n a dreary day this winter, I laced up my hiking shoes and headed to Allerton Park, near Monticello, Illinois, for a hike with master naturalists. If I had not signed up for this hike, I might have been tempted to bail, as I am not a fan of gray, gloomy weather. I am solar powered: when the sun is shining, I am ready to go and enjoy all things outside. But when gray winter weather settles in for several months, I must convince myself to spend some time outdoors.

As soon as I entered the grounds of Allerton, my mood lightened! As I drove to the parking lot, I thought about the many times I had been to this beautiful park. My trips started way back in my college days and continued when our kids were little. Later, we returned for several weddings, including that of our oldest daughter, along with special dinners made with plants foraged from the forest.

I enjoyed biking and hiking during Covid, and visits to the fabulous peony garden around Memorial Day never disappoint. I’ve made memories with friends while visiting the colorful gardens, sculptures, wooded trails, and the wonderful Christmas light display.

On this particular day, our group immediately noted a flock of birds in a nearby tree. One thing about master naturalists is that they are interested in everything in nature—so the pace is more of a ramble than a hike. A couple eagle sightings, some woodpeckers, and other birds in the canopy.

As we walk in the woods, a complex communication is happening beneath our feet! Who would think of fungal diseases in both plants and people, fungi are in fact critically important in the environment in numerous ways. Fungi transform nutrients, making them available to plants. They decompose plants and animal debris, play an essential role in the carbon cycle and carbon sequestration, and help degrade pollutants. Penicillin, an accidental discovery when mold appeared to stop the growth of bacteria in a lab, is the most widely used antibiotic in the world, saving millions of lives. Although some types of mushroom rooms can be dangerous, even fatal, many types of grooms and mushrooms are nutritious and found in diets around the world. I am intrigued by the idea that there is a Wood Wide Web, an underground communication network of the mycorrhizal fungi among the roots of trees in a forest. Dr. Suzanne Simard, a Canadian forest ecologist, describes an intricate symbiotic relationship among forest trees.

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The radio announcer began listing cancellations and closures. We listened to the barn radio, hoping our school would be closed. It made the list! Our school district had never had a bad bus accident—and wanted to keep it that way.

On Monday, February 23, the snow started falling. We kids were wading single file through the snow, coming home from the bus stop. Bold pioneer children that we fancied ourselves, my younger brother and I took turns breaking trail for our sisters.

Once home, we changed quickly and headed out to do chores. Dad was clearing snow off the lane and township road so Mother could drive to the farmstead on her return from teaching school. We boys got the cows into the holding pen and set up for milking, then carried feed into the tank in the milkhouse. Dad still wasn’t back, so we started milking. The girls were out gathering eggs, washing them, and storing them in the egg room.

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LIFESTYLES

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The Scariest Day of the Year!
by Lori Borgman

Valentine’s Day was the scariest day of the year when I was a kid. That was before the Mandatory Valentine Edict went into effect. You knew, the rule that requires every student to give all the students in the class a Valentine—whether you like them or not.

Liking everybody else was not compulsory years ago. We were free to not like everybody. Consequently, the day of love could be a day of feeling unloved. You might get a lot of valentines—or you might not.

Adding to the pressure were the valentine boxes ourselves. Everybody brought a decorated shoebox from home. Well, almost everybody. There were always a few boys who brought unadorned shoeboxes, plopped them on their desks, and shot a glare that said, “I dare anyone to put a valentine in here.”

I put my all into my shoebox: all the aluminum foil I could find in the kitchen to wrap the box, and all the glue I could find for all the lopsided hearts I cut from red construction paper. I dreamed of creating a box so stunning it would draw a crowd of gushing admirers around my desk, but the crowd was always at someone else’s desk. Someone who had paper doilies, silver glitter, and pink pipe cleaners.

We didn’t sign our valentines: apparently it was all right to not like everybody. Consequently, the day of love could be a day of feeling unloved. You might get a lot of valentines—or you might not.

I carried my lunch money in a small coin purse, which lent mystery to the day. If you had 25 classmates, you tried to figure out who might not have given you a valentine.

In those days, I walked to school with a neighbor boy called Big Bruce. He was big up-and-down and from side-to-side. Sometimes on our walk to school, a boy from my class, Mike W., would chase me.

I carried my lunch money in a small coin purse, which lent mystery to the day. If you had 25 classmates, you tried to figure out who might not have given you a valentine.

I carried my lunch money in a small coin purse, which I would entrust to Big Bruce, while I outran Mike W. Sometimes I refused to run and simply hid behind Big Bruce. If I never gave Big Bruce a valentine, I should have. A big box of candy, too. He was a fine bodyguard.

My mother said Mike W. was sweet on me, and I suppose he wasn’t the homeliest boy in the class, but still.

I thought I’d had a good Valentine’s Day at school. I took my box home, dumped it on the floor, and found close to a 90% return from my classmates.

I opened the valentines one after another—one big box of candy, too. He was a fine bodyguard. I thought I’d had a good Valentine’s Day at school.

I put my all into my shoebox: all the aluminum foil I could find in the kitchen to wrap the box, and all the glue I could find for all the lopsided hearts I cut from red construction paper. I dreamed of creating a box so stunning it would draw a crowd of gushing admirers around my desk, but the crowd was always at someone else’s desk. Someone who had paper doilies, silver glitter, and pink pipe cleaners.

Mike W. How could my archenemy, my nemesis, give me a signed valentine? I was sure he didn’t like me—and now he had all but proposed. What a mess.

Second grade was ruined.

I was only seven years old, and a boy was already messing with my head. I’ve long since forgiven Mike W. for that signed valentine—but it was still the worst Valentine’s Day ever.

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February 20’s new moon (dark of the moon) occurs at 13:30 EST (12:30 p.m. CST). The Hunger Moon because the heaviest snows often fell during that full moon. On February 18, the comet will round the Sun, well within Mercury’s orbit. Just before and after February 18, the Sun’s glare will obscure the comet from earthbound human view.

Comet NEAT will likely show up well in photos taken by the Sun-looking SOHO satellite. Never look directly into the Sun! February 5’s full moon occurs at 13:30 EST (12:30 p.m. CST).
Sites Recall Struggle for Freedom and Equality

by Victor Block

McLeod Plantation and African American Civil Rights

At the Civil War’s end, the 55th Massachusetts Volunteer Regiment occupied McLeod Plantation on James Island, South Carolina, recently vacated by Confederate troops. The 55th was among the 185,000 U.S. Colored Troops, as they were known, who fought for the Union.

Visitors are reminded of that chapter of history—and the story of the slaves who lived and toiled on that plantation—one of the sites that recognize the fight for freedom and equality.

Human rights skirmishes occurred on Plantations and in churches and schools. Some serve as reminders of tragedies, others of victories. The McLeod Plantation, established in 1851 near Charleston, includes the main house, slave cabins, a cotton-ginning house, and a keeping oak tree (alley). Churches and African American Civil Rights

Churches have played a major role in the civil rights movement. They’ve long served in the struggle for equality—and at times suffered violence.

At Sixteenth Street Baptist Church, Birmingham, a clock is frozen at 10:22. That was when a bomb exploded on September 15, 1963, killing four Black girls from 11 to 14 years old. The Ku Klux Klan targeted that church because civil rights activists met and trained there. The building houses an active congregation. It’s open for tours.

Schools and Racial Integration

Probably the most famous, or infamous, school to capture civil rights-related headlines was Little Rock, Arkansas’s, Central High School. In 1954, the Supreme Court ruled segregated schools unconstitutional. Children could not be denied admission because of race. In 1957, nine African American students who sought to enroll at the all-white school were blocked.

President Dwight D. Eisenhower directed the Arkansas National Guard to escort the youngsters into the building, ending the impasse. Central High remains open. It’s motto now says the school seeks to help “all students feel valued and respected... in a diverse and changing world.”

Museums and Civil Rights

The Smithsonian Institution’s Washington, DC, National Museum of African American History & Culture is the world’s largest civil rights museum. Permanent collections cover activism and the American West through religious groups and segregation. Exhibits such as Louis Armstrong’s trumpet paint a positive picture; others—iron colts from slave ships, and a rope used in a lynching—are not for the faint of heart.

The interactive galleries of Jackson’s Mississippi Civil Rights Museum explain “the systematic oppression of Black Mississippians and their fight for equality.” They highlight the brave responses of those who challenged racism.

Jackson’s Medgar Evers Home Museum honors this civil rights leader, assassinated in his driveway in 1963. He was returning home from a meeting, carrying T-shirts that read “Jim Crow Must Go.”

Dr. King and Human Rights

Martin Luther King, Jr., is memorialized throughout the nation with monumen...
When Will My Medical Debt Be Removed from My Credit Report?

by Sunni Patterson

Perhaps you or someone you know has received a large medical bill. These days, some health plans require patients to pay a larger portion of their care, with higher deductibles and increased coinsurance rates, or reduced coverage.

When there is a chronic health condition, patient portion bills can pile up fast.

A 2020 Kaiser Family Foundation study found that 1 in 10 adults owed medical debt. Additionally, 12% of the roughly 23 million U.S. adults between 50 and 64 had a medical bill balance. Your medical provider might even turn a past-due balance over to a collection agency and give the green light to report the balance to the credit bureau.

Back in March 2022, the three nationwide credit reporting agencies (Equifax, Experian, and TransUnion) announced some changes to help ease the negative impact of medical debt. These changes will remove about 70% of medical collection debt from consumer credit reports.

Previously, such debt could remain on a credit report for up to 7 years, even when paid. As of July 1, 2022, credit reporting agencies no longer include such paid medical debts in credit reports.

Starting January 1, 2023, overdue medical debt below $500 will be removed from consumer credit reports. According to the Consumer Financial Protection Bureau’s tracking, as of 2021, 58% of listed debt comprised medical balances. Though medical debt is weighted differently from other kinds of debt, this is projected to increase credit scores by an average of 22 points, according to the three credit bureaus.

The agencies will also extend the time it takes for unpaid medical debt to show up on credit reports from 6 to 12 months. This will give patients more time to sort out bills with their healthcare provider or insurer. As many have found, it can take months or even years to resolve a medical billing issue.

The Department of Veterans Affairs has decided that veterans’ medical debt from VA care will no longer be reported. This will help veterans strengthen their financial security by improving their creditworthiness and generally giving them better access to such life necessities as housing and employment.

Unfortunately, these new rules are not retroactive. If you have preexisting medical debt, or you have experienced a negative impact from preexisting medical debt, these changes won’t help with that past debt, except in those specific instances mentioned above.

What Should I Do When I Receive a Large Bill?

The first thing is to check the bill carefully, making sure that it is accurate. Once you have verified it, ask your provider for help in determining a repayment plan. Many healthcare providers offer great flexibility today in helping patients get rid of balances. They want to resolve your unpaid balance, just as you do.

Initiate the conversation with your care facility sooner rather than later. If you elect a repayment option with your medical provider, stick to the agreed-upon payment schedule, so the balance doesn’t go into delinquent status. Avoid a plan that charges interest!

For information on help with medical bills you can’t afford to pay, call your medical facility and ask for financial assistance: Champaign area: Christie Clinic, (217) 366-1234; Carle, (888) 712-2753; OSF, (800) 421-5700.

West-central Indiana: Terre Haute Regional Hospital, (812) 232-0021; Putnam County Hospital, (765) 301-7300; Sullivan County Community Hospital, (812) 268-4311, extension 408; St. Vincent Clay Hospital, (812) 442-2500; Union Hospital, Clinton, (765) 832-1234.

Springfield area: HSHS St. John’s Hospital, (217) 544-6464; Springfield Memorial Hospital, (217) 788-3000; Memorial Medical Center, (217) 788-3260; Prairie Heart Institute, (217) 788-0706.

Federal law requires not-for-profit healthcare entities to offer “charity care” programs that reduce or eliminate bills for patients whose income is below a certain level, often 200% of the established poverty level. Your care facility has such a program; just ask about it!

To find out whether you qualify for such aid, visit dollarfor.org to fill out a form that will help you understand whether you qualify for help. Don’t put this off: once a medical bill has gone to a collection agency, you will be legally required to pay the entire amount, regardless of your income. Most people whose medical bills have gone to collections have neglected to ask for financial assistance.

Please see Debt on A-16
LIFESTYLES

CROSSWORD

Across
1 Shipwreck signal
4 Stan of Marvel Comics
7 Catch in a trap
12 Time period
13 Off-roader’s purchase, for short
15 Instant in which emotional decisions are made
18 Middle-earth menace
19 Female surfer
20 Times to remember
21 Got a lift, in a way
23 Popular mints
25 Tea container
27 Gradually come to be
31 Where one may be taken to be reprimanded
36 Verb in a recipe
37 Like jobs with no future ... and what
38 the start of each answer to a starred clue can be?
40 Tennis court divider
41 Family gathering
42 “Fiddle-__!”
43 Trifling
44 Bouncing-check letters
46 Idler
48 Tennis court divider
49 Naturally brewed beverage
50 Owner’s document
51 Animal with a snout
52 Shakily
53 Palindromic pop group
54 Santa helper
55 Patrician pop group
56 Steady guy
57 Toward sunrise
59 Speedy
62 “Or do or do not. There is no __.” Yoda
63 Title for Paul or Ringo

Down
1 “Flaky type”
2 Cheerios grain
3 Game down in flukes
4 Plastering strip
5 Value system
6 Tied, as a score
7 “Seats all taken” sign
8 Archivists
9 Asian laptop brand
10 Barrett of gossip
11 Tolkien tree race
12 Macedonian neighbor
13 MLB’s, on scoreboards
14 “Fiddle-__!”
15 “Fiddle-__!”
16 “Fiddle-__!”
17 Trifling
18 “Fiddle-__!”
19 Spotted
20 Vote of support
21 Employment field
22 Keats works
28 “Employment field
29 Keats works
30 Vets’ concerns
31 Rave’s partner
32 Dog in the comics
33 Brouhaha
34 Owner’s document
35 Mad Magazine mascot Alfred E. __
36 Bounced-check letters
37 Owner’s document
38 Bounced-check letters
39 Mad Magazine mascot Alfred E. __
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Musical interests permeated Osborne’s life. Besides early musical experiences with his godparents, he played in a musical association as a young adult. Each year, two groups competed—one in Miami, and the other in the Bahamas. On a trip to Miami with a friend, Osborne enlisted in the United States Army. He played in the Army band during World War II.

While stationed at a Midwest Air Force base, Osborne fell in love with a young woman. He shared a Bahamian saying: “One’s first love is the main love.” Everything went fine with the relationship until his girlfriend’s aunt discovered their plans to marry. The marriage never happened. “I was truly in love with that woman, and I never had plans to marry. The marriage never happened. ‘I like to read the Bible during the day, and I still attend church and play the organ.” He had planned to return to the Bahamas after his tour of duty, but because both of his godparents had died, he remained in the United States.

Osborne attended church in a city near his base.

There, he befriended an older woman, who invited him to her home to read the Bible with her. She suggested he go into the ministry, which she felt was his true calling. While he worked for the Peoria Eastern Railroad and for the University of Illinois, he studied for the ministry and was eventually ordained, leading to many ministry opportunities. He later applied for a job with the Illinois Department of Motor Vehicles (DMV) facility in his town. He would become the first Black individual hired by the State of Illinois to work at a DMV.

When my fellow author and I spent time with Osborne, we always appreciated his hearty laugh and spontaneous humor. During one interview, he turned on his favorite TV show, The Steve Harvey Program, which we watched together. We will never forget laughing until we ached. Sharing that laughter created a strong bond of friendship among us.

Osborne loves tending his roses, and he welcomes visitors to his rose garden, urging them to pick a rose. He also enjoys birdwatching in his back yard. “I love to sit outside in summer and watch the birds. Sometimes they get really close to me. They depend on me for food—and I don’t disappoint them,” he said. He described another common activity, saying, “I like to read the Bible during the day, and I still attend church and play the organ.”

Osborne mentioned underprivileged kids. He keeps up a friendship that started when he mentored a young child. Today, that man calls him “Dad.”

“When I am glad to be alive,” he said, “and I’m proud to be able to help others. I love children and older people. They seem to be honest, whereas young people often tell you what they think you want to hear.”

He does get lonely, and he wishes there were more support groups for seniors with special interests, such as music. One of his regrets is that he didn’t get more formal education. He wanted to study to qualify for the Army Signal Corps, but he never got that opportunity.

Toward the end of our interview, Osborne shared this advice with the younger generation: “Go to church. Respect everyone. Don’t have hatred in your heart. Stay in school and get a good education. “Most importantly, pay attention to the small things. If you love someone, it’s always good to surprise that person and not wait for a certain holiday. Meet the person at the door with a rose. Little things grow up to be big things that are treasured.”

Copyright ©, Rita Blockman. This article is excerpted from Rita’s book, Listen to the Wisest of All.
Albert E. Brumley

Albert Edward Brumley, Sr., one of America’s most successful gospel songwriters, wrote many gospel songs, including “I’ll Fly Away,” “I’ll Meet You in the Morning,” “If We Never Meet Again (this side of Heaven),” and “Turn Your Radio On.”

Albert was born the middle son of three, on October 29, 1905, in Indian Territory, near present-day Spiro, Oklahoma. His parents, recent newcomers to the region, eked out a living sharecropping cotton. Albert would later recall that he picked his share of that crop in his youth.

Music, sacred and secular, was an important part of Brumley’s childhood. His father was a locally noted fiddler, and his mother enjoyed singing parlour songs. Brumley completed tenth grade in the public school in Rock Island, Oklahoma. There, at sixteen, he first participated in shape-note singing, to which he later attributed his early and lifelong passion for gospel music.

In 1926, at age twenty, Brumley arrived virtually penniless on the doorstep of E. M. Bartlett, hoping to enroll at the renowned publisher’s Hartford Musical Institute in Hartford, Arkansas. He made quite the impression on the institute’s owner, who took him under his wing and allowed him to live in his home until he completed his studies at the institute in 1931.

Bartlett’s kindness paid off when Albert published his first song for Hartford in 1927: “I Can Hear Them Singing Over There.” He soon became one of Bartlett’s finest and most prolific staff songwriters. He also sang bass with the Hartford Quartet and became increasingly active as a singing teacher in the Oklahoma-Missouri-Arkansas area.

In 1931, Brumley married Goldie Schell and moved to Powell, Missouri, where he lived for the rest of his life and raised his six children. He continued working for Bartlett part-time, writing a string of successful songs published in the 1930s, including “I’ll Fly Away” (1932). This success emboldened Brumley to try composing full-time.

By the early 1940s, Brumley was also a staff songwriter for the Stamps-Baxter Music Company of Dallas, Texas. In 1943, he started his own publishing company, Albert E. Brumley and Sons. In 1948, he bought out the Hartford Music Company. Today, the Albert E. Brumley and Sons/Hartford Music Company still operates in Powell, Missouri, under the direction of Albert’s son Robert.

In 1969, Brumley began a weekend-long singing convention for choirs, quartets, and soloists, held annually in Springfield, Missouri. This convention is still going on today in Tulsa, Oklahoma, where the four-day festival is known as the Brumley Gospel Sing.

Many of Brumley’s songs became extremely popular, at least partly through early and lifelong passion for gospel music. In 1969, Brumley began a weekend-long singing convention for choirs, quartets, and soloists, held annually in Springfield, Missouri. This convention is still going on today in Tulsa, Oklahoma, where the four-day festival is known as the Brumley Gospel Sing.

Many of Brumley’s songs became extremely popular, at least partly through the widespread singing by early radio and recording artists. He became one of the few songwriters to have entire albums of work recorded by such groups as the Chuck Wagon Gang, the Smitty Gatlin Trio, and the Statesmen. In 1972, Brumley was inducted into the Nashville Songwriters Hall of Fame, and two years later into the Gospel Music Hall of Fame. In 1998, he was posthumously inducted into the Oklahoma Music Hall of Fame.

Brumley’s songs have been recorded by Elvis Presley, Roy Acuff, Red Foley, Johnny Cash, Jim Reeves, Charley Pride, George Jones—and many other notable singers and quartets. “I’ll Fly Away” has been recorded over 500 times, and it is still being recorded. It has been performed in central Illinois by the Singing Men of ‘GNN.’

Albert E. Brumley died at home on November 15, 1977, at the age of 72, having written more than 800 songs. His remains are buried just inside the entrance of Fox Cemetery, just outside Powell, in McDonald County, Missouri. The first refrain (with musical score) of his “I’ll Meet You in The Morning” is engraved on his tombstone. ✦ Monticello, Illinois, resident Roger Wisegarver combines his interest in music and history, as he writes about musicians of the past: roger_wisegarver@msn.com.
LIFESTYLES

Put It Up. Take It Down. Repeat.
by Dee Chesser

My decoration display for the most recent holiday we celebrated is so prolific in each and every room and hallway that it takes two weeks to put up. I hate to take it down right after Christmas. So I don’t!

But when I do, first, the Santas get packed away, second, the nutcrackers, then angels and peppermint candy canes. The last to come down are all the trees, snowflakes, and snowmen. It seems to take as long to pack away each area’s decor as it did to set up the display. Maybe that has something to do with my hesitation to put everything away. I remember one central Illinois holiday when I was pushing St. Patrick’s Day before starting Christmas tear down! This year it’s February 1st!

Of course, snowmen could stay up for a few weeks, but not past Valentine’s Day. Outdoors, the two snow boys on a sled coming down a hill with the white lights all around could also stay up, because it’s winter, which is so short here (yes, I did go there!), so no hurry. But my son-in-law and grandson come right on time, whenever that is, to take it all down. For them, it comes down much faster than when they assembled it. I guess their speed comes from being younger, just as my rate of speed comes from being older—some days really older.

I admit, there’s a certain amount of satisfaction in seeing everything tucked neatly away in large plastic tubs, then stacking the tubs in an orderly fashion in the garage to await the next putting up. I do find that the decor for other holidays—Valentine’s Day, St. Patrick’s Day, Easter, spring, July 4, and fall—has a tendency to stay up until bumped by the following holiday. All that to say I am not that good at taking things down. Besides, putting up is more fun, right? Well, maybe!

With all it entails, Christmas decorating really needs to make an entrance the week before Thanksgiving. At my previously mentioned speed, it does take about two weeks, and the grandson comes in very handy—and not just outdoors. Setup for the other holidays usually takes only a day, but then they don’t cover every nook and cranny that exists. Though a little sparse compared to December, they still see a goodly amount of decorating, and we enjoy them all equally, no matter what the length of time or lack thereof needed to assemble them each year.

I guess it is my overall goal to fill each aforementioned nook and cranny for every special day. That’s why I am such a really good cranny granny! ◆

Thoughts to ponder
by Tim Barber


That first word represents the fear of being tickled by feathers. Gargalaphobia is the fear of being tickled by any thing. And that huge word? You won’t believe this, but it’s the fear of long words! (And here I thought it was the fear of hippos!)

And how about phobophobia? It’s the fear of phobias! Well, enough of that. All of us have things that cause a fear response. Worry and anxiety are mild (and sometimes not) fear responses. When are they going to be home? Is the money going to last? What if they don’t like me? What is dying going to be like? What if someone finds out?

When you are afraid, what do you do? As kids, we could pull the covers over our heads or run to a parent for reassurance. But what about now? It depends on the situation, but there are certain things that are helpful no matter what the level of fear.

Prayer is right at the heart of dealing with any kind of fear. Why wouldn’t we want to talk to our Best Friend, who is always with us and who has the strength and wisdom to deal with whatever we are facing? Sometimes the conversation with God is whispered—and at other times there is shouting: “God, help!” comes to mind.

Thinking about the truths of Scripture is also extremely important. “Fear not, for I am with you.” “Let not your hearts be troubled, neither let them be afraid.” “Have no anxiety about anything.” “For me, there is a verse that puts fear in its proper perspective. I call it my 20-20 vision scripture from Exodus 20:20. Check it out! ◆

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Don’t Let Fear Drive Investment Decisions

In the past year, we’ve seen some big swings in the financial markets. This volatility might make you feel as if you had little control over your investment success. The truth is, you have more control than you might think—as long as you don’t let fear guide your decisions.

Investment-related fear can manifest itself in a few different ways:

**Fear of loss.** Some investors emphasize avoiding losses more than achieving gains. Consequently, they build portfolios they consider very low in risk, possibly containing a high percentage of certificates of deposit (CDs) and U.S. Treasury securities. Yet, a highly conservative approach carries its own risk—that of not achieving enough growth to stay ahead of inflation, much less meeting long-term goals, such as a comfortable retirement.

To reach these goals, we need to construct a diversified portfolio containing different types of assets and investments—each of which might perform differently at different times. Your objective shouldn’t be to avoid all risk—which is impossible—but to create an investment strategy that accommodates your personal risk tolerance and time horizon.

**Fear of missing out.** You’re probably familiar with the term herd mentality—the concept that people will follow the lead of others for fear of missing out on something. This behavior is responsible for fads and the sudden emergence of so-called “hot products.” It’s also relevant to investing. In fact, herd mentality can contribute to sharp jumps in the financial markets, as investors drive up prices by buying stocks to avoid being left behind.

Fear of the unknown. Some investors fall victim to familiarity bias, the tendency to invest in only what they know, such as local or domestic companies. That behavior can lead to an underdiversified portfolio. If your portfolio is dominated by just a few investments, and if those investments are fairly similar, you could experience some losses when the inevitable market downturn occurs.

To help reduce the impact of market volatility, it’s a good idea to spread your investment dollars across large and small companies in a range of industries and geographical regions. And that’s just on the equities side. It’s also wise to consider further diversifying your portfolio by owning bonds and government securities. (Keep in mind, though, that diversification can’t guarantee profits or protect against all losses.)

**Fear of admitting failure.** Some individuals don’t like to admit when they’ve been wrong about something, and they continue the same failed activities, hoping for eventual success. This behavior can be costly in the investment arena. Sometimes, a particular investment, or even an investment strategy, just doesn’t work out, but an investor is determined to stick with it, even if doing so ultimately leads to considerable financial loss. Don’t let this happen to you. If it becomes apparent you need to change your investment approach, move on to something better.

Fear can hold us back in many walks of life, but don’t let it keep you from making appropriate investment decisions.

This Edward Jones article was provided to your local Edward Jones Branch financial advisor, Darrold A. Kennedy, AAMS: Edward Jones, 1912 Round Barn Road, Suite E, Champaign, IL 61821; phone (217) 394-6562; toll-free number (800) 203-5679; fax (888) 819-2146.

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February is a month when we think about hearts. Cupid and his arrows, romance in the air—and it’s even Women’s Heart Health Month. I recently learned how much my heart can hold.

As my mother grew older, she would often comment that one of the hardest things about growing old was losing friends. It becomes inevitable that, the older we get, the more frequently the goodbyes come. A couple of months ago, I lost my forever friend, the one I’d played with at five, talked with about boys and crushes as a teen, and with whom I’d shared the joys and challenges of relationships and motherhood.

We supported each other through the loss of parents and loved ones. If you’re lucky, you have experienced that kind of friendship—someone who knows all of your faults and fears, but who loves and supports you no matter what, who always has your back, and who tells you the truths you need to hear, even when that hurts.

I had bought the ticket for the trip for what I knew would be our final goodbyes. My daughter was getting married, and my dear friend was excited to see the wedding pictures. The day before the wedding, I got the phone call saying my friend had passed away. We never got that final goodbye or “I love you,” nor did she get to share the joy of seeing the wedding pictures. My heart was breaking, but the morning of the wedding was a beautiful, sunny day. It couldn’t have been a more beautiful, perfect wedding, and my heart overflowed with joy and love.

How could I feel so much grief and so much happiness at the same time? When I posed the question to the minister, his answer was, “Because our hearts are big enough to hold grief and joy at the same time.” There are days when the grief knocks me to the floor and days when the memories of our shared adventures bring me joy. I’ve found room in my heart for both.

As I share the happiness and joy of my daughter’s marriage, and the life she and her new husband are building together, my heart sings. How could I feel so much grief and so much happiness at the same time? When I posed the question to the minister, his answer was, “Because our hearts are big enough to hold grief and joy at the same time.” There are days when the grief knocks me to the floor and days when the memories of our shared adventures bring me joy. I’ve found room in my heart for both.

As I share the happiness and joy of my daughter’s marriage, and the life she and her new husband are building together, my heart overflowed with joy and love.

When I was in Girl Scouts, we sang a little song that said, “Make new friends, but keep the old, for one is silver and the other’s gold.” It’s important as we get older, to expand our world, though the tendency is to allow it to grow smaller. Reach out and make new friends of all ages. New friends don’t negate the memories of the old ones. They can enhance those memories.

We can brood over changes that take place as we age or embrace the memories and lessons the changes bring us. Enjoy the pleasant memories, feel the grief when you need to, and embrace the joy of today. Open your heart to new people, and experience new adventures. Live each day with a big heart.

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LIFESTYLES

The Earl and the Pharaoh: From the real Downton Abbey to the Discovery of Tutankhamen, by Fiona, Countess of Carnarvon.

Archeology has always fascinated me. At one time, I wanted to grow up to be an archaeologist and discover a tomb like Tutankhamen’s. I used to read all sorts of books about archaeological excavations. I remember fondly reading my parents’ copy of Halley’s Bible Handbook, which goes through the Bible and discusses archaeological excavations that verified Bible stories (latest edition, 2014).

For those of you who don’t know, 2022 was the hundredth anniversary of the discovery of Tut’s tomb by Howard Carter and the Fifth Earl of Carnarvon. To honor her husband’s grandfather, the Countess of Carnarvon has written a biography of the Fifth Earl. He was more than the man who funded the expedition: he worked side by side with Carter until his poor health sent him to his grave.

The Fifth Earl was a man of varied interests, fascinated by cars, especially fast ones. The car crash he survived likely contributed to his poor health. The countess speculates that, were he alive to reach him through his personal Web site at chewytype.com.

When Larry isn’t sweating a deadline or fending off humorless grammarians, he likes to unwind with a good movie. If you have comments about this movie review or a suggestion for his next one, email him at larryav8r@gmail.com. You can also reach him through his personal Web site at chewytype.com.

Movie Reviews

FRONT ROW SEAT

by Larry Stephens

A New Leaf (1971)
Rated G
Written and Directed by Elaine May
Starring Elaine May, Walter Mathau
Runtime 1hr 42min
Available on Blu-ray, DVD, Amazon Video, Vudu, Google Play, Apple TV, YouTube

The apostle Paul said it could bear all things, believe all things, and endure all things. Martin Luther King lived his life on the premise that it was the only force powerful enough to make an enemy your friend. Huey Lewis said it could turn a hawk into a little white dove.

I am, of course, talking about love. And though love comes in a variety of forms, from the hopelessly romantic to the familial or platonic, all manifestations of love share one very important characteristic—the unconditional willingness of one person to see past another person’s flaws and accept that person for who she or he is. Elaine May’s woefully underrated romantic comedy, A New Leaf, brilliantly illustrates this enduring truth.

The film stars Walter Mathau as Henry Graham. Henry is an arrogant, self-absorbed bachelor who lives lavishly off a trust fund left to him by his family. Too lavishly, as we come to find out.

Shortly after the movie begins, Henry is informed by his lawyer that his profligate spending has exhausted the family’s estate, and he has no money left. Desperate to preserve his station among Manhattan’s glitterati, he and his butler, Alfred, hatch a scheme to find a wealthy woman and marry her.

After enduring a series of fruitless first dates, Henry finally finds his matrimonial meal ticket in the person of Henrietta Lowell (Elaine May). Henrietta is a quirky, socially awkward botanist who happens to be the sole-surviving heir of a wealthy industrialist. And though Henry can’t stand her lack of refinement or personality, his ardor for her only grows as he becomes more aware of the millions spurs him to woo her and, to everyone’s surprise, win her hand in marriage.

At first, Henry secretly entertains the notion of poisoning Henrietta after they’ve married so he can have her fortune all to himself. Henrietta, on the other hand, simply adores Henry, despite his condescension and indifference toward her, even after they’ve tied the knot. It is her unrelenting, unconditional devotion that utterly conounds Henry and makes it difficult for him to follow through with his plan. This leads to one of the most heart-warming and unpredictable tales of love to ever grace the silver screen.

In fact, I’ll go one step further. This might be one of the best romantic comedies ever made. It’s the kind of movie that makes movie buffs like me fall in love with the cinema all over again. I can’t recommend this one highly enough. ◆

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The Glenwood Assisted Living
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M y new husband and I emailed almost daily for two months before our first in-person meeting. Our very own matchmaker introduced us, after Larry had lost his wife of 50-plus years. I was already two years into coming to terms with the loss of my husband of more than 48 years.

As Larry arrived for our first date in my little northeast Colorado town, I stepped out onto the porch and asked something cheeky, such as, did he need help finding the person he was looking for. He played along and pretended to rack his brain for a possible take-along.

I have made these for every sort of occasion and have even renamed them Oink Cookies when the situation called for it. Once, I even tried to make the recipe into so-called diet cookies by cutting down on the sugar. (Insert loud-sounding gong here for wrong move. Booong!) If you want to diet with this recipe, either don’t make it or don’t eat any of the results. A change in sugar messes with the sugar-to-syrup ratio.

A few years later, at a 4-H event, I tasted a similar cookie with an even yummier taste and tracked down the leader who had brought the treats. Vanilla? Of course vanilla! Should I have been able to guess that the added ingredient was vanilla? Probably not. I’m the one at bridal showers who can and will play the name-that-spice game when a dozen small cups in shades of red, brown, and black—cinnamon, allspice, cloves, ginger, nutmeg, chilli powder, pepper—are put in front of the guests. Okay, okay, I could probably figure out chilli powder and pepper, but there’s always a serious group of two or three women who get every spice and herb right, outshining the rest of the guests. But not I!

Later still, I tasted another addition—chocolate. Mmm! There was no going back after adding chocolate. Yesterday, I suggested to my newlywed husband that I might put this oft-used recipe in my column without trying it for him first. Nothing doing! Even though it was almost like the bars I’d packed for our road trip the day after our first date? Nope! So I divided my original recipe in half, because we’re still carefully rationing Christmas chocolates. He pronounced it a keeper.

No-Bake Peanut Butter Balls (very small batch)

**Ingredients**
- ½ c. granulated sugar
- ¼ c. Karo syrup, dark or light
- ⅛ c. peanut butter—chunky or creamy
- 3 c. crispy rice cereal
- ½ tsp. vanilla extract

**Topping Ingredients**
- 6-oz. semi-sweet chocolate chips, melted

**Instructions**
1. Bring sugar and syrup to a boil in small saucepan on stove, or in glass bowl in microwave. Remove from heat and immediately stir in peanut butter until melted. Pour over cereal and stir to combine. Shape into smaller-than-walnut-sized balls by keeping hands wet or press mixture gently into 9” × 9” pan (for bars).

2. Press fingers and spoon. Put chocolate chips in microwave-safe bowl and stir at 30-second intervals until melted. Put balls (or bars) on waxed-paper sheet and drizzle a spoonful of chocolate over the top of each ball—or spread melted chocolate chips over them. For fast set-up of chocolate, refrigerate in pan for 30 minutes.

3. Recipe notes: Measure peanut butter before heating sugar—syrup mixture. Full-strength vanilla is too strong here; instead try ⅛ t. of full-strength vanilla instead of extract. (I still haven’t unpacked my various versions of vanilla from my move to Arizona.) Crushed crispy rice cereal more closely matches bars you might find in a convenience store or grocery deli. Whole cereal makes balls (or bars) easier to chew.

4. Mt. Carroll, Illinois, native Joy Kennedy, transplanted to Northeast Colorado for almost 50 years with her first marriage, later moved to Arizona’s White Mountains—yes, it can get cold!—with remarriage three years after being widowed. She loves to read, make things and music, and feed people, though not necessarily in that order. Email her at kjoykennedy413@gmail.com.
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LIFESTYLES

PrimeLife Poets

The Privilege of Having a Special Visitor
by Ralph Butzow

A cat of some renown is presently living at this address,
Which, no doubt, makes me a privileged host, more or less.
She was accompanied by underlings, a newly wedded couple,
Who provide all wants—fine food, and a bed clean and supple.

Normally my house is low-key, and quiet as the falling dew,
But now there is an occasional cat-quake, and a meow or mew.
The feline’s name is Rolo; that much I should probably tell,
And for a cat she’s rather accommodating—and humble as well.

Now, cats are known for sleeping up to twenty hours a day.
And then on their schedule expect you to jump in and play.
While we humans may yearn for just an extra forty winks,
Cat’s slumber, if not conspiratorial, is more nuanced, methinks.

Sometimes this sleep is catnap, a mysterious state it seems,
With one eye slightly open, while the other cat eye dreams.
Surveillance is taking place, cat-useful intelligence to gather,
For grand plans to take over, or just to continue ruling, rather.

Rolo’s owners, or servants, depending on your view or source,
Are soon to move into a new home, along with the cat, of course.
When after the strain of moving, they in new surroundings rest,
I’ll fondly remember this special time, and a cat, as honored guest.

Copyright ©, used by permission. Retired farmer Ralph, author of
Some Poems by Ralph, lives on the family farm at rural Wellington, Illinois. Email: rlbutzow@gmail.com.

The Spirit of Lincoln
by Paul J. Harris

On a lamplit street in Springfield
An apparition walks alone
A gangly, awkward figure
Can be seen outside his home.

His top hat and long black coat
As familiar as his name
But his character and wisdom
Earned him eternal fame.

A humble country boy
Self-taught, and loved to read
Became a country lawyer
In the year 1833.

To his friends in Springfield
He was simply Abe,
A loyal friend and neighbor;
Mr. Lincoln wanted it that way.

In November 1860
Our neighbor honest Abe
Became the 16th President
Of our great United States.

Abe was quite familiar
With the tragedies of life—
The loss of his two sons
And a tormented, troubled wife.

The Civil War gave him great sorrow;
Many nights he paced the floor
Not knowing whether the Union
Would survive that awful war.

In spite of all his troubles
He served his country well;
Then by an assassin’s bullet
In Ford's Theater he fell.

His remains returned to Springfield
Aboard a funeral train.
To forever rest in his hometown
God bless our dear friend, Abe.

People say they see him
Walking near his Springfield home,
But his spirit will not speak—
And he always walks alone.

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Puzzle Answers

Crossword puzzle on A-6

Jumble on A-8

Jumble: SILKY IGLOO MATTER SENTRY

Answers: With so many cases on the docket,
— TRYING TIMES

Sudoku on A-8

Scrabble Grams on A-6

Answers to Which Came First (Quiz on A-7)

Modern cars were first built in 1885 in Germany by Karl Benz.
The first American cars were manufactured in Springfield, Massachusetts, in 1893, by Charles and Frank Duryea.
The Model T, sold from 1908 to 1927, was the first attempt to build an affordable car. At one point, a majority of Americans owned one. Between 1913 and 1927, Ford produced more than 15 million Model Ts. Ford famously remarked that "Any customer can have a car painted any color that he wants, so long as it is black." The Model T sold for $850.
The first Ford Model A was built in 1928.
The first Nash Rambler was built in 1951.
The first Corvette came off the line in June of 1953.
The Ford Thunderbird was first built in 1954 and soon outsold the Corvette.
Big Snow continued from A-1

went to bed early, thankful for a warm house. It kept snowing most of the night.

The next morning dawned clear, with a stunning, deep-blue sky and extreme cold: −45º Fahrenheit. The cows were waiting at the rolling door to get into the holding pen. We let them in and started milking early.

As soon as we were done milking, we let the cattle back into the holding pen and put down a generous supply of hay. They would waste some, but they would bulk up on good alfalfa and keep warm. They soon turned every spider-web in the barn into fairyland strands, coated with hoarfrost from their breath. Even wooden surfaces turned white. It was beautiful.

After breakfast, Dad went out with me to start the tractor. He suggested driving up across an open hayfield, where the snow was not as deeply drifted as in the lane. Then I could come back down the lane and push a lot more snow, the tractor’s working weight for instead of against me.

Dad told me to lower the dirt bucket just enough to push some of the deepest snow to the side, so I could do more with the blade. Unfortunately, I straightened the lane in a few places. There was no sign of the lane’s true location—and memory could not penetrate the three-to-four feet of drifted snow to indicate where it should be. On subsequent passes, I cleared the proper roadway a bit less blindly.

Dad flagged me down after my second pass and sent me into the house for a big mug of Grandma’s hot cocoa and a few oatmeal cookies. I didn’t mind that interruption!

On my third pass down the lane, as I was clearing some snow from around the vehicles, Mother came out and told me that my classmate Gerard was going up through one of their fields to start clearing the township road, grading back downhill toward their house. I heard his tractor engine.

After our lane was completely clear of snow, and I had pushed the snow as far to the sides as possible, I started clearing the township road along the ridge. The snow was deeply drifted, but after several passes, I got to where Gerard had made some downhill passes, starting from where he had driven up through an undrifted hayfield and come out onto the roadway.

Gerard and I met up near his farmstead, at the bottom of the hill. He said to come inside and get warmed up, so we sat at their kitchen table, nursing big mugs of hot cocoa, eating home-baked pastries, and chatting to his dad and mom. The entire county road was snowed full, and no milk trucks could get through. His dad suggested we clear the tenth of a mile from our mailbox to the county road, working together, one pushing snow left, and the other pushing it right. We adjusted our blades appropriately and did that until noon.

We also cleared over a mile of the big county road, with each pass pushing the snow a little farther to the sides. We were exhilarated to have a snow day off from school, though on the farm, that meant only more farm work and less homework.

Copyright © Rob Siedenburg. Rob grew up in the beautiful hill country of Northwest Illinois, where his brother still farms the home place. Copyright © Maggie Dougherty-Roberts; used by permission. Master gardener and master naturalist Maggie lives out her strong connection to nature and sense of responsibility to our environment. Email her at irishgardener3@aol.com.

Winter Woods continued from A-1

have thought fungi could be so interesting? Here are some recommendations for you if you would like to learn more: The film Fantastic Fungi (Netflix and Amazon Prime); TED Talk How Trees Talk to Each Other, by Suzanne Simard; books The Hidden Life of Trees, by Peter Wohlleben, Finding the Mother Tree, by Suzanne Simard; and a YouTube documentary Intelligent Trees, by Simard and Wohlleben. Copyright © Maggie Dougherty-Roberts; used by permission. Master gardener and master naturalist Maggie lives out her strong connection to nature and sense of responsibility to our environment. Email her at irishgardener3@aol.com.

Debt continued from A-5

Lastly, everyone is legally entitled to a free annual credit report. Take the time to double-check your credit report to ascertain whether any medical debt balances were incorrectly reported. If there are any incorrect amounts, notify the appropriate credit bureau to update those incorrect debt amounts. You are entitled to a credit report review every 12 months. To find out how to obtain yours, visit the Consumer Financial Protection Bureau Web site at https://www.consumerfinance.gov/.

Suni Patterson, a Board Certified Patient Advocate, is based in Danville. For help or more information, please visit www.medicalbillandclainresolution.com.