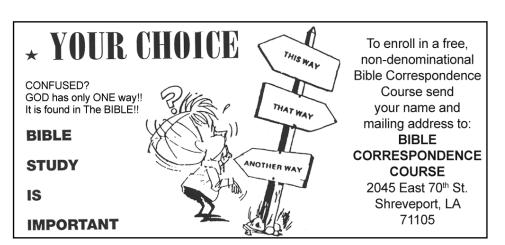




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#### Suggestions for Serving Seafood

With so many seafood choices it can be difficult to know how to pick the freshest catch. Here are some tips to ensure you're choosing the best at your next visit to the market or fish counter::

•Milk Does a Salmon Good: Milk tenderizes salmon and removes any frostbite or fishy taste, so try defrosting salmon in a container of milk for a fresher flavor.

• Float On, Mussels: Mussels love to float. If a mussel sinks to the bottom of a container filled with water, throw it away - it's a sign of a bad mollusk.

•"R" for Really Fresh:

Oysters taste best when they are harvested during colder weather. For a good rule of thumb, enjoy them during months with an "R" in the name, for example, September through April.

•In the Red: Quality tuna should be deep red with no "rainbow" coloring, which is a sign of old fish.

# From the **SEA** to Your Table

#### Grilled Salmon with Hazelnut Butter

#### Yield: 4 servings Hazelnut Butter:

- 3 tablespoons butter, softened
- 2 tablespoons finely chopped hazelnuts, toasted
- 2 tablespoons finely chopped scallions
- 2 teaspoons lemon juice
- Salmon:
- 1/2 teaspoon salt
- 1/4 teaspoon ground black pepper
- 4 salmon fillets, each about 6 ounces

Combine all ingredients for Hazelnut Butter in bowl; set aside. Sprinkle salt and pepper on both sides of salmon. In a preheated grill pan, grill salmon, skin side up, for four minutes. Flip salmon, topping each fillet with 1 tablespoon of Hazelnut Butter. Cook for 4 minutes until salmon flakes easily with fork. Serve with sautéed green beans.

#### Crispy Crab Cakes with Spicy Remoulade

Yield: About 16 crab cakes Spicy Remoulade Sauce: <sup>1</sup>/<sub>2</sub> cup mayonnaise 1 tablespoon lemon juice 2 teaspoons capers, chopped 1 teaspoon coarse-ground mustard <sup>1</sup>/<sub>4</sub> teaspoon hot sauce Crab Cakes: 8 oz. lump crabmeat, drained and flaked 1 cup finely chopped red bell pepper

- 1 large egg
- 1 tablespoon grated horseradish
- 1 tablespoon lemon juice
- <sup>1</sup>/<sub>2</sub> teaspoon salt
- 1/4 teaspoon ground black pepper
- 1 cup cracker crumbs
- 2 tablespoons vegetable oil

Combine all ingredients for Spicy Remoulade Sauce into large bowl. Set aside.

In large bowl, combine crabmeat, red bell pepper, egg, horseradish, lemon juice, salt and pepper. Fold in ¼ cup of cracker crumbs. Form crab mixture into 2-inch cakes, about ½ inch thick. Dredge cakes in remaining cracker crumbs. Heat 2 tablespoons oil in nonstick skillet over medium heat. Cook crab cakes until golden, about 2 minutes per side. Serve with Spicy Remoulade Sauce.

#### Creamy Risotto with Asparagus and Shrimp

Yield: 4 servings

1 tablespoon olive oil

- 1 pound large shrimp, peeled and deveined
- 4 cups vegetable broth
- 1 bunch asparagus, trimmed and cut into ½-inch pieces
- 1 large shallot, finely chopped
- 1 tablespoon butter
- 1 cup Arborio rice
- 1/2 cup Albariño wine
- 1/2 cup grated Parmesan cheese
- 1 tablespoon extra virgin olive oil
- Salt and pepper

Heat oil in 12-inch skillet over medium-high heat and cook shrimp, stirring occasionally. Remove shrimp once they are almost fully cooked.

Bring vegetable broth to a boil. Once boiling, reduce heat to a simmer. Add cut asparagus to broth and cook for 2 minutes. With slotted spoon, remove asparagus and set aside with shrimp.

In a 3-quart saucepan over mediumhigh heat, cook shallots in butter until translucent. Stir in rice to coat the grains and cook for approximately 1 minute. Add in Albariño and stir until wine is absorbed by rice. Once absorbed, stir in vegetable broth ½ cup at a time. Note: each <sup>1</sup>/<sub>2</sub> cup must be absorbed completely before the next one is added. Continue to stir the risotto to keep it from sticking and repeat with remaining broth until all has been added. Stir in shrimp and asparagus and heat through. Add Parmesan cheese and drizzle with olive oil. Season with salt and pepper to taste. Serve immediately.







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#### CONCERT

Shreveport Symphony - "Movie Masterpieces". Sat. Oct. 26, 7:30 p.m. Riverview Theatre, 600 Clyde Fant Parkway, Shreveport. Free 'Inside the Music' pre-concert talk starts at 6:30 PM. Tickets start at \$19. Call 318-227-TUNE (8863) or visit www.shreveportsymphony.com.

#### **DRIVER SAFETY**

AARP Driver Safety Program - A four (4) hour classroom refresher course for drivers age 50+ which may qualify participants for a three year automobile insurance premium reduction or discount. Seating is limited. Participants must **preregister**. \$14 for non-AARP members; \$12 for AARP members (AARP card required at registration). Correct change or checks payable to AARP accepted.

• October 12 - 8:30 a.m. to 12:30



p.m. Hebert's Town and Country, 1155 E. Bert Kouns Ind. Loop, Shreveport. Hosts: Hebert's and *The Best of Times.* – Contact: 318-221-9000; Instructor Ray Branton

• October 17 - 8:30 a.m. to 12:30 p.m. First United Methodist Church, Head of Texas Street, Shreveport. Contact: Carl Rhoads 318-424-7771; Instructor: Ray Branton.

• October 24 - Noon to 4 p.m. Bossier Council on Aging 706 Bearkat Drive, Bossier City. Contact: Kathy Thomas 318-741-8302; Instructor: Ray Branton.

#### EVENTS

**19th Anual Race for the Cure** - Saturday Nov. 2, Mall St. Vincent, Shreveport. Registration opens at 7 a.m. Register online at www.komennwla.org. \$30.

Alzheimer's Agency of Shreveport/ Bossier, Inc. Bingo Fundraiser at the Red River Revel - Monday, October 7. 5:30 p.m. to 7:30 p.m. The Sports Bar Area (across from the Revel offices). This is FREE admission night to The Revel. \$10 admission to Bingo (for 2 cards) additional cards are \$5 each. \$500 cash prize for the final game of the night!!!! Check out the website at www.alzagency.org.

Louisiana Book Festival - Saturday Nov 2. Capitol Park in downtown Baton Rouge. FREE admission. Celebrating readers, writers, and their books. For more info visit LouisianaBookFestival.org.

Louisiana Master Gardeners State Conference - October 8-11, at the Sam's Town Hotel and Casino in Shreveport. Open to the public. Conference offers a terrific line-up of speakers. For more information and on-line registration, go to www.bloominonthered.com. Early registration and hotel reservations are encouraged.

Senior Day at the State Fair of Louisiana - presented by *The Best of Times* and The State Fair of Louisiana. Thursday, October 24, 10:00 am to 3:00 pm, Hirsch Coliseum at the Louisiana State Fair Grounds, 3701 Hudson Avenue in Shreveport. Emcee for the day's events is Gary L. Calligas, radio show host of *The Best of Times Radio Hour.* Featuring:

• FREE admission to the Hirsch and to the State Fair Midway. Please bring canned goods or non-perishable items for donation to the Food Bank of Northwest Louisiana.

- Free Parking
- Attendees of all ages are invited.
- Lots of Fun and Live Entertainment

• Free Health Care Screenings and information

• Flu and Pneumonia Shots (Medicare cared required for free shots. Payment required for all others)

• Informational Exhibits from over 100 organizations, agencies, and businesses

• Contests, giveaways, and numerous door prizes, including a "Grand Door Prize"

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GAMBL

Wine, Cheese, and Therapies – A fantasy filled gala benefiting The Center for Families. Saturday, November 2, 6 to 10 pm at Ristorante Giuseppe, 4800 Line Avenue in Shreveport. Includes a four course meal with wine, massage therapy, love therapy, green therapy, silent auction, laughter therapy, silent auction, laughter therapy, photo therapy, music therapy, and thrill therapy.. Special Jewelry Therapy Raffle to win \$2,000 shopping spree to Lee Michaels with raffle tickets at \$20 each. \$125 per person. For more information and reservations, please call (318) 222-0759 or visit the website at www.thecenterforfamilies.com.

The Global Power Museum Association Distinguished Speaker Series Fall **Banquet** (formally the Eighth Air Force Museum Association) - November 8th at Silver Star Steakhouse, 1201 Dixie Overland Rd, Bossier City. Cocktails at 6:00, Dinner at 7:00. Guest speaker - Major General Jack Weinstein, Vice Commander, Air Force Global Strike Command, BAFB. Gen. Weinstein will bring a great perspective from the ICBM environment relaying his experience with true space weaponry programs. Cost including dinner is \$75 each. Dress is Business Casual, Open Collar. Please RSVP until November 6th to info@8afmuseum.com, or call the Museum Gift Shop at 318-752-0055.

#### **KREWE ACTIVITIES**

The Krewe of Elders Halloween party - October 27 from 1:30 to 5:30 p.m., at the American Legion Post No. 14, located at 5315 South Lakeshore Drive, Shreveport. Entertainment provided by Louisiana Crossroads band. Cash bar, snacks, 50/50 raffle, prizes for best costumes, open to public. Info. 752-9175, 631-8876. \$6 members, \$10 non-members.

#### MEETINGS

**GENCOM** Genealogical Computer Society Monthly Meeting - Special meeting to celebrate Family History Month on Saturday, October 26 from 1 to 4 p.m. at the Broadmoor Branch of the Shreve Memorial Library, 1212 Captain Shreve Drive, Shreveport. "GENFEST," is designed to provide information on the fascinating and enjoyable hobby of genealogy/family history research. Members of GENCOM will have displays and demonstrations explaining how to begin this research and how to enhance the research using computer technology and DNA testing. Other researchers will be available to answer any questions about genealogy research methods and provide information about the Broadmoor Library Genealogy Department's facilities. Guests are welcome and there is no fee.

#### MOVIES

Sci-Port's Golden Days Matinee -Weekdays 1 - 4 p.m. On the Shreveport riverfront. Seniors enjoy an IMAX film, **FREE** admission to Sciport galleries and a frozen yogurt. Games & activities available. All for \$9. Groups call (318) 424-8660 to schedule.

#### **RANDALL T. MOORE SENIOR CENTER**

Senior Center Fun - Randle T. Moore Center, 3101 Fairfield Avenue, Shreveport. Every Thursday and Friday. Coffee and cookies at 9:30 a.m. Program/speaker every Thursday at 10 a.m. Fridays Tech Talk at 10 a.m., 10n1 Tech at 11 a.m. Admission is FREE. Lunch is served at 11:00. Make lunch reservations by calling the Caddo Council on Aging at 676-7900. Suggested donation for lunch is \$2. Thursday speakers are:

• Oct 3 - Advocating for Resident's Rights by Diane Crouch

• Oct 10 - Shreveport History Trivia by Ernie Roberson

• Oct 17 - The Magic of DAnce by Footloose Dancers

• Oct 24 - Shreveport Hauntings by Steve Smith

• Oct 31 - Preventing Kitchen Fires by Foster Conway







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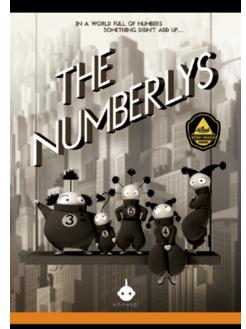
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38 October 2013

## ACROSS

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- 14 Thick chunk
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- 20 Meager
- 22 Deterioration
- 23 Annoy
- 24 Harbor structure
- 27 "The Defiant Ones" duo
- 32 Web address
- 33 Prot. or Cath.
- 34 Genetic letters
- 35 Breach in a levee
- 38 "Hey, you!"
- 39 Have a bug
- 40 Way back when
- 42 "Lord Jim" author
- 45 Soft fabric
- 49 Neighborhood
- 50 Haven't paid vet

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King Crossword

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- 53 Dave of "Mad"
- magazine
- 54 Rowing need
- 55 Dance lesson
- 56 Not good. not bad
- 57 "—
- Doubtfire"
- 58 Dame Myra at the piano

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- 25 Hockey great
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- 8 Steep slope

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- 19 "- as I say
- org.
- 24 French
- - 26 Laundromat alternative
  - 28 French possessive
- 51 Doves'
- © 2013 King Features Synd., Inc.

29 Butchers' tools

Puzzle answers

on page 46

- measures
- 31 Perched
- 36 Shrew
- 37 carte
- 38 Shine
- 41 "We Bring Good Things to Life" co.
- 42 Urban fleet
- 43 Sandwich cookie
- 44 Armageddon
- 46 November
- responsibility
- 47 Rams fans? 48 Spigots

aversion

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Find the listed words in the diagram. They run in all directions forward, backward, up, down and diagonally.

Affair Fairbanks Fairfax Fairfield FairgroundFairmontFairiesFairnessFairingFairytaleFairlaneFairywren

Funfair Savoir-faire Unfair

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Suduko

by Linda Thistle

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Place a number in the empty boxes in such a way										

Place a number in the empty boxes in such a way that each row across, each column down and each small 9-box square contains all of the numbers from one to nine.

## Difficulty: **\* \* \***

★ Moderate ★★ Challenging ★★★ HOO BOY!

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Shreveport AHEPA Chapter #8 celebrated its 90th anniversary with a gala dinner at St. George Greek Orthodox Church's Activities Center. AHEPA (American Hellenic Educational Progressive Association) is the world's largest Greek- American organization. Members of the Daughters of Penelope, AHEPA's women's affiliate, were also honored.

**Left:** Cassie Mandrapilias was presented an icon recognizing her 64 years of membership in the Daughters of Penelope.

**Right:** AHEPA Supreme President Anthony Kouzounis of Houston with Alex Booras (right) who was celebrating his 90th birthday.

Below: Members of the Shreveport chapter of AHEPA and visiting dignitaries





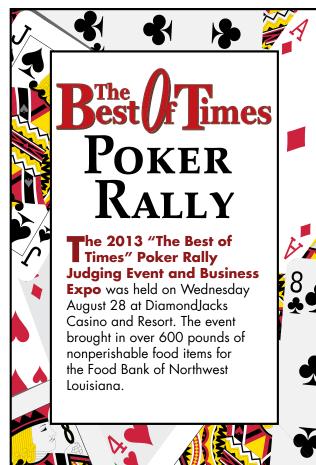


The Women's Department Club featured the works of guest artists Bob and Judy Horne throughout the month of September.











Winners Adonis Kimble, Lorrie Nunley, Maxine Slayter, and Samual A. Johnson



Winners (I to r) Beth Furrh, Ginny Bates, E.W. Murphy, and Rablo Castro



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2201 Airline Drive Bossier City, LA 71111 (318) 746-2543 705 S. Spruce Street Vivian, LA 71082 (318) 375-3011





**Top Right:** Gary Calligas congratulates Doyle Blasingame on winning the First Place prize package valued at over \$3,500.

Middle Right: Jean and Robert Watts

**Below:** Winners Rea Browing and Marilyn Varnell









Attendees Doris Lee and Carol Lynch



**Above:** Winners (I to r) Laraine Thompson, Elizabeth Beeno, and Mardi Cooper

**Below Left:** Ms. Odell Hart was the lucky door prize winner of a Scooter donated by AllMed Mobility.





Attendees Amanda Ulmer (left) and Beverly Bowers





**Right:** Gary Calligas visits with Beth Furrh (left) and Lorrie Nunley at the Azalea Estates booth.

Below: Mary and Robert Peloso (front) visit with Don Harper, Valencia Hudson, and Glenda Drake at the Christus Home Care booth.



**Right:** Winners Peggy Murphy, Sallie Vaugh, Christina Cox, and Tina Chachere









Bev and Phil Faaborg



Ron and Lois Maberry with granddaughter Mabry Johnson

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Saturday, November 2, 2013 • Mall St. Vincent • Race day registration opens at 7am!

Oct. Parting Shots continued ⊢ he Benteler Steel Group broke ground on their new \$975 million manufacturing site at the Port of Caddo Bossier on September 16th. Upon completion the facility is expected to create over 2200 jobs.



Fernando Smolka and Rhonda Simmons



(I to r) Stephen Pasler, Fernando Smolka, and Bernd Brinkmann



(I to r) Benteler Steel team members Torsten Verleger, Patrick Guillaume, and Fabio Barbosa



• Dignitaries breaking ground



(L to R) State Representative Eugene Reynolds, Angie White, Torsten Verleger, and State Senator Sherri Buffington



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Dr. Bryan Vekovius is a board certified ophthalmologist, who is one of the only specialists fellowship trained in treating tearing disorders. His innovative approach to treat dry eye and tearing disorders has improved the lives of many by sharpening their vision and improving their quality of life. He is also a recognized expert in cosmetic and reconstructive surgery of the eye, orbit bones, and eyelids. He has pioneered modern eye techniques to focus on the health of the eye as well as on cosmetic appearance.

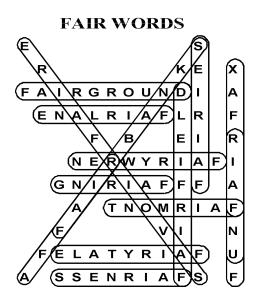
Bryan Vekovius, M.D. Oculoplastic Surgery and Neuro-Ophthalmology

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# King Crossword

## Answers Solution time: 25 mins.

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С	R	Е	۷	А	S	S	Е		Ρ	S	S	Т
		А	Ι	L			А	G	0			
С	0	Ν	R	А	D		۷	Е	L	۷	Е	Т
А	R	Е	Α		0	W	Е		Ι	0	W	Α
В	Е	R	G		0	А	R		S	Т	Е	Ρ
S	0	S	0		М	R	S		Н	Ε	S	S



Suduko Answer

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

# **ANSWERS FROM THE EXPERTS**

# How can people partner with healthcare centers to make them a better place to live?

Visit, visit, and visit. Choose a healthcare center and indicate your interest

to the Administrator, Activities or Social Services Director. Indicate if you have any special talent or gift, or if you just want to befriend someone. They can likely find a need you can fill that will give some residents a smile and a sense of gratification for you.



Vicki Ott NurseCare Nursing and Rehab Center 1736 Irving Place Shreveport, LA 71101 (318) 221-1983 See our ad on page 48.

## If I have a loved one who needs hospice, what do I do?

Call the hospice company of your choice. The Hospice team will work with you to provide any information you need to make good decisions. After meeting with you, the hospice staff can help you get the necessary

orders from your loved one's physician. Hospices also have medical directors and hospice physicians to assist and care for patients who have no personal physician. If you need more information about hospice care or Grace Home please call 681-4605.



Don Harper CHRISTUS HomeCare & Hospice 1700 Buckner Sq., #200 Shreveport, LA 71101 318-681-7200 See our ad on page 45.

## My shoulder hurts. Should I play through the pain?

Over 12 million people visit a doctor's office for a shoulder problem annually. Athletes are particularly prone to shoulder injuries due to repetitive, cumulative stress/injuries. Injuries occur during sports, as well as every day home and work activities. Most shoulder problems involve muscles, tendons, and/or ligaments and can be treated effectively with exercises,

medications, physical therapy, etc. Steady pain, limitation of motion, difficulties with work activities of daily living or difficulty with sleep should alert you to seek an orthopedic surgeon for help in diagnosing and treating your shoulder pain.



John J. Ferrell, M.D. Mid South Orthopaedics 7925 Youree Drive; Suite 210 Shreveport, LA 71105 (318) 424-3400

# I have heard that Glaucoma is a painless disease. How often should I get checked for Glaucoma?

Glaucoma is considered the silent thief of sight. It is painless, progressive, and can cause complete blindness. Every person over the age of 40 should be checked, if they have never had a glaucoma check, and then every 2 - 3

years after that. Glaucoma is more prominent in the elderly, so persons over the age of 65 should be checked yearly, especially if you have a family member with the disease. Glaucoma can be successfully treated with medicine and/or surgery to help prevent the loss of sight.



Chris Shelby, MD Pierremont Eye Institute 7607 Youree Dr. Shreveport, LA 71105 318-212-3937; www.ShelbyEye.com See our ad on page 16.







Saturday November 2, 2013 6:00 PM to 10:00 PM

Venue

Ristorante Giuseppe 4800 Line Avenue Shreveport, LA 71106

Tickets

Early Bird Event Tickets August 1st to September 30th \$90

Regular Event Tickets October 1st to October 30th \$125

Jewelry Therapy Raffle

Sponsored by Lee Michaels

\$20 each You do not have to be present to win.



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Music Therapy: Be soothed with live music by local performers.
Touch Therapy: Relax & rejuvenate in our massage therapy lounge.
Green Therapy: Get a rush from bidding on items in our silent auction.
Love Therapy: Indulge in a plethora of edible aphrodisiacs.
Photo Therapy: Ready, Set, Pose! Spice up your outfit with fun props, put your best face forward and capture the moment in our photo booth.
Laughter Therapy: Be enticed by our laughter therapists & join in on the contagiousness of happiness.
Thrill Therapy: Experience the therapeutic sensation of an adrenaline rush during our thrilling mystery activities.

Art Therapy: Let your creative juices flow & design your own masterpiece.

*Jewelry Therapy Raffle* Enter our Jewelry Therapy Raffle for a chance to Sponsored by Lee Michaels win a \$2000 shopping spree to Lee Michaels.

# And much more!

For more information or to purchase tickets, call or go online: 318–222–0759 or http://thecenterforfamilies.com



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