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Fight SAD Early!

Start Taking Vitamin D Now, Before the Sun Goes Away

Do you get SAD? We're talking about seasonal affective disorder, which affects 1%–10% of the population depending on the state you live in. Symptoms of SAD are similar to symptoms of depression, but unlike chronic depression, which can occur at any time, people with SAD only experience symptoms during a certain time of year, usually winter.

SAD has been strongly linked with shorter days and less sun — although summertime SAD can result from long days that make sleep difficult, resulting in irritability and mood swings. In most cases, however, winter is the problem season, likely due to a link between less sun and a vitamin D deficiency.

Depression is one common symptom of vitamin D deficiency, especially in patients who aren't prone to depression due to other circumstances. Unfortunately, very few foods are good sources of vitamin D. The best source is sunlight itself.



There are a few ways to combat wintertime SAD. Establishing a regular sleep schedule is important, as is an exercise routine and healthy diet. As mentioned, it's hard to find vitamin D in foods, but milk and other food products are often intentionally enriched with it during processing.

The most common solution, however, is taking a vitamin D supplement, which can be purchased over the counter at drugstores and grocery stores. It is commonly recommended for people living in places with harsher winters, and although there are negative side effects if taken in excess, a regular daily dose of vitamin D is a healthy way to ensure you have the right levels in your system.

This month is the perfect time to begin that process. Vitamin D can take several months to build up to effective levels in our bodies. It may be the hottest time of the year in many places, but it's also the ideal time to start fighting SAD early!

Overcome the Challenge of 'Not Knowing'

Plus, an Exciting Medicaid Update for Families!

In describing the challenges of U.S. military intelligence, three-term Secretary of Defense Donald Rumsfeld famously said, "... there are known knowns; things we know we know. We also know there are known unknowns; that is to say we know there are some things we do not know. But there are also unknown unknowns — the ones we don't know we don't know."

He died just this past June, but I'm pretty sure I've been paraphrasing that quote since I first heard it.

It might seem obvious, but, when you stop and think about that quote, it makes you think about an important concept — how do we fix problems in our lives if we don't know they exist to begin with?

"Not knowing what you don't know" applies to many challenges in life, especially in specialized areas of knowledge. Personally, I always schedule an annual physical exam with my doctor, which is not a popular habit for men (often to their detriment). But there are many unknowns in our lives that can become known through simple tests, whether it's bloodwork or listening to your heart rate.

It's also a great time to ask medical professionals about any questions or concerns about your health that you may have. Maybe



your grandfather had some disease, and you want to know whether that genetically runs in the family, and, if so, what you can do to fight that possibility.

It also never hurts to ask the same questions every year. Medical science changes very rapidly — I certainly would never be able to keep up with it. I look at my annual exam as a chance to get updates. For example, five years ago, I was advised to get a shingles vaccine because several of my family members suffered through it. At my last exam, I found out that there is a newer, much more effective two-injection vaccine I should take now.

I never would've known if it weren't for my regular visits. Similarly, there are drastic changes in the law that many families will likely never know about because they don't maintain their will or stay in contact with their attorney. There's been a recent change to Medicaid that hasn't been covered in the news, but could make a huge difference for many families — enabling them to keep their real estate and still qualify for nursing home assistance.

How does it work? If your parents need nursing home care, often their assets will be sold off in order to pay for it, including their car, savings, and even their home. However, by reserving a life estate, your parents can preserve their real estate and pass it on to their children — you. Although this technically means less money for Medicaid, the government will still pay for the rest of the expenses.

Unfortunately, potential future-altering updates like these — like new shingles vaccines — don't really make front page news anymore, but, while I enjoy sharing my personal stories with everyone, I thought I'd share that important information with all of you.

So please don't hesitate to meet with your estate planning attorney every few years. There just might be new, exciting changes that apply specifically to you and your family that you never knew about. Not all "unknown unknowns" are a threat. Sometimes they're wrapped around great news!

-Bill Steffens

Have Celebrity Divorces Always Been Crazy?

What is it about celebrity marriages — and their subsequent endings — that fascinates society? Depending on how you measure, telling the stories of makeups and breakups is a multibillion-dollar industry for media organizations online, in print, and on TV. Are we really that hungry for nasty headlines? Or is something deeper going on in the human psyche?

In the last 12 months, we've seen some of the worst marriage breakups in Hollywood history, but Amber Heard and Johnny Depp's libel suit took center stage. As usual, "Whom do you believe?" was the question of the day, but it became obvious that both parties needed a therapist to work through serious emotional problems but tried unsuccessfully to do it on their own, instead.

Perhaps the most disturbing element in the Heard/Depp trial was the violence that seemed to pervade their daily lives. But that's nothing new; in fact, the violent behavior of both partners is likely what drew so much attention in the first place.



That was certainly the case with O.J. Simpson's breakup with his wife, which didn't get half the headlines her murder would (and the "trial of the century" that followed) two years later.

You could argue, though, that we're getting better. When we look at the roots of the "celebrity divorce" phenomenon, it goes back in time to the realm of myth. The gods of Greece and Rome were always leaving each other and getting back together, a clear indication of the drama that interested our ancestors. But the most famous celebrity divorce of the pre-19th century (and perhaps of all time) was Henry VIII and Anne Boleyn. It had all the hallmarks of modern public breakups: People took one side or the other, with other parties still "shipping" Henry and his first wife, Catherine of Aragon. Henry and Catherine's divorce led to the trauma of war across England and Europe.

Like today's celebrity cases, it didn't last long. Anne was executed a few short years later when someone new caught the king's eye. Henry VIII was the archetype of the modern Hollywood actor with the wandering gaze, and Catherine and Anne typified the women willing to give him "one more chance."

Seeing how *that* ended, perhaps we should be grateful that things today are aired out in the media — instead of on the battlefield!

5 Tips for Your Next Affordable Getaway

Are you excited to explore the world again? Or maybe you've just gotten back from your latest vacation! In either case, the economic challenges of the pandemic might require travelers to plan their trips a little smarter. Here are five tricks to do just that.

- 1. Consider your budget while choosing your destination.**
Any destination heavily impacted by tourists is going to be more expensive to visit. So, consider taking a tour through various French countryside towns instead of Paris! Not only could it be more culturally immersing, but it may even be more relaxing and less stressful than visiting a dense area.
- 2. Sign up for Scott's Cheap Flights.**
One of the most important parts of booking an affordable vacation is booking it at the right time. Scott's Cheap Flights will track all the cheapest flights at an airport of your choice — you'll get over 50%–75% savings on highly rated airlines. This will get you stress-free travel for a much lower price!
- 3. Travel in a group.**
If you travel with friends, your expenses become a lot more manageable. Let's say you and a partner travel with two other couples — renting a swanky cabin at \$200 a night will only cost around \$33 per person. Plus, you will create some amazing memories together!



- 4. Plan your meal budget ahead of time.**
Looking forward to eating certain dishes? Find local menus and prices to ensure you don't spend more than you planned. If you want an authentic and homestyle culinary experience, consider signing up for a peer-to-peer dining experience through Traveling Spoon or Bon Appetour, which is tax-free as well!
- 5. Consider volunteering for vacation.**
Want to go on a self-discovery trip? Why not cut your expenses in half by volunteering? For example, Habitat for Humanity offers a nine-day Mexico trip for \$1,200 with lodging, food, and activities included. You'll get to build structures and create something permanent for the local community.

Traveling on a dime is no sweat with the right tools. Best of luck, traveler!

TAKE A *BREAK*



Earlier this year, Russia announced it would abandon its missions to the International Space Station in favor of a new, Russia-only station orbiting Earth. At the same time, China has begun working in earnest on its own permanent space installation, raining construction debris down on coastal Africa and other places. With private American interests gaining traction in orbit (and the confidence of our government), things are getting awfully crowded up there — and not by actors that typically play well together.

All of which begs the question: Will the 21st century see the first violent conflict in space?

We have to delve into "space law" (yes, it's really called that) to understand this question. It started in the 1940s and '50s, when the USSR launch of Sputnik signaled a new ground for scientific competition in the Cold War, as well as fears of more direct, armed conflict. The landmark "Outer Space Treaty" of 1967 was the response, and nations continued to deal with space concerns until the end of the century.

The general principles were those of cooperation and goodwill, and that made sense in the 20th century, when it was unlikely any power would be able to seriously colonize stations in orbit or the moon itself, nevermind other planets. But in the past 20 years, many countries have been unwilling to *seriously* commit to more specific agreements or laws. When you see the rapidly increasing presence many countries are seeking in orbit, you start to understand why. Nobody wants to hamstring themselves and compromise their interests when the resources of our solar system are made available through technology.

Even though this may be a new arena, the problem is an old one. International Law — of which "space law" is a subset — is not typically enforceable and never has been. Private ventures, like those of Elon Musk, may face crackdown by their governments or the international community. But nations themselves will take what they want, when they want it — and right now, that could make peace on the final frontier a long shot in the 21st century.



Inspired by BonAppetit.com

Bon Appétit magazine calls tomato and watermelon "soul mates," and they're right! This surprising gourmet salad will be a hit at your next barbecue.

Ingredients

- 1 tsp peppercorns, coarsely crushed
- 1 tsp coriander seeds, coarsely crushed
- 1/2 tsp cumin seeds
- 1/2 tsp turmeric
- 1/4 cup coconut oil
- 4 cups seedless watermelon, rind removed and cut into 1/2-inch cubes
- 2 heirloom tomatoes, cut into 1/2-inch cubes
- 8 oz feta cheese, cut into 1/2-inch cubes
- Sea salt, to taste

Directions

1. In a small saucepan, sauté spices and herbs in the coconut oil for 3 minutes over medium heat to create turmeric oil. Take the pan off of the heat, then let it cool.
2. Combine the watermelon, tomatoes, and feta on a large platter or in a bowl. Drizzle with cooled turmeric oil. Now, simply sprinkle with sea salt and enjoy!