

Merry heristmas







# **Jill on Money**

Years ago, as disruption was forcing many in the financial services industry to come to terms with declining mutual fund and trading fees, one stockbroker said to me, "I'm going into real estate, because the 6 percent commission is sacred!"

I thought about his comment recently, after a federal jury in the U.S. District Court for the Western District of Missouri found that the National Association of Realtors (NAR) and some big real estate brokerage companies conspired to artificially inflate commissions on home sales.

The \$1.8 billion price tag in damages (which the defendants will appeal) may be a small part of what could become a larger dismemberment of the sacred 6% commission that has been in place for decades.

Currently, although there are two sides to every housing transaction — a buyer and a seller — only the seller has to pay the brokers involved. They do so by agreeing to cough up 5-6% of the purchase price to pay the buyer's broker in addition to their own listing agent.

That may not seem like a lot, but if you consider that the median existing home sells for nearly \$400,000, this means that \$24,000 comes off the top, and is then split between the two agents, regardless of the time spent on the market.

This would seem to be a business that is begging for change, but agreeing to a different compensation structure has meant that the home in question would not show up on the everpresent multiple listing services (MLS), where properties can attract attention from would-be buyers and their agents.

The Missouri decision and similar other lawsuits winding their way through the courts could mean big changes are coming to the industry.

The most obvious is that commissions could be unbundled and those who opt out of paying the buyer's agent would still have access to MLS. But that also means that buyers who want representation may have to pay their own way.

It is doubtful that doing so would mean paying 3% of the purchase price out of pocket. More likely is that there would be an opportunity to pay a flat or hourly fee, or if mortgage companies and their regulators agree to it, buyers might be able to add in the cost of an agent into the overall financing of the home.

And some buyers would opt to go it alone, without the assistance of an agent, a practice that is common in other parts of the world. Doing so would likely mean that buyers would lean on real estate attorneys more in the negotiation process.

These potential changes to housing transactions could upend the real estate brokerage business.

Analysts such as Keefe, Bruyette & Woods predicted that there

could be a 30% reduction in the \$100 billion that Americans pay in real-estate commissions every year.

**By Jill Schlesinger** 

That in turn might push out a sizable portion of the nearly 1.6 million agents currently in the industry. Those likely to call it quits could include part-timers and dabblers, whose exit could make those who remain more valuable to their organizations.

The Missouri decision may also allow a startup to succeed in the real estate space.

The industry is littered with stories of those who attempted to offer different and more affordable pricing options, but could not find a way to succeed, given the ingrained commission structure and the grip over which the industry kept nonconformers off of MLS.

Now there are likely to be more choices for consumers, which should be beneficial over time. In other words, the 6% commission will no longer be sacred and could become extinct.

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

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Lifestyles 2000

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# Image of the Mind By Alisa Florio

Even though the captain of a ship cannot see his destination 99% of the journey, he knows what it is, where it is, and barring an unforeseen and highly unlikely catastrophe, he will reach his goal if he keeps doing certain things a certain way every day.

When we talk about having a goal we need to be specific. What is it that you want? What would you love to have, to be, to do, even though you feel it's beyond your reach at the present time?

You see, if you can tell me what you want, I can show you how to get it, as long as it is worthy of you. Earl Nightingale made this statement, "If you can tell me what you want, I can tell you how to get it."

I want to help you decide what it is you want. The first phase in the creative process to setting, and achieving any goal is to fantasize. Your imagination is an intellectual factor of your human personality. It is a mental muscle. Since our body is a physical manifestation of our minds, our minds are subject to the same laws our bodies are. By exercising our minds, we strengthen them. When we don't exercise our minds they become sluggish just like our bodies will.

If you want a fulfilling life; you must begin the creative process by applying all your mental energy into building the image of the good you desire. Know your why for wanting this dream life of yours? Taking ten minutes a day to fantasize this life you're wanting will erase years from where you are right now to living your dream. Your reason for **WHY** you want this dream life has to impact you enough to prompt you into action!



See yourself already in possession of what

you want. Push aside any thoughts on how this goal will be achieved. Don't worry about the money, the time, and where the help is coming from; this has nothing to do with building your fantasy in your mind. Keep your mind focused on, "WHAT," you are manifesting. Not the, "HOW'S," only the, "WHY'S"

A successful lifetime should be a matter of setting and achieving goals, one after another with the next being more interesting than the last. As you reach one goal, and reach it you will, set a new goal. By following this approach you'll accomplish more in 5 years than the great majority of people do in a lifetime.

With a goal we have direction, and a purpose this is where we begin to realize that ESTABLISHING A CLEARLY DEFINED GOAL IS THE FIRST, AND MOST VITAL STEP TO OUR SUCCESS. Start fantasizing about what you would love to do that would GIVE YOU A LIFE YOU WOULD LOVE LIVING. Until next time; feel a big hug!



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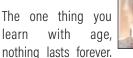
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## **Publisher's**

Merry Christmas to everyone!



Sadly Pete passed away in November and I have written a piece to honor him. He had been very ill for some time, so it was a blessing that he could finally be free of suffering. Thank you all for your kind words, it is much appreciated.

God bless you and yours this beautiful holiday season.

Joanne



## Find Pete Winners:

There were once again over 150 entries, thanks for getting it right, I don't think I saw a wrong answer. (Pete would be proud). Bethesda Care Center was the answer.

Winners are: Sara McClenathan, Russ Rogers, Denice Klask, Margot Glanemann, Clyde; Zeke Brough, Gibsonburg; Shelby Volk, Hayden Estep, Bellevue; Sarah Eden, Vickery; Jim Posey, Marsha Cook, Diane Arriaga, David Plihall, Rita Terry, Patti Slayton, Fremont; Deb Brause, Kansas; Daisy Miller, Green Springs;

#### **Find Pete Prizes:**

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

## Find Pete Contest Rules:

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

# History Notebook By Nan Card

#### Ottawa County Museum Continues to Honor Purple Heart Veterans

On August 7,1782, in the waning days of the Revolutionary War, General George Washington established the Badge of Military Merit. Prevented by the Continental Congress from granting commissions and promotions in rank to his soldiers. Washington hoped to encourage and honor meritorious service



with this special award. It was called the Badge of Military Merit. The honored soldier was to wear "over his left breast, the figure of a heart in purple cloth or silk edged with narrow lace and binding."

After the war, the award of merit was nearly forgotten until the 20th century when it was revived at the bicentennial of Washington's birth. In 1942 President Franklin D. Roosevelt authorized the award for all armed services and also to be given posthumously. Congress chartered the Purple Heart Medal in 1958. Presently, more than 1.7 million Purple Hearts have been awarded to our armed forces.

David Barth, a member of the board of directors of the Ottawa County Museum is researching and collecting information and photographs of Purple Heart recipients with connections to

Ottawa County. He is asking those who have received the award and the family members of deceased recipients to fill out a Purple Heart Registry form. Those forms will be included in a book that is updated twice each year – August and February.

Mr. Barth can be reached at drb360@gmail.com or by phone at 419-357-2057.

The Ottawa County Museum held its first Purple Heart Day ceremony earlier this year. Thirty-five recipients and families were honored. Their information was compiled in a book titled "Ottawa County's Heroes: The Stories of the Life and Service of Those with Ties to Ottawa County who were Recipients of the Purple Heart Medal." This resource book is available for viewing at each county library, Ottawa County Veteran Services Department, and the Ottawa County Museum (126 W. Third St., Port Clinton.)

The Purple Heart Medal criteria has gone through many changes over the years. Presently it is awarded to members of the armed forces wounded in combat with an enemy force, posthumously to next of kin of those killed in combat, and those wounded or who died while a prisoner of war (2008).

The Ottawa County Museum has the distinction of being one of only 15 museums across the nation designated as a Purple Heart Trail Museum. The trail begins at Mount Vernon near the grave site of George Washington. Each trail museum maintains a database of Purple Heart recipients and creates a museum display. Each trail museum honors those who have received the medal at a ceremony held each August 7, the National Purple Heart Day.



Bethesda Care Center 600 North Brush Street Fremont, OH 43420 www.bethesdacare.org Phone: 419-334-9521



Your friends at Bethesda Care Center want to wish you a MERRY CHRISTMAS & HAPPY NEW YEAR!

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## Out to Lunch By Lynn Urban

I took Joanne's suggestion and checked out a restaurant that someone had suggested to her, in Pemberville. It's The Front Street Café, which is located on the main street of town. This is a newly renovated restaurant with a new owner and chef.

We were fortunate to be able to talk to the chef while stopping in there for a bite to eat on a Sunday. This guy is very excited about his new venture. He is all about how food is prepared using ingredients that are in season and locally grown. He also uses local companies in the area for meats, coffee, syrup, etc. He always has three different kinds of fresh baked bread on hand and loads of biscuits. In his words, he doesn't want to use food with preservatives, he wants to know exactly what is in the food he is serving. He makes all his dressings and sauces, including the pizza sauce on his pizzas, which also has his freshly made crust. Another thing he takes pride in are his chicken nuggets that he makes by hand, as well as his hash brown patties. The chicken nuggets on a biscuit topped with maple syrup is good. It's small, but only \$3.99. The sausage gravy is made with the sausage from Frobose Meat Market across the street from the restaurant. That was very good also. The French toast sounds great, because it is made with his homemade cinnamon bread. I'll defiantly try that next time. Right now, the menu is limited because this is work in progress as he puts it.

They are open for breakfast and lunch. The hours are 6am to 2pm, and closed Monday and Tuesday.

# **12 Acres in Ohio**

As we have mentioned before, not all of the animals here on "12 Acres in Ohio" are wild—some just act that way. Over the years we've had 3 budgies, but we'd never really had parakeets as our only family pets until our 2 beloved rescue dogs grew old and passed away a year apart, and we adopted Teddi, our 3-year-old Lineolated parakeet and Peanut, our 1-year-old budgie. Each has his own cage, but we let them out to fly free together and play in "their room," and interact with us for several hours each day.

As I am writing this, the two of them are perched on the back of my chair, arguing about who is going to sit on my shoulder. Teddi always wins—at first…he is the biggest, and he can be a bully. Peanut just never

lets him intimidate him. So, for a brief moment, while Teddi is sitting on my left shoulder, Peanut sneaks down to sit on my right one. They are like little kids. A few minutes later, Teddi sees him and off they go, as Peanut leads Teddi on a merry—and noisy chase—around the room.

"Peanut, stop that! Go play someplace else!" Robin exclaims from across the room. Peanut is the "techno parakeet." He loves to perch on top of the screen of Robin's laptop and chase the cursor with his beak—sometimes totally changing the display and complicating her life. Or he'll sit on the arm of her chair and watch the screen, totally fascinated with the images he sees there. Other times, he makes it a point to run across the keyboard while she's typing.

Peanut is a happy, cheerful little guy, very aware and alert, always chirping...and way too smart! These were the things that Robin noticed about him the day we went to the pet store to look for a new friend for Teddi—and us. She saw a lively, curious little bird that hopped around the cage, bobbing his head, and getting into the other parakeets' faces, and



just knew he was "the one." The only time we have a problem with him is when it's time to go back in his cage for his afternoon nap. If it's not his choice, it can be an exhausting process. Peanut still has not learned to "step up," but he knows when it's time to go in because it's part of their daily routine. This is the part where he's too smart...he flies to his cage door—and sits there, looking over his shoulder at us. If he wants to go in, he will...if he doesn't want to, he will let us get almost close enough to close the door and then he'll fly off and sit up on the curtain. We can't pet him, but he will come over and sit on us or perch on our lunch plate and help himself to whatever looks good. And, on a GOOD day, he will give us a kiss. Go figure....

"Teddi! Go poop!" I hear Robin encouraging Teddi back in the bird room. Lineolated parakeets are notorious for massive bowel movements because they hold it all night and go in the morning. Sometimes in his eagerness to come out of his cage in the morning, Teddi will fly out and land on one of us—usually Robin. It's a mad scramble to get him off and hold him over a "safe" spot until he's done. Sometimes...it's too late.

Teddi is the lover. And the burrower. He is a patient playmate with little Peanut—up to a point. Teddi is not the least bit interested in computers or phones. He'd rather sit on our shoulders and snuggle or preen—or burrow inside our shirts or under the chair covers or under the papers in his cage. He rides around on Robin's shoulder and helps her get lunch ready—along with other household chores. At night when he goes to bed, he crawls under the paper towels on the floor of his cage and that's where he spends the night. Sometimes he drags his food dish under with him in case he wants a snack.

We never would have guessed there could be such complex personalities in such little bodies, nor what a circus this would turn out to be! Just imagine all the different personalities in a migrating flock of birds—or the birds you see in your own backyard every day.

Wishing you all a safe and Happy Holiday season!





## Humane Society of Sandusky County ANNUAL MEMBERSHIP DRIVE



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# **Hayes Memorial Library and Museums**

Sometimes new adventures are just a stone's throw away. Such is the case with an historic and fascinating museum located in Fremont, Ohio – the Hayes Presidential Library & Museums. As this site was a new venue for me, I decided a trip there was definitely in order. For the price of admission, an entire day of history and exploration evolved, including perusing through the Hayes museum and gift shop, touring President Rutherford and First Lady Lucy Hayes' Victorian mansion, exploring America's very first presidential library, visiting Rutherford and Lucy's tombs, visiting the site where Rutherford's Civil War horse "Old Whitey" is buried, meandering over a mile of beautiful paved trails around the 25-acre wooded Spiegel Grove estate and viewing six sets of entrance gates once located at the White House in Washington, D.C. If you happen to plan a visit on a day when special events are scheduled, it's a special bonus!

Housed within the grounds are 25,000 artifacts and 8,000 feet of manuscript collections. Rutherford Hayes loved history and was an avid diarist. He kept a diary from age twelve to his death at age 70 in 1893. He recorded his thoughts about his friends, his family, himself and daily life in his America. He bundled and saved letters he sent and received, and even picked up debris from Civil War battlefields when he was a soldier. Rutherford's son, Webb Cook Hayes, shared his father's love of history. He decided that his parents' collection of artifacts and memoirs should be made available to the public on the property where they had lived and died. From this seed of an idea evolved the forerunner of the modern system of presidential libraries.

Among unusual items displayed on the Hayes grounds are an elk horn chair

Hayes received in 1876 from a California trapper; a lifesized three-dimensional display depicting Lucy Hayes' care of wounded soldiers; the Resolute Desk from the White House Oval Office used by every president since Rutherford B. Hayes (except Presidents Johnson, Nixon and Ford); Hayes' daughter Fanny's doll houses; slippers worn by President Lincoln until the morning of his assassination and George Washington's ring.

President Hayes believed education was the key to solving our country's problems. When the Hayes Memorial Library and Museum opened its doors in 1916, the first visitors were school children. Education was also very important to First Lady Lucy Hayes. She was the first wife of a president to have a college degree.

A variety of upcoming events are scheduled over the holiday season at the museum and grounds at Spiegel Grove, including Hayes Home Holidays on Dec. 21 and 22nd, which include re-enactments of Christmases past; horse drawn sleigh rides from Dec. 26 through 31; and popular multi-level miniature train displays which are free to view all season long. Visit the website at rbhayes.org or call 419-332-2081 or 800-998-7737 for admission pricing and further information. Happy Holidays!



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By Denice L. Baldetti

# **Mayo Clinic**

Mayo Foundation for Medical Education and Research

**DEAR MAYO CLINIC:** Every year I am plagued by springtime allergies. But in the last few weeks I have been experiencing congestion, runny nose and a persistent cough. How can I determine whether this is a cold, allergies or something more? When should I seek medical care?

**ANSWER:** As the seasons shift, it can be harder to distinguish between the symptoms of the common cold, COVID-19, the flu and allergies, since all can have similar symptoms. This can lead to confusion as to when to seek medical care.

COVID-19 is caused by SARS-CoV-2, and the flu comes from a strain of the influenza virus. The common cold most often is caused by rhinoviruses. These viruses all spread in similar ways — by tiny particles that originate from the lips and nose when a person sneezes, coughs, sings or touches a surface. For instance, germs can get picked up from a surface — like a phone or computer keyboard — and then be transmitted into the mouth, nose or eyes.

The most common symptoms of COVID-19 are fever, cough and tiredness. But there are many other possible signs and symptoms, which may include sore throat, runny or stuffy nose, diarrhea, nausea or vomiting. Most colds will not include diarrhea, nausea or vomiting. And fever is rare with the common cold.

Allergies, on the other hand, are not caused by a virus but rather by immune system responses triggered by exposure to allergens, such as seasonal tree or grass pollens. Sneezing and runny noses are two symptoms of allergies. Itchy skin, a scratchy nose or eyes, and tearing eyes also might potentially be symptoms of an allergy.

Timing of your symptoms and duration can help you determine what is ailing you.

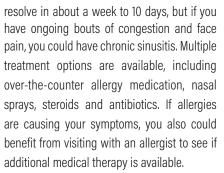
While COVID-19 symptoms generally appear two to 14 days after exposure to SARS-CoV-2, symptoms of a common cold usually appear one to three days after exposure to a cold-causing virus. And as far as duration, typically, a cold or virus will run over 10 days to two weeks. Many patients who have been recently diagnosed with COVID-19 are continuing to report symptoms that are lasting several weeks and months.

If you know you have allergies, the best way to prevent issues is to avoid your known triggers. If you're allergic to pollen, stay inside with windows and doors closed when there's a lot of pollen in the air. If you've been outside, take a cool shower and change clothes. Avoiding your known triggers is the best way to prevent issues once you come indoors. And stay on top of allergy medications. Allergies usually abate when you avoid a trigger and take allergy medications, such as antihistamines or nasal sprays.

If you are experiencing certain symptoms, however, such as a cough that lingers or congestion and sinus pain, it may be worthwhile to connect with your primary care clinician to rule out whether you may have another condition, such as a sinus infection or bronchitis. Colds are the main cause of acute sinusitis. Most episodes

Cranherry Jello Salad Recipe

2 (3-ounce) pkgs. cherry Jell-0 (or raspberry or strawberry iello) 1<sup>1</sup>/<sub>2</sub> cups boiling water 20 ounces crushed pineapple (do not drain the juice) 1 (15-ounce) can whole cranberry sauce (or 2 cups homemade cranberry sauce) 1 cup chopped pecans divided 3/4 cup cranberry or apple juice 8 ounces cream cheese, softened Add both packets of Jell-O to the boiling water in a large bowl, stirring until completely dissolved. Stir in the crushed pineapple (juice and all) and whole cranberry sauce, using the back of the stirring spoon to break up any chunks of cranberry sauce a bit against the side of the bowl. Add the cream cheese and mix through. Add in <sup>3</sup>/<sub>4</sub> cup of the chopped pecans and the cranberry or apple juice and stir to combine, then carefully pour into a 9x13-inch glass dish or jello mold and refrigerate until set, about 2 hours.



Seek immediate medical attention if you are coughing up blood, experiencing pain or have shortness of breath. — Compiled by Mayo Clinic staff

(Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. E-mail a question to MayoClinicQ&A@ mayo.edu. For more information, visit www. mayoclinic.org.)

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#### My Dear Friends,

As we prepare to celebrate the magnificent mystery of the Birth of the Baby Jesus, I wish you the gifts of:

- M More time with your loved ones
- **E Endurance** for whatever lies ahead
- R Reverence for God's creation
- R Reconciliation to forgive others, to ask for forgiveness, and to forgive ourselves
- Y To be Young at heart
- C Childlike wonderment and joy
- H A Heart open to give love and receive love
- R Redemption to be a better person
- I Idealism to believe what can be done
- **S** Inner Serenity
- **T** Outer **Tranquility**
- M To see the Miraculous in the everyday
- A To feel the Angelic presence
- S To bask in the glow of the Sacred

May you have a truly blessed and holy Christmas.

With sincerity and thanksgiving, Kathy Van Wey

## **Screens vs Sanity: Mental Health**

By Robert Morton

In recent years, the mental health landscape in America has been undergoing a seismic shift, with a rise in anxiety, depression, and suicide rates. The National Institute of Mental Health (NIMH) revealed that anxiety disorders, characterized by excessive worry and fear, afflict approximately 31% of American adults. Moreover, the Substance Abuse and Mental Health Services Administration (SAMHSA) reports a staggering increase in major depressive episodes among young adults aged 18 to 25, with rates soaring to 21% in recent years.

Shockingly, suicide has become the second leading cause of death among individuals aged 10 to 34, with rates rising by over 35% in the last two decades. This tragic trend includes a distressing increase in suicides among veterans and middle-aged adults.

Mental health researchers are exploring the increase in technology and social media usage, and its effect on our mental health. The surge in smartphone use and the constant allure of screen time have made researchers really worried. They say it's completely changed how we act and feel, especially among the younger crowd.

I agree! My excessive screen time and the allure of social media have blurred the lines between the virtual and my real world. Ah, the perils of excessive screen time and falling into the social media black hole!

I totally get where the researchers are coming from. It's like I've accidentally stumbled into a parallel universe. Here I am, with a mountain of dirty laundry and a sea of unwashed dishes nearby, scrolling through pictures of people on Caribbean vacations, sipping coconut water on a pristine beach or doing yoga poses that seem to defy gravity. Meanwhile, I'm attempting not to spill coffee on my pajamas while I hit the 'like' button.

It's like comparing Picasso's artwork to stick figure doodles as I witness, online, everyone living their idealized lifestyles, and I'm here just trying to figure out how to adult without spilling my morning coffee. Maybe those researchers are onto something; too much screen time feels like a roller coaster of anxiety,

self-doubt, and a sudden urge to adopt a cat and label it a therapy pet.

I'm glad they're studying the impact of technology and social media on our mental well-being, a growing worry fueled by excessive screen time. As I navigate through a world of picture-perfect moments while managing a mountain of chores, I wonder what their investigations will unveil.

Robert Morton has retired from his positions of school psychologist for Fremont City Schools and adjunct professor in the School of Leadership and Policy Studies at Bowling Green State University. He authored three spy thriller novels: "MISSION OF VENGEANCE," "THE SHADOW WAR," and "PENUMBRA DATABASE"- they can be found in Kindle or paperback in Amazon.com books.





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**ARIES (March 21-April 19):** You can receive the praise you may be craving if you set good examples. Steer your life based on inner clarity to avoid outside circumstances or people deciding your course without you.

**TAURUS (April 20-May 20):** Do your best to absorb new knowledge. The more you know the better equipped you can be to figure out the ways to tackle your workload or projects. Your ideas could trigger your partner's ambitions and success as well.

**GEMINI (May 21-June 20):** You could help a friend by putting in a few good words. A phone call or email might bring you some positive news. You and your partner may be in mental harmony right now so it can be a suitable time to discuss objectives and goals.

**CANCER (June 21-July 22):** You may be making noteworthy progress in something worthwhile but could find that someone is feeling jealous and might be resistant to your charm. Do your best to take a brief lack of harmony in stride.

**LEO (July 23-Aug. 22):** Enthusiasm can often be contagious and useful if it is well placed. Do your best to finish practical tasks around the house. Try not to be carried away by daydreams when you should be paying attention to the facts.

**VIRGO (Aug. 23-Sept. 22):** An unexpected phone call could shift your attitude in a positive direction. Plan for upcoming family gatherings to try and get everyone on the same page. Do your best to avoid letting extra expenses dampen your mood.

LIBRA (Sept. 23-Oct. 22): Bring loved ones into your confidence and you can share your original ideas. You could find an appropriate opportunity to express your gratitude towards important and trusted people in your life on whom you may rely.

**SCORPIO (Oct. 23-Nov. 21):** Avoid missing the overall picture by fixating on smaller details. There may be people who could be too demanding about petty facets and miss the complete situation. You might know what is needed to achieve the desired outcome.

**SAGITTARIUS (Nov. 22-Dec. 21):** Reframing a question could receive a more positive response. A heartfelt discussion may build a solid defense against possible conflict. Family gatherings can benefit from some interesting or special entertainment.

**CAPRICORN (Dec. 22-Jan. 19):** Differences could put you at odds with someone, but they can be overcome by doing your best to remain generous and avoid being possessive. You may be acting too seriously with a loved one who might wish to remain lighthearted.

**AQUARIUS (Jan. 20-Feb. 18):** A family member might offer you a brilliant solution to a potential financial dilemma, but saving a few dollars may not always be to your advantage. Avoid throwing the baby out with the bathwater when it comes to finances.

**PISCES (Feb. 19-March 20):** Remaining methodical or logical may help you iron out some thorny issues. Bring on the feelings of future successes even if you might not be making as much headway as you would like currently.

# "Pete"

On Veteran's Day Pete said goodbye and left for a far better place. How fitting, as he had served his country for four years in the Air Force. It had been twenty-seven months of his lying flat on his back with the use of only his right arm. Although he seldom complained, it was not a good way to spend his final years. He knew he would never get better and so he made the best of it. He had undergone fourteen surgeries in the past twenty years and the final one was just too much for his body.

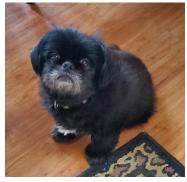
In 1999 we started Lifestyles2000, the contest had been his idea and at the time I thought it was a stupid one! Indeed, it was successful from the first issue and has continued to be over the years. I recall a Home Show we did years ago, when I arrived there was a line of women waiting for him to sign a copy of the new issue! Even lying in the nursing home he waited for each new issue and wanted to know where he was hiding. The people at the facility were always so excited that "Find Pete" was living there.

When we married in 1994 he accepted the fact that I had a deep passion for animals and was involved with the Humane Society. On



one occasion he found two abandoned dogs on a back road and brought them home. He fed stray cats, which ended up living with us! His heart was broken every time we lost one of our beloved pets.

Three days after he passed I said goodbye to our16 year old dog Tucker, I like to believe he went to join Pete as Pete picked him out of a litter we rescued. Tucker was the best dog ever, he made friends with everyone, in fact I had stopped walking him at Spiegel Grove because he made me stop and visit everyone we encountered! I am happy he didn't have to know Tucker passed, the pain would have been too much.



Between us we had seven children living in six different states. Pete had raised his

children in Toledo, both of us had been single parents. Seeing family was difficult, especially with his health problems. In 2020 his oldest son, Steve, passed away. After that Pete was never the same.

We did some great traveling over the years, the photo was taken in Sedona, AZ, one of our favorite places, with family and friends living in the area.

People have asked me if we are going to start a new contest, but I believe Pete would be honored to stay on, I cannot imagine it any other way.

The memorials will go to the local Humane Society, if you wish to donate you can mail a check to 1315 River Road, Fremont or make a credit card donation by phone. I cannot think of a better way to honor Pete and Tucker.



# \*\* My Pet World

#### Dear Cathy,

My seven-year-old cat is over-grooming to the point of causing bald spots. He did this as a kitten, and then it stopped, so I thought it might be stress related. I see nothing different in his life, though, so I'm at a loss for why he has started to do this again.

The only thing I can think of is that I lost my husband 18 months ago, and I am experiencing a lot of stress in dealing with everything on my own. Could he be feeling my anxiety, and if so, how do I help him? — Joan, Glen Cove, New York

#### Dear Joan,

I am sorry for your loss. Losing a loved one is never easy for people or pets. Over-grooming is a symptom of stress; so yes, in addition to your cat's grief over the loss of your husband, he may be feeling your anxiety and grief too.

There are several things you can do. First, get a pheromone collar, plug-in, wipes, or spray; the latter two you can use on him and you as well. Spray the pheromones wherever he plays or sleeps – even on your lap, so that he will feel a calmer energy coming from you. Overall, pheromones can sooth him and make him help him feel more secure.

Second, you can take him to the vet to discuss putting him on some anti-anxiety medication, which should help with the over-grooming. After he's kicked that habit, the pheromones can be used as maintenance care to keep him from over-grooming again.

Finally, don't forget the two of you have each other to get through this tough time. So, spend lots of time together. Petting him gently will calm you both.

#### Dear Cathy,

We recently lost our 12-year-old English Bull Dog. We also have a six-year-old old Corgi. Both dogs got along very well. Now the Corgi lays down where the Bully's cage was and looks sad. Is this normal? — Dave, Virginia Beach, Virginia

#### Dear Dave,

It's very normal. Dogs grieve when they lose a beloved friend, whether human or canine (or feline,

etc.). Depending on a dog's personality, they may appear sad, sleep more than normal, find comfort in a new sleeping spot, eat more or less, and even bark more or less.

You know they are grieving because it's a change in behavior that you have never seen before. Pheromones, like the ones mentioned in the previous question, may help during this time. But also keep him active by taking him for walks and scheduling more playtime to distract him from missing his best friend.

#### Dear Cathy,

I adopted a 13-year-old female cat a year ago. Her previous owners said they could no longer care for her. Her medical records were very detailed. However, while reviewing them, I failed to notice that she experienced "inappropriate elimination" (their words), which had been going on for years.

She was fine for several months. Then she pooped on the rug. She still uses her litterbox for urinating. She will go for weeks without having any accidents, and then will revert to the rug for a week or so. Her litter box is clean, and I use a fine textured litter, which she seems to prefer. The litterboxes are large and easily accessible.

Why does she do this only occasionally? The vet is stumped. He suggested a pheromone collar, which she wears all the time. He thought she might have been traumatized at one point and prescribed mild tranquilizers, but she is a very mellow cat, and I don't want to give them to her. Tests have indicated it is not

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a medical issue. Other than this, she is such a good cat. Any thoughts? — Ronnie, Huntington, New York

#### Dear Ronnie,

Thank you for adopting a 13-year-old cat. Felines three years old and older tend to get overlooked at animal shelters. So, I am impressed by your openness to adopt a senior feline.

From what you describe, you are doing everything right. The pheromone collar is a good idea. Pheromones help to create more mellow conditions, which often helps with litterbox issues.

While it's difficult to know exactly why your cat does this only occasionally, especially since it's something that she has always done, she could just have some hard stools that are difficult to pass. When that happens, they may shy away from the litterbox.

Try giving her an over-thecounter hairball gel weekly, and introduce more water into her diet through wet food or a kitty water fountain. Let me know if you see any improvement.

(Cathy M. Rosenthal is a longtime animal advocate, author, columnist and pet expert who has more than 25 years in the animal welfare field. Send your pet questions, stories and tips to cathy@petpundit.com. Please include your name, city, and state. You can follow her @ cathymrosenthal.)





## **GOODBYE PETE** Dr. Paul Silcox

By

For over 20 years, thousands of readers have been looking forward to each issue of Lifestyles 2000 as they looked to see what many of the authors in the area had to say about life in these here cities of Sandusky County. But, most of the time it was people trying to beat their spouse or significant other to Find Pete so they could send in their entry to get the prize of the month.

I know my girlfriend Pam was always wanting to get the newest issue as soon as possible so she could send in her entry. It would bug the tar out of her if she looked and looked, over and over, and couldn't find it. Several times she would tell me that and I looked at it and within about 5 minutes, I'd find Pete. In all honesty though, there were probably an equal number of times that I didn't find him.

I know I was always amazed at how small a picture could be made and would still be recognizable. But then again, Pete had a smile and those black glasses that really stood out, (even if I had to use a magnifying glass!)

For the last couple years, I would inquire about Pete when Joanne would bring my several issues of Lifestyles (so I could take one for my girlfriend to start looking for Pete!). I was always amazed at how even though you could tell it was strenuous, she loved him, cared for him and acknowledged they had a good 27 years together before he got sick.

I'll always remember Pete and the day he died. It was November 11th, Veterans Day, 2023. I lost my son on November 12th, 7 years earlier. You never forget. Thank you Joanne for sharing Pete McDowell with us for 24 years.

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# **I** IN YOUR OWN BACKYARD

Start your holidays on a musical note with a concert by the North Coast Concert Band. The free concert is Sunday, Dec. 3, 3:00 p.m. at Port Clinton High School's Performing Arts Center. Port Clinton High School is at 821 Jefferson St.

The Concert Band will present musical selections of carols from Christian traditions, a hymn and dance from Jewish Hanukkah traditions, and music from popular Broadway shows and pop singers. Also performing will be the North Coast Big Band with vocalist Kate Volz. www.northcoastconcertband.com.

Green Springs United Methodist Church, 117 N Broadway St, cookie sale, crafts and more Dec. 9, 9am-1. We have over 30 different kind of cookies for sale plus last minute shopping. Come join the fun!

Fremont Area Women's Connection invites you to join us on Tues., Dec. 12th at Victor's Event Center, 2270 Hayes Ave, Fremont. It's a "Frosty" time of year and the Harvest Amigos will help us celebrate with some musical fun. Our speaker, Laurie Sternberg of Cincinnati will share her story "Cheating Death." Doors open at 10:30, lunch and program is from 11 to 1pm, cost is \$14. Make your reservation before Dec. 8th. Call/text Donna at 419-680-2251 or e-mail Carrol at fawcluncheon@gmail.com. Reservations/cancellations must be reported in the same way.



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ADVERTISE HERE: \$25 for thirty words, send your ad with a check to 30 Ponds Side, Fremont, 43420 by the 15th of the month.

Breakfast in Bethlehem, Sat., Dec. 9, 9-11am, St. John's Lutheran Parish House, 212 N. Clover St., Fremont. This is a fun family event for children to experience the Christmas story as they travel to a series of booths with games, crafts, storytelling, prizes, and breakfast.

Blue Christmas - To celebrate the Christmas season, while recognizing the realities of grief, loss, and separation. Sunday, Dec. 10, 4 pm, St. John's Lutheran Church, light refreshments to follow.

Trinity United Methodist Church, 204 N. Wayne St., Fremont will host the Taste of the Season Dinner at 5:30 pm on Dec. 10 followed by the Annual Christmas Concert at 7 pm. The Fremont Ross High School Choir will be the feature group along with other musical talents. The 4-course dinner tickets are \$16 with pre-paid reservations needed by Dec. 3, call 419 332 8167. Orders are being taken for cheeseballs including: Cheddar, Cranberry/Orange with walnuts, Dried Beef, Horseradish and Onion at a cost of \$8 each. The deadline is Dec. 10 with pick-up and payment on Dec. 16 from 1-3 pm at the church, call 419 332 8167.

Fremont Lions Club will meet on Dec. 5 at the Fremont Eagles Hall at noon for lunch. Loretta Coil, principal of St. Joseph Central Catholic will be the quest speaker and Students of the Month will be

present. Reservations are needed for the Christmas dinner and party on Dec. 19 at The Strand. Members and guests are always welcome. Call Secretary Donna Thatcher at 419 332 3095 for info.

Terra State Community College will host two upcoming concerts in December. The "Day Into Night" Concert will be held on Saturday, Dec. 2 and will feature the Brass Choir/Symphonic Band, Percussion Ensemble and the Jazz Band. The next day on Sunday, Dec. 3 the "Winter Reflections" Concert will feature the Orchestra, Concert Choir and Contemporary. Both events are open to the public with free admission and will begin at 3 pm in the Student Activity Center.

#### **Downtown Fremont**

December 1 & 2 is Downtown Fremont Open House .

December 2 Indoor Holiday Market 10am-2pm and Holiday Parade at 6pm.

Santa House in December on Friday's from 5-7pm and Saturday's from 1-3pm until Christmas.

December 31 New Years Eve Celebration from 8pm-Midnight.

Kiwanis Club of Fremont meets every Thursday 11:45 - 1 pm at the Fremont Elks Lodge, the first Thursday of the month they meet at The Back Lounge of The Strand Theater 5-6:30 pm. Guests are welcome. Programs for this month are Dec. 7 -Annual Holiday Auction with social hour beginning at 6:pm and auction beginning at 6:45 pm. There will be no lunch meeting this day. Dec. 14 - Guest speaker to be determined. Dec 21 - The program will feature a Holiday message. Dec. 28 - No meeting. Happy Holidays! For more info email sardisbirchard@yahoo.com.





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