

Hidden World of Senior Discounts

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Refuel Your Creativity

See page A-7

“The Thing Just Stopped Working”

See page A-12

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Volume 10 Issue 3

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## Grand Cayman

### Rays, Reefs, & Relaxation

by Fyllis Hockman

**M**idnight and I made close eye contact—and I mean *close*—his eyes were *huge*. We were so sympatico, as I held his large, slinky body in my outstretched arms, that I kissed him on the nose. I later learned that this guaranteed me seven years of good luck: a totally unexpected bonus.

As a plus, this was a very easy and safe excursion for seniors: after all, you're basically standing in waist-high water with crew members all around to help if needed. And none of the stingrays are remotely ageist!

Such was my introduction to the appeal of sting-

rays as part of the Red Sail Sports Stingray City and Snorkeling tour, near Rum Point on Grand Cayman, where my husband and I were spending two weeks. As we sailed to our next adventure, just being out on the open water in a 65-foot catamaran at full speed was its own exhilarating experience.

In vivid contrast to the expansive grayness of the stingray sandbar was the snorkeling outing, also offered by Red Sail Sports. The kaleidoscope of color, from myriads of itinerant fish exploring their coral reef home, is a memory you'll return to over and over again—an experience words cannot adequately convey.

However, the warnings before entering the water were serious. Red Sail provides all the snorkeling equipment, including vests to keep you afloat, but they emphasized avoiding any contact with the reef. I felt a fierce sense of protection for the coral, knowing that these reefs are very fragile and can die from human contact.

The fish are a different story—not that there's actually any fear of human contact there. They flitted by in glorious swirls of color. I was told that if we got really lucky, we might even see a turtle or a huge grouper. I settled for a whole



Catamaran at the Sandbar Courtesy of Red Sail Sports

Sting Ray City © Picturemakerslic / Dreamstime.com



lot of blue and yellow darlings among their colorful brethren. To add to the fun, you can check the fish guide on board to help identify the denizens of the deep with whom you've just communed. And even more fun—there's a bar on board to reward you for all your water-based efforts.

Later, at Kaibo Beach, I lay on a wide chaise longue that resembled a bed more than a beach chair. As I stared up at lofty palm trees swaying in the breeze, I felt truly at peace. ♦

Copyright ©, Fyllis Hockman. Award-winning travel journalist has been traveling and writing for over 30 years. She is still as eager for her next trip as she was for her first. For more information, visit <https://redsailcayman.com/>.

# LIFESTYLES

## This Month's Mark & Friends

# Heaven in Business: Bringing the Kingdom to the Marketplace

Have you ever felt your faith belongs in a pew on Sunday, whereas your work belongs in the office on Monday? On January 21, on *Mark & Friends*, Mark sat down with Andy Mason, a New Zealander whose life mission is to bridge that gap. Andy's story is a powerful reminder that God doesn't call only pastors and missionaries. He calls every one of us to bring the atmosphere of Heaven into our daily labor.

### The Shepherd's Heart for Strategy

Andy's journey began in the rural paddocks of New Zealand, where he prepared to be a sheep farmer. At age thirteen, a missionary visited his church, and he felt called by God to one day help people both "practically and spiritually." While Andy initially assumed this meant traditional missions in Africa or Asia, God led him into the world of agriculture and business consultation.

For years, Andy served as a strategic consultant, helping businesses grow and navigate complex relationships. Yet, he felt a stirring for more. He had seen miracles within the church, but he hungered to see the same power—healing, restored relationships, and divine wisdom—manifested in the marketplace. He began to ask, "Where might God be calling me?"

### A Blueprint for Flourishing

In 2008, Andy began energizing business leaders to see their work as a spiritual calling. This shift in perspective changes how we view the common problems of the working world. When we invite the Kingdom of God



into our businesses, we start looking for several things:

**Divine Wisdom:** Seeking the *wisdom of Solomon* for complex decisions, rather than relying solely on human effort.

**A Culture of Wholeness:** Moving toward an environment where there is *no poverty and no lack*, reflecting the abundance of Heaven.

**Strategic Partnerships:** Leading with a team-oriented mindset, much like Andy and his wife Janeane, who combine their strengths to identify *holes* before they become problems.

### The Marketplace as a Mission Field

Whether you are currently running a company, working a trade, or mentoring the next generation, your work has eternal value. Andy's life teaches us that God is "far more real than we realize"—He isn't just a distant King, but a friend who wants to partner with us in our professional lives.

As we navigate our daily tasks, we can be anchored by the Word of God and the belief that the Kingdom applies to all of life. When we bring Heaven into our business, we aren't only earning a living; we are demonstrating the heart of God to a world that needs His wisdom.

To hear the full interview and to discover more of what God is doing in the world and how he might invite you to partner with him, navigate to [www.greatnewsradio.org](http://www.greatnewsradio.org) for a full archive of *Mark & Friends*. ♦

**Hola**  
**你好**  
**Hello**  
**Bonjour**

### Learning Spanish

Language learning comprises *aural comprehension* (understanding what you hear), *speaking* (a good native accent is essential), *reading*, and *writing*. The spoken language is the essence of a language.

"The Silent Tears From History"  
Madison Flexser  
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Survivor

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SCAN ME

# SKYWATCHER

The March 2026, night sky features several events: On March 2-3, there will be a total lunar eclipse of the *blood moon*, also called the *worm moon*, because, in North America, earthworms begin to appear in March. The eclipse is visible in North America and northern Oceania. The star *Regulus* should be visible close to the moon during the eclipse.

The March 8 conjunction of Venus and Saturn appears bright. From March 11-13, the lack of moonlight should provide dark-sky conditions for observing springtime constellations.

March 20 features our Vernal Equinox (Spring Equinox in the Northern Hemisphere), when our sun shines down directly on the equator. This signals our first day of spring (also Northern Hemisphere), when day and night are precisely equal in length. The same night, the waxing moon (5% illuminated) appears very near the bright planet *Venus* in our western sky, about 45 minutes after sunset. The constellation *Orion* is also visible in the western evening sky, at sunset. ♦

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# MONEY MATTERS

## The Hidden World of Senior Discounts

### A Guide to Savings You Never Knew Existed

by Michael Panzner

Last summer, I found myself at a checkout counter, wondering whether I'd missed a deal. The clerk whispered that Tuesdays are senior days, and I could have saved a few dollars—if only I'd known to ask. Later, a friend told me her favorite diner offers 10% off for anyone over 50, but the customer must request it. The pattern became clear: discounts were everywhere, but they were playing hide and seek.

I've spent most of my career in financial services, not hunting for bargains. Yet the more I asked around, the more I heard similar stories. Savings were being left on the table, simply because we didn't know they existed or felt awkward asking. That frustration led me to spend months researching senior discounts. Here's what I learned about uncovering these hidden deals.

#### Ask with Confidence

Many retailers and restaurants won't advertise senior discounts, but they'll gladly apply them when asked. Why the secrecy? Some businesses worry about offending customers by asking their

age. Others prefer word-of-mouth marketing. The result? Billions in unclaimed discounts every year.

Start with a simple question: "Do you offer a senior discount?" Major retailers like Ross Dress for Less (a 10% discount on Tuesdays for customers age 55 or older) and Kohl's (a 15% discount in-store on Wednesdays for customers age 60 or older) have regular senior days. Regional grocers often run similar programs. Many airlines offer lower fares for older travelers—but only if you call and book your flight over the phone.

#### Look Beyond the Obvious Places

Discounts aren't limited to these kinds of establishments. I've found senior pricing at museums and cultural venues, national and state parks (the America the Beautiful Senior Pass costs just \$20 annually for access to 2,000+ federal recreation sites), and pharmacies (AARP members can save on prescriptions at CVS Pharmacy). Even home services like HVAC companies and plumbers sometimes offer 10–15% senior discounts. Always ask when you call for a quote.

#### Share your Discoveries

A bargain is better when it's passed along. Tell your book club about the half-price museum day. Compare notes with neighbors about which stores run the best senior specials. During my research, I found that the most valuable discount information

often comes not from company websites, but from blogs, social media, and conversations with other seniors who've done the legwork.

#### Stay Curious

Money-saving opportunities show up in surprising places. Read bulletin boards at the library. Browse your town's senior center newsletter. Check the *About Us* or *FAQ* sections of Web sites for businesses you already buy from—special pricing is often buried there.

#### The Bottom Line

The biggest barrier to senior discounts isn't availability—it's awareness and the willingness to ask. Whether you're planning a trip, trying a new hobby, or simply enjoying a meal out, a little curiosity can keep more money in your pocket.

I eventually compiled what I learned into a free resource to help other seniors navigate this landscape, but you don't need fancy tools. A notebook, a willingness to ask, and friends who share tips will get you most of the way there.

Stretching our dollars just makes this journey a bit sweeter. ♦

*Michael Panzner is the creator of Seniors Save Money, a free discount-finder Web site and app for adults age 50 or older. Email him at michael@seniorssavemoney.com.*



Listen to simple Spanish conversations or stories. Use free online resources. If you can also find a transcript, follow along (this works like subtitles).

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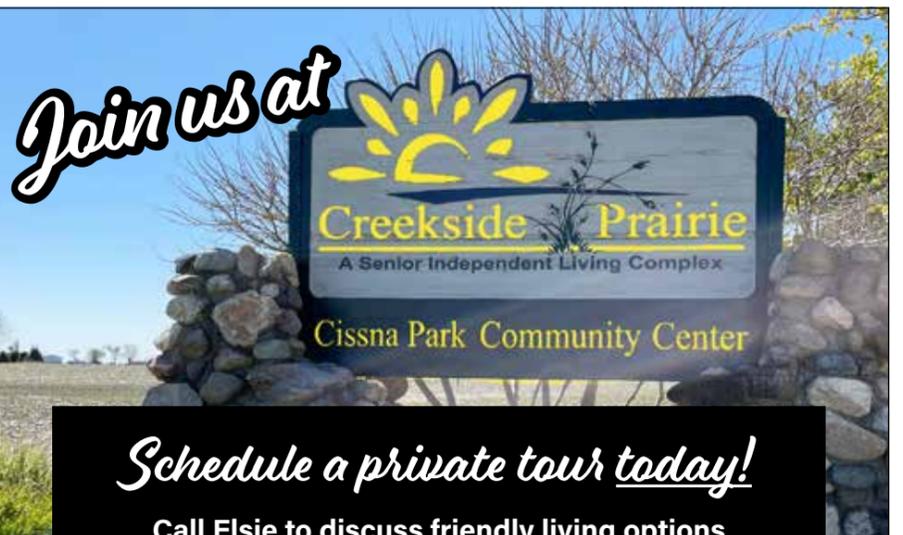
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# When Over-tourism Becomes a Mixed Blessing

by Victor Block

In the charming Austrian lakeside village of Hallstatt—population about 800—residents recently staged a blockade of the main entrance into town. Inhabitants of Venice, Italy, hung protest flags on their homes.

People in Barcelona, Spain, sprayed visitors with water guns. And the ruling council of Orkney, Scotland, limited the number of passenger cruise ships that could dock there each day.

These are among examples of actions taken by communities around the world to combat what some people call the downside of tourism—or, to be more specific, *over-tourism*.

That term describes the toll imposed on cities and towns, landscapes, and landmarks by the large number of travelers who arrive seeking to enjoy what the destinations have to offer. Last year, an estimated 1.5 billion people took to the roads, seas, and sky during their quest to escape from their daily routine.

In an ironic twist of fate, the influx of large crowds on popular destinations can greatly detract from the attractions and appeals visitors go there to enjoy.

The United Nations World Tourism Organization has defined over-tourism as occurring when locals, visitors, or both feel the volume of tourists is having a negative impact on the quality of life to an unacceptable degree. Among potentially harmful effects are displacement of renters by landlords, who turn properties into more lucrative holiday leases, crowded historic and scenic sites,



Cruise ship in Santorini Bay © Flowersofsunny/Dreamstime.com

lating growth in hospitality, retail, and transportation sectors.

The demand for hotels, restaurants, and transportation can prompt improvements in local infrastructure and services. The travel industry employs millions of people in hotels, restaurants, tour operations, and other businesses.

In addition, people from around the world come together to learn about each other's cultures, traditions, and ways of life. Tourism also contributes to the protection and preservation of heritage sites, landmarks, and traditions.

To achieve a balance between the positive effects of visitors and the adverse impact that too many visitors can have, government tourist offices and popular places are taking steps to seek a happy medium.

One approach is financial. Venice decided to begin charging an entrance fee to the city on the busiest days of the year. New Zealand has imposed a special charge for visitors to their country.

Among nonmonetary tactics have been barriers erected at locations popular with photographers, near Japan's Mount Fuji and in the Austrian Alps—barriers that block some of the best views.

Amsterdam's tourism marketing Web site has added less-visited sites to its list of recommended attractions.

The popular Greek island of Santorini, whose environment was being threatened by an onslaught of sightseers, has capped the number of people who can arrive each day by cruise ship.

Such efforts seek a favorable balance between the financial, cultural, and other benefits of cross-border tourism, and the potential negative impacts that too much of a good thing can bring. For the traveler, visiting destinations that have implemented programs designed to accentuate the positive and mitigate negative effects as much as possible can add a feeling of doing good while they are having a good time. ♦

*Travel writer Victor Block shares what he sees, does, and learns on his travels throughout the United States and abroad.*

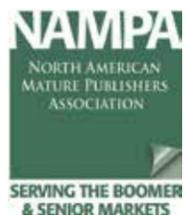


The streets of Venice © Anna Yordanova/Dreamstime.com

exorbitant noise levels, and frustrating traffic jams.

The National Travel and Tourism Office reported that about 85 million international visitors came to the United States last year. These guests accounted for the upside of tourism.

First and foremost is the economic boost tourism gives local economies. This includes creating jobs, generating income for businesses, and stimu-



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# LIFESTYLES

## Last Wishes

by Marvin Weinbaum

### How Can I Be Sure My Last Wishes Are followed?

Dear Marvin,

I recently read that, in many cases, patients' final wishes are not honored by hospitals, doctors, and even family members. In one study, 40% of people who said they wanted to die at home did not. In another study, almost half the people who said they didn't want CPR, or to be force fed, had those wishes ignored. I recently completed an advance directive, and I feel that, if it is not going to be honored, what's the point? What can I do to increase the chance that my wishes will be followed?

Dear Reader,

First, congratulations for completing an advance directive, taking a big step toward seeing that your end-of-life wishes are known and honored. Many do not take even that first step. They seem to live by the adage: "I know I'm going to die. I just don't believe it. And I certainly don't want to think about it or talk about it."

There are many things you can do to exercise some control over your final days, all the while acknowledging that, even with the best of planning and the best of intentions, your final days will likely be more stressful, more confused, more chaotic, and far more eventful than you and your family have imagined. But doing nothing to prepare makes matters worse.

Here are some tips to prepare for the best possible outcome:

**Have In-depth Conversations.** Having conversations about mortality is hard. But you need to have them. Practice what you want to say to your family, your doctors, and your health care proxy. Be clear about what you want and why. The better they understand your wishes, the better they can advocate on your behalf.

**Create clear, legally valid documents. Seek professional guidance in their creation from elder law attorneys, social workers, or patient advocates.**

**An Advance Directive (Living Will)** details what treatments you do or don't want (e.g., resuscitation, ventilation, feeding tubes).

**Medical Orders for Scope of Treatment (MOST)** form (in Colorado). This is a doctor-signed medical order that hospitals and EMTs must follow; it is generally more enforceable than a standard directive. If you



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live outside Colorado, use the appropriate form for your state.

A POST form for Indiana is at <https://www.indiana-post.org/wp-content/uploads/2016/12/Indiana-POST-Form.pdf>. For Illinois, there is a POLST form at [https://dph.illinois.gov/content/dam/soi/en/web/idph/forms/topics-services/health-care-regulation/nursing-homes/POLST\\_220926.pdf](https://dph.illinois.gov/content/dam/soi/en/web/idph/forms/topics-services/health-care-regulation/nursing-homes/POLST_220926.pdf). Iowa's IPOST form is at <https://hhs.iowa.gov/media/10192/download?inline>.

**A Durable Power of Attorney for Health Care (Health Care Proxy)** designates someone you trust to make medical decisions on your behalf. Your selection of a designee should be influenced by who you most trust to understand your wishes, and who has the capacity to stand up for you effectively.

**Your Doctor(s).** Make sure your doctors understand and record your wishes in your medical record and electronic health record (EHR).

Review and update these forms every few years, especially after any major health change.

**Use Clear, Specific Language.** Vague phrases, such as "no heroic measures" can be misinterpreted. Instead, specify treatments: "I do not want to be intubated or placed on a ventilator." "If my heart stops, do not attempt CPR." "I prefer comfort measures only."

**Keep Your Wishes Visible and Spread Them Widely.** Keep copies of your advance directive and most legal forms (1) in your medical chart, (2) on your refrigerator or near your bed, and (3) in your wallet or on your phone. Give copies to your proxy, your close family members, and your primary care doctor.

Optionally, register your documents online with [docubank.com](http://docubank.com) for instant access, whenever necessary. (There is a fee for this service.)

Finally, I have found the following question of great help in framing my thinking about end-of-life issues: "Are the decisions being made primarily to prolong life, or are they merely prolonging death?" ♦

Copyright © Marvin Weinbaum. Marvin coaches seniors and is the principal of [www.coachweinbaum.com](http://www.coachweinbaum.com).

## Over \$52 million in Champaign County

**SPRINGFIELD**—Illinois State Treasurer Michael Frerichs's staff will be at the Saint Joseph Township—Swearingen Memorial Library on Tuesday, April 7, 2026, to help reunite citizens with missing money property through the I-Cash program.

In Champaign County, an estimated 353,026 people and/or businesses have unclaimed cash or property held by the treasurer's office. The value exceeds \$52,000,000.00. Statewide, Frerichs secures more than \$5 billion in unclaimed cash and property.

"For most people, it is difficult to believe that they might have overlooked an investment account or forgotten to pick up a final paycheck. However, the thousands of names in our database show that it happens too often," Frerichs said. "This money belongs to the residents of Illinois. It should be in their bank accounts, rather than the state's safe."

The event will be from 11:00 a.m. to 2:00 p.m. on Tuesday, April 7, 2026, at the Saint Joseph Township—Swearingen Memorial Library, 201 N. Third St., Saint Joseph, Illinois.

In Illinois, the State Treasurer is tasked with safeguarding missing money, such as unpaid life insurance benefits, forgotten bank accounts, and unused rebate cards. (Again, Illinois holds more than \$5 billion in unclaimed property.) The state treasurer is legally required to return the property to the rightful owners, no matter how long that takes. Individuals can search the State Treasurer's database for their name or the name of their business or nonprofit at [www.illinoistreasurer.gov/icash](http://www.illinoistreasurer.gov/icash). ♦



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# LIFESTYLES

## CROSSWORD

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### Across

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- 5 Hors d'oeuvres spread
- 9 Type of ski lift
- 13 Greet the day
- 15 Clever thought
- 16 Cogito \_\_\_ sum
- 17 Low-slung jeans
- 19 Semimonthly tide
- 20 Hit the gas
- 21 Term of endearment
- 23 Mega Stuf cookie
- 25 Helped out
- 26 1993 film about the Olympic bobsled team from Jamaica
- 32 "Just Mercy" actor \_\_\_ Jackson Jr.
- 33 \_\_\_ leches cake
- 34 Quiet "Quiet!"
- 37 Landed on a perch
- 38 "The Road Not Taken" poet Robert
- 40 Clever tactic
- 41 Brit's washroom
- 42 Get ready, for short
- 43 Within the \_\_\_ of possibility

### Down

- 44 Magazine with tips and techniques for anglers
- 47 "I feel the same"
- 50 Some 30-Down employees: Abbr.
- 51 Like some sandals
- 54 Up for discussion
- 59 N, on a French map
- 60 New beginning, and a feature of 17-, 26-, and 44-Across
- 62 Beige hue
- 63 Mattress specification
- 64 Dramatic ballroom dance
- 65 Quaker's "you"
- 66 Sail the seven \_\_\_
- 67 Adolescent

### Down

- 5 "Peanuts" character in a cloud of dirt
- 6 Suffix with lemon and Gator
- 7 Maryland athlete, for short
- 8 Reduce, as anxiety
- 9 Sport for 4-Down
- 10 Sourdough or rye
- 11 Best competitive effort, informally
- 12 Cordoned (off)
- 14 Pulitzer-winning novelist Welty
- 18 Hindu spiritual mentor
- 22 Identifies on social media
- 24 Pertinent to the discussion
- 26 Mined fuel
- 27 Norway home of the Munch Museum
- 28 Cleveland's state
- 29 Allow
- 30 Tax-collecting org.
- 31 After expenses
- 34 Bang shut
- 35 "Hi, amiga!"

- 36 Church choir song
- 38 Cook in a wok
- 39 NFL official
- 40 Part of mph
- 42 Parcel of land
- 43 Fight against
- 44 Dish with melted cheese or chocolate
- 45 Muscle cramps, e.g.
- 46 Owns, biblically
- 47 Impressionist painter Claude
- 48 Noteworthy time period
- 49 Pied-√t-\_\_\_: secondary residence
- 52 Trade-\_\_\_: concessions
- 53 Cleveland's lake
- 55 Sports page datum, for short
- 56 Of sound mind
- 57 Encourage
- 58 School near Windsor Castle
- 61 Noteworthy time period

See Answers on A-15.



"I see under 'previous experience' you list 'invented fire and the wheel.'"



## SCRABBLE G R A M S

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A <sub>1</sub>	A <sub>1</sub>	I <sub>1</sub>	X <sub>8</sub>	B <sub>3</sub>	T <sub>1</sub>	C <sub>3</sub>					

PAR SCORE 170-180      FOUR RACK TOTAL  
BEST SCORE 235      TIME LIMIT: 20 MIN

**DIRECTIONS:** Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition. **SOLUTION TOMORROW**

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11-30



See Answers on A-15.

# LIFESTYLES

# REFUEL YOUR CREATIVITY

by Esther Aardsma

March in the Midwest can be a wet, moody, and depressing month. Cloudy skies, cold temps, and damp weather combine to cast a dreary pall, leaving March feeling like an interminable wait for spring.

One way to combat the March blahs: Dive into creativity! But if the weather's got you down, getting started can be hard. Here are some ideas for rebooting your creative drive:

**Find a community.** Churches and libraries often host some sort of craft events on a regular basis, whether it's knitting and crocheting, painting in a group, or writing. Simply being around other people with similar interests can jumpstart your creativity!

**Fast from media.** Turn off the television, silence the phone, close down the computer. Let your brain have a chance to take a breath and sort through the deluge of information from the external world—and you will probably find a natural return of your desire to be creative.

**Take a nap.** According to a review published by

The Royal Society in April 2020, inadequate sleep increases the body's stress state. Stress, in turn, decreases creativity, says a July 2025 study, published in *Humanities and Social Sciences Communications*. Additional studies from 2021 and 2023 suggest that the activity of the subconscious in a light sleep state can give creative insight into difficult problems.

**Journal.** Sometimes creative block can be caused by an overwhelming amount of difficult emotions, tied to life challenges. If you need to grieve a loss, whether of a loved one, a pet, or a dream, give yourself space and permission to do so. Open a page (or perhaps find a trusted friend or counselor), and let out whatever wants to express itself, with no limits or expectations—perhaps the creativity-blocking dam is simply heavy emotion, masked under numbness.

Along the same lines, **give yourself permission to get messy.** Lower your expectations. Learn a new medium, such as pottery or candle-making! YouTube has many, many video tutorials for beginners; you can check out how-to books at your local library; and craft groups, as already mentioned,

can help you get started in an unfamiliar skill. A great idea for reducing pressure on yourself is to come up with as many *bad* ideas as you can—and, before you know it, some of those might turn out to not be so bad.

Last, but definitely not least, get out into nature—when weather permits. A study published in *Frontiers in Psychiatry* in July 2022 documents the phenomenon that more time in nature equals more creativity. Enjoying God's creativity refills our own inner creative well. A side benefit is that both getting outside and getting active have many other health benefits, too.

Muddy not-quite-spring is the perfect time to execute that New Year's resolution of "trying something new." May your feet be dry and your creative well be filled! ♦

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# PEOPLE & PLACES



## Abe

In 1975, we moved from France to Hamilton, Illinois. Our house sat at the edge of town, bordered by a cornfield: country living—in town. We raised rabbits, kept dairy goats, and planted a huge vegetable garden.

I opened a little VW repair shop and would eventually overhaul more than 250 air-cooled engines. My first business card read: “I drive’em. I like’em. I fix’em. All work guaranteed.” Before long, I was swamped.

Across the Mississippi was Keokuk, Iowa, named after a Fox and Sauk chief. Keokuk had better prices, bigger stores, and—important to me—half a dozen car parts stores. I was there often, buying components to keep VWs on the road. I changed oil, repaired brakes, sold batteries, and did tuneups.

I started noticing a short, thin, bow-legged man who walked along the highway nearly every day. Rain or shine, heat, cold, or snow. He walked briskly, as if he had somewhere important to be.

I asked about him. His name was Abe, a retired Keokuk chemical engineer. After his wife died, he began walking to work every day—a twelve-mile round trip. Eventually he sold his car. Even

in retirement, he kept walking. He seemed to walk nearly full-time.

I always waved. He always waved back—and kept moving.

I learned something else about Abe. He ate only one meal a day, at noon—and only one kind of food at a time. A former coworker told me Abe would open his lunchbox and have a dozen boiled eggs inside. The next day it might be a pound of raisins. Another day, most of a head of cabbage. Then celery—just celery. Years earlier he’d suffered from indigestion, but this one-food-per-day routine had cured him. Simple solution, Abe style.

Meanwhile, my business got so busy I couldn’t keep up with maintenance on our house. I asked around for a good painter. Every neighbor gave me the same name: Abe. I called him near the end of March to reserve a spot once the weather warmed up. He said he’d stop by.

One day I was outside when I saw a familiar figure power-walking down the sidewalk. It was Abe. He had walked five miles from Keokuk to talk about painting the house.

He had a few conditions. Once the days were long enough, he’d work from 5:00 a.m. until noon, Monday through Saturday. I’d pay him in cash at the end of each week. I would buy all supplies and provide access to our facilities.

His estimate was very reasonable. It included scraping and wire-brushing the old paint before applying a single coat of a specific Sears paint he recommended. He told me exactly how much to buy—and he was right.

By mid-April, the house already looked better just from the scraping. When we got an early warm spell, Abe started with the front porch. It looked beautiful. Then he painted the ground level. A couple of weeks later, he moved up to the dormers and second story.

One afternoon he stepped into my garage, where I was working. He looked excited. “Hey, Rob,” he said. “You’ve got some friends up there. Come take a look.”

Under the eaves was a large paper wasp nest, buzzing with activity. I told him to move to another section and said I’d handle it that evening. I had a can of wasp spray that could hit a target thirty feet away. At dusk, when all the wasps were home, I soaked the nest thoroughly. Then I climbed up, knocked down the nest, and burned it in the burn barrel. I scrubbed the area with hot, soapy water so the paint would stick.

The next morning, Abe was back at 5:00 a.m., painting as if nothing had happened. A few days later, the job was finished. The house looked terrific. I offered him a bonus for his fine work.

He turned it down.

Thereafter, whenever I saw him walking, I’d call out, “Hi, Abe!”

He’d answer, “Hey, Rob—nice day!”

And he’d keep right on walking. ♦

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Rob has had many adventures, some of which he likes to share here.



**Hola**  
**你好**  
**Hello**  
**Bonjour**

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1. <b>time</b>	tiempo [TYEM-poh]	masculine—el tiempo (the time)
2. <b>man</b>	hombre [HOM-bray]	masculine—el hombre (the man)
3. <b>way</b>	camino [kah-MEE-noh]	masculine—el camino (the way)
4. <b>people</b>	gente [HEN-tay]	feminine—la gente (the people)
5. <b>life</b>	vida [VEE-dah]	feminine—la vida (the life)
6. <b>day</b>	día [DEE-ah]	masculine—el día (the day)
7. <b>work</b>	trabajo [trah-BAH-hoh]	masculine—el trabajo (the work)
8. <b>call</b>	llamada [yah-MAH-dah]	feminine—la llamada (the call)
9. <b>night</b>	noche [NOH-chay]	feminine—la noche (the night)
10. <b>home</b>	hogar [oh-GAHR]	masculine—el hogar (the home)

**SUDOKU**

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

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See Answers on A-15.

**JUMBLE** THAT SCRAMBLED WORD GAME  
By David L. Hoyt and Jeff Knurek

Unscramble these Jumbles, one letter to each square, to form four ordinary words.

PRAAK  
HSIOT  
SRUTYT  
GNININ

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Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

THE

**BLISS**

“You almost done in there?”

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# LIFESTYLES

## A Penny for Your Thoughts

Yes, there are still some around, despite their recent abolition.

### Psalm 56

*In God I will praise his word, in God I have put my trust; I will not fear what flesh can do unto me. Every day they wrest my words: all their thoughts are against me for evil. They gather themselves together, they hide themselves, they mark my steps, when they wait for my soul. Shall they escape by iniquity? In thine anger cast down the people, O God. Thou tellest my wanderings: put thou my tears into thy bottle: are they not in thy book? When I cry unto thee, then shall mine enemies turn back: this I know; for God is for me. In God will I praise his word: in the Lord will I praise his word (v.4–10).*

Here, David shares with us that we have no cause to fear—when we trust God. Yet David does not depend solely on a divine appointment. His trust is seated in his personal relationship with God and in the formal understanding of God as *LORD* (v.10).

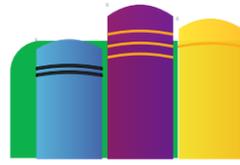
David fans out the various plots of his many enemies, which we also see in our society and government, even today. (a) They *wrest my words*, or twist what I say; (b) even in the face of truth, *their thoughts are against me*. Their opinions are embraced more than reason is embraced. (c) *They gather themselves together*; they unite and make you (God) a common enemy. (d) *They hide themselves*, or conceal their efforts to entrap. (e) *They mark my steps*, or watch closely what I do so they can entrap me. (f) *They wait for my soul*, or try to destroy my livelihood. David also acknowledges how the enemies try to remove the consequences of their wrongdoing: (g) *Shall they escape by iniquity?*

Though we might not see justice, David reminds us that God knows the challenges and abuse we face from our enemies: *Thou tellest my wanderings; put thou my tears into thy bottle: are they not in thy book?* God will remember our heartaches and our tears—and *he* keeps the books when we suffer from wrongful acts. There will be an accounting, and the wrongs done by others will not be forgotten.

David assures us that he has witnessed God's justice, and he tells us we can trust God to deliver us and to keep our souls from any evil man can do. Not only can we trust in God's deliverance; we can also trust his promise to deliver us.

Our nation was born from such a faith, which is inscribed even on our currency. So, when faced with trials from our enemies, look at your pocket change. It takes only a penny to align your thoughts. Have a wonderful day, my friend. ♦

Copyright © Greg Williams. Psychiatrist Greg Williams, MD, who loves the Psalms, lives west of Chicago, Illinois, with his lovely university professor wife.



## BOOK REVIEWS

### Lizzie Bright and the Buckminster Boy, by Gary D. Schmidt

reviewed by Esther Aardsma

It's 1911. Turner Buckminster has just been transplanted with his parents from Boston to the tiny town of Phippsburg, Maine, where his father is the new minister of Phippsburg First Congregational Church. But Turner sticks out badly as a city kid, worse, as a *minister's* kid, who can't seem to do anything right. The people here even play baseball—which he loved back in Boston—terribly differently, so he looks like a fool trying to play it in front of his father's new congregants. And when he finally finds a friend—Lizzie—he lands himself in even deeper water.

Because, see, Lizzie is *Black*. And she lives on *Malaga Island*, the shack town of squatters that the leaders of First Congregational are working to replace with a classy tourist-attracting resort. Will Turner cave to the pressure of trying to fit in with everyone, and to his father's demands that he be the perfect, obedient minister's son—even when it means going along with the mistreatment of the people on Malaga Island? What will happen to Lizzie, and to Turner and Lizzie's friendship?

A book that has won both a Newbery Honor Award and a Printz Honor Award, *Lizzie Bright* (2004) is an incredibly difficult, yet beautifully woven story. It is heavy, and it deals with many hard subjects: fraud, manipulation, threats, physical violence, involuntary admittance to insane asylums, racism and prejudice, unfair seizure of property, malicious gossip, bullying, religion as a cover for greediness, and more. However, Schmidt weaves in loyalty, kindness, second chances, reconciliation, discovery, natural beauty, relational growth, humor (oh the *humor!*), and hope through personal change, as perfect foils to the darkness of the subject matter.

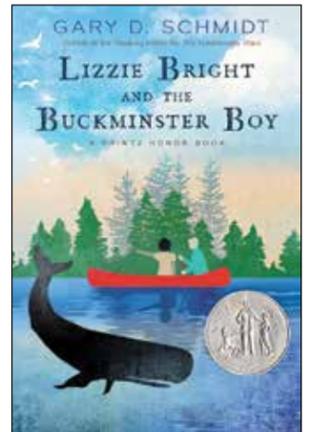
Schmidt uses many Bible-based phrases for expletives, including “my sweet Jesus,” “oh Lord,” “golly Moses,” and a couple “my Gods.” He also throws in some “damns,” “darns,” “dangs,” and several “hells.” People use the period-appropriate terms “Negro” and “colored” to refer to Black people. Two people are confirmed dead—and at least one more is assumed to have died—because of other people's actions.

Two people die of natural causes. Guns make an appearance several times, discharging at least once (but not killing anyone). Several times, people are hurt through accidents, bullying, or angry punching, with descriptions of the resultant bleeding, usually facial. Houses are burned. There is a brief, nongraphic description of graves being irreverently exhumed—and the remains being carted elsewhere.

Some risks are taken, such as sliding or jumping off roofs and rowing out into the ocean alone. One individual indulges in a morbid fascination with her last words. Turner and his father bond with excitement over the relatively newly published Darwinian works *The Origin of Species* and *The Descent of Man*, which some readers may find difficult to accept in the context of Turner's father's being a minister.

*Lizzie Bright* is an appropriate read for middle grades and up, especially with a wise adult's mentorship alongside. Have a tissue box nearby; you might need it, especially when reading the Author's Note at the end: it explains that this book is based on a real historical incident. As the afterword, added by Karen Cushman in 2013, notes, “I once heard Gary say that authors should ‘give [their] readers more to be human with.’ With *Lizzie Bright and the Buckminster Boy*, he unquestionably succeeded.” Cushman says it perfectly. ♦

Copyright © Esther Aardsma. Award-winning writer Esther, remarkable mom of several remarkable children, writes in Philo, Illinois. She is an enthusiast for all things creative. Email her at [eaardsma@protonmail.com](mailto:eaardsma@protonmail.com).





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# PEOPLE & PLACES

Blast from the Past!

## “Let Your Love Flow” Bellamy Brothers

by Randal C. Hill

Attention, music trivia fans! What do rocker Del Shannon, pop princess Lesley Gore, the made-for-TV Monkees, and the iconic country kings, the Bellamy Brothers, have in common?

“Absolutely nothing,” you might say. However, these disparate music-makers do indeed share one fact: each hit Number One on the Billboard chart with their very first single release.

Howard and David Bellamy would sometimes be awakened by the sounds of a Merle Haggard or Buck Owens record being spun by their music-loving father. The future superstar siblings were frequently exposed to such country music icons, as well as hearing the likes of Elvis Presley, Buddy Holly, the Everly Brothers, and, later, the music of the mid-1960s British Invasion.

Home was a cattle ranch in west-central Florida, and the boys went to high school in nearby tiny Darby. Once graduated (Howard in 1964, David four years later), they launched their music career by performing *gratis* with their fiddle-playing father at a jamboree of sorts, the Rattlesnake Roundup, in nearby San Antonio, Florida.

The twosome, who between them mastered seven instruments, gigged at frat parties and backed touring *oldies* artists before moving to Atlanta to form a short-lived outfit the Bellamys dubbed *Jericho*.

The duo also tried their hands at writing, and David’s coauthorship with Jim Stafford’s “Spiders and Snakes” became a novelty home run. Sales of 3 million singles gave the brothers the cash they needed to move to Los Angeles, where their goal was to connect with the LA music scene.

They befriended Neil Diamond’s backup band. One day, Diamond’s drummer brought a demo (demonstration record) to the singing siblings and enthused, “Hey, this sounds like something you guys would do.” It was a song called “Let Your Love Flow,” written by Larry Williams, Neil’s roadie (road manager).

Diamond had previously passed on the tune, as had fellow hitmaker Johnny Rivers. The Bellamys, though, loved it. Howard later recalled, “When we heard it, we had an idea of how we wanted to record it. It kind of fit our style—acoustic bass with a groove.”

They signed with Warner/Curb Records, cut the song in a couple of takes, and watched in amazement as it became the best-selling record of the year.

Riding the tsunami of their success, the pair began touring the world. “We’ve always been known as a live act,” Howard maintains. “We’ve gone with the idea that we’re going to have fun, and the audience is too. Performing is not something we got into for the money. We got into it for the love of it. It’s a lifestyle with us. That’s how we’ve managed to stay on the road for so long.”

Long, indeed. Their 2026 tour marks the fiftieth anniversary of the Bellamy Brothers offering their talents to appreciative fans, worldwide.

Larry Williams never wrote another hit. Don’t feel bad for him, though. Howard Bellamy grins broadly when he says, “I would say the guy who wrote this song is now the wealthiest roadie there ever was.” ♦

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David and Howard Bellamy in 2013 ©Jarrett Gaza

## thoughts to ponder

by Tim Barber

It was totally, and I mean *totally*, unexpected. We were eating at our favorite pancake place on my wife’s birthday. The waitress brought a plate with ice cream, strawberries, blueberries, and whipped cream to our table. That was unexpected, but not the biggest unexpected (I just made that up, but it kind of works, right?)

After a great meal, we were informed by our waitress that our bill had been paid. She told us where the people had been sitting, but we didn’t know them and hadn’t interacted with them at all. They might never know what that act of kindness meant to us. Have you been there? We can be so prone to expect the worst that, when something like this comes along, we ought to put the brakes on and let God know how grateful we are for such thoughtful people.

There are many unexpected things in the Bible. Moses lifting his staff, and the Red Sea dividing to allow God’s people to walk through to safety. Several million people, and only one expected that? A shepherd boy with a slingshot brings down a nine-foot-tall giant? Bread and fish for over 5,000 people—all from five loaves and two fish? Lazarus raised from the dead? But there’s another:

The first words of Jesus on the cross. Do you remember them? Totally unexpected. “Father, forgive them. . . .” Forgive them? Previously, and for an infinitely smaller infraction, two of Jesus’ disciples (James and John) wanted to call down fire from heaven and blow a bunch of sinners to smithereens. We can relate. Not good.

Jesus’s unexpected words make us aware of his life’s mission, to humbly and powerfully bring us to God. Today, do something totally and unexpectedly good for your family—and possibly for a stranger. May your day have several unexpecteds, your gifts of kindness to help those around you be thankfully surprised. ♦

Copyright © Tim Barber. Tim is a retired pastor in the Champaign-Urbana area: [tbarber@illinois.edu](mailto:tbarber@illinois.edu).

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# PEOPLE & PLACES

## Musically Speaking

### Charles Albert Tindley “Leave It There”

by Roger L. Wisegarver

A great black songwriter and preacher, not far removed from the Civil War era, was Charles Albert Tindley (1851–1933). Born in Berlin, Maryland, Tindley knew first-hand about slavery because his father was a slave, though his mother was free. She died when he was five, and his father was sold to another family in another place. His aunt would raise him.

As a youngster, Tindley heard the call to become a preacher—but he couldn’t read or write. With self-determination, he taught himself to read and write at age 17. He was working to support his family, so he took correspondence courses. He progressed, with assistance, mastering Hebrew with help from the local rabbi and Greek through correspondence courses. When he sat for examinations to become a pastor, he passed with excellent marks, as the second highest in his class.

After serving as pastor for years in various places, Tindley became pastor of a church at which he had once been a janitor. Under his leadership, the Philadelphia church grew rapidly from 130 mem-



Charles Albert Tindley

bers. In 1907, badly needing more seating, the church bought the former worship place of a Presbyterian congregation, providing seating for 1,500 people.

Soon this new building was jammed. Even Tuesday night prayer meetings drew over a thousand. The church bought and razed five buildings next door. Members’ tithes paid for a huge edifice, costing \$350,000. The church conducted no bazaars, carnivals, or other fund-raisers. The dedication of the new property at 750 S. Broad St. was scheduled for Sunday, December 7, 1924. But the night before that date, Pastor Tindley’s wife Anna died unexpectedly.

Laboring on despite his grief, and caring for his large congregation, Tindley built the congregation up to 7,000, plus a Sunday school of more than 2,000. The church, seating 3,200, was filled three times each Sunday and often during the week. Every New Year’s Eve, a series of revival meetings was begun, usually lasting throughout January.

One remarkable thing about the church Tindley created was it was integrated: black and white worshiped their God together, along with Italians, Jews, Germans, Norwegians, Mexicans, and Danes. The church did more than preach the gospel. Based on Matthew 25, the church embraced the mission to feed, clothe, tend to the sick, and to house the unfortunates of society. They even administered a savings and loan

association to assist families in securing their own homes and providing a future for their families.

During his ministry, this musically inclined *Prince of Preachers* wrote 50-some gospel songs. His worship teams introduced drums and the Hammond organ to worship music. At times Tindley broke out in song while preaching a sermon. He wrote two particularly famous songs, “I’ll Overcome Some Day” and “Stand by Me.” His song “Leave It There” is especially meaningful to me. It has ties to 1 Peter 5:7—“Cast all your anxiety on him because he cares for you.”

Consider the refrain from this song:

Leave it there; leave it there.  
Take your burden to the Lord and leave it there.  
If you trust and never doubt,  
He will surely bring you out;  
Take your burden to the Lord and leave it there.

Pastor Tindley made the message of his faith practical and a genuine help to those who came under his influence. His handshake alone was worth a visit to East Calvary Church. He was never appalled at the prospect of shaking 1200 hands every Sunday. He even paused to chat. Helping a fellow traveler on the road of life was the very foundation of his entire life and ministry.

After Pastor Tindley’s death at 82, in 1933, the church was renamed “Tindley Temple.” In 2011, the Tindley Temple United Methodist Church was added to the National Register of Historic Places. The church is still active today. ♦

Roger, Monticello, Illinois, resident, combines his interest in music and history:  
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# LIFESTYLES

## SEVENTIES FLASHBACK

### The Thing Just Stopped Working!

by Randal C. Hill

At the dawn of the 1970s, video games existed primarily as coffee break timewasters for computer nerds. That's when two such techies—Nolan Bushnell and Ted Dabney—left the Ampex electronics company to form Atari, in Sunnyvale, a town in the heart of California's booming Silicon Valley. The pair had envisioned a future gold mine in the growing world of quarter-gobbling arcade games.

Bushnell and Dabney soon brought in a third Ampex worker, Allan Alcorn. To see what the newbie could do, Nolan assigned him a single task: create a table-tennis-type video apparatus that the public would embrace—and pay to play.

Allan, who had no gaming experience, dove into the project and ended up with Pong, a name derived from ping pong, the nickname for table tennis. On sheets of graph paper, Alcorn had sketched out a vertical dotted line down the center of a TV screen, then added a small square (the ball) and a paddle on each side of the net.

Two players would control their paddles by moving them vertically on the left or right side of the screen, competing against each other by knocking the ball back and forth, just as in the real game.

Points were earned when the opposing player failed to return the ball, and the first gamer to reach 11 points won the game.

Allan designed the game to offer about four minutes of playing time.

To cobble together a prototype, he bought a \$75 Magnavox TV set, bolted it inside a wooden cabinet, and soldered wires onto boards to create the circuitry to power Pong.

Then came THE time to give the machine a test. "Andy Capp's Tavern was one of our favorite places," Alcorn explained. "We knew the owner, Bill Gaddis, and we trusted him. If something went wrong, we knew he would call us."

In September 1972, Allan and Nolan trucked the awkward contraption to the nearby tavern—named after Andy Capp, a British comic strip character created in 1957 by cartoonist Reg Smythe. Pong made its public debut there, after Alcorn installed a coin box made from a sawed-off plastic milk jug, then shoved the game into a corner behind the bar.



Allan's brainchild was set on a table among pinball machines and a jukebox.

The Atari trio crossed their fingers and hoped for the best.

A few days later, Gaddis phoned Alcorn with some bad news—Pong was having "technical issues" and had stopped working. Allan drove to Andy Capp's, fearing the worst. Alcorn breathed a heavy sigh of relief when he saw there was no mechanical problem;

the Pong game had simply malfunctioned due to a logjam of quarters from enthusiastic players.

Games in Gaddis's bar had typically brought in about \$10 a day; with Pong, that amount quickly quadrupled.

Later, when Pong was scaled down and offered for in-home use, the fun machine sold more than 30 million units, before being discontinued in 1992. ♦

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# WOW!

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# LIFESTYLES

## Poetry Corner

# Form Poetry

by Esther Aardsma

The type of poetry that comes to mind when you hear the word *poetry* is probably *form poetry*. Each *form* is required to adhere to a certain prescription, such as a given number of lines or syllables, a specific meter (like the drumbeat of the words), or a certain rhyme scheme (a fancy word for pattern).

There are hundreds of poetic forms throughout the world, with variations of existing forms arguably able to be claimed as new forms. Some forms, such as the *ghazal* and the *tanka*, are very old.

Originating in the Middle East, the *ghazal* is a poem that deals with loss, romance, sexuality, and/or spirituality. It probably traces back to seventh century A.D. Arabic poetry. Each *ghazal* comprises five to fifteen couplets (a couplet is a pair of lines), each of which is a complete sentence or thought, but all of which are linked thematically or tonally to each other. The couplets' second lines all rhyme with each other or use the same word at the end, so the rhyming scheme could be denoted as AA BA CA, and so on. Each line in the *ghazal* has the same metrical/syllabic count. The second-to-last line contains the name of the person from whose perspective the poem is written, as a sort of signoff.

The *tanka* (meaning *short poem*), also sometimes known as *waka* (the general Japanese word for poem), is considered a fundamental part of Japanese literature and the parent of the *haiku*. Also originating in the seventh century, the *tanka* became a favorite in the Japanese Imperial Court, as well as being popular for use between correspondents and lovers.

According to Edward Hirsch's *A Poet's Glossary*, "the earliest anthology of Japanese poetry, *Man'yōshū* (*Collection of Ten Thousand Leaves*,

ca. 759) contains more than forty-two hundred poems in the *tanka* form. The form gradually . . . became so popular it marginalized all other forms." A number of rituals arose around the writing of *tanka/waka*. *Waka* parties called *utakai* might be held on a special occasion, such as a birthday or housewarming, and all the participants would write a *waka*. Each would then present her or his poem.

*Waka* parties of a more competitive, (and over time more sober and formalized) nature were called *utaawase*: Two teams would compete and be awarded *pointsk* based on the best *tanka* written. To this day, the *tanka* remains a staple of Japanese culture and literature.

The *tanka*, like other Japanese poems, is difficult to fully translate into English form and characters—but the rough gist is that the form consists of five lines with a syllable pattern of 5-7-5-7-7 (although Japanese syllables do not equal English syllables). The lines do not have to rhyme. In general, the first three lines are grouped together into one thought; then the poem pivots, changing tone or perspective, and the last two lines are grouped together into another thought. One Japanese *tanka* translates this way:

From this year on  
I'll deeply feel the spring  
With these cherry blossoms.  
That they will soon be gone—  
Oh, that I did not know it!  
*Ki no Tsurayuki* (ca. 872–945 AD)

The *ghazal* and the *tanka* are just the very, very beginning of the world of form poetry. If you're interested in exploring more forms, you can check out some books on poetry forms from your local library, or research online on Web sites, such as [poetryfoundation.org](http://poetryfoundation.org) or [writersdigest.com](http://writersdigest.com). There's a whole world of *sestinas*, *villanelles*, *rondelets*, *ottava rimas*, and more—just waiting for you to explore! ♦

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Hola

你好

Hello

Bonjour

### Spanish Words Related to Love.

love (noun, masculine) el amor  
to love (verb) amar  
my love (adjective and noun, both masculine) mi amor (used for man or woman)

### Present tense conjugation of the verb amar (to love)

yo amo (I love)

tú amas (you (intimate) love)

él ama (he loves); ella ama (she loves) nosotros amamos (we love, masc. person); nosotros amamos (we love fem. person)

ellos aman (they [masc.] love); ellas (they [fem.] love)

vosotros amáis (you [masc. pl.] love (used in Spain); vosotras amáis (you [fem. pl.] love (used in Spain) In Spain, vosotros is the (masculine) plural of tú; vosotras is the (feminine) plural of tú.

ustedes aman (you, masc. or fem., pl.) In Latin American, ustedes is used as the (masc. and fem.) plural for tú, and also as the plural for the more formal usted.

### Sentences with the Verb to Love

I love you. Yo amo a ti.

You love me. Tú amas a mí.

We love you. (Nosotros) te amamos.

You can often skip the noun in Spanish.

They love us.

Ellos (masc. pl.) nos aman.

Ellas (fem. pl.) nos aman.

Whom do you love? ¿A quién amas? (Note that an upside-down question mark precedes a question in Spanish).

## PrimeLife Poets

### Birth

For many years I searched the earth,  
Looking for I know not what,  
But now have found in giving birth,  
Peace has come to be my lot.

As I sit now and hold my son,  
Tenderly the arms of love  
Embrace my soul and make it one  
With our God who lives above.

He is so small, and yet so pure;  
In his eyes shines light of life,  
And holding him I feel so sure,  
So complete as mother and wife.

The world goes on, searching, yearning—  
But not I; my battle is won.  
I have my place: my soul can sing.  
I am free to love my son. ♦

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### Love, the Everlasting Gift

by G.W. Lilly

Take my hand and walk with me  
Upon this journey we call life,  
And we can share a very precious gift—  
The gift is the love between man and wife.  
And so it begins.

The gift we share is a very fragile thing—  
So we must remember as we move along  
That the obstacles that lay across our path  
Are put there only to make it strong.  
And so it grows.

Over the years, the gift we have  
Must be shared with more than just each  
other:

We gave it to our sons and daughters  
So each may share it with yet another:  
And so it blooms.

Our children's children still have the gift  
That we started, oh so long ago,  
And in their hearts it will live forever,  
Because we've shown them how to make  
it grow—  
And so it continues. ♦

Copyright © G. W. Lilly: email [cazada@aol.com](mailto:cazada@aol.com). Gary Lilly, a retired schoolteacher, lives in Cissna Park, Illinois.



# MONEY MATTERS

## Thriving After Gray Divorce

by Darrold A. Kennedy

March 8 is *International Women's Day*, a time to celebrate everything women have achieved and to honor their strength and resilience. It's also a chance to have honest conversations about real-life challenges many women face.

One of these is the growing trend of divorce among those ages 50 and older, often called "gray divorce."

Although finding yourself in this situation can feel overwhelming, it also can be an opportunity to reclaim your independence and create a life that reflects your dreams and values.

Today, a third (36%) of divorcing adults are 50 or older (*The Journals of Gerontology*, 2022); and 77% of women who experience gray divorce remain single 10 years after their divorce ("Repartnering Following Gray Divorce," 2019). Though that might seem surprising, many women view this as a time to focus on goals, dreams, and well-being—without compromise.

There are, of course, financial realities to consider. Women over 50 often experience a 45% drop in their standard of living after divorce (compared to 21% for men), and household income can fall by 23% to 40% in the first year ("The Economic Consequences of Gray Divorce for Women and Men," 2020). Thus, building financial confidence isn't just important—it's empowering.

If you are 50 or older and recently divorced, take the following steps with your financial advisor. You don't have to do the steps all at once; small

steps can help lead to greater financial security over time.

**Find a financial advisor who truly listens.** If you've ever felt unheard or dismissed, don't settle. Your future deserves someone who respects your voice.

**Get clear on your finances.** List your assets, debts, income, and expenses to understand your financial situation—the first step toward taking control.

**Create a flexible plan.** Include your current needs, short-term goals, and retirement aspirations. Instead of feeling intimidated, you can let a financial advisor help make this simple and manageable.

**Learn about money.** Read, attend workshops, and join online communities focused on women and finance. Every bit of knowledge adds confidence.

**Build an emergency fund.** Work toward having three to six months of living expenses in a low-risk, liquid account. This might take gradual, consistent contributions, but ultimately, this cushion can help provide a sense of security as you navigate your new circumstances.

**Review insurance and employer benefits.** Be sure your medical insurance coverage is adequate. Consider long-term care insurance to help preserve your retirement assets.

**Estate planning.** Work with an attorney to review beneficiary designations on bank and broker-



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age accounts, updating your will, powers of attorney and, as needed, a revocable living trust.

**Social Security.** If you were married 10 years or longer, understand your rights to Social Security benefits from your ex-spouse.

Rather than being the end, gray divorce can represent a new chapter. This International Women's Day, celebrate your resilience and potential. The future is yours to shape: it can be as bold, bright, and fulfilling as you want it to be. ♦

*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) 398-6562; toll-free number (800) 203-5679; fax (888) 819-2146.*

### Why you need dental insurance in retirement.

#### Medicare doesn't pay for dental care.<sup>1</sup>

That's right. As good as Medicare is, it was never meant to cover everything. That means if you want protection, you need to purchase individual insurance.

#### Early detection can prevent small problems from becoming expensive ones.

The best way to prevent large dental bills is preventive care. The American Dental Association recommends checkups twice a year.

#### Previous dental work can wear out.

Your odds of having a dental problem only go up as you age.<sup>2</sup>

#### Treatment is expensive — especially the services people over 50 often need.

Unexpected bills like \$299 for a filling ... \$1,471 for a crown<sup>3</sup> can be a real burden, especially if you're on a fixed income.

<sup>1</sup>"Medicare & You," Centers for Medicare & Medicaid Services, 2025. <sup>2</sup>"Aging changes in teeth and gums", medlineplus.gov, 4/17/2022. <sup>3</sup>FairHealth, Inc. National average dental fees. Data current as of July 2025; subject to change.

#### When you're comparing plans ...

- ▶ Look for coverage that helps pay for major services.
- ▶ Look for coverage with no deductibles.
- ▶ Shop for coverage with no annual maximum on cash benefits.

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# LIFESTYLES

## Where Does Water Come From?

Where does water come from? To put a finer point on it, where does the water that falls from our skies come from. The short answer is *from the Gulf of Mexico*, situated 800 miles from here. That's a long way!

Imagine you've been given the task of figuring out how to get water from the Gulf to central Illinois. Numbers illuminate the enormity of the problem. Every year we get 40" of rain.

Think about just one acre: 90.5 of the 100 yards of a football field is equal to one acre. In a year's time, you would need to haul 1,089,000 gallons of water from the Gulf to supply your acre with water. That water would weigh over 9 million pounds because water is very dense, very heavy, and very hard to move.

The biggest tanker trucks can haul about 6,000 gallons of water apiece. You'd need 180 tanker trucks to haul your water 800 miles from the Gulf. At the 7-miles-per-gallon cost of diesel fuel for the average tanker truck, fuel costs alone would be about \$62,000 to water your acre. That doesn't address the labor (think truck driver) or the cost of wear and tear on the vehicle.

But that's not all. You'd have to pump the water into the truck. That costs money and time. But much worse is that the water is saltwater. Saltwater

would eventually kill everything on your acre. So now you must desalinate the water. How would you do that? And at what cost? High-volume desalination plants could desalinate your water for about \$4,125. So, even ignoring some of the costs, and assuming you could get your water desalinated by a high-volume plant (which you realistically could not), we are up to \$66,000 just to get water here for your acre of ground. If you were feeling very generous and decided you wanted to bring enough water to water all of Champaign County, the cost would be 42 billion dollars!

Still more difficulties: If you got the water desalinated and hauled to your acre of ground, how would you spread it evenly over that acre? You can't just open the spigot on the truck and let the water all fall in one place.

And all of this is for just one acre of ground! Despite all of these difficulties, water seemingly moves around our planet with the greatest of ease.

Water exists as a liquid at a much higher temperature than do other liquids. If this were not true, life would be impossible because water would exist only as a gas on the earth. The compound that is the closest to water's structure freezes at minus 119 °F. and boils at minus 76 degrees. If water followed those same laws, there would be no lakes or

oceans, and there would be no liquid water, which makes up most of our bodies, as it does most living things. Water moves around the planet because it can exist as a gas over a broad range of temperatures and because the air on our earth can contain a great deal of water in its vaporous state. None of this would be possible if not for the very peculiar properties of the water molecule.

Remember, you learned in school that the earth's axis is tilted in relationship to the sun. That tilt gives us our seasons. But in regard to moving water around the planet, the tilt also causes the planet to heat and cool unevenly, producing warm air masses that collide with cool air masses: thus, we have rain spreading all over the globe, bringing life wherever it falls.

Doesn't all of this seem to be planned in a meticulous and efficient way that should make any good engineer exclaim in delight: "Brilliant!" "Bravo!" Yet hardly any do. And we all take it so much for granted.

I think of the line from the old Ray Stevens hit, "Everything is Beautiful": *There is none so blind, as they who will not see.* ♦

Copyright © Donald Freeman. Donald is a retired scientist, who teaches Sunday school, among other things.

### Laughing Matters

Why did the robber jump into the shower? He wanted to make a clean getaway.

Besides a rake and shovel, what tool do all gardeners need? A yardstick.

I wondered why the baseball was getting bigger. Then it hit me.

What kind of tea is hard to swallow? Reali-tea.

What classic bar game do swimmers always win? Pool.

What questions should you never ask while winter skating? Icebreakers.

What snack never gets mad? Pickles. They're cool as a cucumber.



### WORDSMITH'S WORKSHOP by Rob Siedenburg

To my ear, *maudlin* seems a very sad word, It derives from the name *Mary Magdalene*. The beloved physician Luke, not an eyewitness to the life of Christ, apparently carefully researched many details about Jesus. Many think the *sinful woman* who washed the feet of Jesus with her tears and dried them with her hair (Luke 8:1-3) was Mary Magdalene, though there is no corroboration of that in scripture.

The word *maudlin* first appeared in English around 1600, as an adjective that meant *tearful*, or *weeping*. It derived from an English female name from about the fourteenth century, *Maudelen*, from Old French, *Madelaine*.

Two meanings eventually attached themselves to the word: By the 1630s, the most common was *tearful sentimentality*, or the state of being *overly emotional*. Another meaning, common by about 1700, was that of being drunk; a closely related expression was in use by about 1615: *maudlin drunk*.

Thus Bible and barroom contributed to our modern meaning of *maudlin* to describe the state of a person who expresses sentimentality or sadness in a way observers consider exaggerated. And, yes, people still say someone has drunk enough alcohol to be *maudlin*. ♦

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### Puzzle Answers

A	G	R	A		P	A	T	E		T	B	A	R		
A	R	I	S	E		I	D	E	A		E	R	G	O	
H	I	P	H	U	G	G	E	R	S		N	E	A	P	
S	P	E	E	D	U	P		P	E	T	N	A	M	E	
				O	R	E	O			A	I	D	E	D	
C	O	O	L	R	U	N	N	I	N	G	S				
O	S	H	E	A			T	R	E	S		S	H	H	
A	L	I	T		F	R	O	S	T		P	L	O	Y	
L	O	O		P	R	E	P			R	E	A	L	M	
				F	L	Y	F	I	S	H	E	R	M	A	N
M	E	T	O	O			C	P	A	S					
O	P	E	N	T	O	E		A	T	I	S	S	U	E	
N	O	R	D		F	R	E	S	H		S	T	A	R	T
E	C	R	U		F	I	R	M		T	A	N	G	O	
T	H	E	E		S	E	A	S		T	E	E	N		

Crossword puzzle on A-6

Jumble on A-8

Jumbles: PARKA HOIST TRUSTY INNING  
Answers: When the ghost offered to buy drinks for all the other ghosts, they said — THAT'S THE SPIRIT

Sudoku on A-8

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

Scrabble Grams on A-6

SCRABBLE GRAMS SOLUTION												
V <sub>4</sub>	A <sub>1</sub>	L <sub>1</sub>	L <sub>1</sub>	E <sub>1</sub>	Y <sub>4</sub>		RACK 1 =	12				
D <sub>2</sub>	A <sub>1</sub>	Y <sub>4</sub>	W <sub>4</sub>	E <sub>1</sub>	A <sub>1</sub>	R <sub>1</sub>	RACK 2 =	78				
S <sub>1</sub>	H <sub>4</sub>	O <sub>1</sub>	W <sub>4</sub>	O <sub>1</sub>	F <sub>4</sub>	F <sub>4</sub>	RACK 3 =	77				
T <sub>1</sub>	A <sub>1</sub>	X <sub>3</sub>	I <sub>1</sub>	C <sub>3</sub>	A <sub>1</sub>	B <sub>3</sub>	RACK 4 =	68				
PAR SCORE 170-180							TOTAL 235					

# LIFESTYLES

## Go/Go, Slow/Go, No/Go

by Marvin Weinbaum

This expression, a snapshot of retirement, was new to me, though I've since learned that it is commonly used. It resonated, and I wondered why.

Perhaps because it was so profoundly descriptive. *That's me*, I thought; *that's the life I've been living since my retirement, expressed so succinctly*. Identifying with the imagery makes me feel validated, part of a big club, an alliance of millions, who are living just as I live. It's comforting to be among a group of seniors who are engaged in the world, who fully embrace both the promise and limitations of their situations, and who lead involved and wholesome lives. If this is indeed a world that favors the young and is dismissive of *seniors* as burdens on the system, then that identification, that validation, feels really good.

So, let's look closely at these three stages of retirement, **Go/Go**, **Slow/Go**, and **No/Go**, acknowledging them as generalizations that assume a certain level of financial and physical well-being. Each phase reflects a different level of activity and mobility, with significant implications for budgeting, travel, healthcare, lifestyle, and daily living.

### 1. The Go/Go Years

The **Go/Go** phase typically occurs during the early years of retirement, usually from out mid-



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60s to mid-70s. This will fluctuate, reflecting many variables: health, stamina, finances, and family obligations. Freed from working full-time, this is a time for travel, hobbies, volunteering, and learning new skills. It's also a time to check items off one's *bucket list*. Financially, this phase can be expensive. Increased travel, entertainment, and leisure activities can be costly, and it is important that pre-retirees plan adequately for this stage if they are to enjoy it fully.

### 2. The Slow/Go Years

In the **Slow/Go** phase, typically from the late 70s to early 80s, people might still be active but at a slower pace. Health issues begin to limit travel and physical activity. There's less interest in demanding activities, such as long-distance vacations or physically demanding sports, and retirees might prefer shorter trips or activities closer to home. Retirees find comfort in established routines—and

they are grateful for the comforts and predictability of life in familiar surroundings. Social circles might also begin to shrink because of the loss of friends or decreased mobility. This is a good time to consider simplifying life: downsizing a home, consolidating finances, or moving to a more accessible living arrangement, perhaps closer to relatives.

### 3. The No/Go Years

The final stage, the **No/Go** phase, often begins in the mid-to-late 80s or later. At this point, retirees might face significant health or mobility issues that limit their independence. Travel and most outside activities are rare, and many individuals require assistance with daily living. This could involve in-home care, assisted living, or even full-time nursing care. Expenses during these years can be substantial. Planning for this stage is crucial, especially in terms of long-term care and medical costs.

**Conclusion.** Retirement is a dynamic journey that changes over time. Preparing for, understanding, and accepting the phases of retirement can help individuals and families make better decisions. Proper preparation for each phase ensures a smoother transition and a higher quality of life throughout retirement. Acceptance is particularly valuable in confronting the conditions of the **No/Go** phase, when adherence to the mantra "This too" is of such importance. ♦

Copyright © Marvin Weinbaum. Marvin coaches seniors and is the principal of [www.coachweinbaum.com](http://www.coachweinbaum.com).



*For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope."*

Jeremiah 29:11 ESV

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