

April 2020

The Best Of Times

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GHOSTS, WAR & MURDER

Mansfield Female College's Rich History

Also Inside: Coronavirus and Older Adults

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Broadcasting every **Saturday** morning **9:05 to 10 a.m. on News Radio 710 KEEL**, a Townsquare Media radio station in Shreveport.

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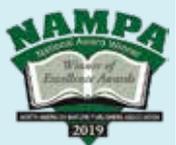
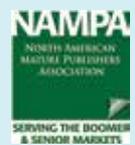
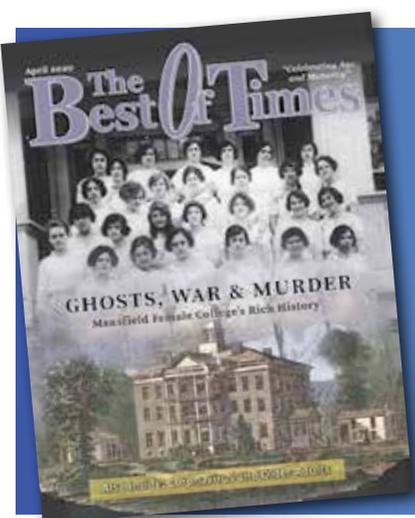
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ON THE COVER:

Mansfield Female College

Top photo: Glee Club - 1915
(Credit: LSU-S Archives and Special Collections)

Bottom Photo: Catalogue Back Cover
- 1858 - 1859 (Credit: Centenary College Archives)



The past month has been filled with anxiety and uncertainty for all. Like so many other small businesses, we have had to make a number of decisions about *The Best of Times*. Due to the COVID-19 crisis and the Governor's directive for "shelter in place", we were forced to cancel the print version of the April 2020 issue. If you're reading this, congratulations! You were able to find the issue on our website or through "The Best of Times" APP for Apple and Android devices.



Please help us spread the word. If you're on our website, place your cursor near the bottom of your screen. Click the "share" icon (a square with an arrow coming from the center) to email it to your friends and family or post on social media. And if you haven't already done so, please "like" The Best of Times News on Facebook.

Don't forget to support all our area businesses during these difficult times, but especially remember those who value area mature adults enough to support this publication.

Stay safe! May GOD bless you and yours.

Tina

CARES ACT (H. R. 748)

This is a summary of the individual and workforce provisions contained within H.R. 748. The full legislative text will be posted on www.Congress.gov and accessible by searching H.R. 748.

Money for Americans Now. A one-time direct deposit or check of \$1,200 per individual and \$500 per child. All Americans, including those with no income, are eligible. For higher income earners, starting at \$75,000 for individuals, \$112,500 for head of household, and \$150,000 for married couples, the amount is phased out by \$5 for each \$100 exceeding the phase-out threshold. This rebate gradually drops to zero for incomes exceeding \$99,000 per year for individuals, \$146,500 for head of household filers, and \$198,000 for joint filers.

Loosens Rules on Retirement Accounts. Older Americans that are subject to mandatory minimum distributions from their retirement accounts would be able to keep their capital invested instead of being forced to cash out to draw on that capital without penalty, which would be suspended for 2020. Similarly, the CARES Act also waives the 10% penalty on coronavirus-related early distributions from 401(k)s and IRAs, which applies to distributions made during 2020.

Unemployment Benefits for More Americans. The CARES Act will make sure self employed and independent contractors can receive unemployment. It also ensures state and local governments and non-profits can pay unemployment to their employees.

More for Workers. It adds \$600 per week on top of what the state normally pays in unemployment and provides an additional 13 weeks of benefits.

THE BEST OF TIMES SCAVENGER HUNT

Many of our readers are looking for fun activities to occupy their time while we all shelter in place. This month, *The Best of Times* is proud to offer a magazine "scavenger hunt" with your chance to win one of 3 valuable prizes.

PRIZES

- \$100 gift certificate to Ernest's Orleans Restaurant
- \$50 gift certificate to Monjuni's Italian Cafe on Louisiana
- \$25 gift certificate to Brookshire's Grocery

HERE'S WHAT TO DO:

The rules are simple. Look through this month's issue of *The Best of Times* for pictures that contain these objects.

- | | |
|-------------------|----------------|
| 1. Gloves | 6. Money |
| 2. Roller Coaster | 7. Glee Club |
| 3. Heart | 8. Sunglasses |
| 4. Eggs | 9. Big Foot |
| 5. Robot | 10. Microscope |

Note the page numbers for each object, then submit your entry by April 21 via email to TBTNewsletterContact@gmail.com or mail to TBT Scavenger Hunt, PO Box 19510, Shreveport, LA 71149. On April 22nd three winners will be selected in a random drawing of all correct submissions and will be announced in our May issue.



Stat!

Medical News & Info



Women Aged 50 -70 Tend to Drink

Women aged 50-70 are more likely than younger women to consume alcohol at levels that exceed low risk drinking guidelines - and most think that's just perfectly fine. New Edith Cowan University (ECU) research has found that despite the potential health risks of exceeding national drinking guidelines, many middle-aged and young-old women who consume alcohol at high risk levels tend to perceive their drinking as normal and acceptable, so long as they appear respectable and in control.

A Happy Partner Leads to a Healthier Future

Science now supports the saying, "happy wife, happy life." Michigan State University research found that those who are optimistic contribute to the health of their partners, staving off the risk factors leading to Alzheimer's disease, dementia and cognitive decline as they grow old together. "We spend a lot of time with our partners," said William Chopik, assistant professor of psychology at Michigan State University and co-author of the study. "They might encourage us to exercise, eat healthier or remind us to take our medicine. When your partner is optimistic and healthy, it can translate to similar outcomes in your own life. You actually do experience a rosier future by living longer and staving off cognitive illnesses." The study was published in the *Journal of Personality*.

Coming Soon Inflatable Health Care Robots



Robots can build cars, move inventory and clean floors, but could they someday also help take care of the sick or elderly? The University of Pennsylvania's School of Engineering and Applied Science and the School of Nursing have received grant from the National Science Foundation to do just that. Their goal is to create robotic mats that inflate into precise shapes and could be placed on top of hospital beds to help health care workers move patients. "When you think about it, a hospital bed is already a robot," said project leader James Pikul. "It bends to different shapes and has sensors to monitor vital signs. They're already sophisticated systems; they're just bad at moving people. And we want to fix that."



Older Women May Reduce Urinary Incontinence Symptoms with Physical Therapy

Physical therapy interventions effectively reduce urinary incontinence symptoms in older women and should be a first-line treatment intervention for patients with this chronic condition, according to a new study presented at the Association of Academic Physiatrists Annual Meeting. Urinary incontinence (UI), the involuntary loss of urine, is prevalent among older adults, particularly women. PT interventions to manage UI symptoms, including pelvic muscle floor training, electrical stimulation, behavioral therapy, extracorporeal magnetic intervention and physical activities were effective at reducing women's UI symptoms compared to control groups, the data showed. PT interventions should be offered to patients as a first-line therapy as opposed to non-conservative methods, the researchers concluded.

The Invention of the Year

The world's lightest and most portable mobility device

Once in a lifetime, a product comes along that truly moves people. Introducing the future of personal transportation... The Zinger.

Throughout the ages, there have been many important advances in mobility. Canes, walkers, rollators, and scooters were created to help people with mobility issues get around and retain their independence. Lately, however, there haven't been any new improvements to these existing products or developments in this field. Until now. Recently, an innovative design engineer who's developed one of the world's most popular products created a completely new breakthrough... a personal electric vehicle. It's called the **Zinger**, and there is nothing out there quite like it.

"I can now go places and do things that I wasn't able to go or do before. It has given me a new lease on life and I am so happy I found it!"

—Dana S., Texas

The first thing you'll notice about the **Zinger** is its unique look. It doesn't look like a scooter. Its sleek, lightweight yet durable frame is made with aircraft grade aluminum. It weighs only 47.2 lbs but can handle a passenger that's up to 275 lbs! It features one-touch folding and unfolding—when folded it can be wheeled around like a suitcase and fits easily into a backseat or trunk. Then, there are the steering levers. They enable the **Zinger** to move forward, backward, turn on a dime



Available in Green, Black and Blue (shown)

and even pull right up to a table or desk. With its compact yet powerful motor



The Zinger folds to a mere 10 inches.

it can go up to 6 miles an hour and its rechargeable battery can go up to 8 miles on a single charge. With its low center of gravity and inflatable tires it can handle rugged terrain and is virtually tip-proof. Think about it, you can take your **Zinger** almost anywhere, so you don't have to let mobility issues rule your life. You can even gate check it at the airport like a stroller.

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The Zinger Chair is a personal electric vehicle and is not a medical device nor a wheelchair. Zinger is not intended for medical purposes to provide mobility to persons restricted to a sitting position. It is not covered by Medicare nor Medicaid. © 2020 firstSTREET for Boomers and Beyond, Inc.

Tips to Cope with the COVID-19 Pandemic

by Dr. Charles Herrick, Chair of Psychiatry, Nuance Health

Does the COVID-19 pandemic have you feeling anxious and worried? If yes, please know that you're not alone! Being nervous about the chances that you, a loved one, or a friend may come down with this novel coronavirus is common. These feelings can be intensified by the seemingly nonstop news coverage on the topic. While meant to provide information and, to some degree, to reassure the public, such round-the-clock coverage can lead to panic, especially as the COVID-19 outbreaks are now closer to home.

Thankfully, there are a number of ways to deal with these feelings, including that old favorite, taking a deep breath. Doing so enables more air to flow into your body and can help calm your nerves while also reducing stress and anxiety. So let's start there. Deep breath in ... deep breath out ...

Here are answers to common questions and more tips to help you during this stressful time:

WHAT CAN WE DO TO MANAGE ANXIETY AND FEAR DURING THIS COVID-19 PANDEMIC?

Recognize it's normal to panic: As human beings, we're susceptible to panic during unknown and stressful events. Having this awareness can actually help to manage the panic because you know it's not uncommon. If you already have existing anxiety, focus on the coping strategies you regularly practice when there are triggering events like this outbreak of COVID-19.

Stick to the facts: Focusing on facts is a better way to judge the risk, rather than relying on peers and social media. Even with standard media, make sure the sources of your information are from trusted sources. The Centers for Disease Control and Prevention (CDC) is an excellent and sound source for factual, current information, as well as your state and local health departments and hospitals.

Stick to what you can control: Keep to your routine as best you can, while following the guidelines provided by the CDC, state and local health departments, and your local hospitals. Routines can be soothing because they are familiar. Remember to exercise, eat well, stay hydrated, and get enough sleep to keep your immune system strong, which is important to reduce the risk of getting sick with other illnesses (we're still in cold and flu season) and to help manage stress.

Remember that you're not alone: Touch base with loved ones, family, and friends through your usual daily activities; if that doesn't include in-person get-togethers, try phone calls or video chats. Keep in mind that everyone is going through this



now. With all of us in essentially the same situation, you can achieve a sense of "we'll figure this out together." This mindset can be empowering and uplifting.

Put things in perspective: The vast majority of viral infections are not from this new coronavirus; they continue to be common cold and flu. Refrain from thinking that anyone who has a cough or fever must have COVID-19. The risk of serious illness from COVID-19 remains low. Most infected people will experience mild upper respiratory symptoms, including cough, nasal congestion, and a fever.

As of this writing, more people have died from flu this year in just the United States alone, compared to deaths from COVID-19 worldwide. The CDC estimates that from October 1, 2019 to February 29, 2020, between 20,000 and 52,000 Americans died from flu, and predicts that at least 12,000 Americans will die from the virus in any given year. Consider opioids too, which were involved in a staggering 47,600 overdose deaths in the United States in 2017, according to the latest data from the CDC.

Continue to enjoy life: The sun is still shining. Babies are still being born. People are still producing great work, such as

your care teams and staff at Nuvance Health who are continuously working to keep you safe as we fight against COVID-19. So continue to enjoy your life, and feel good when you follow guidelines to reduce your risk of possible exposure to COVID-19.

IS THERE ANYTHING WE CAN LOOK FORWARD TO?

Yes! Every crisis is an opportunity. If you end up in self-isolation, and your routine changes in some way, find something positive in that. For example, take up a new home-based hobby that you've been wanting to do, such as meditation or yoga; start that book you've been wanting to read.

Strong bonds are formed during times like these that probably wouldn't have formed under normal circumstances. Remember that we're facing adversity together, and that strong social connections are how we survive these types of events.

Again, fear — and even panic — are normal emotions to experience during events like these. Accept that, stay informed with accurate facts, and remember that we're all in this together.

And, yes, take a deep breath.

Nuvance Health is keeping the communities informed on our website at nuvancehealth.org/coronavirus, and on social media @ NuvanceHealth, or search for your hospital's name.

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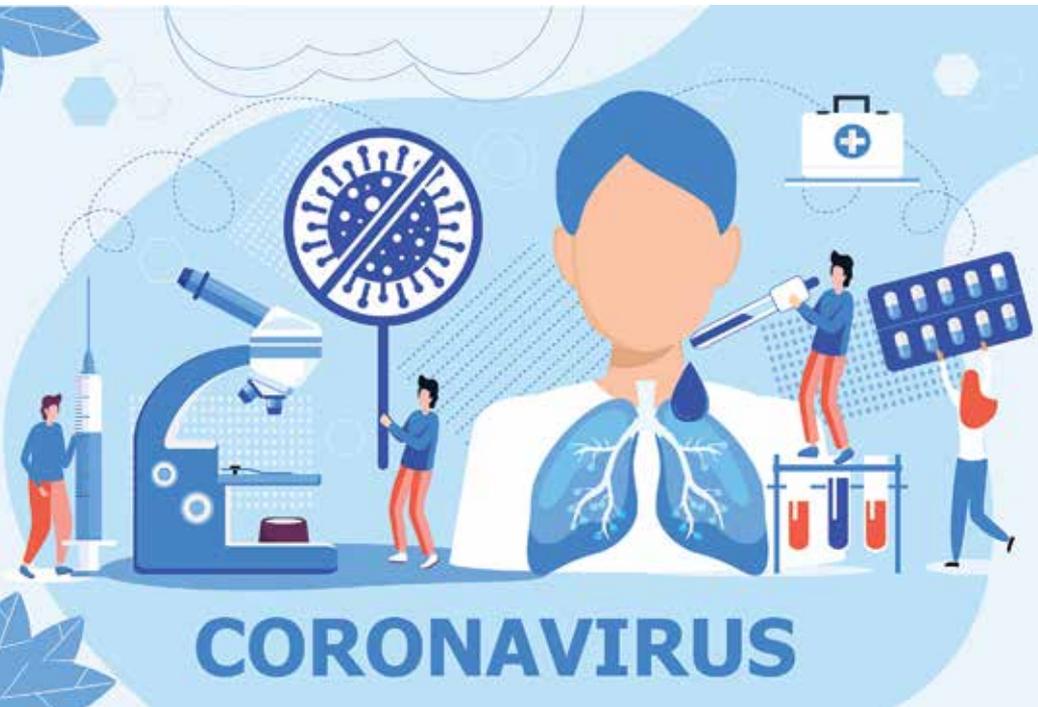
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Medicare Coverage and *Coronavirus Disease 2019*



Dear Marci,
I am concerned about the spread of coronavirus and how it might affect my health. I have Medicare--will I be able to get necessary services covered?

-Tammy (Tempe, AZ)

Dear Tammy,

Medicare is working to address the spread of COVID-19 (also called coronavirus) and inform people with Medicare about the services that Medicare covers. The Centers for Disease Control and Prevention (CDC) has identified older adults and people with serious chronic medical conditions like heart disease, diabetes, and lung disease as being at a higher risk from the virus.

In general, Medicare covers medically necessary items and services that you receive from a provider who accepts Original Medicare or is in-network for your Medicare Advantage Plan. Medicare Advantage Plans must cover everything that Original Medicare does, but they can do so with different costs and restrictions.

Certain cost and coverage changes

may occur, so be sure to visit www.medicare.gov and the Medicare Rights Center's blog post for the most up-to-date information.

Some services related to coronavirus include:

- **Coronavirus testing:** Testing will be covered under Medicare Part B as a clinical laboratory test. Your doctor can bill Medicare for this test beginning April 1, 2020 for testing provided after February 4, 2020. If you have a Medicare Advantage Plan, you should contact your plan to learn about its cost and coverage rules.

- **Coronavirus vaccine:** There is currently no vaccine for coronavirus. If a vaccine is developed, it will be covered under Medicare Part D. All Part D plans will be required to cover the vaccine. How much you will owe for the vaccine will depend on costs set by your drug plan.

- **Prescription refills:** If you want to refill your prescriptions early so you have extra medication on hand, you should contact your Part D plan to learn what is covered. Your plan may require extra approval before it covers early refills, and

not every prescription can be refilled in advance. If you take medications that are covered by Original Medicare Part B, you should ask your doctor for advice.

- **Services you receive from a physician (or other provider, such as a registered nurse) who visits your home:** These services are covered under Part B. Part B also covers some services that are not face-to-face with a doctor, such as check-in phone calls or assessment using an online patient portal.

- **Telehealth services:** A telehealth service is a full visit with a physician using telephone or video technology. Part B generally only covers telehealth services for people who live in rural areas and get the services in certain health care settings, rather than at home. However, Congress has waived some of the restrictions on telehealth. Medicare Rights will monitor these changes and update our related blog post as appropriate. Medicare Advantage Plans may also cover additional telehealth benefits, including telehealth benefits in the home. If a beneficiary has a Medicare Advantage Plan, they should contact their plan to learn more.

Note that if you have Medicare and Medicaid, Medicaid may cover additional services as long as you see providers who accept Medicaid. Contact your local Medicaid office for more information.

If you have a Medicare Advantage Plan or Part D plan, know that plans must also work to maintain health care and prescription drug access during emergencies

-Marci

Dear Marci is a service of the Medicare Rights Center that helps those with Medicare, their families and caregivers understand their Medicare benefits and options. For more information, visit www.medicarerights.org.

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— J. Fitzgerald, VA



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The Best Ways to **KILL** Coronavirus In Your Home

Rutgers experts on viruses, microbial risk assessment offer their tips

Your kitchen cabinet may already be stocked with cleaning agents that can kill coronavirus. But not all chemicals will work, and none are as gentle on your skin as commercial hand sanitizers, according to Rutgers University experts.

Siobain Duffy, an Associate Professor of ecology with expertise in emerging viruses and microbial evolution, and Donald Schaffner, a Distinguished Professor and extension specialist in food science with expertise in microbial risk assessment and handwashing, offer the following tips for cleaning to kill the pathogens that cause COVID-19 and other deadly diseases.

“Not many scientific studies have asked which are the most effective disinfecting agents to use against SARS-CoV-2, the virus that causes COVID-19, because it was discovered so recently,” Duffy said. “So scientists are assuming that what works against other coronaviruses can work against this one.”

Schaffner said, “Each disinfecting chemical has its own specific instructions. But an important general rule is that you shouldn’t immediately wipe a cleaning solution off as soon as you’ve applied it to a surface. Let it sit there long enough to kill viruses first.”

GENERAL DISINFECTING GUIDELINES:

- The U.S. Centers for Disease Control



and Prevention recommends daily disinfection for frequently touched surfaces such as tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets and sinks.

- The CDC also recommends the use of detergent or soap and water on dirty surfaces prior to disinfection.
- If someone in your home is sick with flu-like symptoms, consider regularly disinfecting objects in your home since SARS-CoV-2 has been shown to survive for 16 hours on plastics.
- Whatever cleaning solution you use, let it remain in contact with the surface long enough to kill viruses and other pathogens. The time needed will depend on the chemical.
- Don’t use different cleaning agents at the same time. Some household chemicals, if mixed, can create dangerous and poisonous gases.

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A collage of images for Azalea Estates. The top left shows the exterior of a large, modern building with a green lawn. The top right shows a couple sitting at a table with a meal and drinks. The middle section contains several smaller images showing interior views of common areas, private rooms, and a dining area.

BLEACH:

• Bleach can be diluted with cold water to make an effective disinfectant against bacteria, fungi and many viruses including coronaviruses. You can typically use ¼ cup of bleach per 1 gallon of cold water – but be sure to follow the directions on the label of your bleach.

• Make dilute bleach solution as needed and use it within 24 hours, as its disinfecting ability fades with time.

• Non-porous items like plastic toys can be immersed in bleach for 30 seconds. Household surfaces that won't be damaged by bleach should get 10 or more minutes of exposure.

• Bleach solutions are very hard on the skin, and should not be used as a substitute for handwashing and/or hand sanitizer.

ALCOHOL:

• Alcohol in many forms, including rubbing alcohol, can be effective for killing many pathogens. You can dilute alcohol with water (or aloe vera to make hand sanitizer) but be sure to keep an alcohol concentration of around 70% to kill coronaviruses. Many hand sanitizers have a concentration of about 60% alcohol, and Lysol contains about 80%; these are all effective against coronaviruses.

• Solutions of 70% alcohol should be left on surfaces for 30 seconds (including cellphones – but check the advice of the phone manufacturer to make sure you don't void the warranty) to ensure they will kill viruses. Pure (100%) alcohol evaporates too quickly for this purpose.

• Containers of 70% alcohol should be sealed to prevent evaporation. But unlike bleach solutions, they will remain potent as long as they are sealed between uses.

• A 70% alcohol solution with water will be very harsh on your hands and should not be used as a substitute for handwashing and/or hand sanitizer.

HYDROGEN PEROXIDE:

• Hydrogen peroxide is typically sold in concentrations of about 3%. It can be used as is, or diluted to 0.5% concentration for effective use against coronaviruses on surfaces. It should be left on surfaces for one minute before wiping.

NATURAL CHEMICALS (VINEGAR OR TEA TREE OIL)

• Vinegar, tea tree oil and other natural products are not recommended for fighting coronaviruses. A study on influenza virus found that cleaning with a 10% solution of malt vinegar was effective, but few other studies have found vinegar to be able to kill a significant fraction of viruses or other microbes. While tea tree oil may help control the virus that causes cold sores, there is no evidence that it can kill coronaviruses.

Rutgers University—New Brunswick is where Rutgers, the State University of New Jersey, began more than 250 years ago. Ranked among the world's top 60 universities, Rutgers's flagship university is a leading public research institution and a member of the prestigious Association of American Universities.

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This project was supported, in part by a grant (Nos. 90MPPG0049, 90MPPG0024 & 90MPPG0023), from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.



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5 Tips to Help Seniors Cope With Being Quarantined

by Melissa Negrin-Wiener

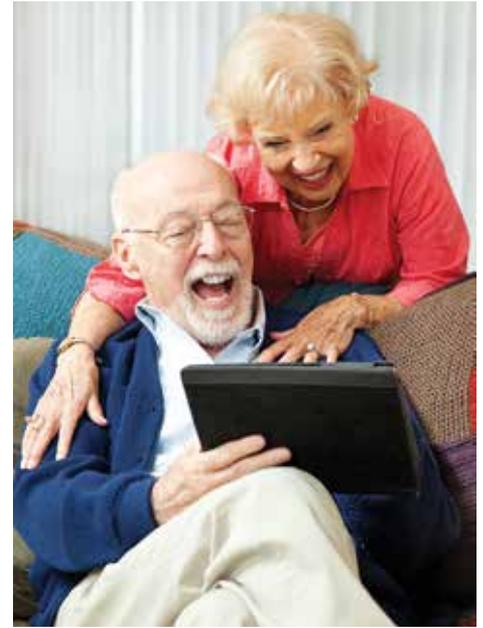
The CDC recommends that high-risk individuals avoid crowds and social gatherings and that they should stay home as much as possible. While there is no question that this is of the utmost importance, when dealing with our senior population, there is so much more that must be taken into consideration. In the wake of COVID-19, we are seeing closures of senior centers as well as cancellations of social groups, book clubs, bingo games, etc.

In addition, it is recommended that seniors do not visit with family and friends

as people could be infected with COVID-19 and not even know, while still spreading the virus to others. This has hit the elderly hard and exacerbated feelings of loneliness, detachment, sadness and depression.

1 Technology is going to be key in protecting the mental health of our seniors. Family members and friends need to make it their business to engage in texting, FaceTime, Skype, video conferencing and even just basic telephone calls. Letters and cards from loved ones will also serve to help deal with feelings of loneliness.

2 We should also make sure that our aging loved ones have things to **keep their brains working**. Perhaps they enjoy reading, words games or puzzles, or books on tape. We need to ensure that they have what they need to keep their minds active.



3 They also need **exercise**. Almost every gym has created online workouts including chair yoga and chair exercises for seniors. There are also e-books, television subscriptions and online virtual museum tours.

4 Another suggestion is to install **cameras** so that we can keep a closer eye on our seniors who are alone. It is more important than ever to put these things in place. Facebook groups have been amazing.

5 Younger individuals have offered to go **food shopping** for seniors and bring them other things they may need. However, we still need to practice social distancing and either leave things by the front door or remain far away from the person we are delivering to.

As for me, I stood on my parents driveway and tossed the supermarket items to them at the front door. We have to do what we have to do to keep our aging loved ones safe and happy even if that includes postponing gatherings and family events and parties. It is safer for all involved.

Melissa Negrin-Wiener is a partner at Genser Cona Elder Law, based in Melville, LI that concentrates on elder law, estate planning, estate administration and litigation, disability planning and health care facility representation.

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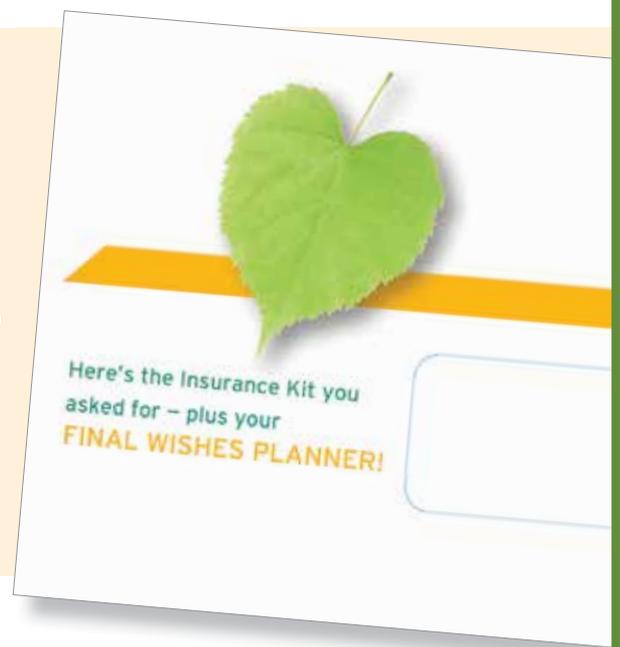
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Make Good Nutrition a Priority During the Covid Pandemic

by Abigail McAlister

As we age, our immune function capabilities decrease, which makes us prone to more illness and infection. Our immune systems can be strengthened by the foods we nourish our bodies with, which is why it is so important to eat a balanced diet full of nutrient-rich foods. In fact, certain nutrients can help support the immune system, including protein, vitamin C, vitamin E, vitamin A, and zinc.

Protein helps our bodies heal and recover. Too little protein in our diets may lead to a weakened immune system. Most Americans don't have issues getting enough protein, as foods rich in protein include lean meats, poultry, seafood, eggs, soy products, beans and peas, and nuts and seeds. It's important to vary our protein choices, as all sources provide different nutrients.

Vitamin C helps stimulate the formation of antibodies, which are proteins that defend the body against harmful viruses, bacteria, parasites, and fungi. In fact, not getting vitamin C regularly can make us more prone to getting sick.



Foods rich in vitamin C include oranges, grapefruit, strawberries, broccoli, leafy greens, tomato juice, pineapple, cantaloupe, green and red bell peppers, and foods fortified with vitamin C, like some cereals.

Vitamin E is an antioxidant, meaning it protects our bodies from free radicals that can harm organs, tissues, and cells. Vitamin E also plays an important role in keeping our immune systems strong. Vitamin E can be found in leafy greens, sunflower seeds, almonds, peanuts, hazelnuts, sunflower oil, corn oil, safflower oil, and fortified foods, like

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Vitamin A works keep our skin and tissues healthy, which can help protect against infections. It also helps regulate our immune systems. Vitamin A can be found in eggs, fortified skim milk, fortified breakfast cereals, and orange and yellow vegetables and fruits, such as sweet potatoes, carrots, cantaloupe, apricots, pumpkin, and bell peppers. Vitamin A can also be found in dark green leafy vegetables, like spinach. The deeper the color these fruits and vegetable sources are, the higher the amount of vitamin A they have.

Zinc helps the body's immune system work properly. It helps with cell growth and division and wound healing. Good sources of zinc include beef, pork, chicken, lamb, nuts, whole grains, and legumes. Darker meats tend to be richer in zinc than lighter varieties, but all animal proteins can be good sources.

Exercise can also contribute to a healthy body and a strong immune system. Exercise helps promote good

circulation, which helps cells in the immune system work efficiently. Exercise can also help lower blood pressure, manage a healthy body weight, improve heart health, and protect against certain diseases.

There is no single food or supplement that can keep us from getting sick, but there are nutrient-rich foods that help support important roles in our bodies. It is always advised to try and get nutrients from foods instead of supplements unless your doctor has advised you to take one. Following general health guidelines, exercising regularly, and eating a balanced diet are great ways to naturally strengthen the immune system.

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



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They Canceled My Insurance!

by Lee Aronson

When Fred went into the nursing home, his family didn't panic. That's because even though the nursing home bill was about \$5,000 per month, Fred had long-term care insurance that would pay for everything. (If you think Medicare, which is the most common kind of health insurance for people 65 and older, will pay for long-term care, you're wrong. It doesn't.)

Even with Fred's great long-term care insurance, things didn't go as smoothly as expected. That's because Fred had forgotten to pay his long-term care insurance premium. In fact, the last payment he made was about three (3) months ago. Is Fred out of luck?

Maybe not. That's because there is a very specific Louisiana law that talks about situations like this. It says that if Fred misses a premium payment, then the insurance company can't just cancel his insurance. First, the insurance company has to send Fred

a 30-day notice telling him to pay up or his insurance will be canceled. Fred received that notice, but after 30 days, he still hadn't paid up. Now is he out of luck?

Maybe not. That's because this law goes on to say that some people have an additional five (5) months to get their long-term care insurance policy reinstated. Here's how it works. If you don't pay, you get a 30-day notice saying you have to pay or your policy will be canceled. During this time, as long as you pay what is owed, the policy has to be reinstated. But after the 30-day period ends, if Fred still hadn't paid because of a "cognitive impairment," then he has an additional five (5) months to pay the premiums he owes and get the policy reinstated.

In Fred's case, he hadn't paid his premium for January, which was due on the first of the month. He received a notice in the middle of January saying he had 30 days to pay the premium or his policy would be canceled. Fred didn't pay and his policy was can-



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celed at the end of February. He went into the nursing home and made a claim on the insurance in March. So, even though his initial 30-day reinstatement period had ended, because it hadn't been 5 months since his policy was canceled, he can still get it reinstated if he is "cognitively impaired or had a loss of functional capacity."

And here's something else this Louisiana law says: if you decide to buy long-term care insurance, no matter which insurance company you buy it through, you must be given an option to designate a trusted contact. Your trusted contact is in no way responsible for your premiums. But if you don't pay a premium, the insurance company has to tell your trusted contact about the missed payment. Let's say that Fred had listed his daughter Pebbles as his trusted contact. When Fred didn't pay his premium for January, the insurance company has to send Fred a reminder and also send the reminder to Pebbles. This does not mean that Pebbles is responsible for the bill. But it does give Pebbles a chance to contact her Dad and remind him of the problem. And as long as Fred pays within 30 days, regardless of his reason for not paying, the policy will be continued.



Aronson

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

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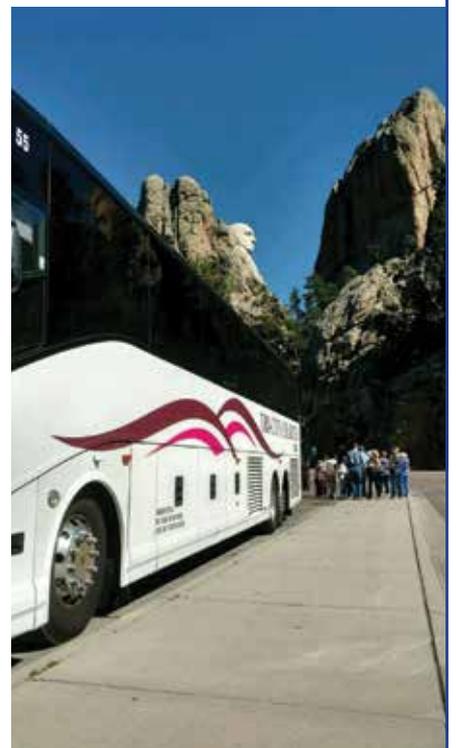


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GHOSTS, WAR & MURDER

Mansfield Female College's Rich History

By Kathleen Ward

Tucked in the streets of Mansfield, Louisiana, rests a historical landmark rife with history of female education, war and even murder. Mansfield Female College, transformed into Mansfield Female School Museum in 2002 and now owned by Centenary College, draws historians and tourists alike. Inside reside artifacts of its rich and colorful history that date from its opening in 1855, through the Civil War, the Roaring '20s, the Depression, a scandalous murder trial, and ongoing financial struggles that finally resulted in the closure of the school in 1930, when it merged with Centenary College.

The property's modern history began with its purchase by Riemer Calhoun and Clista Andrews Calhoun. At that time, its state of ruin required removal of two badly damaged top floors and

total renovation of the ground floor that became the family home. In 2002, the family donated all that property to the state and it became the Mansfield Female School Museum, one of 17 museums operated by the Secretary of State's Office. The museum, which attracts more than 7,000 visitors a year, is filled with clothing, furniture, student-made pottery, Civil War artifacts, photographs and, legend has it, a ghost.

A comprehensive history of the school can be found in *Mansfield Female College: a History* by Henry M. Stotts. Stotts' book details the school's ups and downs.

A RARE EDUCATION OPPORTUNITY FOR WOMEN

Van Reece, director of the museum, said many young women were drawn to the progressive



Methodist college for educational opportunities in higher mathematics and the sciences, subjects many colleges denied or discouraged women entry, and trained teachers, which were desperately need as more public schools opened.

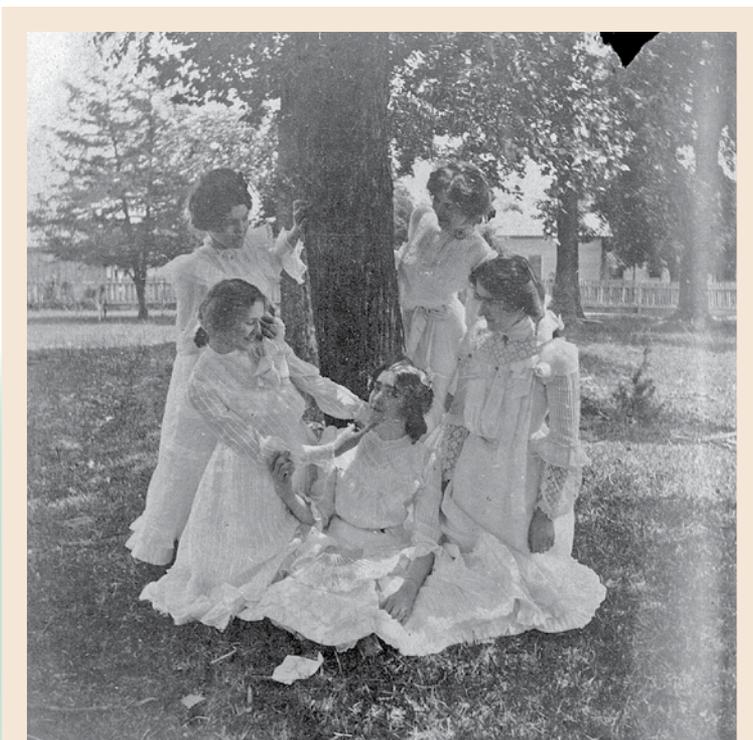
“They were mainly the daughters of wealthy plantation owners and successful merchants,” said Reech, who was taught by one of the school’s graduates. “They came for the princely sum of \$90 a year. It was a Spartan life, but they loved it.” Students boarded with local families or shared a bedroom with two or three others in the four-room dormitories that surrounded the main buildings. Beds and some furniture was provided, and their steamer trunks, which could be turned on end and opened to a short closet on one side and a chest of drawers on the other, held their possessions.

The first headmaster, Methodist minister Henry Coleman Thweatt, arrived in 1852 to raise funds, oversee the construction of the buildings and plan the academic and religious education. The school opened in 1855 with 72 students. The curriculum changed with the times and drew talented academics as instructors.

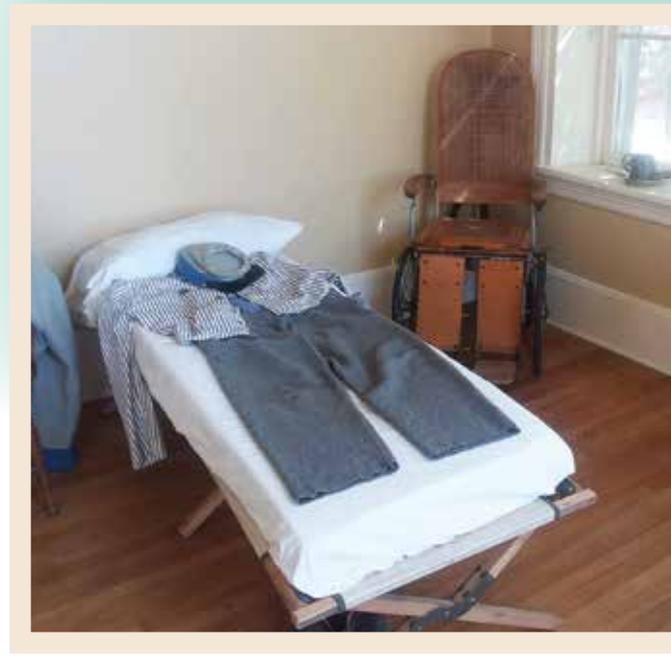
The women earned two-, three- and four-year degrees and studied science, math, modern languages, philosophy, literature and the arts while operating a school for local children. One former student of that school, legendary playwright Josh Logan, won the Pulitzer Prize for “South Pacific” and wrote a play about the fate of a destitute family living in a crumbling Mansfield mansion, “The Wisteria Trees.”

ENCROACHING CIVIL WAR

Faced with the threat of war, the school closed in 1860. On January 26, 1861, Louisiana seceded from the Union and in April



Courtesy: LSU-S Library, Archives & Special Collections



Recreated Civil War hospital room in the Mansfield Female College Museum.

1862 New Orleans fell to Union troops as they advanced north seeking control of the vital waterways of Louisiana. As the state capitol relocated from Baton Rouge to Opelousas to Shreveport, gunboats moved up the Red River and Natchitoches fell to the Union. Around 12,000 Union soldiers moved north, intent on capturing Shreveport. They were met in April 1864 by 9,000 Confederate troops at the Battle of Sabine Crossroads, also called the Battle of Mansfield, according to American Battlefield Trust.

Around 1,000 Confederate and 1,200 Union soldiers were killed, 1,541 were captured and many more were wounded. The Confederate army seized numerous buildings in Mansfield and turned the school into a hospital. The

“The Confederate army seized numerous buildings in Mansfield and turned the school into a hospital.”



Mansfield Female College Museum

cafeteria/gymnasium (which now houses the Clista A. Calhoun Center) was the triage unit, said Reech. The school reopened soon after the war.

LINGERING GHOSTS

A remnant of the Civil War, a peg-leg, which still resides in the museum, provided a ghost story for the college. Stotts wrote that “Old Peg-leg’s ghost” was a confederate soldier who died after his leg was amputated at the college. He returned “on a certain night of each year ... search for his missing leg.” The legend was so popular that “a Peg-leg night was held each April dedicated to his memory.”

A SCANDALOUS MURDER TRIAL

The college students faced a rigorous academic curriculum in a rigidly controlled environment. With permission from the headmaster and accompanied by a chaperone, they were allowed one trip to town each month. They woke at 5 a.m. and went to bed at 9 p.m. Novels and visits home during semesters were prohibited and all visitors, even parents, were attended by a chaperone.

Despite those restrictions, a scandalous 1884 murder trial roiled the community when a jealous young pastor, Rev. Ben Jenkins, murdered the headmaster, Rev. J. Lane Borden. Jenkins and his brother, Ned, confronted Rev. Borden in a Mansfield store over allegations of improper behavior with a student. Although Ben shot Borden twice, Ned claimed credit for the murder. During the trial, wrote Stotts, “Deputy Lawrence testified ... they argued on the way to the courthouse and then both brothers grabbed each other’s hands and began to waltz in circles, laughing and yelling loudly.”

Crowds of people from around the state packed the courtroom amid allegations of jury tampering, insanity and salacious behavior. It occupied pages and pages of newsprint, lasted 13 days, and resulted in the conviction of Ben Jenkins for murder. Numerous witnesses provided testimony that both entertained the crowds and damaged the school’s reputation. Jenkins was later pardoned by Gov. John McEnery “because the prison air did not agree with him.” The college recovered and thrived.

MODERN ENTERTAINMENT

Throughout its history, the school fostered close ties with the Mansfield community through the educational and entertainment opportunities it offered. One barbeque attracted 1,500 guests. Students performed plays, concerts and scientific experiments in the 500-seat auditorium, and read their essays with names like “The Mystery of Individuality” and “The Future Brightened with Promise is Better than the Past Strewn with Roses,” wrote Stotts.

At the closing ceremony, Centenary professor Dr. Walter Lowrey said, “I do not like to hear anyone say the college failed. It did not fail. It did its job gloriously and completed it in 1930.” *Photos Courtesy of Mansfield Female College Museum except where noted. For more information on the history of the college, visit the museum in Mansfield (phone 318.871.9978).*

Considerations Before Entering Hospice Care



by Judge Jeff Cox

Hospice Care, words that many people do not like to hear. Hospice Care is usually involved when a patient is considered to be terminally ill and only has a short time within which to live. Because many decisions usually have to be made quickly when Hospice Care is recommended, the following items should be considered:

First, does the patient have a Power of Attorney? Persons who are terminally ill need to consider who will pay their bills, make financial decisions, and take care of their business. In addition to a Financial Power of Attorney, the patient needs to have a Health Care Power of Attorney. The Health Care Power of Attorney will allow the person who has the Power of Attorney to make medical decisions on behalf of the critically ill patient. If a person enters hospice and does not have a Power of Attorney and is considered to not have capacity enough to make decisions, then persons seeking to care for the patient will have to get court approval through an interdiction proceeding that will take time and a significant amount of money. Powers of Attorney should be considered by persons as they age in order to avoid the possibility of not having the capacity to complete one at the time it is needed.

The next thing to consider is the patient's Last Will and Testament. If the patient has a Will, that Will needs to be



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checked to make sure it is current and up to date. If it is not up to date and the person has the capacity to make changes, the person needs to update the Will prior to entering Hospice Care.

Third, the patient needs to consider having a Living Will, if they desire to make a declaration concerning life-sustaining procedures. The Living Will declares what care the patient wants. The Louisiana Legislature has provided a specific model of the Living Will in the statutes and what will be covered by allowing the patient to check what care they wish to receive. If the patient is entering Hospice Care at this time and does not have a Living Will, considerations should be given of whether or not to execute a Living Will.

Fourth, the patient needs to consider a Do Not Resuscitate Order. If the patient stops breathing or goes into cardiac arrest, this order, if signed will keep the Hospice personnel from doing any heroic measures to bring the patient back to life. Careful consideration should be made regarding this order and it should not be entered into lightly.

Fifth, the patient needs to make sure that all persons know where important papers, titles, documents, life insurance policies, and health care policies are located. This will help family members once the patient passes away and keep them from having to search and possibly miss an important document. In addition, health care companies will need to be contacted in order to pay for the patient's Hospice Care.

Sixth, the patient needs to be able to advise Hospice personnel which funeral home to contact or how the person wishes their remains to be cared for after their death. Some people donate their body to science or medical schools. Either the patient or the caregiver will need to be able to answer these questions as hospice personnel will ask these questions when they first come to visit.

Any person entering Hospice needs to have their families and friends with them. They need to feel the love and support a family can provide. Families should remember that Hospice Care usually means a patient only has a short time to live and they should try to appreciate the time they have left to spend with the patient. However, the family needs to consider limiting visits to short periods of time as too many visitors can wear the patient and family down.

The items listed above are a general list to consider before a patient enters Hospice Care. Many more things may need to be considered. If at all possible, the patient and his or her family needs to consult an attorney or professional who regularly practices in the area of estate and long-term care

planning prior to entering Hospice Care or any long-term care facility such as a nursing home.



Cox

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



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Reg Cassibry was graduated from Ruston High School in 1964 and from Louisiana Tech University in 1968 with a degree in Chemical Engineering, having played baseball at both. He then spent four years in the Navy, serving on the USS IWO JIMA (LPH-2). He was graduated from LSU law school in 1975 and became a partner in the Shreveport law firm of Blanchard, Walker, O'Quin & Roberts in 1983 where he remains a Director. In 2004, he married Judy Levasseur Cassibry, a childhood friend. Their blended family includes four children and four grandchildren. While he professes to have two left feet, he and Judy spend much of their leisure time ballroom dancing.

Q. Who was your childhood celebrity crush?

A. An easy one: Annette Funicello on Mickey Mouse Club.

Q. What was your favorite childhood toy or game?

A. Baseball.

Q. When you were a child, what did you want to be when you grew up?

A. Pitcher for the Yankees – that did not work out as planned.

Q. What fun activity from your childhood has been completely ruined for kids today?

A. Being able to ride our bikes all around town without our parents having to worry about our safety.

Q. What do you do to eliminate stress in your life?

A. Reading, ballroom dancing, exercise, and listening to music.

Q. What's the best job you've ever had?

A. Another easy one: The best job I have had is my current one: Director at Blanchard, Walker, O'Quin & Roberts. I could not have found

a better place for my career.

Q. What is one accomplishment people might not know about you that makes you proud?

A. Having been an underway/formation Officer of the Deck on a U.S. Navy ship (incredible amount of responsibility for a 24-26 year old).

Q. What makes you angry?

A. Right now, American politics.

Q. What do you consider the highlight of your life?

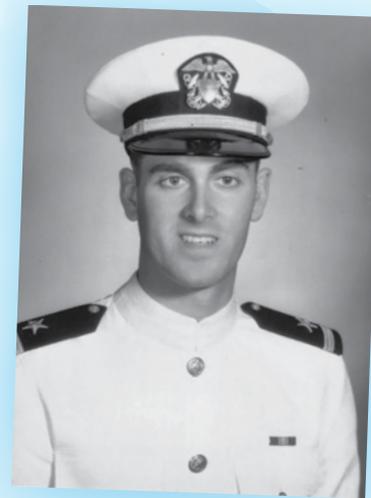
A. Other than wife, children and grandchildren, probably dancing a waltz with Judy in the Queen's Room on the Queen Mary 2 (actually a number of times on two cruises, but the last one was the most memorable.)

Q. What's the worst advice you've ever been given?

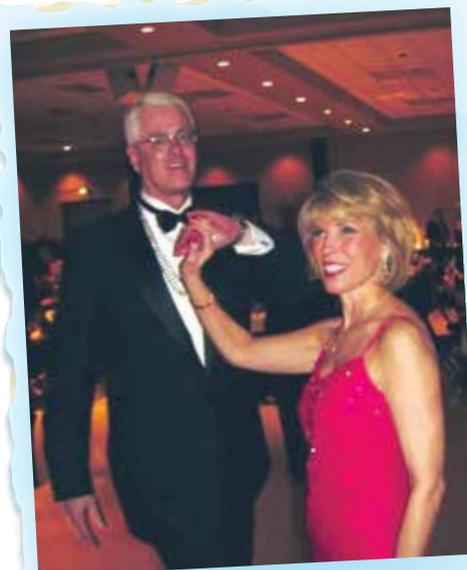
A. That I should be an engineer – recommended by those aptitude tests we all took in high school.

Q. What's your favorite quote?

A. "That we here highly resolve . . .



Ensign Cassibry



Reg and Judy at Ruston Mardi Gras



Reg and Judy

that government of the people, by the people, for the people, shall not perish from the earth.” Part of concluding line from the Gettysburg Address. All Americans today should take note of it and remember that it was spoken by a President who managed to keep the country together, against all odds.

Q. What book had the most significant impact on you?

A. "War and Remembrance" by Herman Wouk.

Q. For what in your life are you the most grateful?

A. The obvious: My wife Judy, my children Pat and Jenny, and grandchildren Lyla, Brayden, and Caydence.

Q. If you could magically gain one skill without working for it, what would it be?

A. Learning to play a piano.

Q. If you could sit on a park bench, who would you like sitting next to you and why?

A. My wife, Judy, because she gives me a feeling of comfort and security.

Q. If you could start your life all over, what would you do differently?

A. Never assume that there are things I cannot do or would not like to do. There are many things I now enjoy doing or are proud from having done which I once thought that I could not do or would not like doing, such as being an oil and gas lawyer (thought I would not like it), ballroom dancing (thought I could not do it), being an OOD on a Navy ship (thought I could not do it or, if I could, that I would hate it) and owning a cat (thought that was a terrible idea). Now, I know that being an oil and gas lawyer is the best career path I could have taken, ballroom dancing is without a doubt my favorite pastime, and having been an OOD on a Navy ship (without hitting anything) is the accomplishment of which I am most proud. And, on occasion, my cat acts as if he likes me.

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Iacocca's Little Secret

by Randal C. Hill

The debut of the Ford Mustang—named after the famed WWII P-51 Mustang fighter plane—took place at the New York World's Fair on April 17, 1964. That same day, 22,000 people, undoubtedly fueled by ads on all three TV networks and in 2,900 newspapers, bolted to their local dealers to secure a shiny new 1964½ Mustang for themselves. The car became such an overnight hit that a New York diner posted a sign in its window that read **OUR HOT-CAKES ARE SELLING LIKE MUSTANGS!**



In 1959, after Ford's Edsel died a quiet death (the auto-maker had failed to accurately gauge the potential market for such a vehicle), the company honchos were determined not to repeat such a costly blunder. By the early 1960s, a young Princeton-educated Ford executive named Lee Iacocca had become the head of the product-development division and supervised a 20-person market-research group with its eyes fixed on the prize. "We have experts who watch for every change in the customer's pulse-beat," Iacocca explained, adding, "For a long time now, we have been aware that an unprecedented youth boom was in the making."

It was obvious to Iacocca that Ford needed to offer

a "youth car"—something stylish yet affordable—aimed squarely at the upcoming generation that longed to own a car that was different from that of their parents. It was almost as if Baby Boomers were saying, "Please, we don't want another ho-hum four-door sedan. Give us something exciting! Something unique! Something for us!"

Related statistics revealed other important data to Iacocca. The number of women drivers had soared 53 percent between 1956 and 1964, and recent college grads were now making 46 percent of all new-car purchases.

Iacocca's team knew that their product must offer a sporty look, be an early type of "muscle car," be appealing to women and, perhaps most important to Iacocca, be affordable.

The Mustang's style had been influenced by low-slung

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British roadsters such as the MGB and the Sunbeam Alpine, and Ford's product offered a comparable elongated hood and a chopped rear deck. The Mustang could seat a family of four (okay, so it offered only a token back seat) and it was affordable, priced at \$2,368 for the basic models. To lower costs, Mustangs were built on the same platform as Ford's boring old Falcon, which lent its engine—and a host of other items—to the new vehicle. Customers could choose from a list of 50 different—and seductive—options.

Mustangs graced the covers of Newsweek and Time. Assembly plants ran 24-hour shifts—and still couldn't keep up with the demand. By 1966, 1 million Mustangs had found their way into the garages of enchanted owners. Not since the 1928 Model A had Ford hammered such a sales home run.

Yet for a long time, Iacocca kept silent about something: The Mustang couldn't be too idiosyncratic. "The American public doesn't [really want] a sports car," he said. "It wants one that looks like a sports car."

PHOTO: The First Mustang produced - photographed by DougW of RemarkableCars.com at The Henry Ford in Dearborn, MI. This is Mustang Serial #1, produced in 1964, titled as a 1964½ Mustang due to the fact that the first Mustangs did not come out until the middle of the year.

Randal C. Hill is a music oldies and nostalgia historian who lives on the Oregon coast. He may be reached at wryterhill@msn.com.

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skills, juggling and other choreographed wonders that I couldn't possibly imagine I was watching. Light sabers and strobe lights and large rings and body parts twisting in ways you could never fathom and of course, and they also involved fire. I spent the hour shaking my head in disbelief, hypnotized by the athleticism, creativity and mind-blowing wonder at this random act in a Branson theme park. And then there were the pogo-stick riders and the speed painter. Speed painter? Don't ask...

And let's not forget the food. No traditional funnel cakes here. Many of the edible offerings are created and prepared on site exclusively for Silver Dollar City, and often come from recipes handed down through generations. Succotash, okra and sausage skillet anyone? And by the way, the skillet is five-foot wide and, of course, was made by the blacksmith. How about a waffle cone made from fortune cookies filled with bang bang shrimp – new this year, naturally. And yes, of course, there are fortunes attached to the cones.

Further surprises awaited outside Silver Dollar City. As a travel writer, I've been to more than my share of butterfly visits but this was the first time I was told ahead of time to wear red. Why? Because butterflies love red – so instead of watching the flighty little creatures weave and roam above your head, they alight on everyone's clothes, often for an extended stay. And getting spot-checked by a TSA-wannabe on the way out to make sure none of the residents was hitchhiking its way out was also new. Again, whatever Branson does, it does well.

There's also the Showboat Branson Belle Riverboat Cruise which I would have loved to disparage if I weren't so busy having a good time. And the Titanic Museum, an intensely moving recreation of the tragedy, the iconic Chicago Pier Ferris Wheel recently transported to Branson, a Go Karts racetrack more reminiscent of a mini-Daytona 500 than the usual kids' attraction and dozens of other adventures and entertainment mediums to appeal to every taste – and at the risk of repeating myself, they are all done well.

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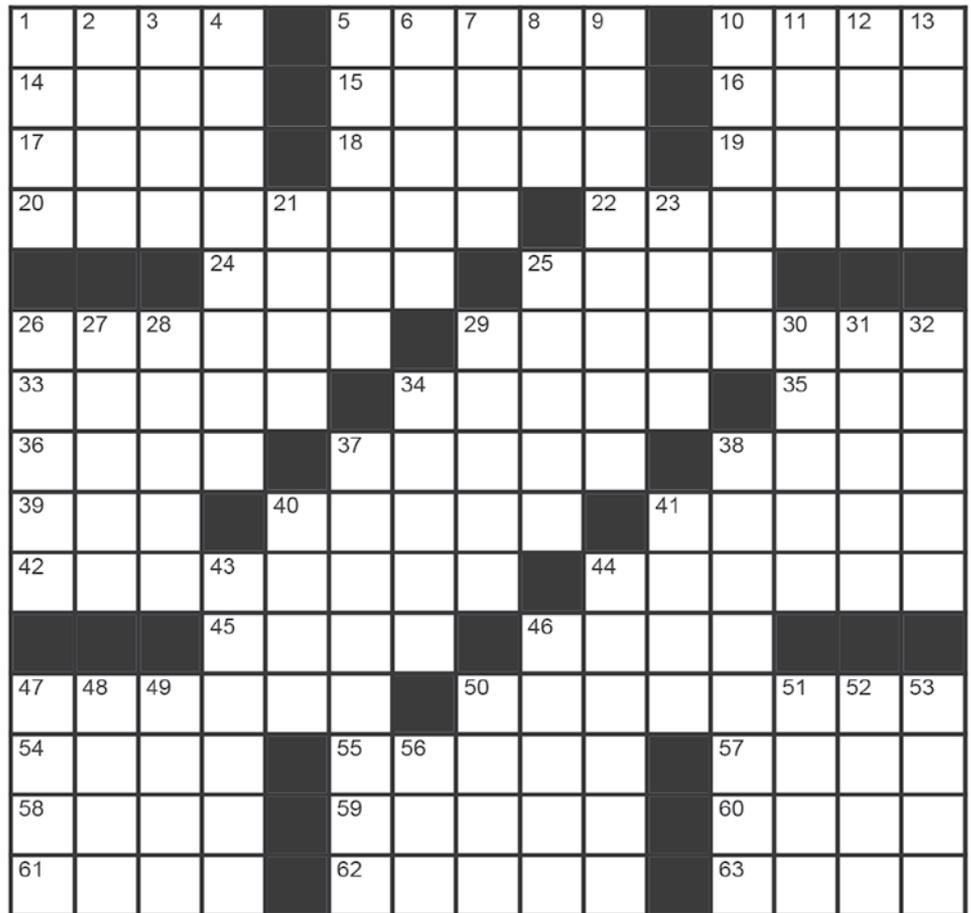
Turn to page 34 for all puzzle solutions.

Across

- 1 Walk in water
- 5 Room at the top
- 10 Hand-me-down
- 14 Census data
- 15 Low-growing plants
- 16 Fleshy fruit
- 17 Toiletry item
- 18 Show fear
- 19 Mountaineer's worry
- 20 Road test
- 22 Companion
- 24 Boor
- 25 Martial art
- 26 Chamomile tea
- 29 Divided skirt
- 33 Bring together
- 34 Back tooth
- 35 Genetic inits.
- 36 De ___ accommodations
- 37 Archer, at times
- 38 Get better
- 39 Order to Fido
- 40 Bacon bit
- 41 "The Divine Comedy" writer
- 42 Vigorously active
- 44 Composes
- 45 Chipping choice
- 46 Juicy fruit
- 47 Motley fool
- 50 Fish similar to the trout
- 54 Work without ___ (be daring)
- 55 Curtain fabric
- 57 Incessantly
- 58 Christmas carol
- 59 Delete
- 60 Mystery writer Paretsky
- 61 Lord's worker
- 62 Veered
- 63 Kind of appeal

Down

- 1 Light bulb unit
- 2 Food thickener
- 3 Sandwich shop
- 4 Intensify
- 5 Build up
- 6 Rainbow ___
- 7 Urban area
- 8 Bar stock
- 9 Round
- 10 Result
- 11 Stag
- 12 Dubai dignitary
- 13 Cabinet div.
- 21 Kind of wolf
- 23 Methane's lack
- 25 Minty drink
- 26 Oklahoma city
- 27 Indigenous Canadian
- 28 ___ sense
- 29 Funnyman
- 30 River in central England
- 31 Related maternally
- 32 Corporate department
- 34 Rice wine used in Japanese cooking
- 37 Lawyer
- 38 Absolutely smooth
- 40 Desertlike
- 41 Heavy cart
- 43 Small
- 44 Freed of dependence
- 46 Plain writing
- 47 Tarzan's mate
- 48 Genesis grandson
- 49 Viewed
- 50 Bite like a beaver
- 51 Author Turgenev
- 52 Detective Wolfe
- 53 Catch
- 56 Portfolio part, in brief



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- CLAMS
- CONSOMME
- CORN
- EGG
- HAM
- HERBS
- LEGUMES
- LENTILS
- MEATBALLS
- NOODLES
- ONION
- PARSLEY
- PEAS
- PEPPER
- RICE
- SALT
- SPICES
- STOCK
- TOMATO
- TURTLE
- WONTONS

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

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Sudoku

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

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

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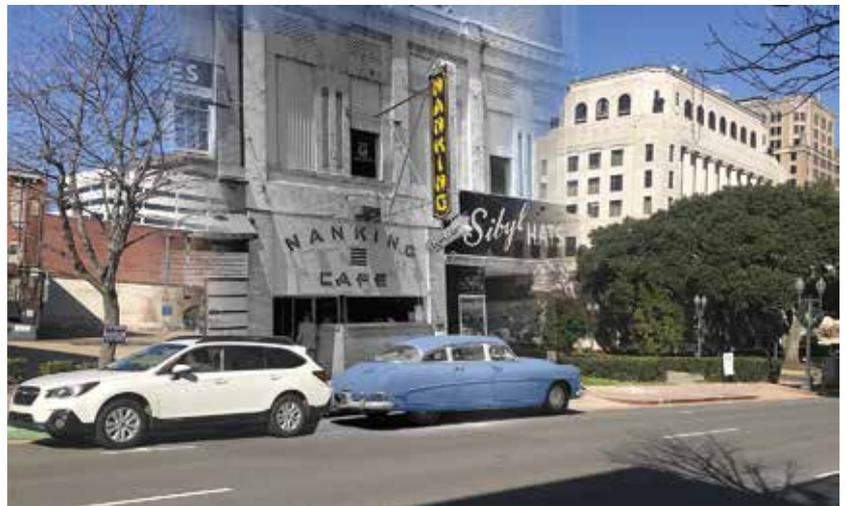
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SHREVEPORT CITY JAIL (LEFT)

Did you know that the city jail once sat behind the Caddo Parish Courthouse? Yep, that's right, it sat on the Southeast corner of Milam and McNeill Streets (CenterPoint Energy Building is located there now) in downtown Shreveport! It was built in 1906 and demolished in 1930. It looked like a huge fortress but actually the looks were very deceiving. Several prisoners broke out of this jail during its prime. Still, like so many other buildings in early Shreveport, it would be nice to still have around, if not only to have as a museum. Thanks to the LSUS Archives and Special Collections we have these memories.

NAN KING RESTAURANT (RIGHT)
Landmark downtown Shreveport Nan King Restaurant was located on the 600 Block of Milam Street. The family-owned restaurant opened in 1937 and closed in 2009 after 72 years in business. The eatery was loved for its eggrolls, fried rice and late night hours.



PUZZLE answers (from page 32 & 33)

WADE		ATTIC		USED
AGES		CROCI		POME
TALC		COWER		SLIP
TRIAL	LRUN		COHORT	
	LOUT		JUDO	
TISANE		CULO	TOTES	
UNITE		MOLAR		RNA
LUXE		AIMER		HEAL
SIT	STRIP		DANTE	
ATHLETIC			WRITES	
	IRON		PEAR	
JESTER		GRAY	LING	
ANET		NINON		EVER
NOEL		ERASE		SARA
ESNE		YAWED		SNOB

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

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



Answers from the Experts



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Even though macular degeneration is a non curable disease, it does not cause you to go completely blind. The macula is the central part of your vision, so if you get macular degeneration it causes you to lose central vision. The rest of our eye works normally so even in the worst cases of ARMD, patients will still retain peripheral vision. The good news is that macular degeneration is treatable. If you ever notice loss of near vision you need to be seen immediately because the sooner you are treated the better the outcome.



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What can I do about the price of my Medicare supplement going up so much each year?

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What are the symptoms and treatment of torn cartilage?

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BAKED EGGS PUTTANESCA

Servings: 4-6

3 tablespoons olive oil
½ yellow onion, chopped
2 cloves garlic, chopped
3 anchovy filets, chopped
¼ teaspoon crushed red pepper flakes
2 tablespoons tomato paste
1 can (35 ounces) chopped tomatoes
2 tablespoons capers, drained
⅓ cup pitted kalamata olives, drained and halved
salt, to taste
pepper, to taste
1½ cups chopped kale
6 eggs

Heat oven to 400 F.

In non-reactive saucepan over medium-high heat, warm olive oil. Add onion and saute, stirring occasionally, until soft, about 6 minutes.

Add garlic, anchovies and red pepper flakes; cook 1 minute. Stir in tomato paste then add chopped tomatoes with juices, capers and olives.

Bring to boil then reduce heat to low. Simmer, stirring occasionally, 15 minutes. Season with salt and pepper, to taste.

Transfer puttanesca sauce to 9-by-13-by-2-inch baking dish and spread to cover bottom. Stir in kale then, using wooden spoon, make six wells. Crack one egg into each well and season yolks with salt and pepper, to taste.

Transfer to oven and cook until white is set and yellow is cooked to preference, 12-16 minutes. Spoon into bowls and serve.



TACO-STUFFED SPAGHETTI SQUASH

Servings: 4

2 spaghetti squash (2 pounds each)
6 tablespoons extra-virgin olive oil, divided
1 teaspoon salt, plus additional to taste, divided
pepper, to taste
1 pound ground chicken
1 cup diced red onion, divided
3 cloves garlic, minced
1 can (14 ounces) diced tomatoes

Heat oven to 400 F.

In microwave, cook one whole squash 3 minutes. Repeat with second squash. Cut each in half and scrape out seeds. Drizzle 1 teaspoon oil over each half and rub around until insides are coated. Sprinkle each with salt and pepper, to taste; place on parchment-lined baking sheet center down to lay flat. Bake 50 minutes.

Heat large saute pan over medium-high heat. Put 2 teaspoons oil in pan then chicken, ¾ cup onion and garlic. Cook until chicken is cooked through.

Add tomatoes, cumin, chili powder and remaining salt; stir to combine. Bring mixture to boil and cook, uncovered, 15 minutes to reduce liquid, stirring occasionally.

Remove from heat. Stir in sliced olives and lime juice.

When squash is cooked, scrape insides with fork to release from edge then create nest. Put ¼ of chicken mixture and ¼ cup cheese in each squash half.

Bake 5 minutes, or until cheese is melted. Top with avocado, diced tomatoes, remaining onions, jalapeno, whole olives and lime wedges.

1 teaspoon cumin
2 teaspoons chili powder
1 can (2¼ ounces) Black Ripe Sliced Olives
1 lime, juice only
1 cup Monterey Jack cheese
1 avocado, diced
1 large tomato, diced
1 jalapeno, minced
½ cup Black Ripe Medium Olives
1 lime, wedged

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Can you answer "Yes" to all of the questions below?

➤ Did you know that if you have a spouse who needs long-term care that it's almost always possible to save practically everything with proper planning even if they're already in a nursing home?

- Do you know why you **SHOULD NOT** have your children's names listed on your accounts? It's amazing how many unexpected problems it can cause!
- Do you know what can go wrong with a trust?
- Do you know why your Living Trust will likely make you ineligible for long-term care benefits, and

what to do about it?

- Do you know what estate planning documents are needed and, most importantly, what they need to say to help protect your estate from courts and unintended consequences?
- Do you know the common mistakes many families make when they have a loved one that is qualified for Medicaid that can knock them off their benefits?
- Did you know that the state has the right to recover money they spent on your care after you die and before it goes to your heirs? Do you know how to keep this from happening?
- Did you know that the nicest facilities in the area accept

Medicaid patients and that you can choose your facility, not Medicaid?

- Have you implemented an estate plan that not only protects assets while you are alive but also passes them to your heirs in an efficient, low-cost, and tax-preferred manner?
- Do you have someone to guide you in the process of obtaining the benefits you deserve who can get results?
- If you or a family member is in a nursing home, do you want to have someone cut through bureaucracy and red tape to help you save thousands of dollars a month on their care?
- Do you know about the changes in 2020?



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SOCIAL SECURITY SCAM

The Social Security Administration (SSA) is issuing a warning about a new tactic used by scammers. Individuals have reported receiving text messages on personal cell phones that appear to be coming from SSA. The texts warn about a problem with victims' Social Security numbers and threaten legal action unless the recipients call to resolve the issue. If you receive a suspicious text message that appears to be from the SSA, please report it to the Senate Aging Committee's Fraud Hotline at 1-855-303-9470. The Social Security Administration will never:

- Threaten arrest or other legal action unless a fine is immediately paid;
- Promise a benefit increase or other assistance in exchange for payment;
- Require payment by retail gift card, wire transfer, internet currency, or by mailing cash; or
- Send official letters containing personal information via email.

COVID-19 STIMULUS CHECK SCAM

Scammers are trying to take advantage of the COVID-19 fears and claim to be calling about the stimulus package. The FCC has warned that many have received calls that claim you can get your money right away if you just give the caller your debit or credit card information. Scammers are claiming you qualify for \$1,000 to \$14,000 in relief from COVID-19 from the federal government. To protect yourself refuse to supply financial data in response to any email or phone call.

CORONAVIRUS VACCINE SCAM

U.S. Senator Susan Collins, the Chairman of the Aging Committee, is warning seniors to be on guard against an emerging scam that seeks to capitalize on anxiety surrounding the coronavirus. The scheme is another variation of the government imposter scam. Criminals deceive victims by claiming to be from a U.S. public health agency, and they demand that the victims pay hundreds of dollars to ensure they will be eligible to receive a coronavirus vaccine - even though a vaccine does not currently exist. The con artists insist that the victims pay immediately via credit card or else they will be refused treatment in their doctor's office or in a vaccine clinic. Anyone receiving this type of call should immediately hang up and report it to the Aging Committee's Fraud Hotline at 1-855-303-9470.



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