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October 2014 - Volume 103



## 'MARTIN MASTERS' ART SHOW RETURNS TO BRENTWOOD

Fall in love with fashionable crafts

Granville Fall Celebration to feature <u>Times of Yesteryear</u>

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## **ON**THECOVER 'Martin Masters'

Art Show returns to Brentwood

Photo credit: John Guider of Nashville, the first photographer to be featured at the annual Martin Masters Art Show



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# Fall Festival & BBQ brings family fun to Donelson

FiftyForward Donelson Station will spin a 28-year-old community tradition into a festival with family friendly fun, food and The Haunted Theatre from Oct. 16 through 18.

Festivities begin on Thursday, Oct. 16 at dusk as The Larry Keeton Theatre – located at 108 Donelson Pike – is transformed into The Haunted Theatre. And the fun will continue on Friday and Saturday from 10 a.m. until 9 p.m. with many of the same great traditions from festivals past: live music, a silent auction, children's activities, the FiftyForward Bargain Basement, a craft market and, of course, plenty of delicious barbecue.

"We took a grand tradition and gave it a new twist," FiftyForward Center



Director Angela Bryan said. "There will be games and activities for children. More than 15 performers from various musical genres, including country, gospel and rock, will perform. And frugal shoppers will discover hidden treasures in the FiftyForward Bargain Basement, a store opened seasonally and managed by FiftyForward Donelson Station volunteers.

"In addition, we are honored to have community leader and Donelson businessman Larry Keeton, for whom The Larry Keeton Theatre was named, join other local dignitaries to officially kick off the festival with opening ceremonies at 10 a.m. on Friday, Oct. 17."

Historically, the FiftyForward Barbecue has hosted more than 5,000 people from Donelson and surrounding areas by offering

something for everyone. Proceeds from the Donelson Fall Festival & BBQ benefit the programs and services of FiftyForward Donelson Station. Tickets for The Haunted Theatre are \$5 and will benefit The Larry Keeton Theatre, which has been recognized as Nashville's third-most attended performance venue.

The menu will offer slow-cooked barbecue, ribs and chicken; hamburgers and hot dogs; homemade white beans; BBQ beans; slaw; potato salad and desserts. Businesses can order boxed lunches for employees by calling the Center at 615-883-8375. Orders of more than \$25 can be delivered within a five-mile radius.

The Hip Donelson organization will extend shuttle service on Friday afternoon to and from the Farmer's Market, the train depot parking lot and Donelson Station. The Farmer's Market is open every Friday afternoon from 4 until 7 p.m. in the Ace Hardware parking lot at 2730 Lebanon Rd.

## Make Plans to Make Memories!

**ATTEND AN UPCOMING WILSON BANK & TRUST PREVIEW PARTY SHOWCASING OUR 2015 TRIPS!** Individuals ages 50+ can take advantage of amazing travel opportunities through the Solid Gold Club at Wilson Bank & Trust. Enjoy refreshments, receive door prizes, and learn more at any of these upcoming preview parties:

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of Smith County

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7 New Middleton Hwy.

Janie Kirby: 735-3990

550 Johnny Cash Parkway

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Edie Kirkpatrick: 442-1476

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2:00 PM

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RSVP today by contacting your local Wilson Bank & Trust Office, or call a coordinator listed above.



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## 'Martin Masters' art show returns to Brentwood

If you've never been inside the FiftyForward Martin Center, here's an opportunity to indulge your artistic side and enjoy the rustic stone and wood beauty of the facility. On Nov. 7 and 8, the Center will open to the general public for the Eighth Annual *Martin Masters presents Zoe's Gallery of Friends*, an art exhibition and sale featuring works from more than 40 local artists.

The show is set to launch with a special preview party on Thursday, Nov. 6 from 5 until 7:30 p.m. Preview party attendees will enjoy wine, live music and scrumptious food. The preview offers a chance for a sneak peek at the art as well as an opportunity to meet and greet the artists, including this year's featured artist, John Cannon, and photographer John Guider. Tickets to the preview party are \$35 per person. On Friday, Nov. 7, from 10 a.m. until 7 p.m. and Saturday, Nov. 8, from 10 a.m. until 3 p.m., the art show will open to the public for free.

Named in honor of the late Zoe Wells – one of the annual event's founding members and longtime art enthusiast – the three-day show and sale has consistently drawn more than 600 people. Through art sales and preview party tickets, the

#### **About the Event**

The Eighth Annual *Martin Masters* presents Zoe's Gallery of Friends will be held at FiftyForward Martin Center, located at 960 Heritage Way, just off Concord Road near Interstate 65 in Brentwood.

More than 40 local artists' work will be available for purchase. Prices will range from \$5 to \$10 for note card reprints of some paintings and more than \$2,500 for original works. Giclees will also be available from some of the artists, and bins of unframed art will give the consumer the option to frame elsewhere.

A special preview party will be held on Thursday, Nov. 6 from 5 until 7:30 p.m. Tickets are \$35.

Guests are encouraged to wear comfortable shoes – the event is held on one, carpeted level.

Parking is free, and plenty of handicapped parking will be available.



Martin Center hopes to raise funds to support operating costs and the further expansion of programs.

Featured artist Cannon (www.johncannon.com) is a Nashville native, growing up in East Nashville. He graduated from Belmont College with a B.A. in English in 1974. From 1975 until 1978, he studied art at the University of Tennessee, Nashville. Cannon later left art and returned to literature, earning a master's degree in literature from Middle Tennessee State University in 1980.

Cannon's philosophy of art is straightforward. "Painting, the use of color, value and shading, seems to be the best way of all the arts to convey an emotional image to the audience," he remarked.

"The expression in color of the artist's individual impression of a subject is incredibly intimate. Viewing a work of art, in any



### 'Gardens of Eden' destined for 2015 Nashville Lawn & Garden Show

The Nashville Lawn & Garden Show will mark its 26<sup>th</sup> anniversary on Thursday, March 5, through Sunday, March 8, 2015, organizers of the popular annual event recently announced.

*Gardens of Eden* will be the theme for the 2015 show, and participating garden companies will be encouraged to create paradise with displays covering more than an acre inside the Creative Arts Building at the Tennessee





"The Garden of Eden was the first garden and obviously the best. The Garden of Eden also contained a mix of all forms of gardening such as flowering plants, fruits and vegetables not unlike what we are striving for today," Randall Lantz, co-manager of the Nashville Lawn & Garden Show, said.

The eye-popping event is actually four unique shows in one. The centerpiece of the Nashville Lawn & Garden Show is the walk-through, interactive garden displays from some of Middle Tennessee's top landscape and gardening companies. Visitors can then enjoy the floral design gallery, where

designs from more than 20 of the region's top floral designers are on display. From there, guests are encouraged to sit in on one of the free lectures offered on a variety of topics ranging from beekeeping to edible gardens. Finally, take in *The Marketplace*, where more than 150 vendors fill 250 exhibit booths with a variety of plants, seeds, home décor, gardening equipment, books and free advice for your next gardening project.

The Nashville Lawn & Garden Show is Tennessee's largest and most popular annual gardening event. More than 18,000 people from around the Mid-South visit the show each year. The four-day event is family friendly, held indoors and fully handicapped accessible. There is also ample and convenient parking at the Tennessee State Fairgrounds.

Show organizers noted additional information will be announced over the coming months, and tickets will be available online later this year. Follow the Nashville Lawn & Garden Show on Facebook and Twitter, or sign up for the show's e-mail newsletter at www.nashvillelawnandgardenshow.com to receive the latest updates.

## **Living Life Well:** It's All In What You Know!

HighPoint Hospice invites you to recognize National Homecare, Palliative Care and Hospice month by learning more about the things you and your loved ones can do to live life well. We are hosting a three-part series event on three consecutive Tuesdays, each with a panel of local experts to address your questions: October 28, November 4 and November 11 each from 5:30-7p.m. at Sumner Regional Medical Center in the Foxland/Monthaven meeting rooms.

**October 28:** What is Elder Law? Who Cares for You While You Care for Others? What are Your Wishes?

**November 4:** Financial Planning for Life; What Needs to be Done Now to be Prepared for the Future?

**November 11:** Caring for yourself mentally, physically, and spirtually during the holidays.

All events are open to the public at no charge. RSVP's are required, as a light meal will be provided by the participating resource exhibitors.

# Please RSVP to (615) 328-6690.

Dinner will start at 5:30 p.m., with the program beginning at 6:00 p.m.





## The ins and outs of canceling credit

Many people work very hard to establish their credit, feeling a great sense of accomplishment upon being approved for a new account with a high limit and affordable interest rate. But as beneficial as strong credit can be, there are instances when canceling a credit card is the right move.

Canceling a line of credit is not as simple as cutting a credit card into tiny pieces or shredding it in a paper shredder. But before you begin the process of canceling an account, it's first good to consider the reasons it might be wise to cancel the card in the first place.

\* Annual fees: Some cards come with annual fees. Not to be confused with interest charges, which only accrue when cardholders do not pay their balances off in full and on time, annual fees are part of your initial agreement with the creditor, who will charge you an annual fee regardless of whether or not you make any purchases with the card. Cardholders often bemoan such fees, especially when they pay their balances in full and on time, avoiding interest charges as a result. If annual fees truly bother you, then there are plenty of credit cards that do not charge such fees, and you may be happier with those cards than your existing card.

\* High interest rates: High interest rates are another reason many people decide to cancel their cards. This is understandable, especially for those cardholders whose credit score has improved since they initially received their card. The better your credit score, the lower your interest rate should be. Some credit card companies will lower interest rates for valued customers. If your company won't budge, then you can likely find a better interest rate with another creditor.

**\*Too many accounts:** Some men and women may feel that they just have too many existing lines of credit, which can be difficult to monitor. In addition, too many accounts can leave you more susceptible to identity theft. If you have numerous credit cards but find yourself only using one or two, consider canceling those extra accounts that you rarely use.

\* Curtail spending: Credit can easily be abused, and many people have found themselves in financial hot water because they put too much on plastic, piling up debt along the way. If you feel your spending is out of control and your wallet full of credit cards isn't helping, then canceling some accounts in an attempt to curtail that spending is as good a reason as any to cancel a card.

#### Canceling an account

Though canceling an account can be good for a variety of reasons, men and women should know that canceling a line of credit can initially have a negative impact on their credit scores. Lowering your existing credit may simultaneously lower your credit score. A good credit score can go a long way toward helping you secure a home or auto loan, so it's important that you're in a position to handle a temporary setback to your credit score when you cancel an existing account. If you're on the verge of applying for a loan, you might want to wait until after your application has been approved to cancel an account. Though temporary, a dip in your credit score, even if that dip was caused by something you consider a positive, may hurt you if it happens at the wrong time.

Another thing to consider before canceling an account is the potential hit that such a cancellation may have down the road. Closed accounts with zero balances and no negative payment history can stay on your account for as long as a decade, helping you to maintain a good credit score that whole time. However, once that decade is up, that positive history is up as well.



Cardholders also must consider the balance-to-limit ratio before canceling their cards. The balance-to-limit ratio compares the amount of credit being used to the total amount of credit available to the borrower. A low balance-to-limit ratio is a good thing, whereas a high ratio can hurt you. If you plan to cancel a card but have existing balances on other cards, your balance-to-limit ratio will suffer, as your balance will remain the same but your available credit will go down. So before canceling a card, it's a good thing to pay off balances on all of your cards. Once you have, your balance-to-limit ratio will be zero no matter how much credit is available to you.

When the time comes to cancel a card, do so through the customer service number on your card. This number should be the same as the number listed on your monthly statement and the issuer's Web site. Simply cutting the card does not cancel the card; it just means you can't use it anymore. The card must be officially canceled through the issuer for the account to be considered closed. The balance also must be paid in full for the account to be closed, and all interest charges must be paid. When speaking with the customer service representative as you cancel the card, make sure there are no lingering interest charges. If there are, pay them immediately over the phone and then close the account.

Credit card issuers often try to persuade cardholders to keep their accounts open, but cardholders who gave their decision significant thought and made that decision for the right reasons should stick with their initial decision and close their accounts regardless of how tempting the issuer's offer to keep the card open might seem.

## Why do Seniors Fall Victim to Investment Scams?



#### By Dr. Harold Wong

According to the FBI Common Fraud Schemes webpage, Senior Citi-

zens especially should be aware of fraud schemes for the following reasons: People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say "no" or just hang up the telephone.

Older Americans are less likely to report a fraud because they don't know who to report it to, are too ashamed at having been scammed, or don't know they have been scammed.

According to an article by Marlo Sollitto in www.

Agingcare.com, there are many reasons the elderly fall victim to fraud, including: Wanting a better rate of return on their money; Believing the salesperson is nice, friendly, and caring; being impressed with fancy credentials and titles.

"These titles can serve as an easy way for an unscrupulous sales agent or adviser to gain a senior's trust, which is the first step to a successful fraud", says Bob Webster, Director of Communications for NASSA (North American Securities Administrators Association).

The recent survey shows that senior investment fraud accounts for nearly 50% of all complaints received by state securities regulators. That number is up from the 2005 survey, when 28% of fraud reports involved the elderly.

### Here is some conventional wisdom on protecting yourself from fraud, and my views on why it's largely ineffective.

Check with the national securities (FINRA or SEC) regulatory authority to see if the person contacting you is licensed. The same advice holds for checking with the state insurance department or real estate department.

**Dr. Wong view:** By far the largest amount of investment fraud is conducted by licensed individuals. Regulatory bodies only catch someone AFTER they have perpetuated enough fraud that it finally attracts the attention of the limited enforcement

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medium or style, is the most direct way to experience the internal landscape

of another human being. Art, therefore, for me, is a visceral sharing experience."

The Eighth Annual *Martin Masters* will be the first year a photographer has been invited to participate, and organizers of the event said they are thrilled to have John Guider join the exhibit. A nationally recognized, award-winning photographer and author who makes his home in Nashville, Guider's work has appeared in major publications such as *Print*, *Communication Arts* and *Graphis*. He has received many awards, including a national Addy Award, the Cancer Society's Excalibur Award and the Nashville Advertising Federation's staff. Being licensed gives the investor little protection. Only invest with the largest firms.

**Dr. Wong view:** The Big Banks and huge Wall Street firms have created the largest losses to the public and collapsed our real estate market, stock market, and the economy. Even worse, they are lobbied for and received about \$1 trillion in bailout funds and \$2 trillion in low-interest loans and ALL of this is funded by us taxpayers on Main Street.

#### Instead, here's my advice on how to avoid investment scams:

**DON'T BE GREEDY.** A reasonable rate of return may only be 2-4 percent over the next 10 years. If you want more than this, invest only that portion of your funds that you can AFFORD TO LOSE.

**RESEARCH ANY INVESTMENT.** If you won't spend the time to understand it, don't complain later. If it's too complicated to understand, don't invest.

**BEWARE OF MISLEADING CREDENTIALS.** A CPA, law degree, or Ph.D. does not mean that person is honest. However, these are significant credentials and are far harder to earn than the typical industry-sponsored designations such as Certified Senior Advisor.

*IS THE PERSON PUBLISHED and HAS HE TRAINED OTHER EXPERTS?* This will weed out at least 99.99 percent of the investment/financial people. **Analogy:** If you needed a hip replacement, you'd feel comfortable knowing that your orthopedic MD was extensively published and had trained at least another 1,000 doctors in the surgical procedure that he has prescribed for you.

Or, would you trust a good-looking guy in an expensive suit who said he was a "Certified Senior Medical Specialist" to do your surgery, and you discovered he paid \$500 to a promoter for the weekend course to get this "credential"? **Your financial health should be as important as your physical health.** 

**Conclusion:** for more information, read my previous article, "Do Americans Trust Their Financial Planner? And Is Tit Misguided Trust?

highest award, the Silver Medalist.

Guider's work and his adventures have been the feature of numerous magazine and newspaper articles and television broadcasts. In 2009, he was a guest author on renowned journalist John Seigenthaler's television program, "A Word on Words." Guider has been a guest speaker at such functions as The Southern Festival of Books, PhotoArts Santa Fe and the National Waterways Commission convention. His underlying passion is his art, and his work has been shown in museums and galleries across the country. His largest project, "The River Inside," is the subject of a book of the same name and a popular traveling museum exhibition.



### Generic drugs offer seniors big savings

#### Dear Savvy Senior,

Are brand-name medications better than generic, and if not, why is there such a price difference? Also, how can I find out which medicines are available in generic form.

Leery Senior

#### Dear Leery,

No. Brand-name medications are not better, safer or more effective than their generic alternative because they're virtually the same.

To gain approval from the U.S. Food and Drug Administration (FDA), generic drugs are required to the same active ingredient, strength, dosage form and route of administration as their brandname counterpart. The generic manufacturer must also demonstrate that people absorb the drug at the same rate.

The only difference between a brand-name drug and its generic is the name (generics are usually called by their chemical name), shape and color of the drug (U.S. trademark laws don't allow generics to look exactly like their brand-name counterparts) and price. Generic drugs are often 10 to 30 percent cheaper when they first become available, but by the end of the first year the price can drop in half. And by the second and third year it can drop 70 to 90 percent.

#### **Cost Difference**

The reason generic drugs are so much cheaper is because their manufacturers don't have the hefty start-up costs that the original creators of the drug do. When a pharmaceutical company creates a new drug, it spends millions of dollars on the research, development and clinical testing phase. Then, if it gets FDA approval, it has to turn around and spend even more money to market the drug to the health care industry and the public.

The total cost can rise into the hundreds of millions by the time the drug is in the hands of consumers.

In an effort to recoup their investment, the brand-name drug makers charge a premium price, and are given a 20-year patent protection, which means that no other company can make or sell the drug during that period of time.

After those 20 years are up, however, other companies can apply to the FDA to sell generic versions. But because generic manufacturers don't have the same research, development and marketing costs, they can sell their product much cheaper.

Also, once generic drugs are approved, there's greater competition, which drives the price down. Today, nearly 8 in 10 prescriptions filled in the United States are for generic, which saves U.S. consumers around \$3 billion every week.

#### **New Generics**

You should also know that in 2014 and 2015, patents on a wide variety of popular brand-name drugs will expire and become available in generic, including Celebrex, Copaxone, Actonel, Nexium, Exforge, Cymbalta, Lunesta, Avodart, Abilify, Evista, Maxalt, Maxalt MPT, Micardis, Micardis HCT, Reneagel, Twynata and Xeloda.

For a more information, Community Catalyst, a national, nonprofit consumer advocacy organization provides a list on their website of the top 50 brand-name drugs and the dates they should become available as generics. Go to *communitycatalyst.org*, and type "Drugs Going Generic 2014 – 2015" in their search bar to find it.

You can also find out if a brand-name drug has a generic alternative by simply asking your doctor or pharmacist. Or, visit *GoodRX.com*, a Web tool that provides prices on brand-name drugs and their generic alternatives (if available) at virtually every pharmacy in the U.S. so you can find the best deals in your area.

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Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit *SavvySenior.org*. Jim Miller is a contributor to the NBC *Today* show and author of *"The Savvy Senior"* book.



#### By the Staff of the Elder Law Practice of Timothy L. Takacs

### **Q:** How do VA health benefits work with Medicare prescription drug coverage?

A: If you decide that VA drug coverage meets your needs, you can choose not to join a Medicare drug plan. VA prescription drug coverage is considered creditable drug coverage, which means it expects to pay, on average, at least as much as Medicare drug coverage. If you decide you want to join a Medicare drug plan after you are first eligible, you won't have to pay a late enrollment penalty; however, there are certain time frames for enrollment.

#### **Q:** What is "countable income" for the VA Death Pension eligibility?

**A:** This includes income received from most sources by the surviving spouse and any eligible children. It includes earnings, disability and retirement payments, interest and dividends, and net income from farming or business. Certain expenses like medical expenses may be excluded from your annual income to lower the total countable income.

#### **Q:** What is the "gift tax exclusion"?

**A:** It is the amount of money you can give away without being subject to gift tax. You can give away up to \$14,000 to anyone you want, to as many people as you want, each year. Married couples can give away twice that amount. Medical and tuition payments may also qualify, as long as the payments are made directly to the institution.



#### **Q:** What is home health care?

A: Homecare is defined as skilled care delivered on an intermittent basis outside a hospital setting. Examples include nursing services, physical therapy, occupational therapy or speech therapy and medical social services. In order to be eligible for Medicare reimbursement, homecare must be intermittent, and the patient must meet all "homebound" criteria. Medicare Part A usually covers "skilled" home care visits but not non-medical home health visits.

#### **Q:** When might homecare be helpful?

**A:** Homecare may be appropriate after a hospitalization, to manage pain, to teach caregivers about disease, to address gait or balance issues, for medication management and to manage behaviors related to dementia.

#### **Q:** What is Elder Law?

A: Elder law is the only area of law defined by the clients served rather than the areas of law in which we practice. We assist clients in estate planning, longterm care planning for health care, financial viability, family dynamics, health care decision-making and compliant utilization of public benefits.

### **Q:** Can I transfer my assets to my children just before I go into a nursing home and still qualify for Medicaid?

**A:** Probably not. Under the 60-month "Look-Back Rule," eligibility for Medicaid may be denied if the person going into the nursing home transferred assets for less than fair market value within 60 months before his application for Medicaid benefits.



For almost 20 years, the Elder Law Practice of Timothy L. Takacs has been helping families respond to the legal, financial, physical and psychological challenges presented by long life, illness and disability. As an elder law practice that specializes in Life Care Planning, we help families protect assets and coordinate care. Founder Timothy L. Takacs, Certified Elder Law Attorney, one of the most respected elder law attorneys in the nation, leads an interdisciplinary team of care coordinators and other professionals who work together to enhance the quality of life for elders. "Like" Elder Law Practice of Timothy L. Takacs on Facebook and see the latest from Elder Law Practice in your newsfeed each day. To schedule a consultation in Middle Tennessee, call 615-824-2571.

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## Beloved Red Skelton left comedy legacy on DVD

Dear Ken: When I was a boy one of my family traditions was to watch *The Red Skelton Show* every Tuesday night with my grandparents. When did he pass away, and what were the different characters he portrayed on his show? My favorite was Junior the Mean Widdle Kid.

Born Richard Bernard Skelton in Vincennes, Ind., the star of vaudeville, radio, film and TV, died in Rancho Mirage, Calif., in 1987 at the age of 84 after a long illness. His array of comedic characters included Freddie the Freeloader, Clem Kadiddlehopper, Sheriff Deadeye, boxer Cauliflower McPugg, drunkard Willy Lump-Lump, con man San Fernando Red and Bolivar Shagnasty. I've got some good news for you. On Oct. 21, *The Red Skelton Show: The Early Years 1951-1955*, a set of 90 episodes, many of them unseen



since their original broadcast, will be released on DVD by Timeless Media Group, a division of Shout! Factory. One of the bonus features will be a documentary featurette *America's Clown: An Intimate Biography of Red Skelton.* Remember his signature closing line? "Good night, and may God bless."

Dear Ken: How many movies did Fred Astaire and Ginger Rogers make together?

The super dancers collaborated 10 times on the silver screen between 1933 and 1949. Astaire, by the way, was nearly 12 years older than Ginger. Their film partnerships follows: *Flying Down to Rio* (1933), *The Gay Divorcee* (1934), *Roberta* (1935), *Top Hat* (1935), *Follow the Fleet* (1936), *Swing Time* (1936), *Shall We Dance* (1937), *Carefree* (1938), *The Story of Vernon and Irene Castle* (1939) and *The Barkleys of Broadway* (1949).

Dear Ken: What is Gabe Kaplan, star of TV's *Welcome Back, Kot*these days?

#### *ter* up to these days? The Brooklyn native, 6

The Brooklyn native, 69, pursued three different careers. The first was baseball, as he aimed at making it to the big leagues. While that didn't quite work out, he did pretty fair as a stand-up comedian and champion professional poker player, and he continues to do both. However, he has stated, "I haven't given up on my dreams to be a baseball player." Best known for his role as wisecracking teacher Gabe Kotter, he starred in *Welcome Back, Kotter* from 1975 until 1979 on the sitcom that featured his students, the Sweathogs: Arnold Horshack (Ron Palillo), hip athlete Freddie "Boom" Washington (Lawrence Hilton-Jacobs), tough guy Juan Epstein (Robert Hegyes), and the cocky Vinnie Barbarino (John Travolta in the role that made him a star). This past August, *Welcome Back, Kotter: The Complete Series* was released on DVD, and I can guarantee that watching these is a lot better than having someone tell you, "Up your nose with a rubber hose."

### Dear Ken: Is Clint Walker, who starred in the TV western *Cheyenne*, still living?

As Clint himself my say, "Yep." The big guy (six-foot-six), 87, lives in Grass Valley, Calif., and continues to make personal appearances at film and TV nostalgia conventions. Last June, he was a popular guest at the Memphis Film Festival. Ten years ago, he co-wrote a western novel, Yaqui Gold. Walker has a website, www.clintwalker. com, where fans may contact him and even buy an autographed photo if they would like. He is one swell fellow.



If you have a trivia question about actors, singers, movies, TV shows or pop culture, e-mail your query to Ken Beck at kbtag2@gmail.com.

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## A Noble Thing



At one time in England, secondary classes were divided into sections called "forms." The slower students were placed in the lower forms where they were drilled daily in the basic subjects. Winston Churchill was not a good academic student. He wrote, "By being so long in the lowest form (at Harrow) I gained an immense advantage over the cleverer boys ... I got into my bones the essential structure of the ordinary British sentence - which is a noble thing." As we all know, Churchill went on not only to lead England through World War II but also to use his knowledge of that "noble thing," the structure of the ordinary sentence, to write multi-volumned works on the history of the English-speaking peoples and of World War II – no mean accomplishment for a slow student who just knew how to put a sentence together.

It seems to me that too many people in our country have lost their respect for "the structure of the ordinary sentence" and, thus, four our language and for just how wonderful it is. They don't seem to care what the parts are, what they're supposed to do and how they're supposed to fit together. That's why I'm on my soapbox today.

There is not room in this limited space to expound on all the errors in language we all run across on a daily basis by people who should know better. So, I'll just stick to one – pronouns. Pronouns come in several varieties, e.g., personal, possessive, singular, plural, nominative, objective. Folks seem to have the most trouble figuring out when to use either the nominative or objective case. For Pete's sake, it's "for Jim and me" not "for Jim and I." Why? Because the pronoun is the object of the preposition and should be in the objective case. Why is this so difficult? It is difficult because more and more people know less and less about that "noble thing" – the structure of the ordinary sentence.

This pronoun error crops up everywhere, but one place it should not appear is in TV dramas. And it's not coming from uneducated street thugs but from actors portraying professional people like doctors, lawyers and engineers. These shows have bevies of professional writers producing this dialogue. There's no reason for a lawyer to say to his assistant, "Get copies of this report to Henry and I." They should know better. These shows have big budgets. Why don't they just hire an old, retired English teacher to rap their knuckles with a ruler when they make mistakes like that?

But the most egregious pronoun errors seem to come from the athletic community. Last month in a TV interview this fellow said, "Her and I will get together before a decision is made." I suppose he should have been given credit for getting one of the pronouns right. And during the last March Madness, this high-profile coach had a competitive history with an opposing coach. In a TV interview about their upcoming game, he said, "Oh, no. It's not about he and I." Unlike the former fellow, he got both wrong. But we really shouldn't be surprised. He's not really into educating his players who are mostly of the "one and done" variety on their way to the NBA.

A few years ago, Vanderbilt was in the NCAA Tournament and had an upcoming game with Duke. In a TV interview, a Duke player was asked what they knew of the Vandy team. He replied, "We don't really know much about them, but at least we'll be able to talk to them."

I think every college athlete should be required to take and pass with a "B" or better a course called "Athletic Interview Speak" before they give an interview. And if they ever mess up the English in an interview, they get sent back for remedial work.

Please don't think I'm picking on athletes and putting them all in the "dumb jock" category. I'm a former ballplayer, and I know it's possible for an athlete to be smart and educated. It just takes effort – as it does by anybody in any field. And we shouldn't blame texting, e-mail, Facebook and Twitter for our sloppy language skills. We can do all these and good English as well if we never lose sight of the essential structure of the ordinary sentence – that "noble thing."



Lucas G. "Luke" Boyd's career spans 48 years in the field of education, retiring after serving as principal of Battle Ground Academy in Franklin for 19 years. He has published two books, eight short stories and an article in Tennessee Encyclopedia of History and Culture. He may be contacted at coondogspress@bellsouth.net. Across

19 Ignited

of tree)

### **Crossword Puzzle**

18

21

38

15

34 35 10

22 23

42

59

62

65

26

45

28

11 12 13

16

19

36

49

41 Pinches pennies

44 "\_\_\_\_ the Walrus"

45 Painter Chagall

42 Occupation

47 Work, as a

with)

50 \_\_\_\_ dots

crossword

48 Played (around

49 Did some math

51 "God \_\_\_\_ America"

52 Bad sign on bread

53 Victor's shout

54 Farmer's item

58 Valuable rock

59 "\_\_\_\_ King Cole"

55 Concept

50 51

39

55

29 30



Down

- 40 Word after sesame
- 41 Turned (away from)
- 42 Having seen it all
- 43 Kept a sharp eye on
- 45 Dad's lady
- 46 Knitter's need
- 47 Random guess
- 49 Important message to cops
- 52 "The Golden Girls" city
- 54 "\_\_\_\_ thing!"
- 55 "American "
- 56 "A League of Their
- 57 Spoil
- 60 Actor Chaney
- 61 Show to be true
- 62 Soup vegetables

		46					47	48	
52	53					54			
56				57	58				
60				61					
63				64					
63	Geneti	ic mat	terial		13	New Y	'ork b	aseba	all
64	Used a needle					team			
65	Papas				18	Dock			
	-		23	Number after zero					

- 25 Dot on dice
- 26 Fender-bender result
- 27 Cat's cover
- 28 Enjoy a book
- 29 "What \_\_\_ can I
- say?"

32 Dayton's state

34 Hot and dry

35 "Wowzers!"

33 Optimistic person

- 6 Hard to find 30 Act 7 Pastries with fruit **31** Octagonal road sign
- 8 "I'm \_\_\_\_ you!"
- 9 Wedding words

1 Became less loud

2 Run away to marry

3 Director Woody

4 Part in a movie

5 Pig's home

- 10 Home to nuns
- 11 Movie capital
- 12 Make changes to an article

Don't wait for the new

M

- 38 Next 39 Jelly cousin
- visit www. ATURE
  - MatureLifestylesTN. com for new, updated content weekly!

#### Sudoku Puzzle #3389-M



Medium

### **Word Search**

W	m	е	е	0	h	у	d	а	I	†	а		r	†
q	Ζ	S			е					С		r	t	r
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S	r	р	С	а	m	0	0	n	h	u	f	r	m	g
Ζ	Х	0	m	е	g	j	†	а	b	d	Ζ	k	р	m
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Ι	n	у	0	0	а	S	у	h	g	h	Ζ	n	Х	е
b	е	u	k	Ζ	u	g	Х	q	0	р	у	i	t	а
W	I		d	h	i	n	е	W	m	g	С	0	е	
р	r	0	V	е	r	b	m	k	k	n	S	g	h	Х

lady	daily
prototype	widdle
forms	dancers
pronoun	hogs
spruce	pill
farm	fit
ghoul	proverb
harvest	moon
trick	treat
funny	banana

## The Funnies

#### By Terri Bulle

I went to a really emotional wedding just a few weeks ago. Even the cake was in tiers.

My dermatologist waited almost a month to diagnose my skin disorder. I guess she was reluctant to make a rash decision.

A gymnast walks into a bar, and she immediately has five points deducted from her score.

I never thought I'd buy into Feng Shui, but oh how the tables have turned.

A pharmacist comes back from his lunch break and finds his assistant busy behind the counter as a man stands nearby, sweating and twitching, leaned up against the wall. "What's going on?" the pharmacist asks. The assistant explains that the man came in to the pharmacy for some cough syrup. "Well, did you give it to him?" asks the pharmacist. "No, we didn't have any," his assistant responds. "So what have you given him?" the pharmacist asks. "Laxatives," replies the assistant. The pharmacist stares at the assistant, then the man, then back again. And the assistant says, "Well, he doesn't want to cough now."

A husband and wife who are avid golfers have been happily married for 30 years. On the day of their anniversary, they enjoy a wonderful time. They have a delicious breakfast in bed and then proceed to one of their favorite golf courses. They play through to the ninth hole and are both playing amazingly well. The husband watches his beautiful wife tee off and feels a rush of emotion and guilt. "Honey," he says, "I have to tell you something. At the very beginning of our marriage, I slept with another woman. It only happened once, and I've been faithful ever since. It was a mistake, and I hope you can forgive me." The wife glances at him fondly, "I forgive you. We've had a very happy life together, and I love you." The husband is so relieved, feeling light as a feather. They play a few more holes when suddenly the wife turns to her husband and says, "Honey, I have something to confess, too." The husband smiles and says, "Anything, my dear. You were so gracious to me, and we can make it through anything." The wife sighs, "Before we met, I had a sex change operation. I used to be a man." The husband throws down his club and begins swearing and kicking up the turf. The wife is in shock and says, "But I forgave you for your secret!" Red-faced, the husband turns to her and shouts, "All these years! All these years you've been teeing off from the ladies' tee, you cheater!"

### Fifty years ago ... October 1964

**October 2, 1964** – The Kinks release their first album, *The Kinks*, featuring the Ray Davies'-penned, breakthrough hit, "You Really Got Me."

**October 10, 1964** – The 1964 Summer Olympics open in Tokyo. The Olympic Flame is lit by Yoshinori Sakai, who was born in Hiroshima on Aug. 6, 1945 – the same day an atomic bomb was dropped on that city.

**October 12, 1964** – Dr. Robert Moog demonstrates his prototype "synthesizers" at the 16<sup>th</sup> Audio Engineering Society Convention in New York.

**October 14, 1964** – Dr. Martin Luther King Jr. becomes the youngest recipient of the Nobel Peace Prize, which was awarded to him for leading non-violent resistance to end racial prejudice in the U.S.

**October 15, 1964** – Craig Breedlove's jet-powered car *Spirit of America* goes out of control in Utah's Bonneville Salt Flats, leaving skid marks that are nearly six miles long.

**October 15, 1964** – Famed composer and songwriter Cole Porter dies of kidney failure in Santa Monica, Calif. at the age of 73.

**October 19, 1964** – Television host, artist and carpenter Tygert "Ty" Pennington, best known as the host of ABC's *Extreme Makeover: Home Edition*, is born in Atlanta.

October 20, 1964 – Herbert Hoover, the 31st President of the

United States, dies at the age of 90 in New York City – 31 years, seven months and 16 days after leaving office.

**October 21, 1964** – The film adaptation of the hit Broadway musical *My Fair Lady* premieres in New York City. The film went on to win eight Academy Awards, including Best Picture.

**October 21, 1964** – The Milwaukee Braves ask the National League to allow the team to move to Atlanta.

**October 25, 1964** – The Rolling Stones make their debut appearance on *The Ed Sullivan Show*.

**October 31, 1964** – Country music artist Darryl Worley, whose six albums have produced 18 singles (including three Number Ones) on the *Billboard* Hot Country Songs charts, is born in Memphis.

"Ho	w A	lbou	ıt S'	Moi	re?"									
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#### Sudoku Solution #3361-M

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3	8	9	4	5	7	6	1	2
2	6	4	1	3	9	7	5	8
6	7	2	3	9	5	1	8	4
1	4	3	2	6	8	5	7	9
8	9	5	7	1	4	3	2	6
9	3	8	5	4	1	2	6	7
5	2	6	9	7	3	8	4	1
4	1	7	8	2	6	9	3	5
009 Horr	etown Conte	int						

## Fall in Love with Fashionable Crafts

Each new season brings fresh trends in fashion and style. As you're exploring new arts and crafts ideas this year, fall in love with new looks that celebrate luxurious coziness you can wear, and embrace the outdoors with natureinspired gifts with a masculine flair with these project ideas from the crafting experts at Jo-Ann Fabric and Craft Stores.

-eatured

#### Soft hues, textures

Unplug from the world and relax with soft textures and soothing hues that provide peace and serenity with a Chunky Braided Scarf. Thick woven layers make the scarf practical and warm, while the yarn texture and colors let you show your fashion-forward style. To make your scarf extra trendy this season, choose unexpected fall colors, such as pastels, to make a statement.

#### **Masculine looks**

Though crafting is often geared toward feminine tastes, the more masculine looks that are in style this fall make it easy to explore a manly approach to arts and crafts. Wood and natural details provide a distinctly more macho look, as with the Classic Literature Bookmark, which not only reflects the season's trend but also makes for a useful gift or trinket for the man in your life.

For more fashionable fall craft ideas, visit www.joann. com.



#### **Chunky Braided Scarf**

Project Courtesy of www.GirlLovesGlam.com for Jo-Ann Crafting Time: 3-5 hours Skill Level: No Experience Necessary

#### Supplies and Tools:

2 different colors of Wool-Ease Thick & Quick yarn Scissors Measuring tape Rubber bands Skirt hanger Suede cord

Cut one color of yarn into 24 60-inch pieces. Rubber band eight pieces of yarn together to create a section. Clip three sections to skirt hanger and braid together. Cut second color of yarn into 24 60-inch pieces. Rubber band eight pieces of yarn together to create a section. Clip three sections to skirt hanger next to previous braid. Braid new braid together, pulling one side of new braid through loops of first braid so they start connecting.

Repeat steps until this has been done with five braids total, making braids on end a different color than middle three braids. Tie off ends of braids with suede cord and trim down to be same length.



#### **Classic Literature Bookmark**

Project Courtesy of www.simplesimonandco.com for Jo-Ann Crafting Time: Under 1 hour Skill Level: Some Experience Necessary

#### Supplies and Tools:

Bag of leather scraps Leather cutting tool Pencil Wooden tags Wood burning tool Sharp tool to punch through leather Twine

Cut leather scrap to desired size rectangle for book mark. Sketch a pattern onto leather with pencil. Sketch image of choice onto wooden tag. Using wood burning tool, burn leather pattern and wood image.

Punch hole through top of leather strip.

Thread twine through leather and wooden tag and tie off. Suggestion: Practice using the wood burning tool on some scrap leather and extra wooden tags before attempting final project to get a feel for how it handles on each material.

## Voices of Experience: Helen Hudson and *Kissing Tomatoes*



#### By Deborah Wilbrink

"Peace!" shouted my well-groomed grandfather, rolling down the window of the Oldsmobile to wave two

fingers at the long-haired male driver stopped in traffic beside us. This 14-year-old tried to hide on the floorboard in embarrassment. Gramps just thought he was being funny. But, when Helen Hudson's grandmother attracted a crowd at the grocery store, kissing tomatoes as she announced to each, "I choose you," she was serious!

Hudson realizes she is in for a ride as 82-yearold Granny Jo arrives to live with newlyweds Helen and John. *Kissing Tomatoes* tells of their family journey through 13 years of Alzheimer's disease. Common sense, compassion and humor keep the story of their progress enthralling.

Hudson was raised by her grandmother and great-grandmother. As they visited friends in the nursing homes of the 1960s, Hudson vowed to keep her grandmother at home and part of the family when she aged. It wasn't easy. Granny Jo's proverbs are featured throughout the book. "Do your best, then forget about it" is one that Hudson had to apply often.

She began the book the year after Granny Jo's





Helen Hudson's Tips for Living with Alzheimer's Disease

- Laugh a lot with or at the person you care for.
- You must not take someone else's demise personally.
- Let go of the person that they were; experience and embrace the person they are now.

The same advice applies to love, marriage and raising children!

death in 1996. Hudson's children were two and five years old, so she had to write before they woke, finishing in 2000. She found a book agent who believed in her, but what came next was rejection.

The letters from publishers were uniform: "We love the book. If only the author were famous!" along with "What's Alzheimer's? Who wants to

read about that?"

That's all changed. Baby boomers are now eager for more information about aging in place, at home.

Hudson provides that. The Nashville singersongwriter and author is now a national activist for Alzheimer's awareness. She advocates for pairing the young with the old; offers some radical thinking about the best place for caretaking; and praises the conventional advice to seniors: exercise body and mind and eat healthy foods. On her blog, *Agelessly Aging* (helenhudsonhere.com), she writes, "Before your kids start reading you nursing home brochures, do yourself a favor: Flip off the TV. Shut down the computer. Push those last three doughnuts down the garbage disposal. Walk out the door and start singing, 'Here Comes The Sun' ... it works!"

In 2012, 61-year-old Hudson released her first CD in 18 years, the lovely *Whistle in the Dark*. She was the first person to sing the national anthem at every major baseball stadium in a single season; had an acting career, counseled, and importantly, mothered.

"When I was six I was aware I'd be dead, so I was going to make the most of every moment," Hudson said. She's still doing it. Helen Hudson, juggernaut of creativity, is working on a novel this time, *Faith, Hope and Love*. You can find the recommended read, *Kissing Tomatoes*, at Parnassus Books in Nashville or at helen-hudson.com.

ML

Columnist Deborah Wilbrink is a personal historian and owner of Perfect Memoirs (www.perfectmemoirs.com), which assists others with writing and publishing memoir and family books. Reach Deborah at 615-417-8424 or deb@perfectmemoirs.com.



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## Simple Ways to Infuse Fall Flavors

There's no time like fall to experiment with new recipes, especially those savory and sweet comfort dishes that highlight the season's favorite fruit – apples. Delicious when spread over a warm slice of freshbaked bread, apple butter is also an unexpected but ideal ingredient for creating rich flavors in baked, cooked and grilled dishes that add warmth to any meal.

Traditional apple butter is made by simmering apples long and slow in kettles with sugar, apple cider and spices. This classic Pennsylvania Dutch spread is essentially a concentrated, spiced apple sauce and contains no dairy butter. The classic brown color reflects the apples' sugar caramelizing during the slow cooking process.

While apple butter makes an excellent spread, with up to 70 percent fewer calories than peanut butter and traditional dairy butter, it's also an easy way to instantly introduce fall flavors into your favorite dishes, whether dinner or dessert.

Bring the flavors of fall to your table with these simple, homestyle recipes. One blends the spicy notes of apple butter with pork in a simple, comforting crock pot dinner. The other offers a sweet apple-infused twist on traditional pecan rolls – made even easier with Musselman's Apple Butter – which is made the old-fashioned way for perfect texture and taste. It's never been easier to whip up comfort cuisine right in your own kitchen.

For more recipes featuring apple butter, visit www.musselmans.com.

#### Pecan Rolls Servings: 8

3 tablespoons butter 1/3 cup brown sugar 1 tablespoon maple syrup 2/3 cup chopped pecans (divided) 1 package (8 ounces) refrigerated crescent sheet 1/2 cup Musselman's Apple Butter 1/4 cup raisins (optional)



Preheat oven to 375°F. Coat 8-inch square baking dish with cooking spray. In small sauce pan over medium heat, combine butter, brown sugar and maple syrup.

Stir until melted and pour into baking dish. Sprinkle evenly with 1/3 cup pecans. On cutting board, unroll tube of crescent dough into a rectangle (seal seams and perforations). Spread apple butter evenly over dough surface and sprinkle with additional pecans and optional raisins.

Starting on long edge of dough, roll tightly, jelly roll fashion. With serrated knife, cut roll into 16 equal slices. Place each slice cut side down on the glaze in the baking dish.

Bake 18 to 20 minutes, or until puffed and golden brown. Remove from oven and immediately invert onto serving platter. Allow to cool five to 10 minutes before serving.

#### Shredded Apple Pork Servings: 6

- 1 cup Musselman's Apple Butter
- 1/4 cup Musselman's Apple Cider Vinegar
- 1/4 cup brown sugar
- 2 tablespoons minced garlic
- 2 tablespoons whole grain Dijon mustard
- 1 teaspoon salt
- 1 teaspoon pepper
- 2 medium apples, cored and chopped
- 1 medium onion, chopped
- 6 boneless pork chops

In small bowl, whisk together apple butter, vinegar, brown sugar, garlic, Dijon mustard, salt and pepper.

Place chopped apples and onions in slow cooker. Add pork chops and pour apple butter mixture over top.

Cook on low for five to six hours covered. Shred pork with two forks in cooker, and let meat marinate on low in sauce for 20 minutes uncovered. Serve warm over rice or mashed potatoes.

## Warm Up to Quick, Comfort Food Favorites

Nothing says fall better than delicious, savory comfort foods and particularly those that are a snap to prepare. According to the U.S. Department of Labor, the average American spends about one hour per day engaged in meal preparation and cleanup. Want to beat the clock? Check out these solutions for busy families facing the time crunch.

A trip down the frozen food aisle is the answer for countless families when it comes to tasty dinners that deliver on quality, but don't take a lot of time to cook. Using prepared proteins, such as fully cooked meats that are frozen (to lock in freshness), is a great way to reduce preparation time.

Products such as Byron's Fully Cooked Pork BBQ (available at Sam's Club) are among the easiest time savers, delivering authentic, slow-smoked barbecue with the convenience of heat-and-serve. These items also can add an unexpected twist to the dining occasion. Kimberly Sneed, who writes about family, mealtime and more on her blog, A Night Owl, shared some creative meal suggestions her family enjoys when the craving for comfort food hits.

"We love traditional comfort food favorites, but sometimes it's fun to add your own personal touch," Sneed said. "For example, my boys love pizza, so when the seasons change I swap out tropical toppings, like pineapple and ham, for savory ones, such as barbecue and caramelized onions."

Adding such variety to the mealtime mix can introduce new, welcome flavors into traditional favorites. Families can spice up their go-to recipes any number of ways, such as using barbecue to top a potato, stuff a taco or stir into chili, without adding any additional time.

A simmering BBQ chili, in fact, is the perfect midweek meal for families looking for a fall-friendly dinner, without the fuss. Using a quality, fully cooked meat such as Byron's, which is hickory-smoked, hand-pulled and expertly spiced, makes this a satisfying, stress-free meal to produce. "Dishes that are simple to prepare and easy to clean up are a mom's dream come true," said Sneed. "As a mother with a full-time job, I use recipes like this to save on both prep time and cleanup."

For other savory comfort food recipes that make family mealtime easy, visit byronsbbq.com.



#### BBQ Chili

- 1 pound Byron's Fully Cooked Pork BBQ
- 1 large onion, diced
- 1 can (4 ounces) diced green chilies
- 1 package (2 ounces) chili seasoning

Thaw barbecue meat (ideally, overnight in refrigerator).

Saute diced onions over medium heat about 5 minutes, until translucent. Add green chilies and chili seasoning, stirring often. Stir in chili beans, tomatoes and barbecue.

Simmer over low heat until thoroughly heated (approximately 30 minutes), stirring occasionally. 2 cans (14.5 ounces each) chili beans 1 can (14.5 ounces) crushed tomatoes Sour cream, shredded cheese, chopped scallions (to garnish)





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Country Cooking

### with a Granville Flair: Sour Cream Raisin Pie

#### By Kaye Loftis

We are blessed to live in a part of the United States where we can enjoy all the seasons. Fall is a wonderful time for watching the foliage turn from green to red, orange and gold. It's also a time of harvest for the tasty fruits and vegetables that we labored over during the summer month. My favorite fall month is October, because I really enjoy decorating for Halloween.

October is also a busy month in Granville. The annual **Fall Celebration** will be held on Oct. 4, which is also when the **Second Annual Scarecrow Walk** will begin. You will see over 100 scarecrows that are funny, serious and a bit scary. And if you like ghost stories, you will not want to miss the **Ghost Walk in Granville** on Oct. 24 and 25.



Ghosts from the past will come to life and tell stories of yesteryear.

Granville has so much to offer. Plan a trip to step back in time. Our town is also the place for bluegrass fans to be every Saturday night. So make reservations by calling 931-653-4151 for a delicious country-style meal and listen to some terrific bluegrass bands. For a complete listing of upcoming events and performances in historic Granville, be sure to visit www.granvilletn. com.

#### Sour Cream Raisin Pie

2 c. sour cream

2 c. sugar 1 ½ c. raisins

4 egg yolks
3 T. flour (heaping)
1 baked pie shell
eaten egg yolks, sour cream and raisins. Cook in double

Mix flour with sugar. Add beaten egg yolks, sour cream and r boiler until thick. Pour in baked pie shell. Cover with meringue.

Vieringue	
1 T. cornstarch	1⁄4 t. salt
½ c. cold water	4 egg whites
5T sugar	

In saucepan, combine cornstarch, water 2 T. sugar and salt. Cook over medium heat, stirring constantly until thick and clear. Cool completely. Beat egg whites until stiff peaks form. Add 4 T. sugar and beat well. Add cooled cornstarch mixture. Beat until stiff and glossy. Pour over sour cream and raisin mixture. Bake at 350 degrees for 12 to 15 minutes. (This month's recipe is one of Mrs. Tommie Jean Clemons', who is a native of Granville and one of the ladies who prepares the wonderful meals each Wednesday at Sutton General Store in Granville).

## Granville Fall Celebration to feature Times of Yesteryear







Set for Oct. 4, the 16<sup>th</sup> Annual Granville Fall Celebration, entitled "Stitching, Music and Molasses" will feature times of yesteryear at the Sutton Homestead Pioneer Village in Granville.

In the village, demonstrations of sorghum-making with mules, cider-making, grist mill operations, a weaving loom, blacksmiths, broom- and basket-making. The 19<sup>th</sup> Alabama re-enactors will operate a sewing shop and, also among the "Stores of Yesteryear" will be a saloon and wash house.

The Pioneer Village will also feature Civil War encampments at 11 a.m. and 2 p.m. At the Granville United Methodist Church, a program will be presented on "Medicine in the Confederacy" at 1 p.m. and 3 p.m.

Sutton Homestead will also offer up a full day of musical entertainment on the Pruett Stage with performances by Colonel Stantons Civil War Band, the Mid State Quartet, Evermean Evergreen Cloggers, Debi and the DooWops, the Royal City Gospel Concert, Muddy Waters Bluegrass Band and the Valley Grass Bluegrass Band.

Also a part of the day's musical events, 'Jazz on the Cumberland' will be held at 11:30 a.m. and feature a number of award-winning acts, including Alabama's Sonic Fusion, The Big Band Sound, The Blues Brokers and more.

The day's events will also see the opening of a new exhibit at the Sutton Home, "If These Walls Could Talk" – a unique exhibit of various happenings at the home over the past 134 years. The exhibit will be open through the month of October, Wednesday through Friday from noon until 3 p.m. and on Saturdays from noon until 5 p.m.

The Fall Celebration will kick off the Second Annual Granville Scarecrow Walk, which will feature 74 "scarecrows" in Granville's historic buildings depicting famous Tennessee leaders as well as Granville figures. In addition, the town's historic Main Street will be decorated with 150 unique, traditional scarecrows. The Scarecrow Walk will run throughout the month of October, Wednesday through Saturday. A historic walking guide will be available for those who wish to take the tour.

The day-long Fall Celebration is set to include much, much more. Organizers said the event will also feature a quilt festival, motorcycle show, Cumberland River cruises, craft booths and delectable dining options.

For more information, visit granvilletn.com or call 931-653-4151.







## Why Emergency Preparedness Matters Tips to Prevent Storm Damage

Preparing for an unexpected emergency, especially one brought on by severe weather, is one of the most important ways you can protect your home and family. Proactively addressing storm-related issues ranging from property damage to power outages can minimize a potentially disastrous situation.

#### Verify Your Homeowners Insurance Covers Storm Damage

Nearly all homeowners carry some form of insurance on their home, as required by their mortgage lender. But policies can vary, and the aftermath of a powerful storm is no time to find out you're underinsured.

#### Keep Up on Home Maintenance

Stepping outside after a significant storm is no time to remember that you forgot to trim the tree or secure a loose section of fencing. Making time to provide ongoing home maintenance for exterior features of your home, such as landscaping, decking, siding, roofing and shutters, will ensure they are in good function when bad weather strikes.

### Prepare for Backup Power During an Outage

Loss of power is one of the most common occurrences in severe weather. And the financial impact of outage-related expenses (e.g. spoiled food replacement, supply purchases or home repair) can add up quickly.

#### **Common Types of Backup Generators**

A power outage is a common result of weather-related emergencies, but it's also one of the easiest to correct by using a generator. There are two common generator types: portable generators and standby generators.



#### **Emergency Preparedness Kit**

Having an emergency preparedness kit of items that your household may need in an emergency situation is critical. Basic utilities such as electricity, gas, water, sewage and phone service may be unavailable after a storm strikes, so the kit should contain food, water, any necessary medications, lighting and backup battery supplies.

Photos courtesy of Getty Images

## Lawn Care Tips for Fall

Taking time in the fall to prepare your lawn for the colder months ahead will pay dividends come spring and allow you to enjoy lusher, greener grass when temperatures rise again.

#### Fertilizing

Providing nutrients to your lawn before cold weather strikes is good for strengthening roots and increasing the nutrients stored for an earlier spring green. While the top growth of grass stops, grass plants are storing nutrients and energy for the following season.

To determine the best ratio of fertilizer for the soil in your yard, you should utilize a soil test. Otherwise, look for fertilizer with a nitrogen-phosphate-potassium (NPK) ratio of 3:1:2 or 4:1:2.

When applying the fertilizer, make sure that you follow the application instructions and rate information on the package and use a calibrated spreader to apply the correct amount. It is also a good rule to apply the fertilizer in the fall about 2-3 weeks before the ground freezes so the plant can start to take up some of the nutrients.

Instead of pacing the yard with a push spreader, consider a towbehind spreader attached to your riding lawn mower or garden tractor. An attachment, such as a pull-type spin spreader from John Deere, can quickly distribute fertilizer evenly across your yard.

#### Aerating

Aerating, the process of removing plugs of soil and thatch from the lawn, is ideal in cooler months. It encourages deep rooting, improves water and nutrient penetration, and promotes growth of beneficial soil microorganisms. There are a variety of techniques you can use to penetrate the soil such as spiked shoes or spray-on liquids, but to most effectively aerate soil, attach a dethatcher, or a plug aerator behind a riding mower or tractor to remove plugs of soil from two to three inches deep.

#### Mulching

If you prefer not to rake or bag grass or leaves, mulching with a mower is an ideal alternative. Be sure to mulch leaves only when they are dry to avoid damp and wet leaves clumping or building up under mower decks.

Remember that grass needs sunlight in the fall to help store food for winter, so don't wait until your lawn is completely matted down with leaves to mulch. A thin layer of mulched leaves is ideal and helps add nutrients to the soil, reducing the need for fertilizer.

Selecting the right mower with mulching attachments or features can save a great deal of time and help ensure a consistent layer of mulch across the yard. For example, John Deere 100-Series lawn tractors have three-inone mowing decks, which allow you to choose to mulch, bag or allow sidedischarge.



#### Composting

Creating a compost pile allows you to turn organic material into rich soil. The fall season is a good time to create a compost pile with decaying yard matter, such as vegetables, grass clippings and leaves, which can provide nutrient-rich soil for spring planting. For best results, alternate layers of "brown," or high carbon materials, with grass clippings.

Using a rear bagger with your lawn mower or tractor will help make collecting grass clippings a breeze, and adding to your compost pile is as simple as backing up to the spot and unloading. Another optional mower attachment, the lawn sweeper, brushes leaves into a hamper, much like a broom and dustpan.

Taking these steps will prepare your lawn for the winter and help it come back strong, healthy and beautiful in the spring. Learn more about the tools you need to care for your lawn at JohnDeere.com/Residential.



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- Fitness Area, Game Room with Billiards
- · Library with Internet Access
- Multi-Purpose Activity Room



## What's Happening

### Davidson **County**

#### October 9 – Nashville Alive Hospice's Fifth Annual Faith Leaders Conference – Author

and Episcopal priest Frederick W. Schmidt will serve as keynote speaker for Alive Hospice's Faith Leaders Conference on Thursday, Oct. 9 from 8 a.m. until 3 p.m. at St. George's Episcopal Church (4715 Harding Pike). Additional speakers will include Alive Hospice chaplains, grief counselors, social workers and other experts on end-of-life matters. The free event will include breakfast and lunch. Register through Oct. 6 by calling 615-346-8418 or by e-mailing kking@alivehospice.org. Faith leaders of all traditions are invited to attend the event, and others who have an interest in spirituality and the end of life are encouraged to attend as well.

#### October 10-12 – Nashville Nashville Oktoberfest – Nashville

Oktoberfest returns to Historic Germantown (7<sup>th</sup> Ave. and Monroe Street) on Friday, Oct. 10 (5 until 10 p.m.); Saturday, Oct. 11 (10 a.m. until 10 p.m.); and Sunday, Oct. 12 (10 a.m. until 1 p.m.). The three-day event will feature authentic German food, three stages with live music, a limited release Yazoo Oktoberfest brew, craft vendors and much more. Admission is free.

#### October 11 – Nashville Making Strides Against Breast

**Cancer Walk** – The 13<sup>th</sup> Annual American Cancer Society Making Strides Against Breast Cancer Walk of Greater Nashville will be held at 9 a.m. on Saturday, Oct. 11 at LP Field Riverfront. The five-mile, noncompetitive walk raises awareness and funds to support the Society's mission to help finish the fight against breast cancer. Registration begins at 7:30 a.m. The event is open to the public. To register, volunteer or for more information, visit MakingStridesWalk. org/nashvilletn.

#### October 17-18 – Nashville Tennessee History Festival – The

11<sup>th</sup> Annual Tennessee History Festival will be held on Friday, Oct. 17 (10 a.m. until 4 p.m.) and Saturday, Oct. 18 (10 a.m. until 4 p.m.) at Bicentennial Capitol Mall State Park (600 James Robertson Pkwy.). Admission is free. Visitors can experience living history, hear the roar of cannons and the voices of historic Tennesseans.

October 18 – Nashville Senior Solutions Expo – For all older adults and their families seeking ways to live fuller, happier lives, the PS Lifestyle Senior Solutions Expo will be held on Saturday, Oct. 18 from 10 a.m. until 4 p.m. at Music City Center, Hall D (201 5<sup>th</sup> Ave. S.). Admission, parking and health screenings are free. There will also be free, private, one-on-one consultations on legal matters, Medicare, cognitive health, medication management, TennCare, nutrition and grandparents raising grandchildren. For entertainment, there will be music, a Wii bowling championship, a fashion show and makeovers. For more details, call 615-862-8828 or visit seniorsolutionsexpo. com.

#### October 18 – Nashville "Piddle Me This" Murder-Mystery Dinner Show & Fundraiser

Scarritt-Bennett Center and Mel
O'Drama Theater will present "Piddle
Me This" on Saturday, Oct. 18 from
7 until 9 p.m. at the Center's Susie
Gray Dining Hall (1008 19<sup>th</sup> Ave. S.).
What do you get when you mix the
Addams Family with the Beverly
Hillbillies? The Piddle family. Guests
will be invited to help solve a murder
mystery based on the antics of this
hilarious and eccentric family while

enjoying a three-course meal. The show is family friendly and costumes are encouraged. Tickets are \$39.99 and can be purchased at www. ticketsnashville.com or at the door. Proceeds from the show will support Scarritt-Bennett's facilities and educational programs focused on empowerment of women, eradication of racism and spiritual enrichment.

### Rutherford **County**

#### October 9 – Murfreesboro Free Mental Health Screening –

On Thursday, Oct. 9 from 9 a.m. until noon, Branches Counseling Center will offer free mental health screenings as part of National Depression Screening Day. Early recognition and treatment offer the best opportunity for recovery. The free screenings will be offered at Reeves-Sain Drug Store (1801 Memorial Blvd.).

#### October 18 – Murfreesboro Wellness Fair – Come learn

Wellness Fair – Come learn about health and wellness in a fun, interactive environment at the Second Annual Wellness Fair on Saturday, Oct. 18 from 9 a.m. until 2 p.m. at the Farmers Market Building at Lane Agri-Park (315 John R. Rice Blvd.). A variety of vendors will provide information on nutrition, exercise, massage, mental health, finance and more. Admission is free with door prizes to be awarded.

#### October 18 – Murfreesboro Fall Music Showcase – Visit

Stoneridge Farms at Hillwood (210 Hillwood Blvd.) on Saturday, Oct. 18 from 4 until 9 p.m. for an evening of music, food and giveaways from local vendors.

#### October 25 – Murfreesboro Harvest Days at Cannonsburgh Village – Cannonsburgh Village (312

**Village** – Cannonsburgh Village (312 S. Front St.) will host the 38<sup>th</sup> Annual Harvest Days Celebration on Saturday, Oct. 25 from 10 a.m. until 4 p.m. The event will feature bluegrass music, clogging, pottery demonstrations, broom-making, crafters, food vendors, hayrides, blacksmith demonstrations, an antique auto show and much more. Admission is free. To learn more, call 615-890-0355.

#### October 30 – Smyrna Trunk 'N' Treat & Chili Cook-

Off – This free community event will be held in the parking lot of the North Rutherford YMCA (2001 Motlow College Blvd.) on Thursday, Oct. 30 from 4:30 until 6:30 p.m. Local business partners will decorate the trunks of their vehicles, providing lots of fun and candy for all. A chili cookoff (\$3 per person) will also be held for those who need a bit more than candy.

Sumner County

#### October 4 – Gallatin Main Street Festival – The

annual Main Street Festival returns to downtown Gallatin's historic square on Saturday, Oct. 4 from 10 a.m. until 6 p.m. The event will offer food, music and festivities for the entire family. To learn more, call 615-452-5692.

#### October 4 – Gallatin Candlelight Cemetery Tour – To pefit the Sumper County Museum

benefit the Sumner County Museum, the Candlelight Cemetery Tour will be held on Saturday, Oct. 4 from 4 until 10 p.m. at the Gallatin City Cemetery (250 Cemetery Ave.). The tour is a historical journey through the lives of former Sumner County residents. Local actors dressed in period costumes will be portraying those featured on the tour, and tour guides will lead guests down the candlelit pathway. Tickets are \$8 for adults and \$3 for children ages 6 to 12. Children

### What's Happening

#### under 6 are admitted free.

October 11 – Gallatin

Show, Tell and Sell – This annual craft show, sponsored by the Sumner County FCE clubs, will be held on Saturday, Oct. 11 from 9 a.m. until 4 p.m. at the UT Extension Office (658 Hartsville Pike) in Gallatin. Handmade items and baked goods will be available for purchase, and lunch will be served. To learn more, call 615-452-1423.

#### October 19 – Castalian Springs

**Cragfont Fall Picnic** – Historic Cragfont's Fall Picnic will be held on Sunday, Oct. 19 from 1 until 3 p.m. at Cragfont Mansion (200 Cragfont Rd.) in Castalian Springs. There is no charge for admission, and the public is invited. Bring a side dish (enough to share) and a guest. The Cragfont board of directors will provide fried chicken and drinks. There will also be a hayride for the young and the young at heart. To learn more, call 615-452-7070.

#### October 25 – Hendersonville Pancake Breakfast & Silent

Auction – The Hendersonville Home Bound Meals program will host its annual pancake breakfast and silent auction on Saturday, Oct. 25 from 7 until 11 a.m. at the Hendersonville High School Cafeteria (123 Cherokee Rd.). Tickets are \$5 at the door, and children five and under can eat for free.

### Williamson County

October 6 – Franklin A Break From the Busy LIVE:

Ladies' Night Out – Featuring awardwinning vocal group, Point of Grace, and best-selling author and speaker Patsy Clairmont, this event will be held on Monday, Oct. 6 at 7 p.m. at Clearview Baptist Church (537 Franklin Rd.). Tickets are \$23 and may be purchased by calling 888-228-0039.

#### October 11 – Franklin Barktoberfest – Middle

Tennessee's original costume friendly fall festival dedicated to dogs and their people will be held on Saturday, Oct. 11 from noon until 5 p.m., rain or shine, at Animalia Health + Wellness (1973 New Hwy. 96 W). Barktoberfest includes live music, local food trucks, a pet adoption fair and more than 40 vendor booths, as well as the alwayspopular Howl-O-Ween Costume Contest, where pets and people compete to win over \$3,000 in prizes. Festival admission is free, and there is a \$10 (cash) per entry fee for dog and dog/human costume contests. To learn more, visit www.nashvillepaw. com/barktoberfest.

October 18 – Franklin

Jazz @ The Fountains – The Nashville Jazz Dogs will return to The Fountains of Franklin (300 Celebration Cir.) on Saturday, Oct. 18 at 3 p.m. to present a free program of classic jazz standards from the 1930s through the late 1950s. Featured composers include Charles Mingus, Victor Young, Jimmy McHugh and George Gershwin. Parking is also free.

#### October 25 – Franklin Pumpkinfest – One of the

community's favorite street festivals, Pumpkinfest returns to historic downtown Franklin on Saturday, Oct. 25 for its 31<sup>st</sup> year. Kicking off at 10 a.m., the event will feature live entertainment on two stages, free children's activities, an extreme pumpkin-carving contest, costume contests, more than 75 arts and crafts booths and The Great Pumpkin from Franklin's sister city, Carleton Place, Ontario. For more information, call 615-591-8500, ext. 11.

#### November 1 – Franklin Wine Down Main Street – Don't

miss this must-attend event benefiting Boys & Girls Clubs of Middle Tennessee on Saturday, Nov. 1 from 7 until 10 p.m. Tickets are available online at www.WineDownMainStreet.com. They are \$75 in advance until Oct. 17 and will go up to \$85 per person at 12 a.m. on Oct. 18. Tickets include all wine, beer and food tastings. Since 2001, Wine Down Main Street has raised more than \$1.3 million for Boys & Girls Clubs of Middle Tennessee.

### Wilson **County**

#### October 7 – Lebanon Walgreens Senior Expo – On Tuesday, Oct. 7 from 10 a.m. until 2 p.m., Walgreens (1303 W. Main St.) in Lebanon will host a Senior Expo featuring local businesses that cater to the needs of seniors.

#### October 9 – Lebanon

**Taste of Wilson County** – Visit the Lebanon Public Square on Thursday, Oct. 9 from 5:30 until 8 p.m. to sample all of the great food Wilson County restaurants and catering companies have to offer. For more details, visit www.tasteofwilsoncounty.com.

#### **October 11 – Mt. Juliet** Halloween in the Park – The City

of Mt. Juliet's annual Halloween in the Park will be held on Saturday, Oct. 11 from 11 a.m. until 3 p.m. at Charlie Daniels Park. The event will include costume contests, hayrides, a petting zoo, vendor booths and plenty of free candy.

#### October 18-19 – Lebanon Oktoberfest – Presented each

year by Wilson Bank & Trust, the two-day event features an antique car show, live music, children's games, quilt displays, photography displays, plenty of great food and much, much more. Admission is free, although some charges apply to inflatable games and other activities. Oktoberfest will be held at Wilson Bank & Trust's main office, located at 623 W. Main St., on Saturday, Oct. 18 and Sunday, Oct. 19. For more information, call 615-444-2265.

#### October 31 – Lebanon Halloween on the Square – The Lebanon Public Square will play host to this fun-filled annual event on Friday, Oct. 31 from 5 until 8 p.m. It will feature trick-or-treating, candy stations, balloons, face-painting, inflatables, games and more, including the can't-miss Neddy Jacobs Coffin Race. To learn more, call 615-444-5503.



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Mature Lifestyles - October 2014

# Breaking the silence key to well-being

Hssisted Loving - Need Help with Your Sexual Health? By Ginger T. Manley APRN, BC, AASECT Certified Sex Therapist

#### Dear Ginger,

Do you think anybody really cares about what goes on in the sexual lives of older adults? Among my friends the topic is only a source of jokes. Just wondering,

#### Milton

#### Dear Milton,

Funny you should ask. Just this week I was teaching a group of geriatric-specialty physicians about the topic of how to inquire into the sexual needs and problems of their aging patients and the same question came up. It prompted me to step back and ask myself, why is this important? Why do I write this column every month? Why do I speak out whenever I am asked to do so on a subject about which most everyone, seniors included, laugh and joke?

First and foremost is my belief, honed and sharpened in the 40 years I have been a professional working in the field of sexual health and well-being, that silence is the greatest risk to sexual health. The things we cannot or do not speak about whether as a child, a young adult, or a more mature person, are the things that cause us the most problems. Second, sex and sexual activity after age 50 is almost always about having fun, rather than making babies, and who couldn't use a little more fun in their lives?

Lastly, over the almost six years of writing this column I have been impressed with the thoughtful dialogues I have had with numerous folks over age 50 – and some conversations also with youngsters who are not yet 50. In workshops, seminars, being stopped while grocery shopping for a chat, the casual discussions while playing golf or Bunco or taking road trips, or through the string of joke e-mails sent to me by friends and their friends, I have learned that these discussions have great meaning for the people who ask. Occasionally I meet someone for the first time, and they recognize my name and say, "I enjoy your column." Other times, someone I have known for a long time but who is unaware of my professional role says, "I was reading that newspaper in my doctor's office, and then I saw your picture and what you wrote and I said to myself, holy cow – I didn't know she was that woman. You seem so normal." Or someone else says, "My wife and I didn't feel comfortable talking about these kinds of things until we started reading your column, and now we are about 10 percent more comfortable, and we have hope."

In the first year or so, what I wrote seemed to challenge the safety zone of some readers, leading to complaints about impropriety or just downright offensiveness. I am unaware of any such complaints or concerns being expressed in the more recent times, so I hope those who were too uncomfortable to read have chosen to avoid the column and those who continued to read and to ask questions have expanded their comfort and knowledge.

I believe it is the responsibility of all health care providers to show interest in the sexual concerns and needs of their patients at all ages. A colleague recently put it this way, "Sexual activity is an ADL – activity of daily living," like walking, putting on one's clothes or eating. Sometimes we don't or can't walk, or get dressed or eat, and we need professional help to right the ship. Sometimes we overdo on any of these, and we might need a different kind of help. And the same is true of sex and sexuality – the topic ought to be one about which our health care provider inquires, not out of curiosity or inappropriate probing, but because it is his or her job to help people solve concerns around the topic. It is also important for a patient to know he or she can ask a health care provider about sexual problems and that the patient will receive a respectful and thoughtful response.

Milton, I have learned that people joke about things that make them uncomfortable or that they fear. If one looks at the themes of most sexual humor about aging, the theme is usually loss of function or loss of partner or some other feared sexual loss. Many of these jokes are really funny, but some are cruel and overly involved in stereotyping mature adults. When I receive the really good ones, I laugh and occasionally pass them on to my friends who can share the humor.

I hope I have not met all the people who might agree with me or who might benefit from receiving a bit of sex education. There does seem to be a lot of silence, however. I hardly ever receive any response to what I write. I run short on new material because people don't ask as many questions as I think are actually out there. Maybe I am wrong, and maybe I am in a tiny group of folks who see things the way I do, but I think breaking the silence around sexual topics is important to our overall well-being and since I don't see many other people doing this kind of work, maybe I have a lot of job security. I would surely love to hear what readers think about the topic. Thanks for asking, Milton.



Please visit my website, www.gingermanley.com, for more information. Also, look for my new book, "Assisted Loving: The Journey through Sexuality and Aging" at some local booksellers and at almost all Internet book retailers in both print and eBook format.

## Exercise today for a healthier tomorrow

#### By Ann Shaver Wilson Exercise Physiologist/ MyFitScript.com

I was approached to write this month's column for MyFitScript, and my first thought was, "Would anyone take advice from a 30-yearold?" I wondered what experience I had to offer those older individuals. I have a passion for exercise and its ability to prevent chronic disease. I hope to educate mature readers as well as the readers of my age that what we do today will greatly affect our tomorrow – no matter your age. What better time to start exercising than today?

Younger readers may pass up this column, thinking, "This doesn't pertain to me. I am still young." But not so fast! We will all grow older, so taking in any good words of advice will serve us at some point and put us ahead of the game. Exercise is most effective today. Why wait? Why allow our bodies to lose their extraordinary potential? Exercise can slow down the aging process, thanks to its ability to help prevent chronic disease. That is good news for any age group. Who wouldn't like to stop the hands of time without Botox? Exercise is remarkably effective in helping you forget that you are aging!

So I would share that you have the ability to stay the age you are today longer and healthier. Have you ever heard the saying "use it or lose it?" Well, that applies to our bodies. The body has the ability to survive by only using nutrients and energy where needed. This is truly amazing. If we ever found ourselves on the frozen tundra for several days, the body would keep all the blood surrounding our organs to



help preserve what it absolutely must have in order to survive. But, this is detrimental if we choose to be inactive. According to an article entitled "Exercise and aging: Can you walk away from Father Time," *Harvard Health Publications* noted the changes that naturally occur with aging start as early as our twenties. However, with active living, this process can be slowed and in some cases reversed.

The study listed the numerous benefits of various exercise activities toward reducing the effects of the natural aging process. While the article was focused on men, the information is also found to pertain to women in other studies, such as those available in the Journal of Sport and Health Science.

As Corley Roberts says in her MyHealth Affair presentation, aging is inevitable, but disability is not. I know when I hit 65 years old I want to be 65 years young! The key is movement. Exercise today to achieve what you want tomorrow. The time is now for all ages. Don't wait. You will never regret beginning an exercise program. "I

really hate being independent," said no one ever.

Health/Fitness

It's your move. Make it today. To learn more about the *Harvard Health Publications* study, visit www.health.harvard.edu/ newsweek/Exercise\_and\_aging\_ Can\_you\_walk\_away\_from\_Father\_ Time.htm.



Corley Roberts, ACSM-HFS, MHA, CPHQ, is an Exercise Physiologist, published author, public speaker, health care professional and founder and CEO of MyFitScript. MyFitScript has been featured on Medscape Inc., CBS Healthwatch, Business and Health Magazine and the American Academy of Family Physicians. Visit www. myfitscript.com for exercise education and programs, or contact Corley at info@ myfitscript.com.

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## Medication Management Critical to Senior Welfare

Grandma's arthritic fingers struggle to grasp the tiny prescription pills, so she frequently drops them on the floor. Sometimes Grandma decides just not to bother with her medications at all. Dad cuts his daily blood pressure tablets in half to save money. Some days Mom forgets to take her diabetes and cholesterol medications. If she's not sure whether she took them, she'll take an extra of each the next day to "catch up."

The wrong medications. The wrong dosage. The wrong timing. Any of these scenarios of skipped medications or taking too much or too little can cause medical complications or even death. The nation's seniors are particularly at risk for medication-related difficulties. Some health care experts rank medication problems among the top five causes of death for people over age 65 and as a source of confusion, falls and loss of independence.

In a 2013 report on aging and health, the Centers for Disease Control and Prevention reported, "More than a quarter of all Americans and two of three older Americans have multiple chronic conditions, and treatment for this population accounts for 66 percent of the country's health care budget ... People with multiple chronic conditions face an increased risk of conflicting medical advice, adverse drug effects, unnecessary and duplicative tests, and avoidable hospitalizations, all of which can further endanger their health."

The more medications a person takes, the greater likelihood of adverse drug interactions or a mix-up in dosages. A nurses' handbook available on the National Center for Biotechnology Information website states that seniors discharged from the hospital on more than five drugs are more likely to be readmitted to the hospital within six months after discharge.

Medication-related ER trips and hospitalizations also occur because the elderly absorb medicines at a different rate than when they were younger. Drugs taken with certain foods and liquids also can affect absorption and side effects. Staying ahead of complications from medications truly becomes a first line of defense for patients and their caregivers.

"Properly managing medications is crucial for every individual, especially those with multiple health conditions, and the elderly pose an increased challenge," Karyn Beard, owner of Right at Home of Middle Tennessee, said. "This is why we train our adult home care providers specifically on monitoring medications. We help ensure older adults stay healthy and relieve family members of the worry of making sure their loved one takes their medications."

Beard offered these common medication problems and prevention tips for older adults:

**Trouble reading labels** – For seniors with diminished eyesight, ask the pharmacist for large-print labels and instructions.

**Memory impairment** – Elders who have dementia and other cognitive issues need specific reminders for timing and dosages. Use standard pill box organizers or electronic ones with timers and rescue alerts, or seek assistance from in-home care professionals.

**Financial limitations** – Some seniors on tight budgets will cut prescribed medications in half or skip doses to save money. Generic brands and 90-day supplies help reduce medication costs, and for those who meet the requirements, prescription assistance programs can help. In addition, people on Medicare and U.S. military veterans also may qualify for lower-cost medications.

**Swallowing difficulties** – Asking for liquid forms of medications can ease swallowing challenges. Never score, crush, chew or mix

medications in liquids without first checking with the pharmacist.

**Improper storage** – Certain medications, such as insulin and eye drops, require refrigeration. Also, exposure to extreme temperatures can alter the effectiveness of the medication or cause side effects.

Successful medication teamwork involves seniors and their family caregivers informing every health care provider of all medications, over-thecounter drugs, vitamins and supplements the senior is taking. It is also essential to ask:

What is the purpose of this medication? When and how often should I use this drug? What are the main side effects that could bother me?

Will this medication interact with my other medications, supplements or vitamins?

What should I do if I miss a dose?

Is there a generic, lower-cost brand available, and does it work the same?

For additional help with preventing medication errors, the Administration on Aging (www.aoa.gov) offers innovative resources and a comprehensive list of prescription-related questions to ask doctors and pharmacists. The key in safeguarding seniors' drug usage is for all parties involved to be aware of any medication concerns before a mix-up or mishap occurs.



### Potassium-rich foods boost health outcomes for older women

Postmenopausal women who eat foods higher in potassium are less likely to have strokes and die than women who eat fewer potassium-rich foods, according to new research in the American Heart Association's journal *Stroke*.

"Previous studies have shown that potassium consumption may lower blood pressure. But whether potassium intake could prevent stroke or death wasn't clear," said Sylvia Wassertheil-Smoller, Ph.D., study senior author and distinguished university professor emerita, department of epidemiology and population health at Albert Einstein College of Medicine, Bronx, NY.

"Our findings give women another reason to eat their fruits and vegetables. Fruits and vegetables are good sources of potassium, and potassium not only lowers postmenopausal women's risk of stroke, but also death."

Researchers studied more than 90,000 postmenopausal women, ages 50 to 79, for an average of 11 years. They looked at how much potassium the women consumed, as well as if they had strokes, including ischemic and hemorrhagic strokes, or died during the study period. Women in the study were stroke-free at the start, and their average dietary potassium intake was 2,611 mg/day. Results of the study are based on potassium from food, not supplements.

The researchers found:

• Women who ate the most potassium were 12 percent less likely to suffer stroke in general and 16 percent less likely to suffer an ischemic stroke than women who ate the least.

• Women who at the most potassium were 10 percent less likely to die than those who ate the least.

• Among women who did not have hypertension (whose blood pressure was normal and they were not on any medications for high blood pressure), those who ate the most potassium had a 27 percent lower ischemic stroke risk and 21 percent reduced risk for all stroke types, compared to women who at the least potassium in their daily diets.

• Among women with hypertension (whose blood pressure was high or they were taking drugs for high blood pressure), those who ate the most potassium had a lower risk of death, but potassium intake did not lower their stroke risk.

Researchers suggested that higher dietary potassium intake may be more beneficial before high blood pressure develops. They also said there was no evidence of any association between potassium intake and hemorrhagic stroke, which could be related to the low number of hemorrhagic strokes in the study.

The U.S. Department of Agriculture recommends that women eat at least 4,700 mg of potassium daily. "Only 2.8 percent of women in our study met or exceeded this level. The World Health Organization's daily potassium recommendation for women is lower, at 3,510 mg or more. Still, only 16.6 percent of women we studied met or exceeded that," said Wassertheil-Smoller.

"Our findings suggest that women need to eat more potassium-rich foods. You won't find high potassium in junk food. Some foods high in potassium include white and sweet potatoes, bananas and white beans."

While increasing potassium intake is probably a good idea for most older women, there are some people who have too much potassium in their blood, which can be dangerous to the heart. "People should check with their doctor about how much potassium they should eat," she said.

The study – funded by the National Heart, Lung and Blood Institute -- was observational and included only postmenopausal women. Researchers also did not take sodium intake into consideration, so the potential importance of a balance between sodium and potassium is not among the findings. Researchers said more studies are needed to determine whether potassium has the same effects on men and younger people.



#### Question:

If money is added to a pooled trust, can the siblings or heirs have access to this money when the beneficiary dies?

#### Answer:

There is a required payback provision to the state (Medicaid) for medical-related expenses the beneficiary received during his/her lifetime. This means that if there is a Medicaid payback, the state must be paid and the siblings/heirs would probably not receive any money from the pooled trust.

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## Businesswomen discover caregiving joys in new book

According to new data from a recent University of Michigan Health and Retirement study, daughters are two times more likely to provide care for aging parents than are sons.

The research concludes that in families with children of both genders, sons will reduce their time spent with their elderly parents, while daughters increase that time to compensate for their male siblings.

For daughters providing care for their parents, local author and caregiving specialist Becci Bookner is here to help. Her new guidebook, "Business Woman's Guide to Caregiving: A Kit of Tools

for the Heart" (published by Westbow Press), is a unique caregivers' manual written with the business woman in mind.

Bookner, who also authored "Patterns of The Heart," "Good Manners for Great Caregivers" and "Something About Christmas," brings an extensive



amount of career experience to her book. As the president and chief executive officer of Family Staffing Solutions and a caregiver herself, Bookner writes from knowledge, offering unique insights into caring for parents.

With "Business Woman's Guide to Caregiving," working daughters will find

support and advice for balancing their professional lives with their care-giving responsibilities. Bookner encourages

readers to see the joys and blessings God gives them through care-giving and enjoy these years of caring for elderly relatives rather than viewing the responsibility as a burden.

"Life is precious and difficult at all stages of



its various cycles," Bookner admits. "We tend to view all of life as great except for being 'aged.' Being a 'grown older' is not a punishment but a most special gift."

Bookner founded her first successful service company addressing the needs of seniors in 1993. Headquartered in Murfreesboro, Family Solutions, Inc. has offices in Nashville, Tullahoma and Shelbyville as well as franchise operations in Texas. She previously created and developed an extended school program pilot project. She received the Quality of Life Award presented by the United

States House of Representatives' Small Business Committee, is a Paul Harris Fellow and past president of the Murfreesboro Rotary Club.

"Business Woman's Guide to Caregiving" is available at Amazon, Barnes & Noble, familystaffing. com and westbowpress.com, or by calling Family Staffing Solutions at 615-848-2810.

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## Volunteer Corner

#### Date & Time-Specific Opportunities

#### Nashville City Cemetery Work Day

The historic Nashville City Cemetery hosts a monthly "spruce up day" for the cemetery grounds. Volunteers are needed to sweep grass clippings off monuments, do light leaf raking, pick up twigs and small branches, and trim inside small fenced-in lots. Once the work is completed, you may stay for a mini tour of the grounds. This project is for ages 14 and older and takes place Saturday, Oct. 11 from 9 until 11 a.m. Glen Leven Farm

The Farm at Glen Leven is owned by the Land Trust for Tennessee and is just four miles south of downtown Nashville. Volunteers will help with weeding, mulching, harvesting in the garden, cleaning brush in cow pastures and tidying up the land around the house. This project takes place Saturday, Oct. 18 from 8:30 until 11 a.m.

<u> Judge High School Debate – No Experience Necessary</u>

The Nashville Debate League holds monthly debate tournaments at which both experienced and inexperienced volunteers are needed to serve as judges. Judges determine the outcome of policy debate rounds. Volunteers will attend a brief training session prior to judging and will receive lots of support along the way. Coffee and lunch will be provided. This project takes place Saturday, Oct. 25 from 9:30 a.m. until 1 p.m.

#### **To-Be-Scheduled Opportunities**

#### Dinner Volunteer

Home Hospitality House is a home away from home for families of critically ill patients in Nashville area hospitals. We provide housing and meals. Please sign up and commit to one night per month to bring dinner for 15 to 20 people. It can be simple. It is a way for the guests to share a meal together. Available days each month are: first, second and fourth Fridays; fourth Mondays; first, second and fourth Wednesdays; and third and fourth Thursdays.

#### Elementary School Tutor (55 years+)

FiftyForward's Friends Learning in Pairs (FLIP) program pairs adults 55 and over with struggling students in Davidson and Williamson County schools. FLIP tutors spend approximately two hours each week of the school year meeting individually with children in grades K through four. Tutors are provided with training and high quality tutoring materials. FLIP tutors must be over 55 years of age.

#### Children's Program Volunteers

Volunteers are needed to manage child care for a small group of children while adult residents of Safe Haven Family Shelter attend a meeting or class on site. The current need is for a small group to engage children in activities from 6:30 until 8:30 p.m. on Tuesday evenings.

For more information on these and other opportunities, please visit the Hands On Nashville website at www.hon.org, or call 615-298-1108.

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## Nashville's Volunteer of the Month: Ben Cook

### Teaching the country's newest citizens

Ben Cook is a retired technician who finds immediate selfgratification in volunteering. He teaches citizenship classes at Casa de la Cultura and has been named Nashville's Volunteer of the Month for October 2014.

An American citizen by birth, Cook says, "I knew nothing about citizenship, but I do know about teaching ... I love the people ... and, I know how much they put into it (studying for their citizenship exams)."

Cook is one of eight volunteers at Casa de la Cultura Latino Americana, and his role is to teach and tutor students for their citizenship and civic classes. While much of the curriculum

is provided via a book and CD complete with answers, he proudly "asks them the questions in eight additional ways" so they won't be thrown by how the question is asked - whether on the written exam or during the interview. "It (citizenship) can't be memorized," he says. "It must be learned. In fact, most U.S. citizens couldn't pass the test!"

When asked, Cook humbly says over 90 percent of his students pass the test. Though not required, he enjoys attending the swearing in ceremony for each graduating student and keeps a picture with each from that special day. Plus, he says it is "especially fun to teach



civics" during a mid-term election year. He uses pictures of mayors from Davidson, Wilson, Rutherford and other counties as well as the president, representatives, senators and more "because you never know where the student lives."

Casa de la Cultura Latino Americana is located in the Global

Mall in Antioch. The citizenship class is one of many services they provide. Another is educating Spanishspeakers in their native language using the curriculum provided by the Mexican government, the equivalent of the K-12 public school system in the United States. They also offer HiSET (GED) classes, art classes, a location for weddings, a retail center for artists who are keeping their Latino culture alive and more.

Nashville's Volunteer of the Month is a program produced by Doing Good, a start-up, nonprofit organization which celebrates volunteers who make a difference throughout Metro Nashville. For more information about Cook, Doing Good, other volunteers or nominating a friend for Nashville's Volunteer of the Month, visit www.DoingGood.tv.

### Have A BOO-tiful Halloween!

Why don't witches like to ride their brooms when they're angry? They're afraid of flying off the handle.

Why were there screams coming from the kitchen? The cook was beating the eggs.

Why wasn't there any food left after the monster party? Because everyone was a goblin! Why don't mummies take vacations? They're afraid to relax and unwind.

Why doesn't anyone like Dracula? He has a bat temper!

Why do mummies make excellent spies? They're good at keeping things under wraps!

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Why do demons and ghouls hang out together? Because demons are a ghoul's best friend.

Why didn't the skeleton dance at the party? He had no body to dance with. Why did the vampire give his girlfriend a blood test? To see if she was his type.

Why did the ghost starch her sheet? She wanted everyone to be scared stiff. Why did the game warden arrest the ghost? He didn't have a haunting Seence.

Why couldn't Dracula's wife get to sleep? Because of his coffin Who did Frankenstein take to the prom? His ghoul friend Where does Dracula eat his lunch? At the casketeria Where does a one-armed man shop? At a second hand store Where does a ghost go on vacation? Mali-boo! What goes "Ha-Ha-Ha....THUD?" A monster laughing his head off. What game do ghosts like to play? Peek-A-Boo What does a skeleton order at a restaurant? Scare ribs.





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