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HELPFUL

- Safety
- Economy
- Family Fun

News to Use

#2762

North American PreciS Syndicate, Inc., 501 Fifth Avenue, New York, N.Y. 10017

Entertaining Ideas

Delicious And Memorable Bites For Every Occasion

(NAPS)—Throughout the holiday season, there's a wealth of occasions and reasons to get together with loved ones—from classic celebrations to fun traditions. Whether you're having family over for a pumpkin carving party, hosting this year's Friendsgiving potluck dinner or coordinating an all-night holiday movie marathon with friends, Lindsay® Olives are an excellent food to help make each occasion delicious, memorable and, most importantly, not boring.

Conveniently sized from small to colossal—as well as chopped and sliced—Lindsay olives are bursting with flavor and can enhance recipes for every holiday and “olive” the celebrations in between. Medium black pitted olives add a mild, nutty flavor to these tangy and salty Feta Herb Bites. For a heartier dish, stir in sliced, ripe pitted olives to a meat sauce and layer over pasta noodles, ricotta, and mozzarella cheese. You'll have a delicious lasagna that's great for sharing.



Feta Herb Bites

Prep Time: 10 minutes
Cook Time: 15 minutes
Servings: 4

Ingredients

- 4 oz cream cheese, at room temperature
- 6 oz herbed feta cheese, at room temperature
- 1 can Lindsay Medium Black Ripe Pitted Olives
- ¾ cup finely crushed walnuts

Cooking Directions

In a medium bowl, combine cream cheese and herbed feta cheese. Coat olives with the cheese mix and form them into balls, completely encasing them in the cheese mixture. Roll the balls in the walnut crumbs to lightly coat them. Chill for at least 30 minutes. Let the cheese balls sit at room temperature for a few minutes before serving. Serve with toothpicks.



Adding a little olive love to your favorite dishes can enhance your holiday—or any day—entertaining.

Best Ever Lasagna

Prep Time: 30 minutes
Cook Time: 45 minutes
Servings: 8

Ingredients

- 6 long lasagna noodles
- 1 lb. hot or mild turkey or pork Italian sausage, casings removed
- 1 medium sweet or yellow onion, chopped
- 1 green bell pepper, diced
- 1 (24 oz.) jar spicy or mild tomato basil pasta sauce
- 1 (3.8 oz.) or 2 (2.25 oz.) cans Lindsay Sliced Ripe Pitted Olives, drained
- 1 (15 oz.) container light ricotta cheese
- ½ cup chopped fresh basil or Italian parsley
- 2 cups (8 oz.) shredded reduced sodium part-skim mozzarella cheese

Cooking Directions

Heat oven to 375°F. Cook noodles according to package directions omitting salt. Meanwhile, cook sausage with onion and bell pepper until sausage is no longer pink, stirring frequently; drain. Stir in pasta sauce and olives; simmer 10 minutes. Combine ricotta cheese and basil in a medium bowl. Spoon 1½ cups meat sauce evenly over bottom of 13 x 9-inch baking dish. Layer 3 noodles, ricotta mixture, 1 cup meat sauce and 1 cup mozzarella cheese evenly over sauce. Top with remaining 3 noodles and all of remaining meat sauce. Cover dish with foil; bake 35 minutes. Uncover; top with remaining 1 cup mozzarella cheese. Bake uncovered 10 minutes or until bubbly. Let stand 10 minutes before serving. Garnish with additional chopped basil, if desired.

Learn More

For other inspired recipes and information about Lindsay's line of olives and almond butters, visit www.ilovelindsay.com.

Fire Safety

Brick Homes Fight Fires The Longest

(NAPS)—Firefighters report that it takes about an hour and a half for a fire to breach a brick home—as compared to fiber cement in under an hour and vinyl siding in just minutes.

Choosing brick exteriors to protect their own firehouses, firefighters say brick homes help slow the spread, offering the extra few minutes to help save lives and property.



Building your house of brick is a good way to protect your home and family from fire.

While the International Residential Code (IRC) does not require cladding on single-family homes to have a fire rating, the International Building Code (IBC) acknowledges that fired-clay brick has tested to provide a minimum one-hour fire resistance rating alone, regardless of backing material. This is something that synthetic materials—such as fiber cement—cannot claim.

Primarily made of clay, brick is classified as a noncombustible material that will not burn, melt or combust.

In a one-hour severe fire test conducted independently for the Brick Industry Association (BIA), vinyl siding burned after only 18 minutes, fiber cement failed within one hour and fired-clay brick withstood the flames after one hour. The test was conducted in accordance with ASTM E119, the Standard Test Methods for Fire Tests of Building Construction and Materials.

Learn More

BIA is the nationally recognized authority on clay brick construction representing the nation's distributors and manufacturers of clay brick and suppliers of related products. To learn more, go to Fire Prevention at www.gobrick.com.

Editor's Note: While this story is suitable for release at any time it may be of particular interest to readers during Fire Prevention Week, Oct. 6-12.

BookTrib's BookBites



Female And Ambitious: Four Books About Inspiring Women Who Wouldn't Let The Odds Stand In Their Way

“Diamonds and Scoundrels: My Life in the Jewelry Business” by Adrienne Rubin (She Writes Press)

(NAPS)—When Adrienne Rubin enters the jewelry business in 1970s Los Angeles, she is a maverick in a world dominated by men. She soon meets a hotshot salesman who doesn't seem to struggle at all, and when he asks her to be his partner, she is excited to join him. She doesn't know him well but she knows his father, and she believes he is trustworthy.

“Diamonds and Scoundrels” shows us how a woman in a man's world, with tenacity and determination, can earn respect and obtain a true sense of accomplishment. Following Rubin's up-and-down experiences in the jewelry industry through the '70s, '80s, and '90s, this is a tale of personal growth, of how to overcome challenges with courage and resilience.

To buy, <https://amzn.to/2LZaVK6>.

“Just a Girl: Growing Up Female and Ambitious” by Lucinda Jackson (She Writes Press)

The sensitive, personal story of the author's ambition to become and succeed as a scientist during the “white man in power” era of the 1950s to 2010s. In the male-dominated science world, she struggles from girlhood unworthiness to sexist battles in several jobs. Jackson overcomes pain, shame and self-blame, learns to believe in herself when others don't and becomes a champion for others.

“Just a Girl” is a call to action—eye-opening and inspiring and pointing the way to a brighter future for women everywhere.

Purchase at <https://amzn.to/32u4DI6>.

“Your Turn: Ways to Celebrate Life Through Storytelling” by Tyra Manning (She Writes Press)

Creative expression through writing helps people uncover gems of hope and serenity, enabling them to navigate difficult times. Sharing stories with one another inspires them and helps them forge stronger relationships.

Renowned educator Dr. Tyra Manning offers examples of stories from her own life, followed by an invitation for readers to delve into their own emotional histories, with plenty of room to explore on the page with writing prompts and tools. A guidebook for transformation through self-expression, “Your Turn” will spark readers' creative thought and offers them a space to document their own self-reflection.

Buy at <https://amzn.to/2YY5aQe>.

“Roots and Wings: Ten Lessons of Motherhood That Helped Me Create and Run a Company” by Margery Kraus with Phyllis Piano (SparkPress)

A child of immigrants, Margery Kraus knew the value of hard work from an early age. She learned to be a risk taker. As a young wife and mother in the 1960s, she faced plenty of people who told her, “You can't do that.” But in the end, she did: She founded a global consulting firm for major multinationals, growing it from nothing to almost \$150 million in revenues.

Kraus shares the ten lessons she learned from motherhood and leadership that guided her along the way—an inspiration to all seeking to overcome obstacles and achieve career and personal success.

To purchase, <https://amzn.to/2So11nN>.

BookBites is a continuing series bringing readers information and ideas for their next read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.

Health Awareness

Is It Heart Failure Or ATTR-CM? Six Ways To Know The Difference

(NAPS)—Doctors estimate more than a million Americans are at risk for a condition known as Transthyretin Amyloid Cardiomyopathy or ATTR-CM. If you or someone you care for is at risk, there are a few facts you should know.

One problem is it's often misdiagnosed as heart failure and therefore not treated properly or promptly enough. The American Heart Association volunteer experts, Dr. Amrut Ambardekar, M.D., Associate Professor at Colorado University, Denver and Dr. Michelle Kittleson, M.D., Ph.D., Director, Heart Failure Research, Post-Graduate Education in Heart Failure and Transplantation Associate Professor of Medicine Smidt Heart Institute Cedars-Sinai, answer a few important questions patients should know:

1. What is ATTR-CM? The potentially fatal condition happens when protein deposits in the walls of the left heart ventricle, the main pumping chamber of the heart. This makes the heart walls stiff, so they can no longer pump blood properly.

There are two types of ATTR-CM: hereditary and wild. Hereditary ATTR-CM can run in families and involves a mutated gene that results in deposits in the heart, nerves and sometimes the kidneys or other organs. Hereditary ATTR-CM can run in families. Symptoms may start as early as age 20 or as late as 80.

The wild-type ATTR-CM doesn't run in families and most commonly affects the heart, though it can also cause carpal tunnel syndrome and pain and numbness in the hands and feet. Symptoms usually start after age 65.

2. What are the risk factors?

- Hereditary ATTR-CM risks include:
- Having a family member with ATTR-CM or heart failure
 - Being 50+
 - Being male
 - Being African American

Wild-Type ATTR-CM risks include:

- Being age 65+
- Being male

3. What are the symptoms?

- Shortness of breath is the most com-



Doctors are taking a careful look at heart failure patients to see if they actually have Transthyretin Amyloid Cardiomyopathy.

mon symptom, especially with physical activity and when lying down

- Coughing or wheezing, especially when lying down
- Swollen feet, ankles and legs
- Bloating abdomen
- Confusion
- Increased heart rate
- Palpitations or abnormal heart rhythms
- Numbness or tingling in hands and feet
- Carpal Tunnel Syndrome

4. How is ATTR-CM diagnosed?

The diagnosis may be suspected because of typical symptoms and the results of a routine cardiac tests to record the rhythm of the heart. More specialized tests can confirm the diagnosis. These could include:

- Heart imaging or a cardiac MRI
- Genetic testing

5. How is ATTR-CM treated?

Doctors focus on easing the heart failure symptoms and slowing or stopping the protein deposits. In cases of advanced heart failure, a heart transplant may be an option. Sometimes, both heart and liver transplants are required.

Medications were recently approved to treat the neuropathy caused by the hereditary type.

Clinical trials on certain medications continue and give great hope for future breakthroughs and treatment options.

6. How can you learn more?

For further facts, health care providers, people at-risk, and anyone interested in good health can visit and download resources at Heart.org/ATTRCM.

Moving Tips

Five Ways To A Better Move

(NAPS)—The next time you're among the estimated 40 million Americans a year who move into a new home, these five tips can help relieve some of the stress:

1. Know what's happening when.

Make a list of everything you need to do and when you need to do it. It should include budgeting, decluttering, hiring movers, buying supplies, and updating medical and financial records.



With a little planning, your new house can feel like home right from the first day.

2. Keep all your critical move-related names, phone numbers and addresses in one document.

You may want to store them in your smartphone and have a hard copy. Be sure you can easily access your moving contract, real estate and mortgage documents, as well as information you may need about utilities, banks and schools.

3. Have a first-night box. Once you're in your new home, you don't want to have to hunt for such things as box cutters, tools, device chargers, bed linens, shower curtains, toiletries—and the coffeepot.

4. Stay connected to what matters most—family, friends, Internet, Wi-Fi and TV. Arrange your services in advance of your move at www.smartmove.us.

5. Get help. For a one-stop, customizable way to stay organized, there's the Moving Guide from SmartMove, downloadable at www.smartmove.us.

PROTECTING YOUR HOME

Do You Need Flood Insurance? The Answer Is A Resounding "Yes"



Flood insurance can mean more peace of mind for you and your family.

(NAPS)—Floods are the most common and costly natural disasters occurring in the United States today. They can impact anyone, anywhere, at any time. Yet only 15 percent of Americans choose flood insurance, leaving countless properties uninsured. Just one inch of water can cause thousands of dollars in damage.

As a homeowner, business owner or renter, your property is one of your most valued assets, so keeping it safe should be a priority. That includes taking preventive action to protect yourself against the risk of flooding. When those preventive actions are not enough, you may turn to insurance. But, did you know that flood-related property damages typically aren't covered by a traditional property insurance policy?

Flood Insurance 101

A flood policy backed by FEMA's National Flood Insurance Program (NFIP) is separate from a homeowner's, business or renter's insurance policy, and is serviced by private insurance companies. Flood insurance provides various levels of coverage for both building and contents, depending on the type of policy you purchase and the type of structure being insured. "It is important to discuss individual coverage needs and the coverages offered by the NFIP policy with an insurance agent," said Cassie Masone, Vice President of Flood Operations for Selective Insurance—one of the top five largest writers of NFIP flood insurance in the country.

"We have strong partnerships with independent insurance agents across the country who can help you find the right coverage based on your geographic area and overall flood exposure," continued Masone. "Selective

Insurance offers this valuable coverage to not only help rebuild properties but also to help people rebuild their lives following a flood."

Why Flood Insurance Matters Now More than Ever

Due to climate changes, flood events are becoming more prevalent, even in areas that have not typically experienced flooding. Wherever there is rain, there is risk of a flood. But it isn't just rain—floods can also result from river-flow, tidal-surges, changes to the landscape due to building, development and wildfires, and flood-control structures such as dams and levees. According to the Association of State Dam Safety Officials, U.S. dams are degrading far faster than they are being repaired. By 2025, 70 percent of them will be more than 50 years old and they may not do the job for which they were originally built.

For all of these reasons, the number of properties at risk for a devastating flood grows each year. If you don't think you are at risk, think again: More than 20 percent of flood insurance claims come from properties located in low to moderate flood risk areas.

Flood Insurance Means Peace of Mind

In the past six years, all 50 states have experienced some type of flooding event. With proper preparation, you may be able to mitigate the impact of a flooding event. Check with your independent agent to help determine what risks you face and the flood protection you need. You can also visit <https://www.selective.com/our-insurance-for-individuals/flood> or call (877) 348-0552 to find an agent in your area that can help you purchase a flood insurance policy.

Did You Know?

(NAPS)—For people with high blood pressure, a cold can present a particular danger: Decongestants may raise your blood pressure, according to the American Heart Association. For more information about keeping your heart healthy, go to www.heart.org.

Firefighters say it takes about an hour and half for a fire to breach a brick home—as compared to fiber cement in under an hour and vinyl siding in just minutes reports the Brick Industry Association. Learn more, about fire prevention at www.gobrick.com.

"Protein helps support healthy bones, muscles and organs," says Susan Bowerman, registered dietitian and senior director of Nutrition Education and Training at Herbalife Nutrition. "Whether you obtain your protein from shakes, bars, animals or plants, focus on the quality of the source."

ADHD is a neurodevelopmental disorder defined by impairing levels of inattention, disorganization, and/or hyperactivity-impulsivity. If you think ADHD affects you, consider taking a quiz at theADHDmorningquiz.com



that helps identify symptoms. You'll also find a Doctor Discussion Guide there.

People covered by Medicare can choose from more plans and new benefits in 2020. A licensed agent can help you select the coverage that best matches your needs, budget and lifestyle. The comparison tool at eHealth-Medicare.com can help as well.

Social Security's Ticket to Work program gives people ages 18 through 64 who get Social Security Disability Insurance or Supplemental Security

Income free career building services and supports. Learn more at (866) 968-7842, (866) 833-2967 (TTY) and <https://choosework.ssa.gov/>.

Smart home heating systems such as those from Fujitsu General America can control single and multi-zone Halcyon and Airstage heating and cooling through a third-party thermostat. To learn more or find a contractor nearby, call (888) 888-3424 or visit www.constantcomfort.com or www.fujitsugeneral.com.

Four new women's fiction books: "Wild Boar in the Cane Field" by Anniqua Rana; "The Wonder of Now" by Jamie Beck; "Maggie's Ruse: A Novel" by Anne Leigh Parrish; and "Revelation" by Bobi Goodwin Gentry; explore diverse family dramas. Learn more at www.BookTrib.com.

Home Chef offers a variety of meal kits, including Oven Ready recipes, served in an oven-safe tin for easy clean up, and a Heat & Eat line that can be warmed in under five minutes. Learn more or order online at homechef.com.



News For Older Americans

Seniors Have A Lot To Smile About

(NAPS)—Healthy teeth and gums are an important part of overall well-being. However, as people age, they become more prone to gum disease and other oral health problems. With regular dental check-ups and proper care, your smile may never get old.

Smile, California, the Medi-Cal Dental Program's campaign to improve oral health among its members, wants seniors to know that they can see the dentist for an exam and cleaning once a year. This dental visit can help keep their gums and teeth healthy, strong and pain-free.

"Medi-Cal Dental covers routine, preventive and restorative care for more than 13.5 million members in California. In January 2018, California Senate Bill 97 restored optional adult dental benefits for members ages 21 and older with full-scope dental coverage, making it easier for eligible seniors to receive free or low-cost dental care," said Alani Jackson, Chief of the Medi-Cal Dental Services Division within the California Department of Health Care Services.

Use of the Medi-Cal dental benefit is important because, according to the Centers for Disease Control, approximately one in five seniors lives with untreated tooth decay; and about 68 percent of adults age 65 or older have gum disease.

To help keep your smile healthy and strong, the American Dental Association offers these additional tips:



Visit your dentist annually to keep your teeth and gums strong and healthy.

- See the dentist on a regular basis, even if you have dentures.
- Brush and floss, or clean your dentures, daily.
- Watch for changes in your mouth. Your risk for oral cancer increases as you age. If you see any changes in your mouth, it's important to get them checked out by a dentist or doctor.
- Talk to your dentist or doctor about dry mouth. Dry mouth can make it hard to eat, swallow, or talk. It can also lead to tooth decay or infection.
- Practice healthy habits such as eating a balanced diet, limiting sugary foods and drinks, and avoiding cigarettes and other tobacco products.

Visit SmileCalifornia.org to learn more about covered services and to find a dentist near you.

Gift Ideas

Making Birthday Celebrations Even Better

(NAPS)—Birthdays: we all have them, and we all have a chance to make them memorable for the people we care about. From unique ideas for celebrating to top birthday gifts at any age, here are some ways to put the happy in these special occasions, turning every birthday into a “birthYAY!”

A World of Birthday Wishes

No matter how you express it, the love you feel when wishing someone a happy birthday is universal. So the next time a friend or family member’s big day comes around, surprise them by saying it in a different language. Strut your international style by reciting your best Bosnian, “Sretan rođendan”, or Bulgarian, “Chestit Rozhden den.” Or show off those superior language skills in Swahili, “Siku ya kuzaliwa ya furaha,” or Swedish, “Grattis på födelsedagen.” Get the whole list online and get ready to send your best birthday wishes!

Making the Most of Milestones

We all know that one person who loves to stretch their day of celebrating into a whole week...or even a month! And while any age is worth recognizing, milestone birthdays are the perfect opportunity to get a little carried away. How about welcoming each new decade with a unique way to celebrate? Turning 30? Think of 30 fun things to do, however big or small. Feeling adventurous? Go skydiving, bungee jumping or rock climbing with a few of your closest friends. Like to keep it low key? A new hairstyle, massage or treating yourself to a gift of flowers or chocolates is a great way to go. Check out more awesome ideas and start planning.

Now Trending: Buzz-Worthy Birthday Surprises

Speaking of birthday gifts, nobody knows more about finding the right one than the team at 1-800-Flowers. Which gifts rise to the occasion? Truly original is the way to go, and their very



Add a special flourish to your loved ones’ birthday celebrations with flowers and plants.

own decorative birthday flower cakes take the cake. New to the collection is a vibrant floral cake creation, designed to brighten their celebration at any age.

Fall is a popular birthday season, the perfect time for sending their new Harvest Glow Bouquet, a farmhouse-style design full of rustic charm. And because you can never go wrong with a classic, their exclusive Magnificent Roses—in radiant red or passionate purple—leave a lasting impression.

Plants are having their moment, and 1-800-Flowers is now offering more green and blooming beauties than ever. Try a unique, new glass succulent terrarium, or their best-selling Happy Birthday Succulents by Lula’s Garden. And because birthdays were made for indulging, 1-800-Flowers is serving up some exclusive hand-dipped strawberries from the newest addition to their family of brands, Shari’s Berries.

So there you have it! The scoop on making birthdays special, straight from the experts. For more on sending smiles for birthdays, or any day, call 1-800-FLOWERS, visit www.1800flowers.com, or visit a retail store. To find one nearby, visit florist.1800flowers.com.

Did You Know?

(NAPS)—Doctors estimate more than a million Americans are at risk for a condition known as Transthyretin Amyloid Cardiomyopathy or ATTR-CM. One problem is it’s often misdiagnosed as heart failure but you can learn more about it from the experts at the American Heart Association at Heart.org/ATTRCM.



For anyone who’s female and ambitious—or cares about someone who is—four books from Book Trib about women who wouldn’t let the odds stand in their way can be an inspiring read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.

The next time you’re among the estimated 40 million Americans a year who move into a new home, stay connected to what matters most—family, friends, Internet, Wi-Fi and TV. Arrange your services in advance at www.smartmove.us, where you can also download a Moving Guide.

A flood policy backed by FEMA’s National Flood Insurance Program (NFIP) is separate from a homeowner’s, business or renter’s insurance policy, and is serviced by private insurance companies. Learn more at www.selective.com/our-insurance/for-individuals/flood or call (877) 348-0552.

“Long-term care expenses are generally not covered by health insurance and coverage provided by public programs is limited,” says Aaron Ball, Senior Vice President, New York Life Insurance Company.

Four compelling reads: a thriller, a poignant memoir, dark winter tales, and a book on how to succeed in business are all available at www.BookTrib.com where you can also subscribe to a weekly newsletter of information and ideas for your next read.

Add a special flourish to your loved ones’ birthday celebrations with the new Harvest Glow Bouquet or Magnificent Roses. For more ideas on sending smiles for birthdays, or any day, call 1-800-FLOWERS, click www.1800flowers.com, or visit a retail store. To find one nearby, visit florist.1800flowers.com.

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Traveling during less popular travel times can help save money and avoid crowds. Learn more from Vrbo, the go-to site for families and friends to book vacation homes, at www.vrbo.com.

Heartwarming, entertaining and educational books from BookTrib include “The Nocturnals: The Kooky Kinkajou” by Tracey Hecht; “Fabulous Floyd” by Georgeanne Irvine; and two series from Carole P. Roman: “Oh Susannah” and “If You Were Me and Lived In...” For more reading ideas, visit www.BookTrib.com.

TIPS ON TRIPS

How To Save On Your Next Family Getaway

(NAPS)—The travel industry uses the term “shoulder season” to talk about the slower, cheaper time after school is back in session. The savings are real if you can get a group together not bound by the school calendar or just sneak out of town for one more quick weekend at the beach.

When to Go

Traveling during less popular travel times can help save money and avoid crowds of summer tourists. Early fall is a great time to hit the beach while it’s still warm out. In fact, prices are poised to drop nearly 30% for vacation rental homes in some popular beach towns while temperatures remain balmy, according to data from Vrbo, the go-to for families and friends to book vacation homes, cabins, and condos.

“Shoulder season refers to off-peak travel times, and while there are no official dates for the start and end of shoulder season, owners of Vrbo vacation homes tend to set their nightly rental rates to drop right after Labor Day,” said Melanie Fish, Vrbo travel expert. “Shoulder season offers so many benefits: reduced vacation rental home prices, more selection available, less crowded beaches, the list goes on.”

Where to Go

From sought-after eastern shores to a popular Gulf beach town, top spots to visit during shoulder season where your dollar can go further include Ocean City, New Jersey; Sunriver, Oregon; Cape Cod, Massachusetts; Myrtle Beach, South Carolina; and South Padre Island, Texas.

An example of the price drop on vacation homes is Sunriver, Oregon, where prices historically drop as much as 29% lower per night with average nightly rates dropping from \$401 per night in August to \$285 per night in September. Sunriver is a great destination for families with activities such as biking, kayaking, and horseback riding.

If you’re seeking a more traditional beach vacation, check out Myrtle Beach, South Carolina. Average nightly rates for vacation homes in the area are dropping from \$255 per night to \$193 in Septem-



Your travel dollar can go further when you head into shoulder season for your vacation.

ber, or 24% lower on average. Experience endless summer with warm temperatures continuing into fall. The area is also a great destination for golfers, with courses designed by famous golfers, including Arnold Palmer, Jack Nicklaus, Robert Trent Jones, and Greg Norman.

Where to Stay

Staying in a vacation rental home is a great way to save by splitting the cost of one nightly rate versus booking multiple hotel rooms, and cooking meals in a fully equipped kitchen to cut costs of eating out. Not to mention the additional space to spread out and relax after a day in the sun. The whole family can sit around the living room to decompress, play a boardgame, or watch a movie together.

More Ways to Save

- Look for free things to do. Do the research ahead of time, looking for free concerts and other events. Many museums and zoos often offer free admission times, especially for kids.

- Don’t eat out every day. Visit local markets and food stands for fresh ingredients to make your own meals in your vacation rental. You can experience the local cuisine and find recipes to try at home!

- Avoid buying souvenirs. Oftentimes the things we buy on vacation end up in a drawer somewhere that you’ll never use; instead, take lots of photos or choose a special shell to remember your trip.

For further travel tips and facts about renting a vacation home, visit www.vrbo.com/vacation-ideas.

Health Alert

Cold Medicine Ingredients Can Raise Your Blood Pressure

(NAPS)—There’s a reason it’s called the “common” cold: Adults have an average two to three colds per year and children even more, according to the Centers for Disease Control and Prevention.

The Problem

Most people recover from a cold within a week to 10 days. But decongestants may raise blood pressure or interfere with the effectiveness of some prescribed blood pressure medications, according to the American Heart Association.

Read The Label

Be sure to read labels on over-the-counter (OTC) medications, especially if you have high blood pressure (HBP). Some contain decongestants such as oxymetazoline, phenylephrine and pseudoephedrine.

You should also look for warnings related to high blood pressure or HBP medication and talk to your health care professional before taking OTC medications or supplements. And don’t stop taking prescribed medications without talking to your doctor.

Some OTCs are also high in sodium, which can raise blood pressure. So look at the active and inactive ingredients lists for the words “sodium” or “soda.” If you have high blood pressure, you should consume less than 1,500 mg of sodium a day from all sources—and one dose of some OTCs can contain more than a whole day’s allowance.

Be Careful With Supplements Or Natural (Naturopathic) Remedies

Special pills, vitamins or drinks don’t substitute for prescription medications and lifestyle modifications. Talk to your health care provider before taking any OTC drug or supplement that claims to lower your blood pressure. They may



Treating the common cold can have uncommonly dangerous effects on people with high blood pressure. But some simple precautions can prevent problems.

not work as advertised and may interfere with other medications. Some, like natural licorice and diet pills, can even raise your blood pressure.

What Else To Watch For

Other drugs and substances that can raise your blood pressure include:

- Alcohol
- Amphetamines
- Antidepressants
- Atypical Antipsychotics (such as clozapine and olanzapine)
- Caffeine
- Oral Contraceptives
- Non-Steroidal Anti-Inflammatory Drugs (NSAIDs: ibuprofen and naproxen sodium, for example)
- Illicit Drugs
- Systemic Corticosteroids (for example, prednisone and methylprednisolone)

Learn More

For more information about keeping your heart healthy, go to www.heart.org/hbp. The maker of Coricidin HBP, Bayer Healthcare LLC, is a proud sponsor of the American Heart Association’s High Blood Pressure Effort.

Career Corner

Feeling Ready For Work? This Could Be Your Year

(NAPS)—Whether you’re looking for a job for the first time or trying to return to the workforce, you don’t have to do it alone.

Thanks to Social Security’s Ticket to Work (Ticket) program, people ages 18 through 64 who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) can receive free services and supports through service providers like Employment Networks (EN) and State Vocational Rehabilitation (VR) agencies. For 20 years, the Ticket program has provided the support people need on their paths to employment and empowerment.

Angel is one of those people.

The Ticket program helped Angel after injuries to his neck and back derailed his career in the U.S. Air Force. Once he had taken the time to heal, Angel knew he wanted to work but wasn’t sure how his disabilities would affect his options.

“I was a young man with a family to support,” Angel says. “... and I was not ready to give up on the workforce.”

When Angel learned about a job opportunity with a federal contractor, he thought that his disability would prevent him from being a viable job candidate. But then, Angel learned about programs, resources and guidelines that could help him. First, he learned about Section 503 of the Rehabilitation Act of 1973. Under Section 503, companies that do business with the federal government take affirmative action to recruit, hire, retain and promote individuals with disabilities. Angel also connected with a Ticket program EN that offered the services and



Despite his injuries, a veteran of the U.S. Air Force found a new career, thanks to Social Security’s Ticket to Work program.

support he needed for a fresh start. His EN helped him find the confidence he needed to pursue the job. Working with a Benefits Counselor at the EN, Angel learned about Social Security Work Incentives that applied to him and, once Angel started working, his EN helped him request reasonable accommodations to help him in his new job working on a federal contract for the U.S. Department of Defense. Angel is happy to be working again with military peers, earning income to support his family.

“In the Air Force, your wingman is by your side as you face uncertainty,” he reflects. “[...] [like a wingman] the Ticket program is by my side, and I’m grateful for that as I look ahead.”

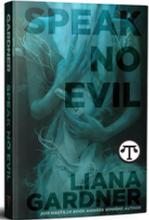
Ticket to Work helped Angel find his path to a better future. Find yours! To learn more, call the Ticket to Work Help Line at (866) 968-7842 or (866) 833-2967 (TTY). Or visit <https://choosework.ssa.gov/>.

Four Compelling Reads: Thriller, Poignant Memoir, Dark Winter Tales, And How To Succeed In Business

“Speak No Evil”
by Liana Gardner
(Vesuvian Books)

(NAPS)—What if every time you told the truth, evil followed?

“My name is Melody Fisher. My daddy was a snake handler in Appalachia until Mama died. Though years have passed, I can still hear the rattle before the strike that took her from me.



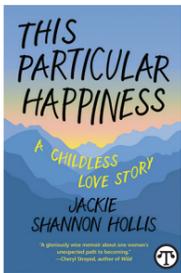
“And it’s all my fault. Since then, I’ve been passed around from foster home to foster home. I didn’t

think anything could be as bad as losing Mama. I was wrong.

“But I will not speak of things people have done to me. Every time I do, worse evil follows. Now, the only thing I trust is what saved me years ago. Back when I would sing the snakes calm.” To buy <https://amzn.to/2mMcgZV>.

“This Particular Happiness: A Childless Love Story”
by Jackie Shannon Hollis
(Forest Avenue Press)

Debut memoirist Jackie Shannon Hollis



tells an honest, poignant and ultimately triumphant tale of what happens when a husband and wife want different things. Hollis, raised on a rural Oregon ranch in the sixties, wanted kids until she fell for a man

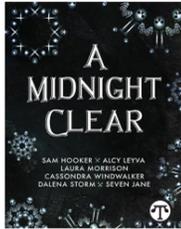
who didn’t.

With insight and an authentic voice, she navigates the complex and intense path of longing and forgiveness while excavating the experiences that led her here. Called “gloriously wise” by Cheryl Strayed and “a vibrant, absorbing, intimate book” by Leni Zumas, “This Particular Happiness” resonates with heart and clarity. Buy at <http://bit.ly/2SUMcaY>.

BookBites is a continuing series bringing readers information and ideas for their next read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.

“A Midnight Clear” by Sam Hooker, Alcy Leyva, Laura Morrison, Dalena Storm, Cassandra Windwalker and Seven Jane (Black Spot Books)

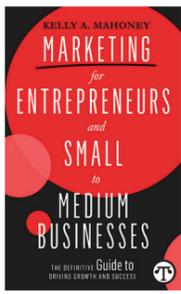
Six stories of not-so-merry Yuletide whimsy, a collection of dark winter tales destined to chill your bones and warm your heart for the holiday season: A woman so cold she hardens to ice on a winter’s eve. Risen from his grave before his time, a winter god alters the balance between seasons. A wolf’s holiday season is interrupted by a strange curse.



From a murder at the Stanley Hotel to demons of Christmas past, present, and future, and a mad elf and Santa’s Candy Court, the authors of Black Spot Books share their love for winter holidays. Buy at <http://bit.ly/2GAsooB>.

“Marketing For Entrepreneurs and Small to Medium Businesses: The Definitive Guide to Driving Growth and Success”
by Kelly A. Mahoney
(Castle Swan Media)

It’s a tough world out there for small to medium businesses, with a number of



landmines potentially inhibiting success: increasing global competition, an unprecedented array of media and technologies; new and evolving buyer expectations, and demand for real-time and relevant brand engagement. To succeed

in today’s environment, effective, well-thought-out strategies are essential.

This book is designed to help entrepreneurs and small- to medium-sized business owners—whether startups or already established—thrive in today’s marketplace. It will teach you to create winning approaches to the market; avoid common pitfalls, saving time and money; eliminate waste on unproductive approaches and tactics; and accelerate revenue growth. Buy at <https://amzn.to/2KId7Dx>.

Praise youth and it will prosper.
—Irish Proverb

Use soft words and hard arguments.
—English Proverb

Wait until it is night before saying that it has been a fine day.
—French Proverb

Derive happiness in oneself from a good day’s work, from illuminating the fog that surrounds us.
—Henri Matisse

To me a lush carpet of pine needles or spongy grass is more welcome than the most luxurious Persian rug.
—Helen Keller

Nature will bear the closest inspection. She invites us to lay our eye level with her smallest leaf, and take an insect view of its plain.
—Henry David Thoreau

A weed is no more than a flower in disguise.
—James Russell Lowell

There is nothing pleasanter than spading when the ground is soft and damp.
—John Steinbeck

Cats are intended to teach us that not everything in nature has a function.
—Joseph Wood Krutch

He who would leap high must take a long run.
—Danish Proverb

He who asks is a fool for five minutes, but he who does not ask remains a fool forever.
—Chinese Proverb

A handful of patience is worth more than a bushel of brains.
—Dutch Proverb

Don’t fall before you’re pushed.
—English Proverb

Whenever it is in any way possible, every boy and girl should choose as his life work some occupation which he should like to do anyhow, even if he did not need the money.
—William Lyon Phelps

Being in politics is like being a football coach; you have to be smart enough to understand the game and dumb enough to think it’s important.
—Eugene McCarthy

A country can be judged by the quality of its proverbs.
—German Proverb

Charity sees the need not the cause.
—German Proverb

How Americans Get Enough Protein While Eating Less Meat

(NAPS)—If you’re eating meat on a daily basis, it appears you may be in the minority—according to new research. A survey of 2,000 Americans examined respondents’ eating habits and found that less than half (47 percent) said meat is a major part of their diet.

Instead of chowing down on pork and beef for dinner, 71 percent of respondents are open to including more plant-based foods in their diet, with 25 percent choosing to follow a flexitarian diet—a semi-vegetarian diet that focuses on healthy plant proteins and other whole, plant-based foods but encourages meat and animal products in moderation—according to the survey commissioned by Herbalife Nutrition.

The change in diet isn’t a huge surprise, as beef and pork consumption has been steadily falling since 1975, according to the USDA.

What Are Americans Eating?

For those who don’t consume meat as a major part of their diet, they shared that they supplement their protein intake with shakes and protein bars (65 percent), as well as by eating food known to be a high source of protein (56 percent)—foods such as soy, peas, beans and rice.

Many dietitians agree that the USDA’s minimum recommended daily consumption of protein is just that, a minimum, and not enough for optimal performance. Instead, multiplying one’s weight by .7, will get individuals closer to their actual daily protein needs in grams. For example, a 100 pound person should consume 70 grams of protein a day.

“Protein is an important component of every cell in the body, helping to support healthy bones, muscles and organs,” says Susan Bowerman, registered dietitian and senior director of Nutrition Education and Training at Herbalife Nutrition. “So, whether you obtain your protein from shakes, bars, animals or plants, your focus should be on the quality of the source, to help ensure your body is receiving maximum benefit.”

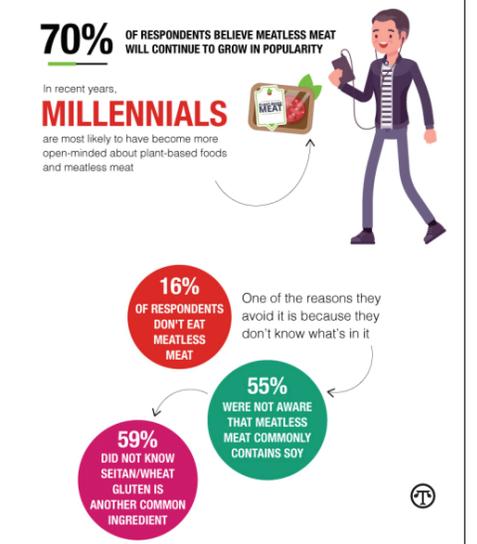
In recent years, additional plant-based protein options, such as “meatless meat,” have been growing in popularity and have become mainstream. The trend, according to the study, is driven by Millennials and accepted equally all generations.

“For those who want to eat more plant foods but don’t want to give up the taste of meat, there are plenty of ‘meatless meat’ options,” continues Bowerman. “While bean and grain-based burgers have been around for some time, there are newer products made with plant protein powders that provide the taste and texture that meat eaters crave.”

Why Are People Changing Their Diet?

There are numerous reasons people make changes to their diet. According to the study findings, those who identified as flexitarians stated that their food choices were a result of wanting to be healthier (52 percent), wanting to be environmentally-friendly (40 percent) and ethical (31 percent).

Youth are helping drive the change to more plant-based meals; as 36 percent of flexitarians said they follow the lifestyle because their child(ren) had requested the change.



Plant-based diets are growing in popularity.

Plant-Based Proteins: A Sustainable Alternative

According to Food and Agriculture Organization of the United Nations, raising livestock for meat, eggs and milk generates 14.5 percent of global greenhouse gas emissions, the second highest source of emissions and greater than all transportation combined.

Furthermore, the American Society of Clinical Nutrition states that worldwide shortages of cropland, fresh water and energy resources already require most people to live on a plant-based diet.

Consuming plant-based protein is something that’s already widespread. More people now understand that plant-based diets are not devoid of protein—in fact, plant-based proteins, as opposed to animal protein, are naturally cholesterol-free and they are relatively low in saturated fats.

From a sustainability standpoint, plant-based proteins—especially soy—are the smart way to go because when comparing the amount of protein produced between soy crops and livestock, the soy uses less water than pork or beef, requires less land and produces less carbon pollution.

Planning A More Secure Future

As The Cost Of Long-Term Care Increases, It Pays To Know Your Options

(NAPS)—According to AARP, there are 10,000 people turning 65 every day—a figure that is expected to be consistent until 2030. As these Americans continue to prepare for and enjoy their retirement years, more and more are factoring the cost of aging into their financial plans. For good reason: The Administration for Community Living, a part of the Department of Health and Human Services, estimates about seven in 10 people turning 65 will need some type of long-term care services either at home, in their community, or in a facility.



Chances are you or someone you care about will need long-term care at some time.

Long-term care can be costly and it is an expense many people have not planned for. “Long-term care expenses are generally not covered by health insurance and coverage provided by public programs is limited, so an unexpected need for care can create a large financial burden and put other savings and assets at risk,” said Aaron Ball, Senior Vice President, New York Life Insurance Company. “Fortunately, Americans have several options to ensure they have more control over how and where they age,” adds Ball.

Long-term care planning options

There is no one-size-fits-all solution when it comes to planning for a long-term care event, so it's important to know what options are available to determine what will meet your unique needs.

‘Pay your own way’: Often referred to as self-funding or self-insuring, this option relies on using existing money or assets to fund long-term care needs out-of-pocket.

Medicaid: Although Medicaid does cover long-term care services, it's an assistance program for people with limited incomes and minimal assets. It's important to determine whether you qualify before depending on this option.

Private insurance: There are several types of private insurance products designed to help cover the costs associated with a long-term care need:

- Standalone or traditional long-term care insurance offers the most comprehensive long-term care benefits, covering a wide range of services including care at home, in the community, or in a facility.

- Linked benefit products (also known as hybrid or combo products) allow people to combine two or more coverages in one policy—most commonly life insurance with long-term care coverage. As you are paying for both coverages, you generally receive fewer long-term care benefits for your premium dollar when compared to a standalone policy.

- Riders, such as chronic care riders on life policies, offer the most basic coverage, allowing a portion of the policy's death benefit to be accessible should you become chronically ill.

“It's important to evaluate your financial picture as well as your desires for how and where you might receive care if and when a long-term care event occurs,” explains Ball. “For many people, even a small standalone long-term care policy can provide access to important benefits that can help manage a long-term care event and avoid spending down assets that would otherwise be used to help fund retirement.”

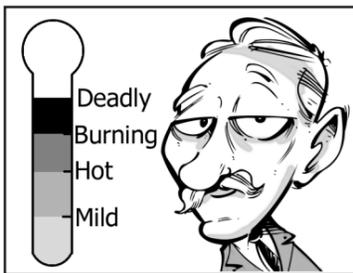
Whether you decide to pay for long-term care out of pocket, rely on Medicaid, or purchase private insurance, it's important to make your plan sooner than later. Insurability for private options is based on your health and medical history and is usually subject to underwriting. Locking your insurability in at a younger age and lower rate is likely to give you the most bang for your buck.



Freshly ground spices usually have a stronger flavor than the commercially ground kind. This is particularly true of peppercorns, nutmeg and allspice.



Herbs are used to enhance the existing flavors of a dish, and should not overwhelm the taste buds. Dried herbs are about three times stronger than fresh. It's better to use too little than too much.



The heat produced by spices or other foods is measured in Scoville Heat Units (SHU), which were created by Wilbur Scoville.



Chili peppers are high in vitamins, and a good source of beta-carotene, calcium and potassium. They may help reduce cholesterol.



When ingested, the capsaicin in peppers causes chemical processes in the body that affect thermogenesis, the process that is responsible for increasing both body heat and metabolism.

BookTrib's BookBites

Special Children's Books Edition: Heartwarming, Entertaining And Educational

“The Nocturnals: The Kooky Kinkajou”
by Tracey Hecht
(Fabled Films Press)

(NAPS)—Don't kids have the wildest imaginations? Well, yes and no. Sometimes they need a little nudge. Tracey Hecht's delightful story, geared for ages 6 to 8, provides a fun lesson in using your imagination.



Nocturnal animal friends Tobin, Bismark and Dawn are bored. But when Karina the kinkajou comes along, they follow her and the “sparkle sprite” over rivers, under waterfalls and to the end of a rainbow. The book teaches important themes of friendship and accepting new ideas.

Additionally, an activities program is available that allows children to practice social and emotional learning skills. Buy at <https://amzn.to/2Zj859E>.

“Fabulous Floyd”
by Georgeanne Irvine
(San Diego Zoo Global Press)

Even before he hatched, Floyd's keepers knew his life would be different. “Fabulous Floyd” is an inspiring children's book about a real flamingo at the San Diego Zoo who overcame many obstacles, including an unprecedented series of operations to straighten his crooked legs.



The book chronicles his journey from hatching to becoming an animal ambassador, to his surgery and recovery, and shows how he helped his human caretakers learn about never giving up.

Floyd's uplifting story is illustrated with engaging photographs and includes a section featuring fun facts about flamingos. The book is part of the San Diego Zoo Kids Hope and Inspiration Series. Purchase at <https://amzn.to/31lxgea>.

BookBites is a continuing series bringing readers information and ideas for their next read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.



In 1891, William Wrigley Jr. began selling soap in Chicago. To increase sales, he gave away gum to his customers. When his gum became a hit, he decided to make and sell the gum.



The ancient Greeks chewed a chewing gum made from the resin of the mastic tree, and the Mayans chewed chicle, the sap from the sapodilla tree. Modern bubble gum was invented in 1906 by Frank Henry Fleer.

Work Wise

Explore Work With Confidence

(NAPS)—With unemployment at a 50-year low, companies are eager to draw talent from a diverse pool of job seekers, and organizations have recognized the inherent value in a diverse workforce that includes qualified employees with disabilities.

Yet, for many who rely on Social Security disability benefits for income and Medicare or Medicaid, work seems like a gamble. What most people don't know is that there are free services and supports available for those who qualify.

Social Security's Ticket to Work (Ticket) program and other Work Incentives can help take the guesswork out of finding or returning to work. More than 20 Work Incentives are designed to help individuals who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) due to a disability, transition to the workplace without immediately losing those benefits. Because each person's circumstances are different, job seekers are encouraged to consult a certified Benefits Counselor, who can help them make informed decisions about employment and benefits.

Through the Ticket program, people ages 18 through 64 who receive SSDI or SSI can receive free job-related services and supports. Whether they work with their state's Vocational Rehabilitation (VR) agency or with authorized service providers called Employment Networks (EN), people can find the resources they need to prepare for, find and maintain employment.

For individuals such as Shirley, this can mean exploring work with confidence. When Shirley was diagnosed with narcolepsy, her doctors advised her stop working.



Good news for people with disabilities: You can join the workforce without losing your benefits.

“It was distressing to lose that sense of control over my life,” she recalls. “[and] stressful making ends meet on an SSDI check.”

It took several years to find effective treatment, but Shirley was determined to regain her well-being and that feeling of self-determination she had lost. “Narcolepsy is not something that just goes away,” she says. “But I've learned to make adjustments...[and] work around the disability.”

Once she felt ready, Shirley attended a job fair where she learned about the Ticket program and connected with an EN. With their help and encouragement, Shirley found work in her State's General Services Administration, where she helps ensure small businesses are represented on state contracts.

“I'm grateful for the help I received through Ticket to Work,” she reflects. “It feels wonderful to have my independence back! I feel like I can rely on myself again.”

To learn more, call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY). Or visit www.choosework.ssa.gov.

Health Awareness

Medicare Enrollment Season Is Coming: 5 Tips To Make Sure You're In The Right Plan

(NAPS)—Medicare's Annual Enrollment Period runs from October 15 to December 7, 2019. This is your yearly chance to shop for insurance coverage that best meets your needs. People covered by Medicare will have even more plans with a host of new benefits to choose from for 2020.

Here are five things to keep in mind for Medicare's Annual Enrollment Period.

1. Review your 2020 coverage options. Medicare Advantage plan details change each year, so the policy that was the least expensive or best match for you in 2019 may not be right for 2020. Changes to premiums, deductibles and co-pays can be costly. A recent eHealth analysis of people using eHealthMedicare.com to compare Medicare plans found that fewer than one in ten were enrolled in the lowest cost plan for their personal prescription drug regimen. Those who switched to their optimal drug plan stood to save an average of \$900 per year.

2. Look out for drug coverage changes. It's common for insurance companies to tweak their list of covered drug and prices. That can mean higher out-of-pocket expenses. Check to make sure that the medications you need are still covered by your plan in 2020, and pay close attention to any special rules you need to follow to get the most coverage for your medications. Online tools, including eHealthMedicare.com's prescription drug coverage comparison tool, can help you find the best option for 2020.

3. Make sure your doctors are still covered. The doctors and hospitals that participate in your Medicare plan's network often change each year as well. Make sure your preferred providers are covered under your current plan or any new plan that interests you. The amount you'll pay when you get care from a doctor or hospital that does not partic-



The expert help of a licensed insurance agent can help you get the best Medicare policy for your needs.

ipate with your plan will be higher than what you'll pay if you stay within your plan's network, and some health insurers won't cover out-of-network providers at all, except in an emergency.

4. Compare benefits. Along with price comparisons, be sure to review the full range of services and benefits offered by competing Medicare plans. These can include everything from preferred pharmacy and mail-order prescription discounts to dental, vision, hearing and even fitness benefits. And for 2020, many Medicare Advantage plans will offer supplemental benefits that provide additional assistance to people with chronic illness, such as non-emergency transportation, virtual medical visits, caregiver support, nutritional counseling and meal delivery, and air conditioning, among others.

5. Work with a professional to understand your choices. To make sure you're viewing a wide range of plans available on the market, work with an expert in Medicare products that represents more than just one insurance company. It doesn't cost anything extra. A licensed agent can help you understand and make sense of all your options and select coverage that best matches your needs, budget, and lifestyle.



Celebrate ENERGY STAR Day—Every Day

(NAPS)—Every Fall, the U.S. Environmental Protection Agency (EPA) celebrates ENERGY STAR Day to raise awareness about the benefits of saving energy today, tomorrow, and for good.

The typical household spends about \$2,000 a year on energy bills. American consumers interested in saving money on their utility bills can look for the blue ENERGY STAR label to identify products—in categories such as electronics, appliances, smart thermostats, and



Certified ENERGY STAR products can save you hundreds of dollars a year.

lighting—that have been independently certified to use less energy. According to the EPA, outfitting your home with these products could save you 30 percent—or about \$575—on your household energy bills, while avoiding more than 5,500 pounds of greenhouse gas emissions that contribute to climate change.

Utilities, product manufacturers, and retailers around the country join the celebration and offer special deals that help make energy efficiency accessible and affordable for everyone. In some communities, manufacturers of ENERGY STAR certified light bulbs work with electric utilities to provide low-cost LED bulbs at major discount and DIY retailers. For more information visit www.energystar.gov/SaveForGood.

Since 1992, ENERGY STAR and its partners have helped American families and businesses save nearly 4 trillion kilowatt-hours of electricity and achieve over 3 billion metric tons of greenhouse gas reductions.

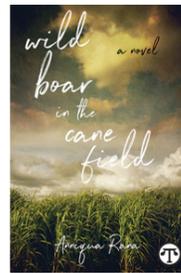


Four Women's Fiction Books Explore Diverse Family Dramas

"Wild Boar in the Cane Field"
by Anniqua Rana
(She Writes Press)

(NAPS)—This poignant and compelling story depicts the tragedy that can affect the lives of those who live in South Asia—and demonstrates the heroism anyone is capable of even in the face of traumatic realities.

Baby Tara is found, abandoned and covered in flies. Saffiya, her adoptive mother, and Bhagga, Saffiya's maid-servant, are victims of the men in their village community, and the two women struggle and live short but complicated lives. The only way for the villagers to find solace is through the rituals and superstitions of ancient belief systems. A quest for happiness and acceptance in a feudal, patriarchal world. Purchase at <https://amzn.to/2XXWoR0>.



"Maggie's Ruse: A Novel"
by Anne Leigh Parrish
(Unsolicited Press)

Maggie and Marta Dugan, twenty-seven-year-old identical twins, live the good life in New York on their stepfather's money. Each has a glamorous calling. Maggie appears onstage. Success, though, eludes them.

One afternoon, Maggie is seized by a wild impulse to masquerade as Marta when a friend of hers drops by. The ruse is quickly discovered when Marta returns from another shopping spree, a rift between the sisters ensues, and they go their separate ways.

But living apart proves harder than either thought. Each carries the other firmly within her. Can they come back together? Buy at <https://amzn.to/32yVWvZ>.



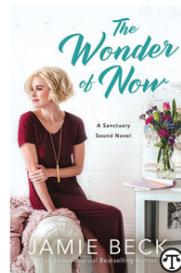
"The Wonder of Now"
by Jamie Beck
(Montlake Romance)

Moving on has never been harder—or so perfectly unpredictable.

Peyton Prescott would give anything for the carefree life she knew before breast cancer changed everything. But instead of using her second chance to move forward, she's stuck promoting the memoir her brother convinced her to write, thus reliving the very battle she wants to forget.

If she hopes her European book tour will allow her to enjoy revisiting her favorite travel-writing destinations, she's wrong: her PR whiz is too consumed with his own goals to consider her needs.

Mitch Mathis has relied on discipline to achieve his goals, and with his new firm's success riding on Peyton's book launch, he must keep her on task. They're here for business, not pleasure. And Mitch won't let unbridled desire harm his professional reputation—not again. Purchase at <https://amzn.to/2JAWUk6>.



"Revelation"
by Bobi Gentry Goodwin
(She Writes Press)

Angela Lovelace is a well-trained social worker: she has been working for Child Protective Services and has never "frozen" when strong emotions take the body hostage. But after she sees her father's tattered picture on the apartment wall of a little boy whose addict mother just died, she must learn how to overcome the numbness—and sets out to uncover the truth.

While Angela conducts her investigation, she finds her family and personal life spiraling down into brokenness. Told from multiple perspectives across generations, "Revelation" explores how untreated mental illness and family secrets can impact each and every family member—and the importance of perseverance, love and hope. Buy at <https://amzn.to/2NZcWIM>.

BookBites is a continuing series bringing readers information and ideas for their next read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.



Study Shows Gift Cards Can Give A Boost To Small Businesses

(NAPS)—If you own or run any of America's nearly 31 million small businesses, recent research reveals gift cards can be a real gift to your bottom line. According to a 2019 Small Business Gift Card Study commissioned by First Data, now Fiserv, gift card programs help small business owners bring in more sales, attract new customers, and build relationships with their customers.

Small Businesses, Big Benefits

Not only do gift cards benefit a business, consumers expect them to be available at their favorite stores. In fact, 74 percent of consumers surveyed said they regularly buy gift cards from small businesses. And for business owners, offering gift cards can:

- **Grow sales**—Nearly 80 percent of consumers said if they have a gift card valued at 88 cents, they will visit the store to redeem it
- **Attract customers**—90 percent of consumers who receive a gift card from a small business they have never visited said they would shop at that business and return in the future
- **Build loyalty**—56 percent of consumers who shop at small businesses join their loyalty or frequent shopper programs. Of consumers that join loyalty programs at small businesses, 73 percent said gift cards are a preferred way for their loyalty to be rewarded.

Restaurants, Coffee Shops, and Salons

When asked about the ideal gift card to give someone, or receive and use themselves, consumers agreed on their top three: casual dining restaurants; coffee shops; personal services (i.e., hair or nail salon).

Other popular businesses from which to give or receive gift cards



According to a 2019 Small Business Gift Card Study commissioned by First Data, now Fiserv, gift card programs help small business owners bring in more money, attract new customers, and build stickier relationships with their customers.

included supermarket/grocery stores, entertainment/movie theaters, and quick-serve restaurants.

Employee Incentives

Gift cards are often a popular choice for employers who use them to say thank you or reward a job well done. For 90 percent of consumers, they've not only received a gift card from their employer, but view it as an incentive to reward their hard work.

Additional Findings

- When purchasing gift cards, 60 percent of consumers prefer plastic cards or paper certificates, but interest in digital gift cards is growing.
- 58 percent of small business owners said plastic gift cards cost the business owner less to manage than paper certificates. Learn more about gift cards at www.firstdata.com/giftcards.

Never tell people how to do things. Tell them what to do and they will surprise you with their ingenuity.
—General George S. Patton

There is nothing like returning to a place that remains unchanged to find the ways in which you yourself have altered.
—Nelson Mandela

Thought is the work of the intellect, reverie is its self-indulgence. To substitute daydreaming for thought is to confuse a poison with a source of nourishment.
—Victor Hugo

Liberty may be endangered by the abuses of liberty as well as by the abuses of power.
—James Madison

Fear not, the people may be deluded for a moment but cannot be corrupted.
—Andrew Jackson

To be free is often to be lonely.
—W. H. Auden

Go often to the house of a friend, for weeds choke the unused path.
—Ralph Waldo Emerson

Be willing to launch in faith, with no guarantees of success. This is the mark of personal greatness.
—Brian Tracy

Things may come to those who wait...but only the things left by those who hustle.
—Abraham Lincoln

—William D. Brown

Bring The Family Back To The Dinner Table With Five Quick Tips

(NAPS)—With summer in the rear-view mirror, school back in session and days getting shorter, it's the perfect time to rethink your dinner routine.

One problem: The only routine you can stick to is not having one. Fortunately, you don't need to commit to a specific dinner routine to enjoy meals with the family after a long day.

Nigel Palmer, lead research and development chef for Home Chef, says that for advance planners and last-minute home cooks alike, there are plenty of ways to get a quick meal on the table and enjoy dinner with the family on busy days.

"People think that chefs cook elaborate meals for dinner," Palmer says. "The truth is, by the time my wife and I pick up our daughter, commute home and help with homework, we're looking for something convenient, quick and delicious—we're not spending hours at the stove."

Meal Kits That Anyone Can Cook

Palmer is not alone. According to a recent Food Genius survey, eight out of 10 people don't know what they'll fix for dinner by 4 p.m. that day.

Enter Home Chef, a meal kit company that delivers over 3.5 million meals per month online at homechef.com and in select grocery stores.

"Our meal kits are designed to be simple enough for anyone to prepare and delicious enough for anyone to love," says Palmer. "Every recipe includes fresh, pre-portioned ingredients in exactly the quantity you need, which helps to minimize food waste."

Home Chef offers a variety of meal kits with different levels of preparation and cooking times, including Oven Ready recipes, served in an oven-safe tin for easy clean up, and a Heat & Eat line that can be warmed in under five minutes.

Weekly rotating menus offer up to 18 recipes, including Pine Nut and Goat Cheese-Crusted Chicken, Steak with Garlic Herb Butter, Basil Pesto Salmon, Apricot Almond Pork Tenderloin and Coconut-Crusted Tofu Tacos.

"Our customers love the variety of meals that we offer," says Palmer. "We also allow our customers to customize their recipes by swapping or doubling their protein, to create a meal that is uniquely their own."

Convenient for anyone who wants to have a home-cooked meal without



Meal kits can be a terrific way to get nutritious family dinners on the table in no time.

spending hours in the kitchen, Home Chef is available to order online up to five weeks' in advance, or at Kroger grocery stores nationwide.

Hit The Salad Bar

Not only are the salad bars in your local grocery store a great place to build a delicious dinner salad, but they are also a great resource to shop for ingredients that will shave preparation time off your favorite recipes.

Palmer suggests sourcing pre-chopped and pre-washed vegetables to add a nutritious boost to your dinner.

- Leafy greens like spinach or kale work well in baked pasta dishes, casseroles or omelets.
- Chopped vegetables including zucchini, carrots, broccoli or cabbage are delicious in speedy stir-fries, side dishes or soups.
- Grilled chicken, beans and cheeses are great to throw into salads for an extra serving of proteins.

Another idea, says Palmer, is to let your kids create their own DIY quesadillas. Pick up a package of whole-grain tortillas and let everyone in the family pick their cheese, chicken, beans and veggies from the salad bar.

"It's a fun way to get the kids involved with cooking and trying new cuisines," he adds.

Cheese, Please

A great place to explore flavors from around the world is the cheese counter. Break up the monotony of the same old meals by creating delicious cheese boards for dinner.

"Constructing a 'cheese for dinner' board is all about balance and variety," says Lauren Toth, training and curriculum manager for Murray's Cheese. "Aim to have a range of styles, flavors, textures and even colors represented on the board."

Toth recommends choosing between three and five cheeses as the basis of your cheese board and include a mix of different textures and milk types to keep things interesting.

"If you're dealing with picky eaters, include at least two familiar, easygoing cheeses like block cheddars, Monterey Jack or young Gouda styles," she says. "Then add a 'stretch' cheese or two, perhaps fresh goat cheese or a crowd-pleasing sheep's milk cheese like Manchego to start."

To complement the cheese, add charcuterie, vegetable crudité, fresh or dried fruit, nuts, and bread or crackers to create a well-balanced meal.

At the end of the day, it is most important to know your audience and plan for what they like.

"Creative pairing is a great way to explore new cheeses for both picky eaters and adventurous types," says Toth.

Perfect One Pan Recipes

If you love to cook, but not to do the dishes, look for recipes that require only one pot or pan for even quicker and easier clean-up.

Palmer recommends rotating between crock pot meals that you can prep in the morning—or even the night before—and one-sheet meals that consist of vegetables and a protein like chicken, steak or salmon that you can roast in the oven on one foil-covered baking sheet.

For those nights when you just need something that you can mix up quickly and pop into the oven, Palmer says that Home Chef's weekly rotating menu boasts new Oven Ready options each week. Oven Ready meals have fresh ingredients that come pre-chopped, so you can mix everything together and pull dinner out of the oven with minimal clean-up.

Cook Smarter, Not Harder

Stretching one meal into leftovers is a natural time-saver in the kitchen. Palmer recommends choosing your favorite protein, such as pork shoulder or a whole chicken, and creating multiple meals throughout the week.

"If you're strapped for time, pick up a rotisserie chicken from a grocery store," said Palmer. "You can eat the chicken breast with roasted vegetables one night, shred the thigh meat and make tacos another night, then use the bones to make a flavorful broth, add noodles and you have chicken noodle soup."

Hints For Homeowners

Tips To Go Green, Save Green And Stay Toasty This Winter

(NAPS)—The 2020 Farmers' Almanac predicts "yet another freezing, frigid, and frosty winter for two-thirds of the country." The good news is, homeowners don't have to choose between staying cozy and eco-conscious. Today's innovations make it easy to enjoy both with "smart" home climate control technologies and advanced heating systems created to achieve maximum energy efficiency and comfort.

So, how do you select a home heating solution that is Earth- and financially friendly? Following are some useful tips and practical information to guide your journey:

Smarten Up Your Home Climate Control

When it comes to smart home temperature control, there are Smart HVAC Systems and Smart Thermostats. Smart HVAC systems have built-in Internet capability and can be controlled directly without additional equipment. Smart Home Thermostats create "smart" systems by enabling remote temperature control via a mobile or Internet-connected device or voice-operated home automation system. Several leading manufacturers, including Fujitsu General America, offer Smart Systems as well as a Thermostat Converter, which can control their single and multi-zone Halcyon and Airstage heating and cooling systems using a third-party thermostat.

Fire Up Efficiency, Cool Down Costs Up to 25 Percent

Upgrading your system and installing a smart home thermostat can significantly reduce your utility expense. The most energy-efficient heating and cooling products on the market, ductless mini-split systems, can save as much as 25 percent on your energy bill. Further, an efficiently controlled thermostat could save an additional 10 percent a year.

Here's how ductless mini-split systems work: Thin copper tubing is used to pump refrigerant from an outdoor compressor directly into an indoor air-handling unit, where the air is quietly distributed to the interior space. This eliminates the need for basement or attic evaporators and bulky, expensive duct-work. Mini-splits are easy to install and usually require only a 3- to 4-inch hole through a wall or ceiling to connect the indoor and outdoor units.



You can enjoy comfort at home and the comforting thought that you're helping the environment, with a smart heating and cooling system.

Heat Up Customization, Even in Extreme Cold

Take control of your comfort. Most HVAC manufacturers offer apps that enable systems to be controlled from anywhere using a mobile device. Now, voice-control capability uses digital assistants, such as Amazon Alexa, to verbally dictate home temperatures: "Alexa, set the living room temperature to 70 degrees." For instance, Fujitsu offers a free FGLair app that enables Web-activated control via mobile devices and now voice-activated control via Amazon Alexa or Google Home.

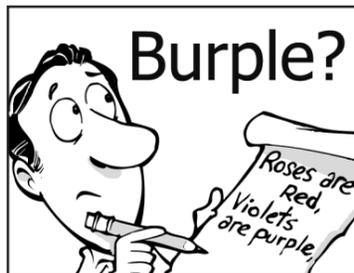
Built for optimal customization, ductless mini-split systems let you control the individual temperature in each room, so you don't waste money cooling unused spaces such as guest bedrooms, bonus rooms, sunrooms and basements. Ductless systems operate at much higher efficiency levels than central forced-air systems and window units, as duct losses in a central AC system can account for more than 30 percent of your energy consumption. What's more, the comfort continues even in extreme cold weather. Fujitsu's Extra Low Temperature Heating (XLTH) Series features outdoor condensing units engineered to operate in temperatures down to -15° F, lower than any other mini-split available today.

The smart home revolution has empowered homeowners with the latest home cooling systems and smart technology to create the perfect storm of cost and energy efficiency, and personalized comfort. Many Fujitsu systems with the Energy Star rating are more than twice as efficient as the minimum standard set by the government.

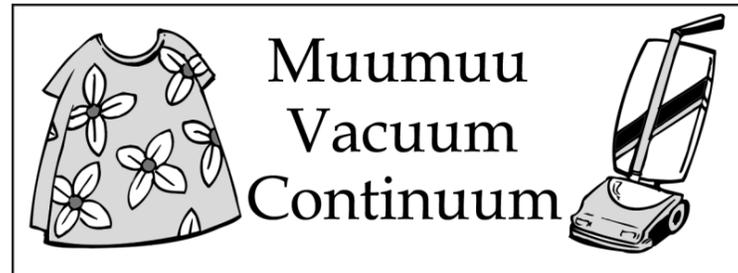
To learn more or find a contractor nearby, call (888) 888-3424 or visit www.constantcomfort.com or www.fujitsugeneral.com.



The sentence "The quick brown fox jumps over a lazy dog" uses every letter of the alphabet.



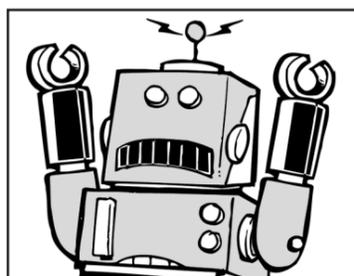
No words in the English language rhyme with orange, silver or purple.



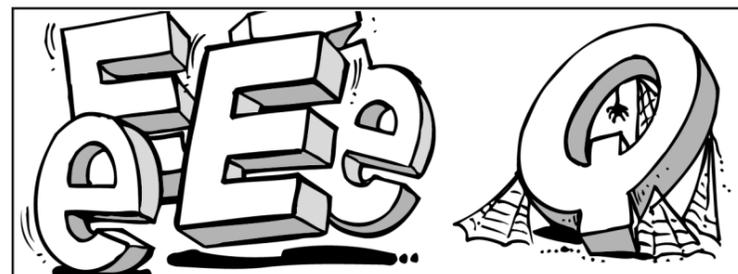
There are only three words in the English language with the letter combination "uu": muumuu, vacuum and continuum.



The word sinister is derived from the Greek for "left-handed." While the Romans thought good omens came from the left hand side, to the Greeks the left was the source of bad omens.

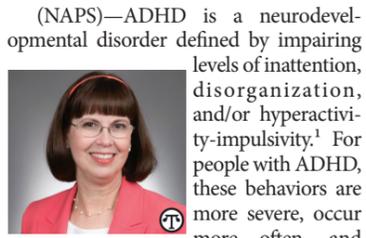


The word "robot" was created by Karel Capek. It came from the Czech word "robotovat," which means to work very hard.



The most-used letter in the English alphabet is "E," and "Q" is the least used.

Ask The Doctor: Early Morning Challenges With ADHD



Dr. Ann Childress

how they function socially, at school, or in a job.²

Does your child with ADHD struggle in the morning?

Does your child with ADHD barely complete basic daily tasks, such as getting dressed, brushing teeth or simply eating breakfast? If so, you are not alone. In a survey of 200 parents with children diagnosed with ADHD, more than 90 percent felt that ADHD symptoms negatively impacted their early morning routine.³

For families with children affected by ADHD, the early morning routine is challenging at best, chaotic at worst. Problems can impact every member of the family and set a negative tone for the rest of the day. Dr. Ann Childress, a Child and Adolescent Psychiatrist at Center for Psychiatry and Behavioral Medicine, Inc. has many patients—and families—who struggle every morning simply to get out the door. Here are some of the most common questions she receives from these families—and her responses.

Why does my child with ADHD have so much difficulty in the morning?

The early morning routine can be especially challenging for people with ADHD. Getting ready for the day requires ongoing focus and depends upon our ability to remember and manage multi-step information, a capacity psychologists call working memory. Both children and adults with ADHD struggle with deficits in focus and/or working memory.^{3,4}

Getting ready for the day also requires us to finish many complex activ-

ities in a short time, such as completing a hygiene routine, making and eating breakfast, or packing a backpack, all before the school bus pulls up or the car pool arrives. Research shows that, when compared with typical peers, people with ADHD find it harder to gauge the passage of time—and thus find it more difficult to complete these early morning activities on time.⁵

My child takes medication for ADHD that usually works. Why are mornings still so hard?

For individuals who rely on a stimulant medication to help them during the day, the early morning can still represent an ADHD blind spot. What does this mean? Most stimulant medications are taken in the morning with breakfast and they may take some time to work (anywhere from 30 minutes to two hours).⁶ Thus ADHD patients will not necessarily experience the benefits of ordinary stimulant medication in the early morning hours, making the morning routine one of the most difficult parts of the day for the patient—and for his or her loved ones.

My entire family has been negatively affected by one member's early morning ADHD symptoms. What can I do to help?

Parents and caregivers can use behavioral strategies to improve specific behaviors that may prevent children from getting ready in the morning. Tactics to help children complete morning activities may include the following, either alone or in combination:

- Setting multiple alarms to encourage timely completion of different tasks
- Using behavior charts and incentive programs
- Creating and using sequencing charts to outline the steps of critical activities
- Utilizing checklists.

Some families choose to alter how they administer stimulant medications. In these cases, one parent or caregiver will wake and dose the child in the wee hours, approximately two hours prior to the family's usual wakeup time. Next,

the parent will encourage the child to go back to sleep, hoping the medication will take effect before breakfast.⁷ However, this routine often proves disruptive for both parent and child, both of whom may have difficulty returning to sleep.⁷

If you think ADHD has an impact on your mornings, consider taking a quiz at theADHDmorningquiz.com. The interactive quiz helps identify ADHD symptoms that make the morning routine a challenge. You'll also be given access to a Doctor Discussion Guide to help start the conversation about mornings with ADHD.

Tips for Managing ADHD in the Morning

- **Be a morning realist.** Setting unrealistic goals can set you up for failure. Being realistic about the early morning routine and adding a little more time to get things done will benefit the entire family.
- **Alarms aren't just for waking up.** Set 'as you go' alarms to make sure you're not running overtime on each task. Remember to be practical about how long things may take.

Talking to Your Doctor

Once you've made the appointment with your doctor, start writing down what you want to discuss about your mornings with ADHD. Here are some suggestions from the Doctor Discussion Guide that you'll find when you take theADHDmorningquiz.com:

- Describe any challenges during the early morning routine.
- How do these difficulties affect the rest of the day?
- What specific ADHD symptoms are a problem in the early morning?
- What actions have you taken to try to make mornings go more smoothly? How have those helped (if at all)?
- Would it be helpful to have an ADHD medication that works when you wake up?

To learn more about morning challenges with ADHD, please visit www.adhdmorning.com.

For Thriller Fans, A Modern Day Indiana Jones Is Back And Better Than Ever

"The Spanish Papers" by Kevin Tumlinson

(NAPS)—Kevin Tumlinson's archeologist hero Dan Kotler, star of "The Spanish Papers" and seven other thriller novels, is more than a modern Indiana Jones.

He believes artifacts belong in museums, but he's got cash to throw around to buy them up. He consults for the FBI's Historic Crimes division, a fictitious invention that marries the agency's high-tech resources with the retro cold case appeal of archaeological MacGuffin hunts. Heck, instead of delivering university lectures, Kotler gives TED talks.

He's the adventure serial hero updated for the 2010s—Robert Langdon with heavy emotional baggage and an FBI clearance.

Where "The Spanish Papers" excels most is its cross-genre appeal. The novel is at once a historical mystery centered on the contents of the titular Spanish papers, a murder mystery centered on the death of the man who procured them and an espionage-driven mystery complete with fancy cocktails.

All of these disparate elements shouldn't work together, but they do, and a big reason is that this novel is just so darn fun. At one point, Kotler cracks a meta joke about the novel's many layers of genre and homage: "Secret lairs, items of great power, men with no scruples. The Bond film writes itself." He then takes a moment to reflect on the disappointing "Indiana Jones and the Kingdom of the Crystal Skull" before moving on.

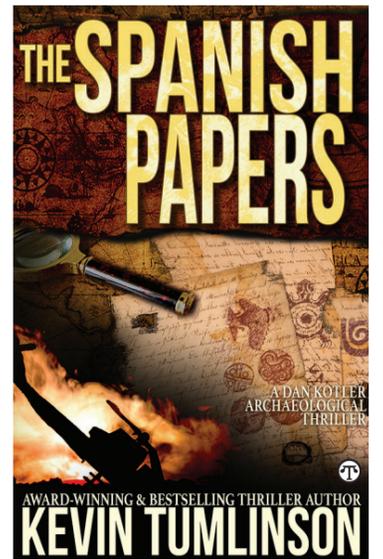
This is the eighth book in the Dan Kotler series, but Tumlinson does an admirable job filling in Kotler's back story and summarizing past adventures so the reader is never lost. There's a lot of ground to cover, as crucial relationships between Kotler and his friend and coworker Agent Roland Denzel as well as between Kotler and love interest Liz Ludlum have been established and fleshed out in previous books.

"The Spanish Papers" kicks off in the aftermath of Kotler and Ludlum's first kiss and the tension between the two would-be lovers. This adds weight to their professional interactions and keeps the reader invested in their safety while they're on their respective missions.

Also important: the Knights of Jani, a shadowy organization with violent aspirations on a global scale. They're Kotler's SPECTRE and, having recurred in the previous books, they're



Author Kevin Tumlinson



"The Spanish Papers" is the eighth book in the Dan Kotler series.

back again. During World War II, Hitler planned to use ancient, cryptic artifacts (also depicted in the Indiana Jones films) as a means of aiding the Nazis' quest for world domination. Could it be that some of these artifacts are now part of the wicked plot of the Jani? It's up to Kotler to unearth this and other secrets buried in the hot Arizona desert. Fans of action, adventure, espionage and thrillers that generally don't take themselves too seriously will love this one.

Buy "The Spanish Papers" at <https://amzn.to/2OYFmDc>.

BookBites is a continuing series bringing readers information and ideas for their next read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.

Editors' Note: October is Attention Deficit Hyperactivity Disorder (ADHD) Awareness month.
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 2. Attention-Deficit/Hyperactivity Disorder. National Institute of Mental Health. <https://www.nimh.nih.gov/health/topics/attention-deficit-hyperactivity-disorder-adhd/index.shtml>
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 6. Dalsgaard S, Leckman JF, Mortensen PB, et al. Effect of drugs on the risk of injuries in children with attention deficit hyperactivity disorder: a prospective cohort study. *Lancet* 2015;2:702-709.
 7. Childress AC. *Expert Opinion Pharmacotherapy*. 2016; 17:1171-1178

 You cannot run away from a weakness; you must sometimes fight it out or perish. And if that be so, why not now and where you stand?

—Robert Louis Stevenson

 Good people are good because they've come to wisdom through failure.

—William Saroyan

 All the great things are simple, and many can be expressed in a single word: freedom, justice, honor, duty, mercy, hope.

—Winston Churchill

 It is the mind that makes the man and our vigor is in our immortal soul.

—Ovid

Did You Know?

(NAPS)—"We come from all backgrounds and life experiences, but we're all part of this extraordinary fire service family," said Steve Hirsch, chair of the National Volunteer Fire Council. "I strongly encourage anyone looking for a way make a difference to consider joining." Learn more at www.MakeMeAFirefighter.org.

Recent research reveals gift card programs can help small business owners make more money, attract more customers, and drive repeat business to their stores. For further facts on gift cards, visit www.firstdata.com/giftcards.

Kevin Tumlinson has penned the eighth thriller in his Dan Kotler series. "The Spanish Papers" is a history and mystery that doesn't take itself too seriously. It's available at <https://amzn.to/2OYFmDc>. For more great reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.

More than 20 Work Incentives are designed to help individuals who receive Social Security Disability Insurance or Supplemental Security Income due to a disability, transition to the workplace



without immediately losing those benefits. Learn more at the Ticket to Work Help Line, 1-866-968-7842 or 1-866-833-2967 (TTY). Or visit www.choosework.ssa.gov.

American consumers interested in saving money on their utility bills can look for the blue ENERGY STAR label to identify products—in categories such as electronics, appliances, smart thermostats, and lighting—that have been independently certified to use less energy. Learn more at www.energystar.gov/SaveForGood.

Technology In Our Lives

Simple Steps To Declutter Your Phone

(NAPS)—Have you ever scrolled endlessly through your photos on your phone to find that special one you took weeks ago? Or, perhaps you have that one important e-mail that takes forever to find in your inbox?

An organization overhaul isn't just for your closet. You can take advantage of some nifty features on your phone to organize your photos and e-mails, which will help make your life easier and save you time.

The experts at global tech care company Asurion spoke with phone users about the pain points they have with highly utilized features including photo storage, managing e-mails and contact lists. The experts then shared tips to help participants streamline and save time in these areas. After using the tips, people were amazed with how these simple shortcuts made finding things so much faster and easier. Check out what Asurion experts shared:

Easy Setup Photo Albums for People, Places and Objects

For Android Phones:

- **Manage and share your photos more easily** with Google Photos as your primary photo app.
- **Easily locate photos by person or pet when you group by similar faces.** Tap \equiv > tap Settings > tap Group similar faces > turn on Face Grouping
- **Add a name to find photos faster.** Open a person or pet photo > tap Menu > tap Info > Faces will be separated under people > tap a face > tap Add a Name > enter the name

For iPhones:

- **Create an album from existing photos.** Open Photos app > Open the All Photos Album or tap the Photos Tab > tap Select > Select all photos you want to add to the new album > tap Add To > select New Album
- **Use facial recognition to quickly find photos of people you love.** Open a photo with a person's face in it > swipe up over the photo > tap circle with person's face > tap Menu icon in the top left corner > tap Add to people's album > enter person's name > tap Done or Next

Find a Specific Photo Fast

For Android Phones:

- **Find the photos you've labeled.** Open Google Photo App > tap search bar at the top of screen > type in search criteria > scroll through results for your photo



Decluttering your phone can help you feel more empowered, stay organized and save time.

For iPhones:

- **iOS makes it easy to find a photo by identifying objects, people, places and pets.** Open Photos app > tap on Search Icon > type in search criteria > scroll through results for specific photo

Find Anything on Your Phone Quickly

For Android Phones (if applicable to your model):

- **Go to home screen > swipe down to show your App Drawer > click the Search icon > type in what you want to find**

For iPhones:

- **Use the Swipe to Search function to search across all apps and data.** Go to your home screen > swipe down from the middle of the screen > tap the search field > type in what you want to find

Find E-mails Faster

For Android Phones:

- **Find the e-mails you're looking for faster by grouping them under different labels.** Go to Gmail website (not the app) > Settings > Labels > Create new label. Once the label is created, then you can label groups and individual e-mails can be filed under each folder from within the app.

For iPhones:

- **Find e-mails faster by filtering through specific requirements.** Open Mail app > from Inbox (or All inboxes) tap icon in bottom left corner > tap Filtered By

Asurion helps people protect, connect and enjoy the latest tech—to make life a little easier. To learn more, visit www.asurion.com.

Did You Know?

(NAPS)—Making a difference, saving lives, developing new skills, and being part of a close knit team are all reasons people become volunteer firefighters, said Steve Hirsch, volunteer firefighter and chair of the National Volunteer Fire Council. To find a nearby fire service volunteer opportunity, visit www.MakeMeAFirefighter.org.

Kidnapping, world cultures, murder, explosions—four different kinds of mysteries are in “The Tower of Songs” by Casey Barrett, “The Perfect Culture” by Brent Robins, “Once a Liar” by A.F. Brady and “The Second Law, Lynn Dayton Thriller #3” by L.A. Starks, all available through www.BookTrib.com.

Despite the latest phone enhancements and features, many people only use their device's basic functions. Experts at tech care company Asurion have some great tips to help you get more from your phone, make your life easier and save you time. Learn more at www.asurion.com.



If you're in a Medicare Advantage plan, you should know eHealthMedicare.com found fewer than one in ten Medicare recipients were enrolled in the lowest cost plan for their prescription drug regimen. Those who switched saved, on average, \$900 a year.

A recent study by the FINRA Investor Education Foundation, BBB Institute for Marketplace Trust and the Stanford Center on Longevity found nearly half of America is likely to interact with fraudsters—but you can protect yourself. To learn how, visit www.FINRA.org/LearnMore.

Forty million Americans care for aging loved ones. Technology can help. The Philips Cares mobile application lets you easily form and activate a care circle, access insights into your loved one's well-being, and manage your Philips Lifeline personal alert service. Learn more at <https://philips.to/2MGDqLm> and (855) 223-7395.

Tire pressure decreases when the temperature falls. The Car Care Council, the source of the “Be Car Care Aware” campaign promoting regular vehicle care, recommends checking your tire pressure regularly during the cooler months. For a free Car Care Guide or more information, visit www.carcare.org.

Volunteers Wanted

Volunteers Needed To Answer The Call

(NAPS)—When an emergency strikes, firefighters are there to answer the call. In fact, the National Fire Protection Association (NFPA) reports that fire departments responded to over 35 million calls in 2016. What people may not realize is that the majority of these firefighters are volunteers, donating their time and energy to be there for those in need.

“It really is neighbors helping neighbors,” said Steve Hirsch, volunteer firefighter and chair of the National Volunteer Fire Council. “There is nothing more rewarding than being a volunteer firefighter—we are there for our neighbors when they are having their worst possible day.”

The need for volunteer firefighters is stronger than ever. While the number of calls has tripled in the last 30 years, the number of volunteer firefighters has decreased. This trend has become especially noticeable in the last few years. According to NFPA data, there were 682,600 volunteer firefighters in 2017, down from 814,850 in 2015.

Despite the decline, volunteers play a critical role in the nation's emergency services, particularly in small and rural communities. Of the nearly 30,000 fire departments in the U.S., 83 percent are either entirely or mostly volunteer. These volunteers respond to nearly every type of emergency—structure fires, wildfires, medical emergencies, natural disasters, vehicle crashes, hazardous materials spills, search and rescue, active shooter threats, and more.

“We need more people to step up and serve so that we can continue to provide critical life saving services in our local communities,” said Hirsch. “The biggest



Making a difference, saving lives, developing new skills, and being part of a close knit team are all reasons people choose to become volunteer firefighters.

requirement is the desire to help others. The rest can be taught.”

For those who want to help but aren't able to commit to becoming a firefighter or EMS provider, volunteers are also needed to fill non-operational roles. Community members can join a department's auxiliary program to provide needed support services such as fire prevention education, disaster planning, fundraising, administration, and much more.

Volunteering with a local fire department takes commitment and dedication, but the benefits are many. Making a difference, saving lives, developing new skills, and being part of a close knit team are all reasons people choose to volunteer.

“I'm a lawyer by trade, but I don't think about that every day. I think every day about being a volunteer firefighter. It truly is the most impactful way I can serve my community,” said Hirsch.

To find a local fire service volunteer opportunity, visit www.MakeMeAFirefighter.org.

Your Health

5 Important Medicare Changes Coming For 2020

You have a **small window** every year to enroll in Medicare

2019									
Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
							10/15	→	12/7
							Open Enrollment for Medicare		



Enrollment begins the 15th of October.

For coverage that begins: **Jan 1** > Apply before **12/7/2019**

Now's the time to decide which Medicare Advantage plan is best for you.

(NAPS)—If you're enrolled in a Medicare Advantage plan, or are considering one, you will have more plan choices with a wider range of benefits to help you better manage your day-to-day health needs during this year's open enrollment period.

Medicare's Annual Enrollment Period, which runs from Oct. 15 through Dec. 7, gives Medicare enrollees a chance to revisit their Medicare insurance coverage, make sure it still fits their needs and make changes for the coming year.

Online health insurance broker eHealth outlines five of the most important Medicare changes to be aware of this year:

1. New benefits to help those with chronic illness. Starting in January, 2020, some Medicare Advantage Plans will include benefits for people with chronic illness that will help to support their care. A few examples include nutrition services, transportation to doctor's appointments and home improvements like shower grips and wheelchair access. More traditional services like dental care, vision care and hearing aids also have been expanded.

2. Medicare Advantage premiums will be lower next year. The average monthly premium for Medicare Advantage plans is expected to be \$23 in 2020, a decrease of 14% from an average of \$26.87 in 2019, and down 28 percent since 2017. The average Medicare Advantage premium this year is the lowest it's been since 2007.

3. Part D drug plan premiums will be lower, too. The average Medi-

care prescription drug plan premium for 2020 is \$30, a decline of 13.5% as compared with 2019 costs. Savings on out-of-pocket costs may be available as well. A recent eHealth analysis of people using eHealthMedicare.com to compare Medicare plans found that fewer than one in ten were enrolled in the lowest cost plan for their personal prescription drug regimen. Those who switched to their optimal drug plan stood to save an average of \$900 per year.

4. Seeing a doctor without leaving home will get easier. Many seniors will have access to Medicare Advantage telehealth benefits to connect with health care providers online or by phone. For 2020, more than half of all Medicare Advantage plans will offer added telehealth benefits, reaching up to about 1.7 million enrollees.

5. Medigap plan options are changing. Two of the most popular supplemental plans (so-called Medigap plans) used by those enrolled in original Medicare—Plan F and Plan C—will no longer be available to new Medicare members or those born after January 1, 1955. Fortunately, Plan G, another Medigap policy, offers the same level of coverage provided by Plan F—minus the Part B deductible—and will continue to be available after January 2020. The Part B deductible was \$185 in 2019.

Even if you're happy your Medicare coverage, eHealth recommends that you review your current coverage during open enrollment because each year plans can and do make changes in costs, physician networks or drug benefits.

Fire Safety

Home Fire Risks Increase As Weather Cools

(NAPS)—The fall and winter seasons bring cooler temperatures, holidays, and images of cozy nights by the fireplace. Yet the change in seasons also comes with the chance of severe weather and an increase in fire risks. According to the U.S. Fire Administration, more home fires occur in winter than in any other season.

“Holiday decorations, space heaters, generators, and fireplaces all present fire hazards if not properly used and maintained,” said Steve Hirsch, chair of the National Volunteer Fire Council. “Residents should be aware of the dangers and take the steps to make sure their families and homes are protected.”

Follow these tips to minimize home fire and safety risks:

- Install smoke alarms in every sleeping room, outside each separate sleeping area, and on every level of the home. Test monthly to ensure they work.
- Install carbon monoxide alarms and



- Install a screen in front of each fireplace or wood stove. Store cooled ashes in a metal container outside the home.
- Have chimneys professionally inspected and cleaned every year.
- Keep anything that can burn at least three feet away from fireplaces, radiators, space heaters, or other heat source.
- Never leave lit candles unattended, and keep them out of the reach of children and pets.
- If using a live Christmas tree, keep it adequately watered and get rid of it after Christmas or when it gets dry.

Residents can also take an active role in protecting their communities from hazards such as fires, medical emergencies, and much more. Fire departments across the country are looking for volunteers to serve as firefighters, EMS providers, and auxiliary members.

“The majority of firefighters in the U.S. are volunteers—neighbors helping neighbors in an incredible and rewarding way,” said Hirsch. “We need more people to answer the call to serve.”

Training is provided by the department, and volunteers can serve in a variety of roles, from providing life-saving emergency response services to conducting fire prevention programs and disaster preparedness planning.

Learn more and find a volunteer fire service opportunity by going to www.MakeMeAFirefighter.org.



test them at least once a month.

- Know where the gas, electric, and water main shut-off controls are and how to use them.
- Place fire extinguishers in the kitchen, garage, and living room, and make sure all household members know how to use them.
- Develop a home fire escape plan and practice it with the entire family.
- Keep portable generators outside and away from the home.



Helping Communities

Separated by Crisis, Reunited by Volunteers

(NAPS)—Each year, armed conflicts and natural disasters wreak havoc on a global scale. Yet even after the immediate crisis passes, the devastation can last much longer—particularly when families are torn apart amidst circumstance and chaos.

In these cases, family members are often left with few resources and no sense of where to begin their quest to find their missing loved ones. Fortunately, there is a worldwide organization that works to reconnect families who have been separated by international crises.

The American Red Cross—part of the world’s largest humanitarian network—offers free and confidential services, striving to reconnect loved ones when:

- Families are separated as a result of international conflict, disaster, migration or other humanitarian emergency.
- Families have already tried normal channels of communication to reconnect.
- The family member making the inquiry is a relative who had been in direct contact with the sought person before the crisis occurred.

Across international boundaries, the organization offers a beacon of hope for families to be reunited. And though the process can take time, Red Cross volunteers do everything in their power—from phone calls and online searches, to in-person interviews and worldwide travel—to fulfill families’ hopes.

“These people have broken hearts,” said Fidele, a Red Cross volunteer from Burundi who was previously reunited with his father after a 20-year search. “We ask questions about what their loved one looks like or where they last lived to help us with our search. These questions bring them back to the time



Reconnecting families is one of the most challenging—and most rewarding—services that the Red Cross provides to people around the globe.

they were forced to separate from their families.”

Little Words, Big Impact

The organization also makes it possible for displaced individuals to reach out to their families—even half a world away. The family messages transmitted by the American Red Cross can be very brief, but the three short words—“I am alive”—may be all that is needed to ease the minds of distraught loved ones.

To begin a search, contact your local Red Cross chapter—the critical link in your community to the global Red Cross Red Crescent network. You can also call the free national helpline at (844) 782-9441.

From Latin America and Africa to Asia and Europe, the American Red Cross helps people in some of the world’s most at-risk communities. This work is powered by the generosity of volunteers and donors. To learn more visit redcross.org/international.



Try This Treat

(NAPS)—Here’s an exotic twist that transforms everyday cheesecake into something sophisticated, elegant and worthy of your holiday table. Pureed sweetpotatoes, five spice powder and candied ginger star in a dessert that’s easy to make and can be enjoyed year-round. The sweetpotatoes not only provide luscious texture and flavor, they prevent the cake from cracking—so it’s deliciously decadent and practically foolproof. Give it a try.



This sweetpotato cheesecake with gingered whipped cream is a terrific treat for family and friends.

Sweetpotato Cheesecake with Gingered Whipped Cream Serves 10 to 12

- 8 oz gingersnap cookies
- 4 tbsp butter, melted, plus more for pan
- 3 8-oz packages cream cheese
- 1 ¼ c sugar
- 2 tsp ground ginger
- ½ tsp Chinese five-spice or pumpkin pie spice blend
- ¾ tsp salt
- 3 large eggs
- 3 c orange-fleshed sweetpotato puree
- ½ c sour cream
- 1 tsp vanilla extract
- 2 c whipped cream
- ¼ c chopped candied ginger

Preheat oven to 350° F. Butter bottom and sides of 9-in springform pan. In food processor, pulse cookies until finely ground. Add butter and pulse until blended. Transfer to prepared pan and press into bottom. Bake 10 minutes. Set aside to cool. Use an electric mixer to combine cream cheese, sugar, ground ginger, spice blend and salt, beating until smooth. Beat in eggs. Add sweetpotato puree, sour cream and vanilla, beating just until smooth. Pour mixture into cooled crust. Place springform pan inside larger pan and pour very hot tap water into larger pan, to reach 1 inch up springform pan. Bake until edges are set and center is slightly wobbly, 45 to 50 minutes. Remove springform pan from larger pan and cool to room temperature. Cover and refrigerate until thoroughly chilled. Fold candied ginger into whipped cream. Serve cheesecake with gingered whipped cream.

To learn more you can visit www.casweetpotatoes.com.

Editor’s Note: This story can be useful to anyone and of particular interest to readers in the states of California, Arizona, Oregon, Washington, Nevada, Utah and Idaho.



These Behaviors Make You A Scam Target

(NAPS)—If you spend a lot of time on social media sites or looking for great online deals, you may wear a bullseye when it comes to scammers hunting for prey, according to groundbreaking fraud research from the FINRA Investor Education Foundation, BBB Institute for Marketplace Trust and the Stanford Center on Longevity.

Researchers surveyed more than 1,400 Americans and Canadians who were targeted by scammers and reported the fraud to the Better Business Bureau (BBB), which tracks scams. Nearly half of those surveyed did not engage with the fraudster. However, 30 percent engaged to some degree but ultimately did not lose money, while 23 percent engaged with the fraudster or offer and lost money.

What separates victims from non-victims?

“The path to victimization begins with engagement,” said FINRA Foundation President Gerri Walsh. “Social media and website scams are flourishing. Every time you respond to a friend request from someone you don’t know or click through to an unfamiliar website, you run the risk of being exposed to a scam.”

Your chance of falling victim to a scam varies by type—for instance, online purchase scams, tech support ploys, fake check or sweepstakes frauds—and by the method in which you are exposed to the offer. For those exposed to a scam through social media or a website, the numbers are chilling. When exposed to a scam on social media, 91 percent engaged and 53 percent lost money. The odds of losing money to website scams were only slightly lower: 81 percent of consumers in the study who were exposed to a fraud via a website said they engaged—and 50 percent lost money.

Other factors heighten the likelihood of falling for a fraud. Consumers were more likely to be victimized if they were isolated and didn’t have anyone to discuss the offer with, according to the study. Consequently, those who engaged scammers and lost money were less likely to be married and more likely to be widowed or divorced. “Sadly, lone-



A recent study found nearly half of America is likely to interact with fraudsters—but you can protect yourself.

liness and fraud victimization seem to go hand in hand,” noted Walsh.

You’re also more likely to engage and lose money if you’re feeling financial strain, or have low levels of financial literacy, the study found.

Protect Yourself

Take these steps to protect yourself from fraud:

- **Ask for input from others.** Scammers try to isolate their victims. Don’t be afraid to contact a friend, or a company or organization you trust for advice. It also helps to do additional research before sending any money. One easy action: Do an Internet search to see if the website or pitch has been flagged as fraudulent or potentially fraudulent by news organizations or members of the public.
- **Focus on your financial health and literacy.** Individuals under financial strain and those with lower levels of financial literacy may be more susceptible to scammers.
- **Knowledge is power.** Knowing about scams and scammer tactics can be your best defense in successfully reducing the effect of scams. Keep up with the latest frauds by subscribing to consumer newsletters and seeking out information on current scams.

One-third of consumers who were targeted by a scammer, but did not engage with the offer, already knew about the specific type of scam. In addition, consumers who understood the tactics and behaviors of scammers tended not to engage with fraudsters.

To learn more about how to protect your money, visit www.FINRA.org/LearnMore.



As Temperatures Drop, Check Tire Pressure More Often

(NAPS)—You may notice, when the weather turns colder, the tire pressure monitoring system (TPMS) light on your dashboard lights up more frequently. The Car Care Council recommends checking your tire pressure regularly during the winter to help keep the TPMS light off and your vehicle safe.

“It’s typical at this time of year for motorists to get TPMS warnings and then get worried about their tires,” said Rich White, executive director, Car Care Council. “Often drivers will see this in the morning when it’s coldest. If the temperature warms, the light could turn off but it’s likely that tires will still be a few pounds per square inch (PSI) under-inflated. This is why it’s important to check tire pressure regularly.”

According to the U.S. Tire Manufacturers Association, for every 10 degree drop in temperature, tire pressure decreases one to two PSI. Checking the tire pressure is important for vehicle safety, tire life and gas mileage.

Incorrect tire pressure can lower gas mileage by 0.3 percent for every one PSI drop in pressure of all four tires and improve fuel efficiency by up to 3.3 percent when the correct tire pressure is maintained.

“Tire pressure should be checked at least monthly. It is important to note that newer cars with tire pressure monitoring systems may not alert you until the tire is significantly under-inflated, so you may want to check it more fre-



It’s a cool idea to check your car’s tire pressure whenever there’s a drop in temperature outside.

quently,” said White. “It is important to check tire pressure whenever there is a significant weather change and more often during the winter months.”

The Car Care Council is the source of information for the “Be Car Care Aware” consumer education campaign promoting the benefits of regular vehicle care, maintenance and repair to consumers.

Learn More

For a copy of the council’s Car Care Guide or for further information, visit www.carcare.org.

Future-proofing Tips For Texas Building Owners

(NAPS)—Texas is a great place for companies to do business and developers are building fast to keep up. Texas also experiences extreme weather and forces property owners to think seriously about how their new facilities can endure these extremes.

On average, Texas experiences at least one major natural disaster every year. “Tornado Alley” reaches into Texas, hurricanes frequently cause severe wind and water damage, flooding is common after intense rains and the harsh climate creates severe droughts and wildfires. While Texans are resilient after natural disasters, many buildings don’t weather storms as well.

Fortunately, innovative companies and architects create products and designs that ensure new buildings are easier to build, cost effective and resilient.

Five keys to future-proofing a building:

1. Design for resiliency. Merely making sure a building won’t collapse doesn’t mean it will be up and running after a severe weather event.

2. Understand your climate. Business owners along the Gulf Coast know now more than ever that winds, rains and floods will come back. When building in the Hill Country, wildfires and flash floods may be your biggest threat. Severe storms that spawn tornadoes and devastating winds occur in north and central parts of the state.

3. Plan for day 2. Labor, materials, and time are all in short supply in the aftermath of a weather event. A building that can be resilient in the face of a natural disaster is critical to maintaining your business. Look for building materials and systems that can quickly be put back into place with as little skilled labor as possible.

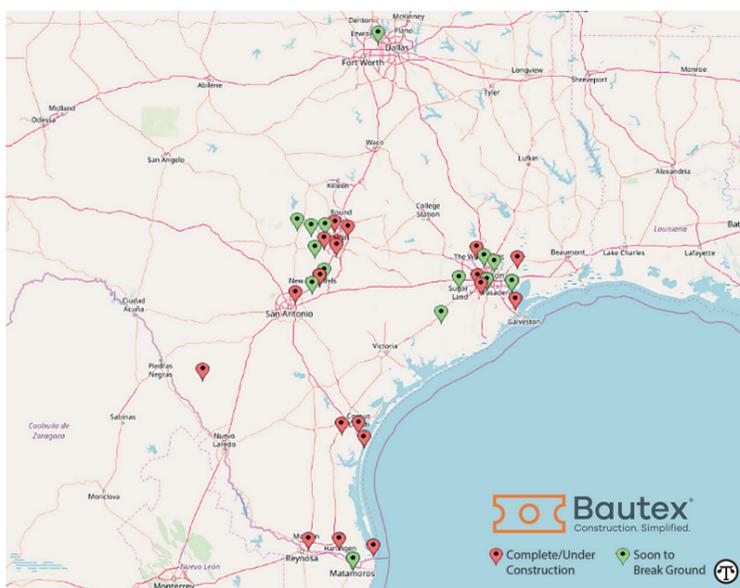
4. Look beyond current methods. Texas ranchers who formed the backbone of Texas culture were tough, gritty, and knew how to build to last. As our State evolves and our cities continue to grow, so should the materials we use to construct our buildings.

5. Think of your business. Your building is likely the largest single asset your business invests in. Make sure it’s built to last and ready to support you when the next weather event hits.

Future-proofing buildings equates to future-proofing Texas businesses. By adapting to the increase in weather extremes, business owners can take a longer view. This is, in fact, driving a renaissance in new construction methods that were designed from the onset to handle the Texas climate.

For example, Bautex Systems, a San Marcos, Texas-based company, developed an innovative building product designed to address the five keys to future-proofing a building. Its wall system is rapidly being adopted by businesses wanting resiliency as a part of their business strategy.

This innovative building materials manufacturer created a single integrated wall system that is installed quickly and efficiently by one trade. It uses Bautex Blocks, large but lightweight



The right materials can help keep your building standing strong despite the worst Texas weather.

concrete forms that make wall construction fast and simple. A fluid-applied air and moisture barrier goes on after the concrete pour to complete the wall system.

Hurricane Regions

The Nueces County Airport’s General Aviation Terminal in Robstown required a highly durable, hurricane-resistant design, able to withstand harsh storms and disasters. After Hurricane Harvey hit in 2017, many airports became critical logistic hubs with runways and terminals often the only way in and out of coastal towns until crews could clean up roads.

This terminal’s original design was overly complex with layers of old-school wall assemblies. Simplifying the design and building with Bautex block walls gave the terminal FEMA hurricane ratings, tested to withstand debris impact speed of more than 100 miles per hour, providing critical protection to occupants who may be stranded during extreme weather.

Hot and Humid Regions

Rio Grande Valley Credit Union in Harlingen is in a hot and humid area. The climate challenged building owners to keep building occupants comfortable and energy costs low. The CEO of RGV Credit Union was primarily interested in long-term durability and occupant safety, given its proximity to the coast. Solid, Bautex insulated concrete walls will not degrade over time in this environment and eliminate mold growth.

A wall that’s perfectly insulated means less air-conditioning is needed to maintain comfort. When multiplied over the life of the building, the credit union found, building for the climate can also reduce operating costs in the future.

Marine Regions

A Texas Parks and Wildlife Department Fish Hatchery in Corpus Christi had many project constraints due to coastal protection requirements. The hatchery houses large seawater-filled

larval culture tanks. Seawater makes the indoor environment harsh and corrosive, so a design requirement was to have no exposed metal in the walls or roof that would be prone to rust.

The Bautex Block provided the hatchery with an integrated solution: the structure, insulation, and enclosure act as a single product installed by the same workers. It provided all the benefits and performance of much higher-costing systems at a traditional building system cost, saving taxpayer money.

The system’s insulation and thermal mass work together to deliver energy-efficient walls that are extremely durable. Unlike traditional insulating products that perform differently depending on climate and degrade over time, the insulation is integral to the block. This ensures decades of high-thermal performance, even in Corpus Christi’s harsh marine climate.

Urban Environments

Urban environments can be noisy, have poor air quality, and induce stress. While once limited to Dallas, Houston and San Antonio, dense developments are sprouting up everywhere across Texas.

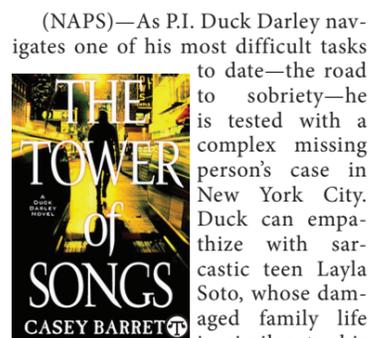
As the owner and operator of Texas Surgical Dermatology, Dr. Nguyen wanted to provide patients in his new Spring facility a higher quality experience and a safe, quiet and more comfortable indoor environment. He understood that a well-built working environment would attract and retain high quality employees. Using the Bautex Wall System allowed for a quieter, healthier, and more comfortable space in a cost-effective and practical way.

The bottom line? Future-proofing Texas means embracing a culture of grit, determination, and perseverance to design and construct buildings that are as tough as Texas. Looking to innovative building solutions that were designed by Texans for Texas’ extremes, Texas businesses will continue to thrive and survive.



Kidnapping, World Cultures, Murder, And Explosions—Mysteries Of Four Kinds

“The Tower of Songs”
by Casey Barrett
(Kensington)



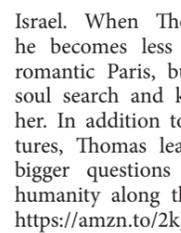
(NAPS)—As P.I. Duck Darley navigates one of his most difficult tasks to date—the road to sobriety—he is tested with a complex missing person’s case in New York City. Duck can empathize with sarcastic teen Layla Soto, whose damaged family life is similar to his own. When Layla sees two women abduct her billionaire father, she immediately suspects her status-seeking grandmother.

Duck takes the case and finds himself reunited with Cass Kimball, partner in his previous escapade, which sweetens the deal. The two find themselves involved in a tangled ransom and are swept into a whirlwind of chaos with New York’s most dangerous drug criminals. Purchase at <https://amzn.to/2kGAzry>.

“The Perfect Culture”
by Brent Robins
(Cicero Publishing LLC)

Rich with witty satire and introspective reflection, protagonist Thomas Gephart teaches readers what it’s like to visit all walks of life through his eyes.

Growing up in rural Indiana inspires Thomas to leave the comforts of home and travel around the globe to dive into as many new experiences as possible. He begins in Bordeaux where he stays with a French family and works at a hotel, but his travels soon take him to Paris, Japan and Israel. When Thomas meets Sendi, he becomes less motivated to leave romantic Paris, but continues on his soul search and keeps in touch with her. In addition to various world cultures, Thomas learns the answers to bigger questions about history and humanity along the way. Purchase at <https://amzn.to/2kGZy>.



“Once a Liar”
by A.F. Brady
(Park Row)



Ruthless attorney Peter Caine may seem attractively captivating at first, but he is cold-blooded and unapologetic when it comes to acquitting some of the most twisted criminals in Manhattan. Daughter of the District Attorney, Charlie Doyle, has just been murdered. As she was a former flame of Peter’s, he becomes the prime suspect. The DA makes it his mission to destroy Peter’s life and career, and several ghosts of Peter’s past return to haunt him in his desperate attempts to prove his innocence.

All that’s certain is Charlie Doyle’s death is much darker and more malevolent than anyone could have predicted. Purchase at <https://amzn.to/2kGBdoY>.

“The Second Law”
by L.A. Starks
(Nemaha Ridge Publishing Group)

A San Francisco company refinery comes under attack—an explosion and the deaths of several workers. A company lease bidding manager is killed in New Orleans, the seeming motive the theft of his computer containing secret offshore bid plans. While executive Lynn Dayton investigates, her longtime mentor is gunned down in front of her.

What terrible plan lies behind these crimes? Lynn races to uncover a complex plot that stretches from murder in Vienna to a natural gas terminal attack in the Baltic to a major Caribbean oil installation off U.S. shores. And what of a high-stakes takeover bid by a mysterious group called the Second Law? Unless Lynn can piece things together, thousands more are scheduled to die. Purchase at <https://amzn.to/2kuqFtf>.

BookBites is a continuing series bringing readers information and ideas for their next read. For more reading ideas, visit BookTrib.com and subscribe to the weekly newsletter.

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Community Concerns

Volunteers Needed To Answer The Call

(NAPS)—When an emergency strikes, firefighters are there to answer the call. What people may not realize is that the majority of these firefighters are volunteers, donating their time and energy to be there for those in need.

"It really is neighbors helping neighbors," said Steve Hirsch, volunteer firefighter and chair of the National Volunteer Fire Council. "There is nothing more rewarding than being a volunteer firefighter—we are there for our neighbors when they are having their worst possible day."

The need for volunteer firefighters and EMS providers is stronger than ever. While the number of emergency calls to fire departments has tripled in the last 30 years, the number of volunteers has decreased. This trend has become especially noticeable in the last few years. According to NFPA data, there were 682,600 volunteer firefighters in 2017, down from 814,850 in 2015.

Despite the decline, volunteers play a critical role in the nation's emergency services, particularly in small and rural communities. Of the nearly 30,000 fire departments in the U.S., 83 percent are either entirely or mostly volunteer. These volunteers respond to nearly every type of emergency—structure fires, wildfires, medical emergencies, natural disasters, vehicle crashes, hazardous materials spills, search and rescue, active shooter threats, and more.

"We need more people to step up and serve so that we can continue to provide critical life-saving services in our local communities," said Hirsch. "Anyone can be a firefighter. The biggest requirement is the desire to help others. The rest can be taught."



A good way to make a difference in your community is to join a volunteer fire department.

For those who want to help but aren't able to commit to becoming a firefighter or EMS provider, volunteers are also needed to fill non-operational roles. Community members can join a department's auxiliary program to provide support services such as fire prevention education, disaster planning, fundraising, administration, and more.

Volunteering in the fire service provides a unique way to give back to the community while developing skills and experience that can greatly benefit many aspects of a person's personal and professional life. It also provides a sense of camaraderie, purpose, and community impact to those who serve.

"We come from all backgrounds and life experiences, but we are all part of this extraordinary fire service family," said Hirsch. "I strongly encourage anyone looking for a way make a difference to consider joining their local volunteer fire department."

Find a local fire service volunteer opportunity at www.MakeMeAFirefighter.org.

Did You Know?

(NAPS)—From a root beer stand to the world's largest hotel chain, Bill Marriott was the driving force behind Marriott hotels. A new book, "Bill Marriott: Success Is Never Final" by Dale Van Atta, published by Shadow Mountain Press, is his remarkable story. Learn more at www.shadowmountain.com/marriott.

The American Red Cross—part of the world's largest humanitarian network—offers free and confidential services, striving to reconnect loved ones separated by armed conflict and natural disasters. If you are looking for a family member, call (844) 782-9441. To learn more visit redcross.org/international.



For an exotic twist that transforms everyday cheesecake into something sophisticated and elegant, add pureed California sweetpotatoes. For further tips and recipes, visit www.casweetpotatoes.com.

If you receive Social Security disability benefits and want to work, Social Security Work Incentives can allow you to keep your healthcare (Medicare and Medicaid) and, in some cases, cash benefits as you begin working. Learn more at 1-866-968-7842 or 1-866-833-2967 (TTY) and <https://choosework.ssa.gov/findhelp>.

Four devilish delights for your Halloween reading—or whenever you want something chilling—are: "The Devil and Dayna Dalton" by Brit Lunden, "Monsterland" by Michael Okon, "Witches Protection Agency" also by Michael Okon and "The Rubicus Prophecy" by Alane Adams, all available from www.BookTrib.com.

Fire departments across the country are looking for volunteers to serve as firefighters, EMS providers, and auxiliary members, said Steve Hirsch, chair of the National Volunteer Fire Council. Learn more and find a volunteer fire service opportunity by going to www.MakeMeAFirefighter.org.

Caregiver's Corner

Caregivers, Take Care: How To Keep Your Caregiving Duties From Overwhelming You

(NAPS)—Caregiving for a loved one can be a fulfilling, yet overwhelming experience. Forty million Americans provide care for their aging loved one each year, and spend an average of 24.4 hours per week doing so. Try as one may to create a balanced lifestyle, it's a role that easily crowds out other important areas of life, including personal and professional relationships, and generates high levels of stress that could lead to serious health problems long-term if not managed.

Caregivers should feel empowered to adopt the following tactics to lighten the burden, and achieve a renewed sense of control:

Remember your own health: It's important to not lose sight of your physical and mental health during particularly stressful times. Improve your energy level with smart eating choices: plan easy, healthy recipes that take less than 30 minutes, schedule grocery deliveries, or subscribe to meal kits. And, committing to just 10 minutes a day of moving your body will help you feel energized, while boosting your mental health. Exercise is also a good way to engage with your loved one—join them for a walk or even a water aerobics class.

Be transparent with your employer about your role as a caregiver: Burning the midnight oil to meet your caregiver and professional responsibilities doesn't do you, your loved one, or your career any favors. Speaking candidly about the pressures you face as a caregiver with your employer can help relieve stress in the long run. Discuss options such as flexible work hours or working remotely, and set realistic expectations for yourself.



Caregivers can improve their own lives as well as that of the ones they care for with help from today's technology.

Leverage technology: Utilize tools that offer you visibility into your loved one's health status and simplify the complexities of coordinating care. These solutions allow you to refocus your attention on the key moments that matter most with your loved ones, while offering the peace of mind of knowing your loved one will have 24/7 access to help. For example, Philips Cares is a mobile application that enables you to easily form and activate a care circle of trusted family and friends, access meaningful insights into your loved one's well-being, and manage your Philips Lifeline personal alert service. It helps you and your care circle be there for your aging loved ones, easing and enriching their aging journey.

To learn more about the latest technology helping to ease caregivers' burdens, visit <https://philips.to/2MGDqLm> or call (855) 223-7395.

Note For The Editor: November marks National Family Caregivers Month.

Jobs In America

Let Work Incentives Work For You

(NAPS)—If you receive Social Security disability benefits and want to work, Social Security Work Incentives can allow you to keep your healthcare (Medicare and Medicaid) and, in some cases, cash benefits as you begin working. These Work Incentives are designed to encourage and support beneficiaries who want to return to the workforce or work for the first time.

There are more than 20 Work Incentives. Eligibility varies based on the type of disability benefit an individual receives—Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI). Here are just a few examples:

- **Trial Work Period (TWP)** (SSDI recipients only). Individuals can test their ability to work for at least 9 months in a rolling 5-year timeframe. During their TWP, they receive full SSDI benefits no matter how much they earn as long as their work activity is reported and they have a disabling impairment.
- **Medicaid While Working—Section 1619(b)** (SSI recipients only). If they meet certain qualifications, beneficiaries can continue to receive Medicaid after they start working, even if their earnings (alone or in combination with other income) become too high for an SSI cash payment.
- **Continuation of Medicare Coverage** (SSDI recipients). Medicare coverage for SSDI beneficiaries continues while they are working and receiving SSDI benefits. When SSDI cash benefits stop because of work, beneficiaries can keep their Medicare coverage for at least 93 consecutive months (7 years and 9 months) after the end of their TWP.

For more information about Work Incentives, see Social Security's free pamphlets, Working While Disabled—



Benefits counseling, resume writing help, job opportunities and assistance transitioning to the workplace are all available to people who receive Social Security disability benefits and want to work.

How We Can Help (No. 05-10095) or the Red Book (No. 64-030), the guides to employment support programs. Find them online at <https://www.ssa.gov/pubs> and <https://www.ssa.gov/redbook>.

You can also learn more about Work Incentives while receiving free services and supports through Social Security's Ticket to Work (Ticket) program. The Ticket program supports career development for people ages 18 through 64 who receive Social Security disability benefits and want to work. In addition to benefits counseling, through the Ticket program, beneficiaries can find help writing their resumes, finding job opportunities and transitioning to the workplace.

Ready to get started? Call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET. A representative can answer some of your questions and send you a list of service providers. Or search for providers online at <https://choosework.ssa.gov/findhelp>.

Books Worth Reading

Authorized Biography Of Bill Marriott, Founder Of The Largest Hotel Chain In The World, Shares Never-Before-Published Stories That Made Him An International Business Icon

(NAPS)—From a root beer stand to the largest hotel chain in the world, Bill Marriott was the driving force behind the growth of the world-famous Marriott hotel company. "Bill Marriott: Success Is Never Final" is the remarkable story of a man who had the vision to create a multi-billion-dollar business, who understands the power of giving through substantial philanthropic work, and who lives the creed that hard work will pay off but success is never final.

Readers will learn the fascinating details about the successes and failures of Bill's business ventures and relate to his challenges of balancing roles as a CEO, a husband and father, and a man of faith. He shares details about his private struggles with his father's chronic harsh criticism; his innovations in the hotel industry; and the boundless passion and energy he demonstrated for his work, family, and faith. Read an excerpt: <https://shadowmountain.com/marriott>.

"Success is Never Final" helps me to understand Bill's success as a competitor and as one of the most remarkable businessmen of our times," said Tom Pritzker, Executive Chairman of Hyatt Hotels Corp.

"Bill Marriott: Success Is Never Final" was written by Dale Van Atta, a New York Times best-selling author and journalist who has been nominated five times for the Pulitzer Prize. He co-authored the world's most widely syndicated news column with Jack Anderson, reaching 50 million readers.

In 2018, Shadow Mountain Publishing traveled to Lake Winnepesaukee, N.H., and interviewed Bill at his lake house along with several family members. Video excerpts from those interviews can be watched at <https://shadowmountain.com/marriott>.



Bill Marriott

On the Marriott.com blog, Bill recently stated regarding his biography, "Over the decades, I've learned you have to trust yourself and follow your instincts. We almost lost the company in 1990 due to a confluence of events beyond our control: the real-estate recession, the Gulf War and the Japanese stock market crash. I feared, at the time, that I had let my father down. Thankfully, we pulled through but not without growing pains...I hope I've passed on some important life lessons." Bill also shares with his blog readers that his "biography is transparent about some of our mistakes, too." Read more at <https://www.blogs.marriott.com/>.

This is the tell-all book about Bill Marriott's family life, his religious life, and the never-before-published stories that made him an international business icon.



Four Devilish Delights For Your Halloween Reading Pleasure

“The Devil and Dayna Dalton” by Brit Lunden

(NAPS)—Reporter Dayna Dalton’s reputation has been ruined since birth. The daughter of wild child Becky Dalton is expected to follow her mother’s footsteps and is never given a chance to prove she’s different. Dayna’s been in love with Clay Finnes since she was a teenager. Her unrequited love for Sheriff Finnes leaves her empty. He’s happily married and unavailable.

Instead, Dayna finds herself stuck in the revolving door of bad relationships. But this is Bulwark, GA, a town where strange things happen. Is Dayna doomed to this loveless life or can she find someone who will appreciate the depth of her character? And if so, whom will she find? Purchase at <https://amzn.to/2AVF6Lu>.

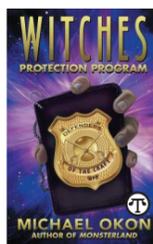
“Monsterland” by Michael Okon (WordFire Press)



Wyatt Baldwin’s senior year is not going well. His parents divorce, then his dad mysteriously dies. He’s not comfortable with his new stepfather, either. He has his friends, but he’d much rather spend his days with beautiful Jade. However, she’s dating the brash high-school quarterback, and Wyatt thinks he doesn’t stand a chance.

But everything changes when Wyatt and his friends are invited to attend the grand opening of Monsterland, a groundbreaking theme park where guests can interact with vampires, be chased by werewolves, and walk among the dead in Zombieville. With real werewolves, vampires and zombies as the main attractions, what could possibly go wrong? To purchase <https://amzn.to/2lj3H8U>.

“Witches Protection Agency” by Michael Okon (WordFire Press)

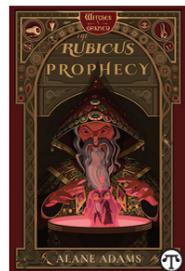


Wes Rockville, a disgraced law-enforcement agent, gets one last chance to prove himself and save his career when he’s reassigned to a 232-year-old secret government organization: the Witches Protection Program. His first assignment: Uncover a billion-dollar cosmetics company’s diabolical plan to use witchcraft for global domination, while protecting its heiress Morgan Penragon from her aunt’s evil deeds.

Reluctantly paired with a veteran witch protector, Wes must learn to believe in witches...and believe in himself. The book is filled with adventure and suspense, and Michael Okon creates a rousing, tongue-in-cheek alternate reality where witches cast spells and wreak havoc in modern-day New York City. Buy at <https://amzn.to/2n1jObH>.

“The Rubicus Prophecy” by Alane Adams (SparkPress)

In this book filled with magical spells, spine-tingling ghosts and visits from the Norse gods, Abigail is pitted against a sinister power greater than anything she has imagined. She has just started her second year at the Tarkana Witch Academy and is already up to her ears in studying. Worse, Endera’s malevolent spellbook has its hooks in her, whispering in her ear to use its dark magic.



Meanwhile, the school is talking about the Rubicus Prophecy; a sign has arrived that the chosen witchling is among them, the one who will one day break Odin’s curse over them. Abigail discovers there is more to the Rubicus Prophecy than meets the eye. Can she stop it in time before she and her friends are destroyed? Buy at <https://amzn.to/2lvldGK>.

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