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Jill on Money

By Jill Schlesinger

Social security alert — COLA 2025

Prices accelerated in September, though the overall inflation rate continued to drift lower. The Consumer Price Index (CPI) was up 2.4 percent from a year earlier, the smallest 12-month increase since February 2021. Some of the details of the report were more important than usual. Although consumers complain about food costs, food at home is up by just 1.3% from a year ago, while those who dine out must absorb a 3.9% annual increase. The most impactful category of the report is shelter, which did show some progress, but continues to keep the core CPI elevated. Shelter is up 4.9% from a year ago, accounting for 65% of the total increase of core inflation.

There have long been complaints that the CPI report lags more timely data. According to Apartment List, rents dropped by a half of percentage point in September and are slightly cheaper than they were a year ago. The median rent nationally now stands at \$1,405 and is expected to continue to dip modestly through the remainder of the year. Despite this progress, the national median rent is still more than \$200 per month higher than it was just a few years ago.

While the inflation rate has been falling steadily since peaking in mid-2022, the nation's near 68 million Social Security recipients (retired workers and their dependents, disabled Americans and their dependents and survivors), were focused on a sub-category of the report called CPI-W, not the headline rate which is called CPI-U. The reason is that CPI-W is the basis for determining the annual Social Security Cost of Living Adjustment (COLA).

The COLA for 2025 will be 2.5%, down from this year's 3.2% bump and a lot lower than the 2023 COLA of 8.7%. But the reason is a good one: the inflation rate has been decreasing. As a reminder, when prices dropped on an annual basis, like in 2010, 2011 and 2016, Social Security COLA was a big fat ZERO. As a frame of reference, even with the post-COVID inflation spike, over the last decade the COLA increase has averaged about 2.6%.

With the 2025 COLA announcement, the average Social Security check for individual retirees

will increase from \$1,927 per month to \$1,976, providing an average \$49 monthly boost. Hopefully, as the inflation rate retreats towards the Federal Reserve's desired target of 2%, SS recipients will be able to pocket the difference throughout the year.

The annual SS COLA is yet another reason to try to delay claiming your Social Security benefit to at least your Full Retirement Age (66-67, depending on the year of your birth) or to age 70, when you can receive credits for delaying filing that can boost retirement savings significantly. The higher Social Security benefit, the more money that you can collect every year when the COLA is announced.

Disaster relief

Many of you have asked the best way to help the victims of Hurricanes Helen and Milton. According to FEMA, "financial contributions to recognized disaster relief organizations are the fastest, most flexible and most effective method of donating." While there are a number of state-level options, here are two national organizations to consider:

- AmeriCares
- Salvation Army

Sadly, natural disasters bring out the fraudsters. The FTC cautions that consumers be on the lookout for the solicitation of donations for disaster victims from organizations that often imitate the names of charities linked to the disaster.

Be cautious, vet your charity, and do not share your personal info, donate over the phone or give anyone your credit card or other personal information until you verify it's legitimate.

(Jill Schlesinger, CFP, is a CBS News business analyst. A former options trader and CIO of an investment advisory firm, she welcomes comments and questions at askjill@jillonmoney.com. Check her website at www.jillonmoney.com) ©2024 Tribune Content Agency, LLC





Lifestyles 2000

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Celebrating 25 YEARS 1999-2024



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Life Scholars

By Kathleen Nalley

Looking at the Terra State Community College Life Scholar class offerings for November, one might conclude that the collection of offerings has taken a turn to serious, decision-making themes. Is there a connection to 2024 New Year's resolutions? Is this a chance to learn more about Medicare updates and prescription changes before committing to a plan? To evaluate retirement planning? To make an informed decision about streaming services for television viewing?

Pat Gerber will conduct a Medicare Workshop on Nov. 4. It is designed to help gain knowledge of how Medicare works, what options are available and to help make informed decisions. Prescription and drug coverage will be changing for 2025, and anyone currently on Medicare will want to assess how these changes will affect all plans that cover Prescription drugs.

Retirement Planning Today impacts those between the ages of 50 and 70 who want to learn more about retirement planning and the financial issues that pertain to the self-employed, as well as employees of corporations and government agencies. The class offers guidance for aligning money with values for the retirement years and how to accomplish personal financial goals. It is taught by Terra State graduate Christopher McIntire of McIntire Retirement Services on Nov. 7 & 14.

If feeling overwhelmed with all the options for watching TV and movies in your home is the cause of procrastination regarding a decision to make a change to a streaming service or getting a TV antenna, consider Cutting the Cord with Tim Wasserman. The class will include everything from free apps to services with a monthly subscription and the hardware one will need to accompany a final decision. It will take place Nov. 8.

Learning more about Towns & Places of Ottawa County – Past Dreams, Present Reality is possible by taking a visual tour, hearing some stories, and learning a brief history of Ottawa County communities, neighborhoods and landmarks. Instructors Richard Martin and John Liske will inspire you to visit or revisit this neighboring locale on Nov. 12.

Wrongful Convictions presented Nov. 6 & 13 will acquaint students with the problem and stories of wrongful convictions in our judicial system. Supreme Court Decisions will continue to acquaint students with the background needed to understand case decisions and their impact today on Nov. 13 & 20.

Class registration is simple and flexible. Contact Life Scholars at learn@terra.edu or call 419-559-2255.

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Camera ready ads can be taken up until the 20th monthly; if approval artwork is needed, please contact us no later than the 15th monthly. Press releases and events are to be emailed to lifestyles2000@sbcglobal.net by the 20th monthly. Sorry, we cannot return phone calls and we will do our best to print those received. Press releases must be submitted as Word documents only. No PDF files please. We cannot run fliers, please write up your event and we will include "In Your Own Backyard." Please make sure all info is correct before sending.

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Publisher's Letter

We get email! I rec'd this wonderful email and wanted to share it with our readers:



Today my husband and I enjoyed this gorgeous weather by going to African Safari Wildlife Park, thanks to the tickets we won from Lifestyles 2000. It was such a fun time!! Each time we go there it's a new adventure. Today was "carrot day" and we laughed like crazy when an alpaca sneezed carrot goober all over us. We also saw a mama kangaroo with a good-sized joey in its pouch. Thank you, Deb and Jack Lautermilch

Sadly, I need to report that Kathy Van Wey, a dear friend that I met 25 years ago when I started Lifestyles, and recent writer, has passed away. We will miss her sweet personality, RIP Kathy.

For those of you in Clyde, I received a big surprise last month when I discovered our rack had been removed in Drug Mart. It had been there 25 years. I hope if enough of you let them know how much you miss picking up the issue there, we can get a new rack in the lobby.

Happy Thanksgiving!

Joanne

Find Pete



Find Pete Winners:

There were 121 entries, most were correct, the answer was the UPS Store.

Winners are Dan Minich, Lynne Russell, Lori Earnhart, Rose Foos, Arlene Lenhart, Kurt Henkel, Cindy Scranton, Jodi Shanahan, Fremont; Dave Doty, Elmore; John Artino, Bellevue; Diane Gerwin, Annette Carnicom, Gibsonburg; Sharon Miller, Bettsville; Julie Toy, Heidi Clevinger, Clyde; Jim Mozina, Port Clinton.

Remember, Pete is only hidden in ads!

Find Pete Prizes:

Sixteen entries are chosen monthly for the following prizes: \$5 gift certificates for Old Fort Market, Otto & Urban, The UPS Store, and A's Family Restaurant. You may specify a prize.

Find Pete Contest Rules:

To enter, send the name of the ad, your name and address on a 3x5 card or paper to: **Lifestyles Contest, 30 Ponds Side Drive, Fremont, OH 43420.** Or email your entry to lifestyles2000@sbcglobal.net. Sixteen prizes given monthly. One entry per household. **Deadline is the 20th monthly.** Please do not send the ad.

History Notebook

By Nan Card

President James A. Garfield, the First Leftie

In a few days we will vote for our next president. I recall reading how President Hayes rushed back from the last leg of his Western Trip to reach Fremont in time to vote for James A. Garfield. He was the first president to serve as a professor, college president, and a minister before taking office. Born in poverty in 1831 in Mentor, Ohio, Garfield was the last president to have lived in a log cabin. He enlisted in the Civil War and rose to the rank of brigadier general



by age 26, becoming the youngest ever promoted to that rank. Following the war, Garfield returned to Ohio where he served nine-terms in the U. S. Congress.

At the deeply divided Republican National Convention, he was

considered a dark horse candidate. But Garfield, in fact, received the GOP nomination on the 36th ballot. In those years, presidential candidates did not hit the campaign trail like Donald Trump and Kamala Harris. But according to one of Garfield's biographers, more than 5,000 people converged on his farm in Mentor on a single day in October of 1880. Among them was a group of Germans. Garfield addressed them in their native tongue. It is believed to be the first time a presidential campaign speech was given in a language other than English.

Taking office in March 1881, Garfield's ability to write, read, and speak in several languages were skills that impressed many Americans. He was the first left-handed president. Only 10% of the population (myself included) are lefties. Living in a right-handed world makes some of us appear awkward, uncoordinated, and at times accident prone. However, lefties seem to have the edge when it comes to the presidency. James Garfield was the first, but since World War II there have been 7 more leftie U. S. presidents!

Sadly, President James Garfield was shot only a few months into his presidency by Charles Guiteau, a disgruntled office seeker. He lingered for three months. Today it is believed his death came about from infection and hemorrhaging brought on by endless probing of the wound with unsterile instruments. Dr. John B. Rice of Fremont, then a U.S. Congressman, was not one of those who searched for the bullet, but he did visit Garfield at the White House. Later he wrote a detailed letter regarding the President's condition. More than 100,000 Americans traveled to Washington, D. C. to view Garfield as he lay in state. You can visit his beautiful home in Mentor, Ohio and the impressive Garfield Monument in Cleveland's Lake View Cemetery.

Some psychologists think lefties are more creative, artistic, have better communication skills, physically better fighters, and have greater divergent thinking skills. In case you are interested, here are the other southpaw presidents: Herbert Hoover, Harry Truman, Gerald Ford, Ronald Reagan (probably a natural leftie but forced to be right-handed), George H. W. Bush, Bill Clinton, and Barack Obama.





There are always new places popping up in Vacationland, and the newest is the Beach Glass Lounge, 5874 E. Harbor Road, Lakeside.

This family owned and operated restaurant is part of the Ferguson Gallery which is adjacent to the restaurant. Because it is owned by the Ferguson family, there are lots of fantastic artwork and glass pieces displayed including a gorgeous glass chandelier right inside the door. This coastal style building has a wrap around porch for outdoor seating in the warmer months. It's casual and a bit glamorous at the same time. It's not inexpensive though, because you are paying for the ambiance and the location. After all you are in Vacationland. That doesn't mean the food isn't good. It's excellent and prepared just right, but I feel it's a little overpriced for what you get.



The Maryland crab cakes, which were appetizers, were the very best I've had. You get two nice sized crab cakes for \$22.00. The lobster bisque was filled with large chunks of lobster, a bowl is \$18.00.

I had salmon. It was a large piece served over grilled fennel, with a side of Brussel sprouts fixed with bacon for \$38.00. They've got burgers, perch and a chicken sandwich as a more reasonable meal. The gourmet burgers, which are served with hand cut fries, were \$20.00, they looked good. The full-size bar, in the center of the restaurant, serves many festive, and fun drink specials, along with dessert cocktails. They also have a nice dessert menu, featuring cheesecake, creme brulee, and lava cake.

They are open daily from 11:00 am to 11:00 pm, so lunch is an option. This restaurant is definitely a place to check out, because it is an exquisite restaurant, and the gallery is something to see. They do glass blowing demonstrations and sell gorgeous pieces.

Good Fortunes Abound

By Denice Baldetti

Did you know that you are surrounded by good fortunes? Each of us has an incredible amount of blessings for which we can to be very grateful. Let's take a peek at another type of fortune - the fortune cookie. What is it about those bent crunch cookies and their tiny written fortunes that capture our interest?

Stories behind Fortune Cookies

Approximately 3 billion fortune cookies are made each year, mostly in the United States. The crisp cookies wrapped around sayings, can be found around the world. The history of fortune cookies is a bit of a mystery. Interestingly, there are several theories about the origins.

According to author Jennifer Lee, who wrote *The Fortune Cookie Chronicles: Adventures in the World of Chinese Food*, the fortune cookie most likely came to the United States with Japanese immigrants who came to Hawaii and California between the 1880's and early 1900's. One popular origin cites the Japanese Tea Garden in Golden Gate Park (San Francisco) as the first known restaurant to serve fortune cookies. The Tea Garden's bakery, Benkyodo, claims to have invented the vanilla and butter cookie flavoring and a machine to mass-produce the cookies.

Japanese researcher, Yasuko Nakamachi, believes the cookie origins are buried within references in Japanese literature and history. She believes Chinese manufacturers began taking over fortune cookie production after Japanese bakeries closed when Japanese-Americans were rounded up and sent to internment camps during World War II. Her theory is that Japanese may have invented the cookie, however the Chinese people explored the potential of the fortune cookie.

How do fortunes get inside of cookies?

The cookies are baked as flat circles. After they are removed from the oven, slips of paper are folded inside while the cookies are still warm and flexible. As the cookies cool, they harden into shape.

A Few Basic 'Rules' When Eating Fortune Cookies

- Take the cookie furthest away from you when served by a host or hostess.
- Pick a cookie most closely "pointing" towards you with the 2 pointed ends.
- If you rip a fortune, it will not come true. You must save it for it to come true.
- After reading the fortune, you must not tell anyone your fortune.
- However, if you text your fortune to one person that is close to you, the fortune can come true for both you and the person you texted.
- You cannot look at the fortune until you are done eating the entire cookie.
- You must eat the entire cookie for the cookie's fortune to come true.
- You cannot pick your own fortune cookie. Someone must give you a cookie.
- If there is no fortune in a cookie, it is a sign that something good will happen to you soon.
- If you get 2 fortunes in 1 cookie, they cancel each other out. The fortune from the next cookie is the one you will receive.

Fortune Cookie Messages

Fortune cookies may contain a variety of different kinds of messages. Among them are:

Advice – a piece of wisdom or a vague prophecy

Quotes – a saying from a famous person

Confucian phrases – a traditional fortune that refers to the 6th century BC Chinese philosopher

Chinese phrases – a phrase in Chinese with or without a translation

Lucky Numbers – a list of numbers that some people use for lotteries



During this season of Thanksgiving, we give thanks to our readers, and wish you all a wonderful holiday full of grace, thankfulness and, of course, good fortunes! **Good Fortune Awaits You!**



Using radiation therapy to treat brain tumors

DEAR MAYO CLINIC: I have been diagnosed with a brain tumor and advised to have radiation therapy. I'm very nervous about this and the risks for me, my family and, potentially, another cancer diagnosis. Can you explain why radiation therapy could be right for me?

ANSWER: Radiation therapy has been used to treat cancer since the beginning of the 20th century. This type of treatment continues to be one of the most effective treatments for cancerous (malignant) and noncancerous (benign) brain tumors. How it is delivered — and the technology used — has continued to evolve and improve.

Most patients with brain tumors receive one of two types of radiation: external beam radiation, in which the tumor is treated over the course of several weeks, or radiosurgery, in which patients receive a high dose of radiation in one to five treatments to destroy the tumor.

Stereotactic radiosurgery uses 3D imaging to target high doses of radiation to the tumor with minimal impact on surrounding healthy tissue. It is used in small cancerous and noncancerous tumors and can be delivered in a few ways:

- **Gamma Knife:** A Gamma Knife is not a knife at all but rather many tiny beams of radiation focused on a tumor with extreme accuracy.
- **Linear accelerator:** A linear accelerator aims high-energy beams to a precise point on the body.
- **Proton beam:** Using positively charged particles in atoms, proton therapy is focused on the tumor; virtually none of the radiation exits beyond the tumor.

Radiosurgery targets each tumor individually and helps to spare normal tissue from being treated with radiation.

When I speak to patients, I often highlight several advantages of radiation therapy:

Radiation treatment plans are tailored to each patient.

Radiation therapy is not one-size-fits-all. The volume, dose, type and duration of radiation are tailored to fit each person and their specific tumor. A treatment plan is designed that considers the size, location and type of your brain tumor. Radiation therapy can be used to treat brain tumors by itself or after surgery, to ensure that leftover cancer cells are destroyed.

Better precision.

Radiation therapy must be accurately delivered to successfully destroy the tumor and prevent the tumor from coming back. Improvements made over the years — including

improved imaging to better target the tumor and align the patient during radiation treatment — allow us to minimize damage to surrounding tissues and organs. Today, the accuracy with which we can deliver the treatment is within millimeters, thus limiting excess exposure of healthy tissues to radiation.

Better precision has allowed for a newer approach in radiation therapy, known as hypofractionated stereotactic radiotherapy, which delivers high doses of radiation over two to five days to destroy the tumor.

For instance, larger brain tumors have been difficult to treat with radiosurgery as the risk of treatment increases with the size of the tumor. However, research has shown that if we spread that dose over two to five days instead of one day, the tolerance is better, and we can often achieve a more effective dose for larger tumors.

Though side effects from brain radiation vary, fatigue and hair loss are the most reported. However, most patients find they can continue their regular activities throughout treatment.

Improved safety.

A common misconception when patients hear the word radiation is that radiation will cause cancer. While that is possible, the risk of developing a second cancer from radiation is extremely low. Modern radiation therapy techniques have improved effectiveness and safety, and radiation oncologists continue to discover ways to limit exposure and reduce the risk of secondary cancers from radiation.

It is important to note that if a secondary cancer were to occur from radiation therapy, it would not likely develop until many years after radiation exposure. Also, the risk of developing secondary cancer decreases with time, according to the American Cancer Society.

Another misconception is that radiation therapy can pose a risk to people around you. External beam radiation passes right through the body like an X-ray. Patients do not leave their treatments radioactive. You will not expose anyone to radiation by receiving this type of treatment.

Radiation therapy continues to evolve through research conducted by Mayo Clinic and others. In addition to advances in machinery, imaging has improved to help guide more accurate radiation treatment for patients.— Jennifer Peterson, M.D., Radiation Oncology, Mayo Clinic, Jacksonville, Florida

(Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. This Mayo Clinic Q&A represents inquiries this healthcare expert has received from patients. For

more information, visit www.mayoclinic.org.)

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12 Acres in Ohio

By Robin Arnold
and Gena Husman

Park Challenge

We, in Northwest Ohio, are fortunate to have some of the most beautiful and varied parks in our area—from marshes and wetlands, to meadows and rivers, to woods and lakeshore. Sometimes we even leave our “park” here on 12 Acres in Ohio and visit the real parks. We’ve spent many pleasant afternoons walking at Walsh Park, White Star Park, and Don W. Miller Memorial Park in Sandusky County, and some of the well-known federal and state parks in Ottawa County. Lately, we’ve also begun exploring some lesser-known parks because,



this fall, we have answered the challenge issued by the Ottawa County Parks Department: to visit 9 of the 13 parks listed on their log sheet in Ottawa County between September 3, and November 27, 2024. Completed log sheets need to be turned in to the Parks Department by December 5, 2024. Each participant who has completed the challenge and turned in his/her form will receive a free

“Campfire Mug.” The challenge is open to anyone; you can pick up the log sheet at the Ottawa County Parks Department office at 3979 E. Knoll Crest Drive, in Port Clinton, or some of the local government offices in Elmore, Genoa, and Oak Harbor, or download and print a copy off their website: ottawacountyparksoh.org. So, armed with our trusty old film cameras and new sneakers, we set out to explore some of the parks in Ottawa County. As of this writing, we have visited 5 of the 9 required parks.

Our first stop was Meadowbrook Marsh, a 113 acre park off Bayshore Road in Danbury Township. It includes a wetland marsh, forest, meadow, and grassland, and several beautiful trails—some paved, and some grassy, winding through the trees and along the edge of the marsh—plus an observation deck. We visited it on a warm September day and were pleasantly surprised and impressed by the beauty of this park. It seems to be a popular place as we saw several people out walking dogs, jogging, or just strolling along enjoying the day. Definitely worth many more visits!

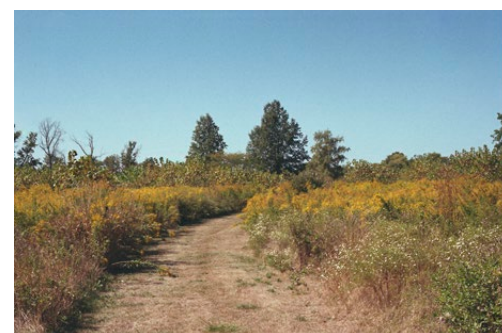
Our next park was the 62-acre Ottawa National Wildlife Refuge Marinewood Unit on West Harbor Road (OH-163) between Oak Harbor and Port Clinton. At one time it was the Marinewood Golf Course, but was acquired by the US Fish and Wildlife Service in 2014. As a work in progress, it is the site of a pollinator and tree restoration project—20 acres of trees

have already been planted. We followed mowed grass trails through the restored native prairie and saw butterflies and bees flitting among the prairie grasses and the wildflowers. It was windy the day we visited and hard to get good photos, but Robin did manage to get one of a yellow garden spider, and another of the path winding through the meadow. Although we didn’t have time to explore further, we saw a gravel road leading down to the Portage River. We’ll come back to this one on a less windy day.

The Portage River Fishing Access was the third park we visited. It was a pleasant stroll on a paved path along the Portage River. In addition to the walking path, it includes a boat launch, and is a great spot for fishing and water sports, and bird watching—we saw several warblers flitting among the trees. We also had a friendly conversation with another hiker out enjoying the day.

Number four on our list was the Boardwalk at Magee Marsh, a popular park just for strolling along and enjoying nature—as well as a birding hotspot. The Boardwalk makes for ease of walking and is totally handicapped accessible so everyone can enjoy it. We have spent many hours there over the years, but made it a special visit so we could include it on our logs. Definitely worth visiting if you’ve never been there!

We went to Waterworks Park in Port Clinton on Friday while Hurricane Helene was still active because we had heard the waves on the lake might reach 6 to 10 feet in height. Not sure if they ever reached that height, but the wind was gusting at least 40 mph or more across the lake, and at times it was hard to stand up and stand still long enough to take photos. Apparently, the wind and waves were appreciated by some—we were treated to a fantastic parasailing display by 3 individuals in wetsuits who challenged the wild wind and whitecaps, leaping high into the air and skimming the tops of the waves.. They put on quite a show for the folks who braved the weather to check out the lake.



We apologize for the lateness of this post about the Park Challenge—we only found out about it in mid-September and by then our October article was already written. You still have time if you hustle to visit 9—or even all 13—of the listed parks. The challenge runs until November 27th. We have had warm, sunny fall days, and it has been an enjoyable experience for us so far, and we still have 4 parks to go.

Wishing you all a safe and Happy Thanksgiving!

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The Confirmation Bias Game

By Robert
Morton

In Fremont, Ohio, the Fremont Ross Little Giants are known for being a pretty good football team. They've got some solid wins under their belt, and the fans? Well, they're as loyal as they come. But let's be real—every team has their off days. And when the Little Giants stumble, even for a second, their fans are ready with an excuse faster than a fumbled ball. The reasons come flying before the ref's whistle even stops blowing.

At one big game against a big rival, the Giants were holding their own, as they usually do. But then came the third quarter, and with it, a fumble that sent the crowd into a collective gasp loud enough to shake the bleachers. It wasn't even a huge mistake—just one of those plays that happens in football. But if you were in that crowd? You'd think the end of the world was nigh.

In case you're wondering what exactly "confirmation bias" is, let me put it this way: it's that little mental trick we all play on ourselves to make sure we never, ever have to admit we're wrong. In the case of our loyal football fans, it means twisting reality until the bad stuff doesn't count. The team is good—obviously—so when something goes wrong, it's gotta be someone else's fault. As long as the blame game supports your belief that your team is unbeatable, it fits the story perfectly.

"The ref's gotta be blind!" one guy shouted behind me, shaking his head with all the conviction of someone who has personally reviewed every NFL rulebook. Another fan nearby swore the wind picked up just in time to mess with the quarterback's throw, as if a sudden gust was out to sabotage the Giants' season.

And just when I thought I'd heard every possible excuse, someone in the back muttered, "You know what it is? The jerseys are too tight this year. The poor guys can't even raise their arms properly!" I nearly spit out my soda. The jerseys? Sure, why not! It's classic confirmation bias at its finest—if it helps explain why your team isn't winning, you'll blame anything, even the uniforms.

Because when you're that convinced your team's unbeatable, the wind, the grass, heck, even the laundry department could be to blame for a bad play. Anything but the players themselves, right? It's like mental gymnastics, except no one pulls a muscle.

And let's be honest—confirmation bias isn't just something we see at football games. Nope, it's something we all rely on to make it through the day without losing our minds. After all, who wants to admit they're wrong when you can just tweak reality a little? Forgot to do the laundry? "Well, clearly, the laundry basket wasn't that full yesterday." Burned dinner? "Must've been the oven acting up."

It's like a built-in survival instinct that keeps us sane, and honestly, it works! We twist things just enough to protect our fragile egos and keep the narrative going. So yeah, whether it's the Little Giants or just getting through the day without admitting we've misplaced our keys for the third time this week, confirmation bias has our backs. And hey, if it helps us feel a little more in control, who's complaining?

Meet Me?

By Pauline
A. Darr

Who am I that you should want to meet me? Well, I've traveled much of the world and the highlights were Egypt, Greece, Rome, and Israel. I take no camera while journeying, relying solely on my six senses, the sixth being intuition. I collect only souvenirs of the heart.

I'm drawn to story tellers and tour guides remain a distinct class of their own. Most memorable were Abraham, Moses, Isaiah, Mark, and Paul.

I write. Yes, I've written to kings, shepherds, thieves, murderers, law keepers, law breakers, to soldiers, to children, to widows, to those who are sick, to mourners, to the undecided, to the destitute and to those who have too much, to searchers, to finders, and to many more. Interestingly, not one has ever written to me. Yet I continue to write.

I read. I read obituaries and wonder why they are not written in the first person. After all, it is about them, right? Yes, I read and I read between the lines.

I wonder. I wonder about stories heard and what was left out or what was added. I wonder how much I project onto another what is within me. I wonder about the folks I'd like to meet.

I wonder about the mysteries of the cosmos, about our world, about life and death, good and evil, about suffering and healing.

I wonder and awe about God.

I smile. I laugh. I guffaw at life and at me.

Truth be told, I've done all of this in the comfort of my rocker reading Scripture every day, five pages a day for more than twelve years completing reading the entire Bible each year.

Who am I that you should want to meet me? Meet me because I want to meet you!

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Astrology FORECAST

By Magi Helena

ARIES (March 21-April 19): It's not enough to be the life of the party. To get the recognition you desire, you may need to work strategically. Consider taking a break from spending your time indulging in witty banter and sharing something real.

TAURUS (April 20-May 20): Many can excel when everything is going smoothly, but true strength of character shines through under pressure. In matters of love and finance, it could be wise to maintain a steady course rather than making drastic changes.

GEMINI (May 21-June 20): There are different rules for different environments. Whether it is in wardrobe or manners, forgetting which room you are in could have unpleasant results. You may navigate touchy situations by being as considerate as possible.

CANCER (June 21-July 22): You may use your drive and energy in constructive activities rather than focusing on disputes and arguments. Your competitive nature could be stirred by someone close, so you can show off your imaginative and creative ideas.

LEO (July 23-Aug. 22): Instead of solely participating in the conversation, join in, take charge, and lead by example. You might hope others will follow your work ethic but keep expectations realistic. Don't forget to carve out some time for fun.

VIRGO (Aug. 23-Sept. 22): By standing firm on moral high ground, you could avoid getting dragged into the mud. In the coming month, you might find yourself inspired to rise above petty conflicts and may unintentionally become a respected leader.

LIBRA (Sept. 23-Oct. 22): You might believe you can fake it until you make it. Perhaps people think you are more skilled or desirable than you really are. Consider taking time to reflect on what you bring to the table and strengthening where you may fall short.

SCORPIO (Oct. 23-Nov. 21): Use your imagination to steer a creative project in a better direction. You may need to call upon your powers of persuasion before your voice is heard. Once someone understands your vision you could finally achieve success.

SAGITTARIUS (Nov. 22-Dec. 21): If winning today means you lose tomorrow, did you really win? Think about why you are competing before you abandon your ultimate goals in service of a momentary victory. Focus on the big picture before you react.

CAPRICORN (Dec. 22-Jan. 19): Saying "it's my way or the highway," might be the best way to end up all by yourself on the side of the road. Working with your loved ones to find a compromise and showing off your charm may result in everyone flourishing.

AQUARIUS (Jan. 20-Feb. 18): It could be helpful to conduct additional research and delve deeper before proceeding with a business plan or making a deal. You may consider waiting for better timing to invest your money or buy a big-ticket item.

PISCES (Feb. 19-March 20): Your partner is not an inanimate object. Being considerate may be even more essential than you initially realized. You might be reminded of how much better someone makes your life and how much harder it could be without them.

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Image of the Mind

By Alisa Florio

Every August I join leaders from around the world at the Global Leadership Summit. Craig Groschel founder and pastor of Life Church plays a significant role at these Summits. I'd like to share with you Craig's training he shared with me this morning.

Craig asked the question, "How do you allocate your life as a leader?" This hit DEEP!

As a leader I know that no one can do the work for me and only I can define the legacy I want to build. The one requirement we all need to start with is "CLARITY!" You have to have a very, very clear vision of what you want.

In past articles I've challenged you to open up your mind on how you think and what triggers you to take action. Here are some strategies for success that have the ability to take you from where you are right now to where you'd like to be.

Craig shared his thoughts of **RESOURCE ALLOCATION**. This is something many of us have done, but maybe it's been a while. We have to think outside the box and use our creativity.



RESOURCE- These are all the assets you have in your possession right now. What assets do you have available to you that can get you to where you want to be? It's vital for us to do this self reflection especially for those of us who feel like we don't have enough money, or enough education, or we think we're too old or too young. Focus on what you have, not what you don't have.

ALLOCATION- To direct, to distribute or to designate.

Resource Allocation would be strategically investing your present resources to accomplish your future goals and objectives. This means to take whatever you have on hand and to put everything in their right place so you can accomplish your mission and fulfill your purpose in the weeks, months and years to come.

Craig shared Margaret Rouse's writing, "Resource allocation involves balancing competing needs and priorities in order to gain the best return on your investment." He went on to say, "We're all balancing these competing needs and priorities in our work and family life. With our family we have to decide which priority do I focus on my daughters braces, or paying off my car. In business you may want new floors and your employees want new equipment. Before we can go any further we have to change 1 word. Just ONE little word..."

Stay tuned until next month my friends to discover that 1 little word. Feel a big hug!



Handling potty training challenges with small breed dogs

Dear Cathy,
 We got a Morkie from a breeder when she was 10 weeks old. We've worked hard on potty training, but she doesn't go on a leash and has accidents in her crate at least four times a week. Last night, I spent 30 minutes with her in the yard giving her every chance to go, but this morning, her crate was soiled again. This also means frequent baths. I give her the last meal at 4 in hopes she'll go before 10:30, but it hasn't helped. I thought dogs don't go where they sleep. — *Margaret, Long Island*

Dear Margaret,
 Crate training can be challenging, especially with small breeds. While most dogs avoid soiling their sleeping area, there are a few reasons why she might still be having accidents. First, ensure her crate is just big enough for her to stand, turn, and lie down comfortably — if it's too large, she might use one end as a bathroom and the other as her sleeping area. Using a divider can help limit the space.
 Even though you're feeding her early, her bladder might not yet be fully developed enough to hold it overnight. Since you didn't mention how old she is now, I assume she's still young, which makes this common. Try taking her out for one last bathroom break right before bed. You may also need to adjust her morning routine for earlier potty breaks until her control improves. Reducing her water intake a couple of hours before bed may also help prevent overnight accidents.
 Potty training for puppies takes time, and it's common for them to regress before they fully understand. Stay consistent with her feeding and potty schedules and watch her closely for signs like sniffing or circling, which indicate she needs to go out. A good rule of thumb is to take her outside after every meal, every play session, and every nap, as she'll likely need to go right after these activities.
 Most dogs start showing progress within a few weeks to a couple of months, but this can vary. Small breeds sometimes take longer to house train than larger breeds, but you should typically see progress around four to six months of age. With time, consistency, and some adjustments, your "Morkie" should improve her crate habits and develop better bladder control. Be patient, as every dog learns at their own pace.

Dear Cathy,
 We had to euthanize our beloved dog due to chronic kidney disease. He was my best buddy. We are now searching for a breeder who we can directly deal with. We have contacted many different resources, and the results have all been breeders with a third party representing them. They are dog brokers.
 I have researched all the possible ways to find a breeder who does not rely on someone other than themselves to find a loving home for their puppies. We are interested in a "multipoo, shihpoo, or a havapoo." If you can direct us where to obtain a listing of these breeders we would greatly appreciate it. — *Doreen, Glen Cove, New York*

Dear Doreen,
 While I encourage you to adopt from an animal shelter or a rescue group specializing in certain breeds, I appreciate your effort to avoid breeders who use third-party brokers to sell their pets to pet stores. To find a reputable puppy breeder who does not rely on third-party brokers, start by researching local breeders who raise their puppies at home.

A responsible breeder will encourage you to visit their home or facility, allowing you to meet the puppies and their parents in person. This level of transparency is a strong indicator that the breeder is not using a third party. You can also contact breed-specific clubs or national kennel organizations, such as the American Kennel Club (AKC) or United Kennel Club (UKC), which often provide breeder directories. These breeders follow strict guidelines and typically sell directly to the public.
 When speaking with breeders, ask if they sell directly or use brokers. A reputable breeder will openly share details about the puppies' upbringing, health checks, and pedigrees. It's also helpful to ask for referrals from friends, family, or veterinarians, and to check online reviews to avoid breeders with complaints about third-party involvement.
 Be cautious of websites listing multiple breeds for sale, as breeders working with brokers or puppy mills often sell a variety of breeds at once. Also, avoid pet stores and large websites that offer numerous breeds, as brokers or mills often supply these.
 By following these steps, you can find a breeder who cares for their dogs and does not rely on third-party brokers.



November 10, 2024
 2pm-5pm

Paint Party

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THURSDAY	8:00 AM - 5:30 PM
FRIDAY	8:00 AM - 5:00 PM
SATURDAY	8:00 AM - 12:00 PM
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IN OTHER WORDS

By Dr. Paul
Silcox

November of 2016 was a rough time for me and my family. My son had just become a statistic and went for a ride in a beautiful white Cadillac station wagon. In other words, he died and was in a hearse and he was being driven to his final resting place. I've not been the same since then. I think no parent is the same after they lose a child. Especially when it's the "chip off the old block". In other words, he was a part of me that I was so looking forward to watching him mature into a family man. He would have children that I would be able to participate in their growth and development. In other words, as a proud grandpa, I could spoil them some like most grandpa's do.

As I reflect back on 2016, I admit I was so naïve. I never dreamt that my world would be turned upside down from a simple dental procedure that happened in 2011 when my son's 4 wisdom teeth were pulled. Percocet was prescribed for pain. When the prescription was gone, his taste for opioids was just getting started and it transitioned over to heroin. He controlled it and managed it for 5 years. I didn't know it. When I found out about it, it was in the early fall of 2016. My son told me he knew what he was doing. He wasn't going to let it kill him. And that he was a functional addict. It seems that after he knew that I knew he was using, he realized that he needed help. Within a short time, he was off to a rehab facility in California and came back a month later a new man! He was FIXED! Three days later he was DEAD!

I learned about Fentanyl after my son was gone. I didn't know that it can be a good drug for pain relief when made by pharmaceutical companies and used properly. I didn't know that it was easily and cheaply made in a lab and that it was used by drug dealers to mix in with their heroin to give them greater profits for their illegal drugs. A lot of it was just beginning to be smuggled into the U.S. for that purpose. My son was one of its early victims.

In 2016, that there were over 52,000 deaths attributed to opioids in the U.S. The sad thing is that I have met so many people in the last 8 years that have had the same story. And since then, the problem has DOUBLED to over 100,000 deaths in 2023 because of the Fentanyl coming into the U.S. across the southern border.

In other words, whoever becomes the next President of the United States of America, is going to have their hands full and in my humble opinion, shutting off that freaking flow of Fentanyl coming across our southern border must become a TOP PRIORITY as a matter of national security and protection of its greatest asset, its people. In other words, the youth of tomorrow that will become the future of AMERICA.



IN YOUR OWN BACKYARD

Holiday Craft Show: Trinity United Methodist Church, 204 N. Wayne St., Fremont will host a Holiday Craft Show Extravaganza on Nov. 16, 10 am-4 pm in the Fellowship Hall. Numerous business vendors will be present along with crafts, baked goods and lunch. Admission will be a toiletry item for the church Blessings Closet or fee of \$2. Door prizes will be announced throughout the day for those registered and you need not be present to win. Please call Christina at 740 739 3221 with questions.

Trinity United Methodist Church: Deadline is Nov. 17 to order the **Cheeseballs including Cheddar, Dried beef, Cranberry/ orange with walnuts, Horseradish and Onion** with pick-up on Nov. 23, 1-3 pm at Trinity United Methodist Church, 204 N. Wayne St. The cost is \$10 each and orders can be placed with Steve at 419 332 8167 or Carol at 419 680 5758. Deadline for Dec. orders is December 15 with pick-up on Dec. 21. Please save the date of Dec. 8 for the annual Christmas dinner at 5:30, followed by the Concert at 7 pm.

Fremont Lions Club: Fremont Lions Club will meet on Nov. 5 at the Fremont Eagles Hall at noon. Christie Weininger, Executive Director of the Hayes Presidential Center will be the guest speaker and Students of the Month from Fremont Ross and St. Joseph will be present. On Nov. 19 the speaker is Jerri Miller, Sandusky County Auditor. Guests are always welcome. For info, call secretary Donna Thatcher at 419 332 3095.

Single Seniors Mix, moved to lunch on Monday, Nov. 4th, at 1pm at the Garrison in downtown Fremont. Through the winter we will do Mondays and luncheons.

"Holiday Handicrafts" Show, VFW Post 3343, 847 W. Maple St., Clyde; door prizes, free admission, rolls and coffee. Lunch from 11am to 2pm. Sat., Nov. 23 from 9am to 3pm.

The Toledo Symphony will present a community Christmas concert at Grace Lutheran Church, Fremont, Friday, Dec. 6th at 7pm. Tickets available at Grace Lutheran Church office between hours of 9-4, Mon-Thurs., Friday from 9-1. General admission, \$10 adults, \$8 seniors 65 and older and \$5 for students 18 and under.

It's that time of year again, **Camp Fire Sandusky County is thrilled to host their Annual Jambalaya Fundraiser** on Nov. 16th, from 10 a.m. to 1 p.m. Enjoy a delicious, authentic Louisiana-style Jambalaya meal, complete with beans, coleslaw, a roll, and dessert, all while supporting local campers who benefit from Camp Fire's year-round programs! Included in your Louisiana-style Jambalaya meal are beans, coleslaw, roll, and dessert for only \$10! So warm your body with Jambalaya and your heart knowing you helped Camp Fire raise funds for programming for local campers.

Surviving the Holidays: A free seminar to help you navigate the holiday season during your time of grief. St. John's Lutheran Church, 212 N. Clover St., Sunday Nov. 17th from 5:30 to 7, snacks and beverages provided.

The Fremont Area Women's Connection invites all women to join us for our "Loving Care" Ladies Luncheon Tues., Nov. 12th. We meet at Victor's Event Center, 2270 West Hayes Avenue.

Our program feature is Angela Wheeler of Adult Protective Services who will tell of services available for caring for our adult loved ones. Our speaker is Janice Buckingham "A Celebration of Life: Miss Jolly or Miss Grumpy--Which Am I Today?"

Doors open at 10:30 for coffee, lunch at 11am, program ends at 1pm. Cost is \$14. Make your reservation before Friday, Nov. 8th. Call/text Donna at 419-680-2251 or e-mail Carrol at fawcluncheon@gmail.com.

SCORTA Meeting/Luncheon: Friday, Dec. 13, 11 am, St. John's Lutheran Church, Fremont. Doors open at 11a.m. Business Meeting at 11:30 am. Luncheon by "Bella Cuisine" at noon, cost: \$20. Program: Terra Concert Choir-12:30 pm.

Call/email Madi Doble at 419-307-1703
madidoble54@yahoo.com. Deadline Dec. 2nd.

Classifieds

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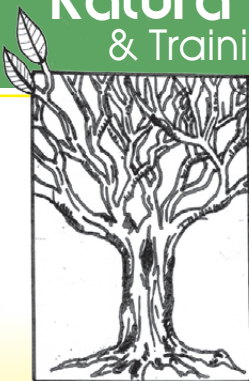
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