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FORECLOSURES Part II

By Leslie Justus

Let Say, You Have Purchased Your Foreclosure.

What's Next

To me, this is **where** the fun starts;

Make sure the property is completely yours and the deed has been recorded in your name.

Secure the property. Re-key all the doors and check the locks on all the windows.

Notify the police department right away that you are fixing up the property and would like extra patrol to pass by the house. Vandals love vacant properties.

Do a quick clean-up of the debris on the outside of the house. Leave all exterior lights on 24/7 so everyone can have good visibility of the exterior of the home.

Don't get in over your head with your project!! This is the time to readjust your budget, if needed. Once the house is yours, you will be able to make final plans for your repairs and remember, keep the improvements within the neighborhood.

Make sure you pay a visit to your local building inspector. Permits must be in place before the remodeling is started.

Always do the home remodeling work to the interior of the home before doing any on the exterior. Only exception is the roof and foundation work.

When thinking resale, curb appeal is important. Make things simple. Add color with shrubs and plant trees. Paint the front door and add a welcome mat. Keep up on the maintenance.

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Happy New Year!



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CONTENTS

Marilyn's "Where Life Is Good"	2
Medicare Annual "Wellness Visit"	3
Devon's Poetry	4
Merri's Diary	5
Vicki's "2014... A Fresh Start"	8
"Alzheimer's Affects Us All"	10
Karen's "The Face of Drought" is Back	11
Winter Bird Photos	12
Coupon for Valentino's!	12

Voices from the Valleys of the Nemaha

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Thank You

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Where Life Is Good

Marilyn Woerth

If I were to give this January article a name I would call it "The Paper Wars". (Darth Vader music please!) Left to my husband we would be knee deep in paper (my lil', ole packrat). He, of course, IS the one responsible for most of the paper. There is the newspaper stack, the Boy Scout (25 years worth) stack, the Nebraska trails (20 years worth) stack, Church stack, work stack, retirement stack, bill stack, then there are the magazine stacks; Astronomy, Boys Life, Nebraskaland, Backpacker (his bible), several more hiking/trail mags, AARP/health related and several religious ones, and he needs all of them forever. (Phew, that was a mouthful).

Another major paper cache is the warranties, guarantees, and receipts that come with every little thing you buy now. And the unwanted, unsolicited items that come in the mail. Now just how did they get our name and address? I'm drowning in paper. I thought this was supposed to be the paperless age. (?)

Being an organized person, we now have eight drawers of files, seven portable file boxes (number keeps going up as I think about it), and untold boxes, a buffet cupboard in the guest bedroom devoted to scouting. But I am running out of filing room and there are still stacks on his desk with a "don't touch" spell hovering over them.

I want a simple-organized life!!!!!! Is that too much to ask for?

"What did you say?" I hear my hubby mumbling in the background. "What about my garden magazines, seed and plant catalogs?" "No, that's not the same; they serve a highly responsible purpose." (They keep me sane.) "Yes sweetie, but I only keep the most important articles, not the whole magazine and I file them away. And those garden files have been very useful through the years."

Since it is the New Year maybe we both should work at cleaning out the stacks and files. WE may need a few rules though. Let's see rule one might be you can only keep a magazine for one year and if there is an article in it you want to keep, it is up to you to pull it out and file it. Rule two, every other year paperwork from organizations must be gone through and most discarded unless they are secretarial notes. What do you mean not acceptable? (Note; a box was given to hubby, box has been moved three times and still not gone through, see my problem.) I may have to get back to you on this.

I have a question; why should this be so hard? I wonder if he would miss that box. He still hasn't said anything about the nine mice-chewed, moved ten times over twenty-five years (and not used once in that time), duck decoys that disappeared over a three year process. Hey, a girl has to do what a girl has to do to keep life good (and simple) in this neck of the country.

Keep your New Year's Resolutions simple and secret and then LIFE will be good. Hoping you all have a great New Year, cheers! (I see only three things in this box worth keeping.)

Yearly Wellness Visit in 2014

by Mary Ann Holland

Retired University of Nebraska-Lincoln Extension Educator and Trained SHIP Professional.

Medicare, your federal health insurance provider, pays for a Yearly Wellness Visit. Screenings or procedures you receive during the wellness visit are also referred to as ‘preventive services’. Medicare defines preventive services as health care to prevent illness or detect illness at an early stage, when treatment is likely to work best and have a positive outcome for you.

If you are enrolled in Medicare Part B under Original Medicare, preventive services you receive from a doctor or other qualified health care provider who accepts “assignment,” will likely be free of charge.

If you have had Part B for longer than 12 months, you can get a yearly “Wellness” visit to develop or update a personalized plan to prevent disease or disability, based upon your current health and risk factors. This visit is covered once every 12 months. When you make your appointment, let your doctor’s office know that you are scheduling your ‘annual Wellness visit.’ This will help to ensure the Medicare billing your doctor submits will be coded correctly.

Medicare covers many preventive services to help you stay healthy. Talk with your health care provider to determine which of the services are right for you. A number of the preventive services are cancer-screening procedures, such as breast cancer screening (mam-

mogram), cervical and vaginal cancer screening, prostate cancer screening, and colorectal cancer screening. Cardiovascular disease screening is another important preventive service, as are pneumococcal and flu shots.

Tobacco use cessation counseling is covered by Medicare for people who smoke or use other tobacco products and have not been diagnosed with an illness caused or complicated by tobacco use.

Medicare will cover up to 8 face-to-face visits during a 12-month period. These visits must be provided by a qualified doctor or other Medicare-recognized practitioner.

Medicare covers tests for glaucoma, obesity screening and counseling, and medical nutrition therapy. Your health care provider has a complete list of Medicare’s preventive services.

In the event your health care provider does not accept Medicare assignment of payment, and you do not have Medicare supplement insurance coverage, you would be responsible for the Part B annual deductible, in 2014 the amount is \$147, plus the remaining 20% of the cost of procedures provided to you. If you have Medicare supplement insurance coverage, it is very likely your policy would pick up those costs leaving you without any out-of-pocket expense.

In 2014, make a “New Year’s

Resolution” to choose Wellness!

Resources used for preparation of this article include *2014 Medicare & You handbook*, Centers for Medicare & Medicaid Services, pgs. 34-55, 144; *Staying Healthy, Medicare’s Preventive Services*, Centers for Medicare & Medicaid Services, Product #11100, Mar. 2012.

This article was written by Mary Ann Holland, retired University of Nebraska-Lincoln Extension Educator and Trained SHIP Professional. Messages for Ms. Holland can be left at your local Extension office, or by e-mail at:

mholland1@unl.edu. Questions about Medicare can also be directed to the Nebraska SHIP at 1-800-234-7119, or by accessing Medicare’s website:

Medicare.gov or calling 1-800-MEDICARE (1-800-633-4227).

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See Page 12 for Example

Poetry by Devon Adams



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MOSSY OAK

Deep in the dark of the draw,
where the water knife has cut
into the bluff, and the barren
trees tower over a muffled spring,
there are cold shadows. They lie
on the crystal snow and make it
a blue echo of the infinite sky.
Hiding under the winter blanket
are tendrils of moss. In time, the
sun will follow it's arc, and the old
oak tree will gaze upon a spongy
mat of leaves with curly stems that
erupts out of the ice and snow
dressed in the same mossy green
it wore when the autumn lights
were smothered by blizzards.

OUT OF THE WIND

The sunny south side
of the old wood barn
is warm, when all the
world around is in a
freeze that can kill
fingers faster than you
know you've lost them.
There are other bodies
who want to keep you
company. Cats like laps,
dogs like to lean, and
horses will blow alfalfa
fumes in your face. You
are in a good place, but
a wise heart will share.

WINTER WINDOW

Magnified by glass,
the winter sun creates
a garden on the other
side of the snow. Color
explodes with passion
as it paints the scarlet of
the pungent geranium and
hangs pink petal ornaments
from the Christmas cactus.
Born in a terra cotta pot,
the miracle of amaryllis rises
in a thick green spear. Blue
lavender violets, with relatives
in Africa, grow into live bouquets.
Lavish ferns contribute to the
jungle, and aren't too snooty
to include the cactus cousins,
conceding that all of us are
mostly green, after all is said.

DIAMONDS ON VELVET

The dark moon surveys the
vast display of a master jeweler,
as the black velvet cape has been
thrown off his back, and he has
dropped diamonds from his pockets.
They scatter and bounce into swirling
galaxies, with millions of stars that
wink and shimmer and make moon
wonder where they all started and
where they will end. But tonight is
too beautiful to waste time asking
questions.

PIECES OF BLUE

I can't see holes in the sky,
but there are pieces of blue
all over the ground. Some
are pale shimmers, where
fields spread their acres
into blankets. Some are violet
lace, under the many fingers
of bare tree hands. On north
slopes, the shades are deep,
and they glisten like sapphires.
The shadowland of snow is
dusted with bright prisms
exploding from the sparks
thrown out from the distant
slant of the winter sun.

Diary of a Part-time Housewife

Merri Johnson

'Tis the season for decorating, is it not? I'm not a huge seasonal decorator, but I still find myself caught up in it, albeit belatedly, this year. Christmas is six days away as I write this, and where is my Christmas tree? Still in a bucket of water in the garage. Of course, I only just yesterday went to the tree farm to get it. What with this year's compressed holiday season, and the fact that I returned from a 17-day sojourn in Tennessee on December 8, I am really behind on Christmas hectivity. (Lest you think that's a typo, let me explain that it's my shorthand version of "hectic activity." Who has time to waste using two words when one will do?!) Thank heaven I at least got Christmas cards written and mailed from Tennessee.

I was seriously toying (there's an oxymoron for you) with the possibility of *not* putting up a tree here this year. But when I mentioned this to hubby in Tennessee, his response gave me to understand that his visit home for the holidays would not be sufficiently jolly without a tree. This from a man who barely disguised his attitude toward my attempts to decorate the Tennessee rental with a miniscule tinsel tree and a sleigh bell on the front door. He probably hasn't turned on the tree lights since I left.

Today was supposed to be my day to clean house and write checks for year-end charitable donations, as well as write this column. Instead, I spent most of the afternoon fooling around arranging the pine branches I trimmed off the bottom of the Christmas tree before plunging it into the bucket. It didn't seem like there were all that many branches, but somehow I made a swag for my front door and eight "potted" mini-Christmas trees for my Sunday School students, filled a planter box outside and a vase on the dining table, and created an end table arrangement incorporating a bird house. None of those items would win any floral design awards, but I like the results.

The cleaning will have to keep, though, and I guess I'll have to work into the evening writing those checks. At least I'm getting my column written.

Tomorrow afternoon I'm off to St. Joe to finish shopping, have supper at our son's house and play with the grandkids, and then meet hubby at the Kansas City airport. It will be pushing midnight by the time we get home.

The tree will finally be decorated, with hubby's help, on December 21, and will probably still be standing in the living room well into January. Then it will be moved to my yard to provide habitat for songbirds, and finally, in the spring, I'll chop it up for mulch. I'll get maximum enjoyment from that tree, one way or another.

It's good to be able to find enjoyment in doing simple things on your own timetable. On that note, I will close and wish you all maximum enjoyment of life in the new year.

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2014... A Fresh Start

By Vicki O'Neal



2013 is over.... Thank God!

You know, folks—I've tried my best to be an optimistic, adventuring soul...but 2013 was just too much—even for an Adventurer like me!

My car broke down several times and I got stranded. My cruise to the Bahamas had to be canceled. My favorite dog died and so did a couple of my friends, and my husband divorced me.

Ah yes! 2013 was a tough one for me and for everybody else, it seems. But the good news is we've got a brand New Year starting this month.

So... What changes will we make in 2014?

I don't know about you, but I intend to make it the best year ever!...as if it were my last! That is the key, folks. If we thought we only had ONE year left to live, we'd do more than make some silly New-Year's-Resolutions. We would do a major "over-haul" on our lives!

That's what I've been trying to do, lately.

A few weeks ago, my youngest daughter called me from College. "I have to interview a person over 50," she said. "And I want it to be you!"

I was pleased—even flattered—until I realized how painful it would be.

She started asking me probing, bothersome questions...This 20-year-old, "would-be-Psychologist." This grown-up little girl (who should still be jumping-rope and learning to tie her shoes!)

I blundered my way through the Interview as best I could. At the end, my daughter asked me the most unsettling question of all: "Have you ever had a Midlife Crisis...?" said my educated Baby Girl.

"Not really."

"Oh yes—I think you did, Mother," she mused. "When you went to California five years ago...That was a midlife crisis. You gave up everything in the Midwest and drove to the West Coast. You married a man you hardly knew... And now you are divorced."

"Hmmm. But it's not my fault, of course."

She sighed and brought the Interview to an end.

That got me to thinking. Maybe my daughter was right. Maybe I'd been through a Midlife Crisis. I hadn't handled it all that well—but at least I'd survived!

After that Interview, I started examining myself thoroughly. I began letting go of the dysfunctions that have hindered my life. I began identify-

Continued on page 9 >>>>>>>

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<<<<<<<<< *Continued from page 8*

ing the annoying flaws in other people that I also share!

(Have you ever noticed that? The folks who drive you nuts are probably the ones that you are most like! Oh wow... is that ever embarrassing!)

It's kind of like this....Whenever we overhear a heated argument, the people sound so immature—but then we realize that we sound equally foolish when we're doing it ourselves.

That's how it is in life. We're all so pious, it seems. We say: "All you people who think you know everything...You are so annoying to those of us who do!"

When will we ever learn?

Are we teachable, or do we have to blunder on and on, making the same mistakes over and over? Can we change the 'round and 'round patterns in our brains? The worn-out clichés. The same old arguments and bad habits.

How do we shape a new Reality for ourselves?

I remember what I said to my daughter near the end of our "Interview" a few weeks ago. I told my Baby-Girl Psychologist: "The most important thing we can do is this: 'Learn Lessons From Other's-Failures, So We Don't Have To Repeat Their Mistakes Ourselves.'"

And I'll tell you the same thing, my Country Neighbors. If you can learn from my Midlife Crisis and the mistakes of others, you can have a Banner Year in 2014.

So...Go for it, my friends! Pop the cork on a brand new year and start it off right. Learn to recognize your own flaws. Learn to laugh at yourself, and not at others. Stop wasting your time on those who have thrown you away, and spend that energy on bettering yourself.

And most of all, listen to those who love you—(even if that means listening to a little Girl-Psychologist!)

Change those things in your life that need changing...And when 2015 rolls around, you'll be so very glad you did!

Love to all of you! Make it the most wonderful New Year you've ever had...!

Vic

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Alzheimer's Affects Us All



Friends Through Thick and Thin, Including Alzheimer's
By Lee Nyberg

It has been Carol, Sandra, and Jenni; best friends for 53 years. For a group of military wives, often living for years on opposite sides of the country, it's quite an accomplishment. The triumph: Carol and Sandra have remained my mom's faithful, intrepid friends, even through her Alzheimer's journey.

Many in early stage Alzheimer's are very angry and frustrated, sensing something is wrong. Friends may fall away as the person with Alzheimer's withdraws, confused and embarrassed by her own mistakes. Instinct told Carol and Sandra to continue the lunches and garden show trips, as often as Mom would allow. News of my mom's Alzheimer's diagnosis spurred their research into the disease.

Mom's friends learned she would likely have both pleasant and unpleasant moods and possibly challenging, behaviors as the disease progressed. Books like a "Best Friend's Approach to Alzheimer's Care," by Virginia Bell, explained babying Mom would not be the right approach; as an adult, she deserved respect and an attempt to understand her situation. Carol told me one of her biggest challenges was reaching a mental place where she could comprehend deeply that Mom would interpret everyone's actions and all events through a lens of Alzheimer's. (Bob DeMarco of the Alzheimer's Reading Room addresses this, too.)

"It's nothing but the disease," became Carol's and Sandra's constant phrase to remind themselves not to be angry or fearful if Mom did something uncaring or seemingly senseless. Both her friends consciously adapted their communication style, working to look at everything from her perspective. In time, Carol and Sandra took Mom's "NO!" for what it really meant: "I don't understand; I'm afraid!" Seeing that reasoning only caused resistance and confusion, the friends redirected Mom instead, when necessary.

Time with Mom evolved as her abilities diminished, but the theme of accepting her reality remained consistent. Early on, Sandra and Carol intentionally recorded Mom's version of their college days, using photo albums and keepsakes to trigger memories. Later, Carol, Sandra, and my mom worked in my parents' house, sorting items for donation and clearing out clutter. Mom, always an organizer, enjoyed these guided, purposeful projects. The

organizing reduced Mom's rummaging and agitation, helping my dad tremendously. Just two years ago, the ladies began to spend visits with Mom sorting and arranging her costume jewelry and dusting rooms.

Now, Carol's college storybook enthralls Mom. Mom listens while stroking the satin handbag the three friends shared back and forth for various college formals. Sometimes, Mom dances a little with these somehow familiar strangers as her favorite college era music plays. She enjoys the milk shakes they bring. Mom does not know the people in the photo album, but loves looking at the pictures of girls in long, poufy dresses.

Carol and Sandra gave my dad a great gift, too: occasional rest from caregiving. Knowing their sadness would not change the situation, they stayed positive with both my parents. Their enduring friendship eased Mom's fears and smoothed her path. They thought they could help; they were right.

Lee Nyberg, the daughter of a woman with Alzheimer's, seeks to help families and those living with Alzheimer's through education and her company, Home Care Assistance. Home Care Assistance provides in-home senior care, helping seniors maintain their independence, dignity, and control and giving their families peace of mind. For more information, visit www.HomeCareAssistanceLincoln.com or www.HomeCareAssistanceOmaha.com.

Create Your Own Bucket List with These Four Easy Steps from Home Care Assistance

A movement to become more mindful of how we spend our time has prompted a resurgence of "the bucket list." By definition, a bucket list is a record of experiences that an individual hopes to have in his or her lifetime. Items on a bucket list can range from big and aspirational to tiny and even comical; from paying for a child's cleft lip surgery to visiting the White House, to going grape stomping, to shaving a coconut, to hiking Kilimanjaro; the possibilities are truly endless. The beauty of a bucket list is that anyone, no matter what age, level of physical or mental ability or economic means can start a bucket list.

Need help getting started on your own bucket list? Consider these tips:

Get it all down in print. We all have had the experience of hearing about a friend or acquaintance that accomplished something and thinking, "Wow. I would really love to do that." Dedicate a notebook to your bucket list, keep an updated document on your computer or smart phone, or sign up on one of the many sites like bucketlist.org. Doing so will help you keep track of everything you want to accomplish—even when an idea strikes you on a whim.

Write a first draft. The thought of the list having to be an epic, perfect litany that is symbolic of your life's purpose can deter you from ever actually putting your thoughts into writing. Think of a bucket list as more of a to-do list with no time limit—finishing that book you started weeks ago or jogging a mile a day are suitable additions. Give yourself an afternoon over a nice cup of tea to reflect on what you hope to accomplish in your lifetime. Use a prompt like, "Someday, I will..." and go from there. Let your creative juices flow.

Allow your list to evolve. Don't feel tied to your first list; think of it as a starting point and keep in mind that you will likely replace items that no longer interest you or that you don't think are worthwhile. This is the beauty of your bucket list: it's yours to create and revise until you come up with a list you think captures a good set of life experiences you hope to have.

Be inspired. Seeing the full list of all of your life aspirations may prove both inspirational and incredibly daunting. Remember that this is about personal growth and fulfillment and not a menacing challenge—as you cross smaller things off your list, you will gain momentum to start doing more and get into the habit of looking everywhere for inspiration for new ideas.

Do you have a bucket list?

The Face of Drought

by Karen Ott



“I’ll be back.” (Arnold Schwarzenegger, The Terminator 1984)

“I am back.” Karen Ott, December, 2013

Albert Schweitzer believed that everyone, at some time, loses their inner fire, but he also held that a chance encounter with another human being will cause it to burst into flame. Be thankful for those people who light the flame, he said, for they rekindle the inner spirit.

I wouldn’t say my inner fire was ‘out’ during my writing hiatus, but it was uncharacteristically dampened by overwhelming responsibilities and, dare I say it, a bit of old-fashioned fatigue. But I’ve missed you deeply my old friends, missed the kinship of our weekly chats, and the chance to share with you the ordinary, and not-so-ordinary, life I am privileged to live here on the land God has generously provided.

So, fix yourself a cup of hot cocoa, join me at my kitchen table, and let’s catch up.

It’s cozy in the kitchen, if you’re wearing two sets of clothing. On Monday-last old man winter arrived on the Polar Express, a bitter, snow laden storm that settled in and took root like a crop of unwelcome Canada Thistle. Temperatures of nearly twenty below zero, and wind-chills even lower, make the simplest of outdoor tasks nearly impossible. Personal comfort isn’t the main concern... our real worries center on the animals in our care, and on area wildlife stressed by the snow cover and flesh-freezing cold, but human frailty being what it is we can’t help but complain about the length of this particular cold spell.

Frigid temps are forecast to hang around until Thursday of this week, and in my book that’s far too many wearisome days of cold, frozen pipes, dead car batteries, failed fuel pumps, and roads so slick the slightest driver-error spins hapless vehicles round and round, and round like a toy top.

In spite of it all there’s beauty to be found in the snow covered fields. Frigid morning air twinkles like glass glitter and the brief flashes of light caused by tiny reflective ice crystals tumbling through the air like a shower of diamond dust are an absolute wonder to behold. Wealthy women may flaunt jewels the size of hen’s eggs, but I’m able to stand on my front porch and breathe them in by the millions...and it doesn’t cost a single red cent.

Glancing around the kitchen you’ll notice I’ve been busy these past months; taking inspiration from the 1940’s and 50’s I’ve transformed the room into a ‘old’ farm kitchen. It’s been a joyful journey resurrecting my dormant domestic talent. The tire shop demands a different set of

skills, none of them ‘artsy’, and I’m delighted to have found my inner muse once again. I’m not complaining about “Horse Creek Tire”, it’s just that I couldn’t have imagined, not in a million and one years, that a successful business could take so much time. I’m a simple farmwife masquerading as a business woman.

In addition to putting the final touches on the kitchen redo, my to-do Holiday list includes sifting through our gigantic stash of Christmas decorations, preparing and practicing for the Church’s Christmas Eve Service, and searching for health insurance.

Like millions of other trusting Americans our health insurance, along with the policy of our youngest (bachelor) son, plus our middle son’s family plan have been cancelled. Contrary to what media barking dogs would have folks believe these weren’t junk policies, nor was the company run by a fly-by-night shyster. This was handpicked coverage, tailored to suit our individual needs. Following years in the medical field working with patients and their various insurance companies I’d guess I’m more qualified to spot a bad policy than most in Washington DC, and I deeply resent the suggestion by those who failed to read the health care bill’s fine print before voting ‘aye’ that I lack the intelligence to know what was, and still is, good for my family. (And don’t even get me started on the 40 percent excise tax on insurance premiums we’ll pay beginning 2018)

For the first time since birth our youngest son will forego insurance...the ACA premiums in his age group are astronomical, the deductibles obscene, and the out of pocket expenses an offense to the senses. And truly, why should he buy coverage when, according to ACA rules

and regs, he can’t be turned down even if he applies *after* the onset of an illness?

We’re luckier than some. We still have coverage for three and a half months (March 31, 2014); I pity those who are tied to the January 1st deadline. In truth, I pity us all. I’m disillusioned with, and distrustful of, both the White House and legislative branches of government, and will never understand why the very real problems of insurance coverage weren’t solved using (carefully researched and fully understood) targeted legislation, passed in incremental stages. If I ran “Horse Creek Tire” like our government runs this country we would have gone broke five years ago.

Enough about insurance... it’s time to tackle the question every woman asks herself at some point in her lifetime. Does Christmas frou-frou multiply in the dark, or did I really buy all this ‘stuff’? This week, with a battle cry of Toss! Donate! Keep! I’ll march into the breach and attempt to triage our vast trove of decorations. Am I ruthless to keep less than I toss? I doubt it. I am by nature a sentimentalist, a woman haunted by ghosts of Christmas past, finding comfort in old things, and too nostalgic for my own good.

Wish me luck.

(And thanks to Lydia for relighting the flame.)

As Always,

Karen



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