



**HE WAS 'INDIANA'S MARK TWAIN' | Page 10**

**PLUS:** Stalled DNA Sleuth searches • Classic Car Corner • More!

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**A written  
retirement**

page 3



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# Senior Living

Spring 2024

## What's Inside

A second career..... 3  
A Behning family project ..... 6  
Stalled searches..... 8  
Who was Ambrose Bierce? .... 10  
New Korean War memorial ... 12  
Health by the numbers..... 14  
Travel insurance cautions..... 16

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In search of 'Indiana's Mark Twain' • page 10

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# His second career hasn't paid off. But that's OK

BY MARK MILLER

One might say that Alan Daugherty has had two careers. The first he got paid for, the second not so much.

He taught art for about 25 years in the Southern Wells, Adams Central and Huntington school systems, retiring in 2007. Since then, he's been doing a bit of writing.

"I am fortunate to be in a position that I don't have to, nor do I want to earn any money from my writing," Daugherty said.

He took a stab at a self-published book as his retirement approached. "Mr. Aartemann's Crayon" is a fictionalized version of his teaching career. He also utilized an online service to publish "THE Flood," a historical-fiction account of Bluffton's 1913 flood.

"I recently came across a copy being offered on e-bay for \$40," he shared.

Since then, he has compiled and contributed thick, loose-leaf-bound tomes to the Wells County Public Library and the Wells County Historical Museum about Wells County's banking history; two volumes on Ouabache State Park (one about the CCC Camp and the other on the Conscientious Objector camp); a biography of Wells County's Harold Line who was killed in World War II; transcriptions of World War II letters from two local Pence brothers; a history of the local Inskeep family (to which he is related); "and some more, but frankly I can't remember them all," he concluded.

He also continues to write a weekly column for the News-Banner in Bluffton about nature-inspired lessons and musings surrounding "Angelkeep," the small pond and backyard that he and his wife Gwen enjoy just north of Bluffton.

Throughout much of the research and writing of those works, the name of E.B. Williamson would often pop up. Hence, about two years ago, he decided to take on the task of producing a biography. He figured that since no one else had ever done it, he might likely be the

Wells County resident Alan Daugherty has penned more than 900 essays about his backyard, "Angelkeep." He and his wife Gwen enjoy observing nature on their back patio and on the pier next to "Angelpond." (Photos by Mark Miller)



one selected to do it.

"The more I learned about him, the more amazed I have become," Daugherty, 75, said. "I believe he is likely Bluffton's greatest human resource to ever live. And then when I realized there has never been a biography written about him, I just knew I had to do that."

Just as Daugherty was contemplating taking on the biographical project, Jody Heaston, naturalist at the local Ouabache State Park, presented a program there about Williamson. It included a number of documents and illustrations.

"I thought, 'boy, that stuff would be nice to have and might be enough to really get me started,'" he shared. "So after the program, she walks up to me and says 'Here, you take all of this home with you.' So I took that as a sign that, for sure, I was supposed to do this."

What Daugherty described as a "remarkable" series of events occurred after he began the task. First, a large collection of Williamson's correspondence was found in Williamson's former Bluffton home. Then, a former employee of Williamson's daughter Mary (who would continue and even build on her father's iris hybridizing legacy)

found and shared a box of over 700 postal covers he had found in his Fort Wayne home. And then Bluffton's Jerry Oswald, long known for his preservation work of documentation and plants related to the Longfield Iris Farm, shared what he had preserved.

"Really, Jerry's name should be on the cover," Daugherty said. "He kept dropping off stuff at our house." How Oswald came across what they both have described as a "treasure trove" of historical items has been previously reported in the News-Banner and is part of the book.

— — —

Known as "Bruce" by his friends but as "E.B." professionally, Williamson was born in Marion July 10, 1877 and moved to Bluffton with his family when he was just two years old.

His life consisted of many segments. He was a banker and a politician, following his father's footsteps. He became a world-recognized leader in two areas of science — Odonata (an order of flying insects consisting mostly of dragonflies and damselflies) and hybridizing irises. Education was a large segment intertwined with his other interests throughout his life.

After earning a degree at the Ohio State University, he taught at Salem High School, was a curator for Carnegie Institute, a professor at Vanderbilt University and the University of Michigan. He also assisted with science programs at Indiana University and at Ohio State. His work concerning his scientific discoveries was widely published, his Longfield Iris Farm on Bluffton's west side became world famous and he contributed data and specimens to many museums including the Smithsonian.

At some point in the creative process, Daugherty came to the conclusion that Williamson's story deserved more than just two home-produced copies — one each for the library and the museum — as he had done for his recent works. He was aware that Ed Schwartz, founder of Bluffton-based Loving Shepherd Ministries, has been helping authors get their books published in his semi-retirement.

"I called him up and we met for coffee," Daugherty explained. He showed Schwartz what he'd been working on and they developed a plan.

"Ed doesn't charge people anything for his services," he continued, "and I didn't want any money from it." So they concluded that if they could find people to underwrite the cost of the printing and binding, all the money from the book's sales would go to Loving Shepherd.

Schwartz said he was "sold" on the project from the beginning, but when he discovered that Mary Williamson was E.B. Williamson's daughter, and then that she was his adopted daughter, "that was icing on the cake," he shared.

Mary Williamson was Schwartz' biology and Spanish teacher at Adams Central High School, "who had a huge impact on my learning and life," he said. Additionally, adoption services was a key part of the founding of Loving Shepherd more than 20 years ago.

"So we were going to do this regardless," he continued, "but learning those two things makes the book all the more special."

Since the book's release this past December, Daugherty has discovered additional content and local story angles via two mail-orders for a copy.

The most interesting order came from an iris enthusiast in England. "He has the title of 'sir,' since he was officially knighted by the queen," he shared.

Another order came from a former Wells



Tammy Cromie-Wilkins, center, great-granddaughter of famed Bluffton scientist E.B. Williamson, accepts a copy of a biography of him written by Alan Daugherty, left. Berne writer and "DNA Sleuth" Beth Steury, right, who added a coda to the history with her research, joined in the presentation this past November at the Wells County Historical Museum. (Photos by Mark Miller)

## A 'lost' locket returns, and a mystery solved

An intriguing side story of the history of E.B. Williamson involves the three girls Williamson and his wife Anna adopted. Historical records included vague references as to whether two of those girls were biological sisters and who their biological parents might be.

When Alan Daugherty gave his local writers' group an update on his biographical project about Williamson, including that particular detail, long-time writing friend Beth Steury of Berne heard a challenge. In addition to her freelance writing, she has helped a number of families find long-lost relatives using DNA searches.

She has shared a number of those stories in the pages of Senior Living as "The DNA Sleuth"; the story of her almost-certain determination that the two girls were indeed biological half-sisters was detailed in the Winter 2023 edition.

The icing on that cake occurred in late November when Williamson's great-granddaughter, North Carolina resident Tammy Cromie-Wilkins, visited Bluffton in order to donate a locket to the Wells County Historical Society that Williamson had given his daughter — Cromie-Wilkins' grandmother — most likely in the early 1930s.

Cromie-Wilkins had found the locket in the aftermath of her Grandmother Jane's death and was surprised to open it and find a picture of herself. A young girl at the time and Jane's only granddaughter, her grandfather gave the locket to her. That story is shared in the comprehensive biography of E. B. Williamson written by Daugherty.



— Mark Miller

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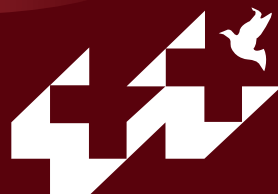


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# Classic car engines get a new life in a quiet building in Bluffton

BY BOB CAYLOR

Dennis Behning, 70, spends hours a week deep in old Fords. He supposedly retired in 2016, but instead he continues working, and much of what he does revolves around Model As and Model Bs

## Classic Car Corner

built 90 and more years ago.

A bonus: Now he works for his son, Brian Behning,

whose Bluffton business, Antique Engine Rebuilding, has almost a year's worth of prospective customers waiting to send or deliver engine blocks to him. Brian said the business is prospering, enough that he's sending out about three completed engines a week for these old Fords — at a cost of at least \$5,000 per engine.

Denny owns the building at 610 W. Washington St. that houses the rebuilding business. But it holds so much more, too. Denny has a taste for massive tools — for example, a 10,000-pound rotary arm drill press — and he stores some packed in with project cars he and Brian can work on when they take a break from rebuilding.

Denny retired from his business, Customized Power Services in Zanesville, which sold and serviced massive generators — big enough to provide back-up power for a hospital, for example.

About the same time he retired, his wife, Becky, also closed her Zanesville antique store — and relocated a good share of her inventory to the same building where Brian now strips engine blocks. The result is a machine shop packed with antique furniture, massive display cabinets, pre-consolidation high school yearbooks, vinyl records, mid-century magazines and more.

But they make it all work for the business that Brian and his wife, Missy — both 2002 Norwell High School grads — depend on. Brian and employee Ethan Smith rebuild about three engines per week, and they get about that many prospective customers joining the wait-



Denny Behning, 70, works under the hood of a Ford Model A purchased by his father in 1967. He worked on the car in the building he owns and where his son Brian's business, Antique Engine Rebuilding, is located. (Photos by Bob Caylor)

ing list.

The shop had a jump on success in 2021 when Brian and Missy bought it from the former owner and moved it from Skokie, Illinois, to Bluffton. Brian spent about three months that year working with the previous owner.

And of course he has the added advantage of working with his father, who worked on his first Model A before he was even old enough to drive.

"As long as he keeps asking, I'll keep doing," Denny said.

*Do you have a story to tell or know someone who does? caylor.bob@gmail.com*



Antique Engine Rebuilding, 610 W. Washington St. in Bluffton, is owned by Missy and Brian Behning.



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Above from left: Denny Behning, left, and his son, Brian Behning, test the distributor for a Model A Ford using a 60-year-old tester. • Denny Behning, who officially retired in 2016, still operates several sideline businesses, such as making brake lines and fuel lines to fit early Fords. • Ethan Smith, left, and Brian Behning test an engine they rebuilt before they ship it to a customer. Left: Some of the hand tools used at Antique Engine Rebuilding line a wall at the shop. Above: Brian's mother, Becky Behning, outfitted a "sitting room" at the machine shop with inventory from the antique store she had recently closed.



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03

# Stalled searches ... meet persistence and determination

BY BEV STEURY

Since discovering the wonders of genetic genealogy, I get restless when I'm not in active search mode. Assisting people I know or who live in my community is what I love most.



## The DNA Sleuth

Coming in a close second are those search scenarios that originate in Indiana. If the situation involves an adoptee — living or deceased — that's even better. As long as an adoptee lives within the U.S., I'm game to get a search underway.

While many of the search scenarios I take up reach a satisfying resolution in a few days to a couple of weeks, that's not always the case. As awesome as the science of genetic genealogy is, not every search ends in success. The only promise I make is, "We'll see what we can find."

Many things influence the chance for success. Sometimes the DNA matches just aren't close enough. Or the person/families in question have an ethnicity that makes searching more challenging. Or dead ends point to suspected instances of other adoptions or dad-is-not-your-dad situations within the extended family. This more-common-than-you-might-imagine scenario is officially dubbed an NPE — a non-paternal event.

When a case stalls for whatever reason or combination of reasons, I eventually, reluctantly, and temporarily, put it aside. Letting the details and the possibilities mull about in my mind can bring fresh perspective and spur ideas about next steps. Of course, I continue to check for new matches often.

The number one rule of genetic genealogy: never ever write off a case as unsolvable. Even situations like these stumbers:

### New York-born adoptee Melissa

Two years ago, we found Melissa's birth mother — also named Melissa — when Melissa (the adoptee) uploaded her DNA to MyHeritage (see the sidebar on page 18). A parent-child match topped the DNA matches list on MyHeritage. I've only encountered that stroke of luck one other time. But as is sometimes the case, decades of time and the mix of secrecy, shame, and the trauma that Melissa's mother experienced left her with scant information to share about the birth father. No name — just a generic memory about his occupation, the fact he was years older than her, and that he was French.

Well, Melissa's DNA said otherwise noting her paternal ethnicity as 45 percent Italian. Melissa had 2 ½ times fewer paternal matches indicating her



birth father might have been a recent immigrant to the U.S. And, unfortunately, DNA testing is less common in many European countries.

We had our work cut out for us. The matches we could track came from large families who used the same/similar names across multiple generations. For instance, a grandfather, an uncle, a brother, and multiple cousins might be named Giuseppe or Antonio. Sometimes names are "Americanized," changing Giuseppe to Joseph or Joe; Antonio to Anthony or Tony on some records while using the original spelling

on other documents. And a plethora of Marys, Maries, and Marias perched on the branches of the huge family tree we built.

I've put this case aside and picked it back up numerous times concluding that all three of the challenging scenarios noted above are complicating factors. Both Melissa and I know that any day a new match may pop up, one that will open the door to the identity of Melissa's birth father.

### Susan's adopted grandmother

Wells County resident Susan contacted me hoping that we could solve the mystery surrounding her grandmother's birth and adoption in 1888. We both recognized the challenge of a mystery dating back more than 130 years. As soon as Susan's Ancestry DNA results arrived, we dug into separating the matches we identified as being from her father's maternal line.

A known first cousin topped her matches list, and we learned that, unbeknownst to Susan, her cousin had already poured hours into the search for their grandmother's roots. He shared a theory about who their grandma's mother might be. I could see the path he'd taken, using distant cousins, to home in on a potential birth mother. We all agreed we'd need to find additional people to test to either prove or disprove the theory. Although Susan attempted to contact several descendants, to date, no one is lined up to test. But we're not giving up.

### Colorado-born adoptee Eric

Then there's Eric, an adoptee born in Colorado, who has a copy of his pre-adoption original birth certificate (OBC) as well as DNA results from both Ancestry and 23andMe. He also uploaded his Ancestry results to MyHeritage. He received his file from the Colorado Department of Social Services containing bits and pieces of information about his birth mother and her family. And, he has two first-cousin/half-aunt level matches — half sisters to each other. But still, we cannot get

Continued on page 18



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# In search of Ambrose Bierce

## Few Hoosiers know about 'Indiana's Mark Twain'

BY TANYA ISCH CAYLOR

In his lifetime, Ambrose Bierce was considered another Mark Twain. After his bushy hair turned white, he was sometimes mistaken for him as well.

More than a century after his mysterious disappearance, Bierce's writings are

### Hoosier Fun

still listed among the masterpieces in multiple genres. But few know of his Indiana roots — including his fellow Hoosiers.

On a recent drive to Kosciusko County to see what traces we could find of Bierce's early life, my husband recalled buying "The Devil's Dictionary" as a teenager, without any inkling that its satirical yet incisive definitions likely originated in the mind of a similarly smart-alecky teenager who grew up just a couple of counties over, 120 years earlier.

Our college kid, who called while we were enroute, recognized Bierce as a horror writer whose stories appeared on the Halloween edition of her favorite podcast, along with those of Edgar Allen Poe and H.P. Lovecraft.

But it was Bierce's Civil War writings that recently drew our interest. "An Occurrence at Owl Creek Bridge," a staple in American literature anthologies, has been adapted many times on film and television. "What I Saw of Shiloh" is, unfortunately, nonfiction. One of the most horrific accounts of battle ever told, it features the viewpoint of Company C, 9th Indiana Infantry.

Bierce, then 19, was the second man in Elkhart County to enlist after President Lincoln's call to arms in April 1861. He'd been working various odd jobs after dropping out of the Kentucky Military Institute, and was eager for adventure. An earlier apprenticeship at an abolitionist newspaper in Warsaw, The Northern Indianan, had ended abruptly when he ran away after being falsely



Though Bierce disappeared in 1914 and his remains were never recovered, a marker salutes his military service in the Civil War at Oakwood Cemetery in Warsaw, where some of his family members are buried. (Photo by Tanya Isch Caylor)

accused of theft.

An internet search revealed only one historical marker in the state, outside a home in Elkhart purchased by his parents after Bierce left Indiana for good. Given that he spent age 4 through 17 in Kosciusko County, we decided to focus our attention there.

We thought it might be fun to do some old fashioned library research to see if we could pinpoint the property that once contained the meadow where the 10-year-old Bierce — the youngest of ten siblings who lived to adulthood — read classics from his poor but learned father's impressive library.

I was also hoping to get a look at that abolitionist newspaper, even if it meant

squinting at microfilm.

We found what we were looking for in the Indiana Room of the Warsaw Community Public Library. In an 1879 atlas, Bob found an 80-acre plot labeled "A. Bierce" that fit the general description of where Bierce grew up, between Walnut Creek and the Tippecanoe River.

We also discovered the existence of a cenotaph — a tombstone for someone whose remains are buried elsewhere — at a local cemetery.

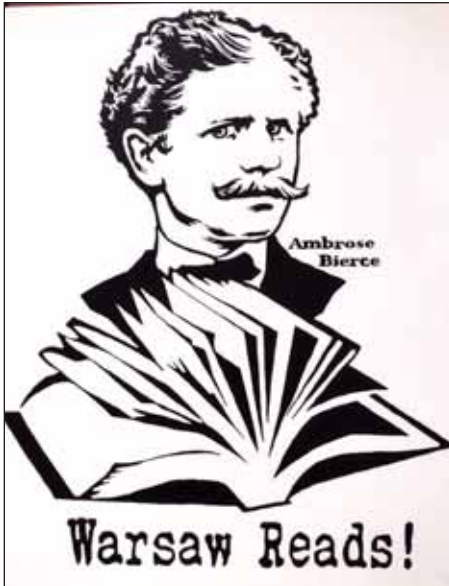
Scanning several microfilmed 1857 issues of The Northern Indianan, where the 15-year-old Bierce had worked as a "printer's devil," failed to turn up anything with his name or initials, though it was fun to think he'd helped produce

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A poster in the Warsaw Community Public Library bears Bierce's name and likeness, but does not identify who he is or what he did. (Photo by Tanya Isch Caylor)

these newspapers.

I was hoping for something tangible that connected this writer we admired to northeastern Indiana — something you could touch and say, “here he was.”

Surprisingly, the land that once belonged to the Bierce family had not been swallowed up by a subdivision. Among the houses that now dot the landscape was one that might have existed when the atlas was published. All of Bierce's siblings had names beginning with the letter A; it seems likely one of them took over the family farm, though that wouldn't have been the house where he grew up in the 1840s and 1850s.

After a bit of searching at Oakwood Cemetery, we finally found the cenotaph, a small flat marker simply citing Bierce's Civil War service. The long-time newspaper columnist's body was never found after a 1913 letter said he was heading to Mexico, hoping to meet up with the revolutionary Pancho Villa. But it seemed likely he'd once stood where we were, visiting family members' graves just a few feet away.

Later, over barbecue at the Ledgeview Craft Brewery, we reflected that Bierce may have been too scandalous a character for his hometown to comfortably claim.

Descended on both sides from Puritan ancestors — including William Bradford, signatory of the Mayflower pact

Continued on page 24

# BRAIN EXERCISE

Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9. Answers on page 24.

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Leading a patrol of weary soldiers back to camp is Bud Mendenhall carrying a landmine detector. His face is on the seven-foot-tall statue which is part of the Korean War Monument at the Veterans National Memorial and Shrine on O'Day in Fort Wayne. The monument was dedicated on Veterans Day, November 11 last year. (Photos by Rod King)

# Fort Wayne's unique, 'localized' Korean War memorial was dedicated Veteran's Day

BY ROD KING

The National Veterans Memorial and Shrine on O'Day Road in Fort Wayne has added a new monument that veterans of the Korean War should find of particular interest.

It was installed this past Veterans Day, November 11, adjacent to the W. Paul Wolf War History Museum. It's similar in many respects to the Korean War Monument in Washington, D.C. because it depicts a dozen members of a weary patrol slowly slogging its way back to camp. The National Veterans Memorial Korean War Monument in Fort Wayne differs from the Washington, D.C. version in several unique ways.

Most importantly is that the faces on the seven-foot-tall sculptures are all of men from Northeast Indiana and Allen County who served in "The Forgotten War." In addition, it differs from the D.C. monument because one of the soldiers is injured and being helped by a buddy. The face on the injured soldier is that of Gary Sink of Zanesville, who was seriously hurt and almost left for dead. He was awarded the Purple Heart. Assisting him is PFC William Walters who was assigned to the 506 Motor

Pool in Korea.

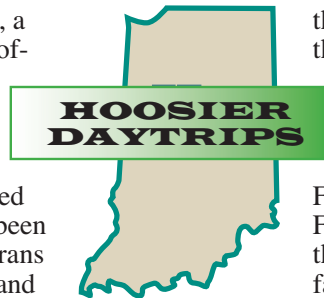
Another departure from the original is the soldier at the head of the patrol who is carrying a mine detector. He is Bud Mendenhall, a U.S. Navy 3rd class petty officer gunners' mate, who served on the minesweeper USS Camick. Mendenhall, who was just 17 when he enlisted and needed his parents' approval, has been active at the National Veterans Memorial for many years and serves on its board.


Second Vice Commander Eric John-

son explained that the idea actually came from benefactor W. Paul Wolf who suggested that the Shrine should have a fitting monument to the Korean War veterans that would rival the one in Washington. It was 18 months from when the idea was conceived to the installation. "It was





First Vice Commander Pat Frazier's idea to personalize the figures with the actual faces of local and area veterans," said Johnson. "An-

other suggestion was to make the dozen





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figures out of Fiberglass instead of steel to save money.”

Curator of the War History Museum, Robert Thomas, supplied uniforms, equipment and weapons of the period to ensure that everything was authentic. “We dressed models and veterans in the uniforms and posed them in various action stances while photographer Randy Jackson shot hundreds of photos from every angle,” Thomas explained, which were used by Fiberglass Animals and Objects in Hastings, Nebraska to produce the molds. Each figure required 19 separate molds and none were the same.

Rounding out the patrol are Ken Kurtz who joined the U.S. Army with 65 other young men from Allen County. He started out as an ammunitions bearer and was later transferred to division personnel where he remained until his enlistment was finished. Charles Momper was drafted at age 21 and spent 16 months in Korea with the 79th Engineering Group. When he returned to Fort Wayne he founded Momper Insulation.

The remainder of the patrol includes Sgt. Gene Rohrer, who was a member of a group monitoring enemy aircraft

movements. Upon returning home he was the Whitley County Veterans Services Officer for seven years. Also, Cpl. Fred Ireland who was a radio operator for the 31st Infantry Division. He was awarded two bronze stars. U.S. Army PFC Frank Crosby served in both the 33rd Medium Tank Battalion and the light weapons battalion of the 25th Infantry Division.

Rounding out the 12-man patrol are Sgt. Howard Perkey who served in Charlie Company, U.S Army, 3rd Combat Engineer Battalion, PFC Victor Ley of Avilla who earned three bronze stars as a member of the U.S. Army Signal Corps, Sgt. Carl Fowler, radio operator with the U.S. Army’s 327th Detachment and Marine PFC Charles Henry who participated in most of the major ground operations.

The memorial is located at 2122 O’Day Road in Fort Wayne. It is open Thursdays, Saturdays, Sundays and Mondays from 11 a.m. to 4 p.m. More information is available at their website: [honoringforever.org](http://honoringforever.org)

*The writer, a Fort Wayne resident, may be reached at [coknoll75@yahoo.com](mailto:coknoll75@yahoo.com)*



Being interviewed at the dedication of the monument is Charles Momper who founded Momper Insulation when he returned home from Korea. His face is one of the local and area soldiers depicted on the statues.

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# Senior health by the numbers

3

## Tips to improve your circulation

Do your extremities often tingle or feel numb? Do your hands and feet frequently get cold? If so, these and other symptoms could indicate you have poor circulation. Here are three tips to improve blood flow throughout your body.

**1. Eat healthy.** Opt for food and beverages that are rich in flavonoids, omega-3 and vitamins C and E. These nutrients help strengthen blood vessels, improve circulation and prevent clots.

Some top picks include salmon, watermelon, garlic, green tea, turmeric, dark chocolate and goji berries. In addition, make sure to drink plenty of water.

**2. Stay active**

Exercises that get your leg muscles moving improve your circulation. Aim to spend at least 30 minutes a day walking, cycling, swimming or doing yoga.



Additionally, if you work all day sitting down, be sure to walk around for a few minutes every hour. Conversely, if you spend a lot of time standing, remember to sit down during your breaks and, ideally, put your feet up.

**3. Laugh often.** In addition to relieving stress, research shows that laughter can improve circulation and increase blood oxygenation. Look for opportunities to laugh throughout the day, whether it's by watching comedies, spending time with friends or playing silly games with your grandchildren.

In addition to adopting these healthy habits, it's a good idea to consult your family doctor if you have symptoms of poor circulation. A medical professional can assess your overall health and recommend personalized solutions, such as wearing compression socks or doing specific exercises.

5

## Common misconceptions about prostate health

Prostate health may be an intimidating subject for some men, which can lead to misconceptions about conditions and treatments. Some men may even avoid visiting a doctor because of what they might learn. Breaking this stigma around prostate issues could help prevent complications from conditions like benign prostatic hyperplasia (BPH), commonly known as an enlarged prostate.

Under a doctor's care, BPH can be effectively treated; over 14 million men in the U.S. seek treatment every year. To help clear up some of the confusion and fear around prostate health, here is a

Continued on page 20

6

## Behavioral health tips for older adults

Older adults experiencing a behavioral health issue such as anxiety or depression may be embarrassed and think they simply need to "pull themselves up by their bootstraps," but helping them seek help can empower them to live their best lives, according to experts.

"Everyone is different, but there are tools for better health, including therapy, medication and self-care," said Dr. Lindsay Evans-Mitchell, medical director for behavioral health for Cigna Medicare Advantage.

Behavioral health disorders affect one in five adults over 55. Older men have the highest suicide rate of any age

Continued on page 20

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# You need to know this before you buy ‘cancel for any reason’ travel insurance

BY CHRISTOPHER ELLIOTT

When it comes to protecting your next vacation against unforeseen events, there’s insurance — and there’s insurance.

In fact, when most people think of travel insurance, they’re probably thinking of “cancel for any reason” insurance, which allows you to cancel your trip for any reason and get a partial refund.

“Travel insurance can help you get your money back should you have to cancel for unforeseen covered reasons,” explains Bailey Foster, vice president of trip insurance at Trawick International. “But if you want more flexibility, you may need ‘cancel for any reason’ coverage.”

“Cancel for any reason” insurance is hot this year. A new report by Cover Genius finds travelers are willing to pay extra for this comprehensive protection. The research also suggests that customers are happier with the added protection, with higher customer satisfaction scores when they buy a “cancel for any reason” policy.

The reason? “‘Cancel for any reason’ is a more comprehensive option many travelers choose for extra peace of mind when booking a trip in advance,” says Kyle Keogh, Cover Genius’ chief business officer for the Americas.

Normal travel insurance will cover a wide variety of events, notes Joe Cronin, president of International Citizens Insurance. “‘Cancel for any reason’ travel insurance provides an additional level of coverage to give you peace of mind before booking your trip.”

There are a few new developments this year in “cancel for any reason” insurance.

• **Increased demand:** The pandemic may be on the wane, but travelers are still nervous about their upcoming trips.



**On  
Travel**

That’s led to increased interest in travel insurance (in travel insurance lingo, “uptake” rates) and specifically in “cancel for any reason” insurance. Nearly 7 in 10 travelers now say they are more likely to buy travel insurance, according to research by the U.S. Travel Association.

• **New coverage:** In addition to traditional travel insurance companies, some platforms now offer “cancel for any reason”-type coverage. For example, Airbnb offers insurance that allows you to cancel and get back 100 percent of what you paid. (Technically, it’s not a true “cancel for any reason” policy — but the reasons include certain flight delays, a serious injury or illness or a natural disaster). Vacation rental platforms such as Vrbo also offer similar coverage.

• **Higher prices:** Higher demand has translated into higher prices. A typical “cancel for any reason” policy can cost you up to 12 percent of the cost of your prepaid, nonrefundable expenses.

And anecdotal evidence suggests prices are rising, although no one is tracking “cancel for any reason” rates systematically.

So what’s making “cancel for any reason” so popular? I asked Robert Gallagher, president of the US Travel Insurance Association. He told me many travelers find “cancel for any reason” policies a worthwhile investment to protect their trip.

“But,” he adds, “It is important consumers understand travel insurance plans vary.”

Bottom line: More insurance providers entering the market with expanded coverage choices. But you’ll also have to pay more in 2024.

**Is there an alternative to ‘cancel for any reason’ travel insurance?** Maybe, say experts. Thomas Carpen-

ter, who co-owns Huckleberry Travel, says most “cancel for any reason” policies offered by travel insurance companies are “incredibly expensive” when you add it to third-party insurance.

“In my view, it’s not a very good value because the insurer will only pay out 50 to 75 percent of the nonrefundable cost of the trip,” he says. \* Carpenter says there’s a better way. Trip protection policies from the tour operator, airline, or cruise line often offer “cancel for any reason” coverage at a lower price point.

“You should be aware that sometimes, the coverage requires that you get the value of your trip returned to you in the form of a future travel credit. And those trip protection policies are not comprehensive insurance policies in most cases. They may not provide emergency medical, medical evacuation, trip delay, trip interruption, lost or stolen luggage, or personal effects,” he adds.

So you can save some money — but there’s a trade-off.

Insurance offered through a provider doesn’t always cover

a bankruptcy, so make sure the tour operator or cruise line is in good financial shape before pushing the button on this option.

— — —

No matter what you do, here are a few rules you should follow when considering “cancel for any reason” insurance.

• “Rule number one — buy it early, and with “cancel for any reason” specifically, buy it with your first payment for the trip,” advises Lisa Conway, chief insurance officer for battleface.

• You’ll want to make sure you insure the full cost of your trip, and if you add arrangements at a later date, make



sure you add them to your policy. (I've seen travel insurance companies reject a claim because of this requirement.)

- Conway also says you have to cancel promptly and file a claim.

“You must do it within a certain time-frame, usually 48 hours prior to the indicated trip start date on your policy,” she says.

- And finally, you have to read the travel insurance policy you're considering very carefully. And then read it again. That's the advice of Anthony Radchenko, CEO of AirAdvisor.

“You'll want to thoroughly understand what will be covered, the percentage of reimbursement, coverage limits, exclusions, and how long you have to file a claim,” he says.

If you don't, you could end up overpaying for coverage you don't need — or getting coverage you can't use.

*Christopher Elliott has authored a number of travel books. His columns appear weekly in USA Today and the Washington Post. email him at [chris@elliott.org](mailto:chris@elliott.org).*

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## The DNA Sleuth

Continued from page 9

the pieces of his Hispanic/Latino genetic puzzle to fit together.

I suspect that birth mom altered her name to some degree and may have included false information about her family. Eric connected with the two half-sister matches who have welcomed him although they have no clue as to how they are related since their known family history information is sparse. That the answers continue to elude us despite having more information than I've ever had to work with is incredibly frustrating. Both Eric and I remain hopeful that continued searching and digging will uncover the answers to his past.

### A world of resources at your fingertips

There's never been a better time to delve into family history. Access to billions of archived documents via sites like Ancestry and Family Search coupled with resources like Find-a-Grave and Newspapers.com have simplified efforts to learn about our ancestors' lives and to construct family trees many generations deep.

Although we personally never turn down an opportunity to mosey through a significant-to-our-family cemetery, answers that once required in-person visits to courthouses, cemeteries, and our ancestors' hometowns can now be accessed online. Couple these handy resources with dogged determination and there's no telling what information will surface.

Joy, a Wells County resident, contacted me about locating information on her grandfather who had been estranged from the family for decades before his death in 1963. She had already engaged in extensive detective work tracking his whereabouts after he left the area during her father's childhood, never to be in contact with the family again. Joy learned that her grandfather had remarried and fathered children in Missouri. And it was those relatives she longed to connect with, specifically three younger half-first cousins.

As we awaited her Ancestry results, we continued to dig through Ancestry's documents, archived newspapers, and contact information sites, fleshing out the info Joy had uncovered over the years. When her results arrived, guess who appeared, sharing the right amount



## Where to start?

“Which DNA testing company is the best? Which company is the most reliable?”

While these are valid questions, ones that I encounter all the time, those considering taking a DNA test should be asking a different question, because it's not a matter of which company is best or the most reliable. Each of the major companies will provide accurate, reliable information. The key question should be this: which company has the largest database of testers?

I always suggest beginning with AncestryDNA because their 25 million testers far outnumber that of the other companies. It just makes sense to begin with the company whose database of users is the biggest. Then, follow up by testing at 23andMe if you want to further expand your pool of DNA matches.

The rule of thumb is to test with Ancestry and/or 23andMe and then upload results from either of those companies to MyHeritage and/or Family Tree DNA.

Check out Ancestry's annual St. Patrick's Day sale on DNA testing kits through March 17 (possibly later) at Ancestry.com.

— Bev Steury

of DNA to be a half-first cousin? It was Connie, one of the three sisters born to Joy's father's half-brother.

A very excited Joy reached out and learned that the sisters had no idea their grandfather was part of another family in Indiana. Joy is beyond excited that one of her new cousins will make the trip from Arizona to Indiana to visit her this spring. Her persistence and determination paid off, proving that good old detective work still solves mysteries. The DNA confirmation was icing on the cake.

— — —

Well, guess what this review of stalled cases has done? It's left me itching to dig back into their complicated layers. This genetic genealogy stuff will

never cease to amaze me. I assure you that searching for genetic answers is so much more appealing than the dishes, laundry, or spring cleaning that might try to lure me away from continuing the search for Melissa's father, Susan's great-grandparents, and Eric's birth parents. I'm pretty sure in a battle for my free time, genetic genealogy will always win over household chores. Because family connections matter.

Need suggestions on next steps for solving a family mystery? Have you received your DNA results and find yourself asking, “What now?” Maybe you're curious how DNA testing might assist your passion to fill in the branches on your own family tree. Drop me a message at [bethsteury@gmail.com](mailto:bethsteury@gmail.com).



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Most adults received their last hearing screening when they were in grade school. It is a good idea to have your hearing checked yearly when you are an adult at least once during your annual physical.

This screening becomes your baseline, so that later, if you do suffer hearing loss, your hearing specialist can compare your loss to your baseline. This will create a better picture as to how severe your loss is, so that you can be treated appropriately. At Beltone our hearing screenings are always complimentary. It's our way of giving back to the communities we serve.

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New research shows that adults with hearing loss experience a 40% faster decline in cognitive abilities. This suggests that the entire brain may be struggling to fill in the gaps caused by untreated hearing loss. Thankfully research is showing that when hearing loss is detected early and treated with hearing aids, the brain can reorganize itself back to its usual operation.

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## Prostate health

Continued from page 14

breakdown of five common misconceptions about BPH.

### Misconception #1: BPH is linked to prostate cancer

Is BPH linked to prostate cancer? No. While both conditions affect the prostate gland, BPH is a benign (non-cancerous) condition, and the symptoms can typically be addressed with medications and/or other treatment options.



### Misconception #2:

#### Medication and major surgery are the only types of BPH treatment

Men with BPH may have options for treatment beyond medications that may offer relief without the risk of side effects that can come with medications, such as dizziness, headaches, sexual dysfunction and, in some men, an increased risk of heart and eye issues.

Minimally invasive therapies are available for BPH treatment. One such procedure, for example, lifts and holds enlarged prostate tissue out of the way without cutting to stop blocking the urethra. The procedure can be performed using local anesthesia in a physician's office or ambulatory surgery center, and patients typically return home the same day without a catheter. For men with BPH, this option may be an alternative to medications and more invasive surgeries like TURP.

The procedure is indicated for treating symptoms of an enlarged prostate up to 100cc in men 45 years of age or older. Individual results may vary. Most

common side effects are temporary and include pain or burning with urination, blood in urine, pelvic pain, urgent need to urinate or the inability to control the urge. Rare side effects, including bleeding and infection, may lead to a serious outcome and require intervention. Speak with your doctor to determine if you may be a candidate.

### Misconception #3: Only seniors have symptoms of BPH

Are senior men the only ones who have symptoms of BPH? No. Even men in their 40s may experience BPH symptoms, so don't assume you're too young to talk to your doctor about BPH. If you are diagnosed with BPH, your doctor can discuss

treatment options that fit your needs and help you decide on the best approach.

### Misconception #4: BPH-related urination issues will always disrupt a man's life and sleep

A common symptom of BPH is frequent urination. This has the potential to disrupt a man's day-to-day schedule and sleep cycle, but it's not inevitable. If you have BPH, proper treatment can help improve quality of life and reduce the need for frequent urination, which can make it easier to sleep through the night. Yet another great reason to be proactive about BPH diagnosis and treatment.

### Misconception #5: BPH doesn't affect a man's bladder health

BPH can affect bladder health if it's left untreated. BPH can be progressive and lead to difficulty in urinating, bladder stones, UTIs and ongoing need for a catheter. This is another good reason to be proactive and talk to your doctor about prostate health.

(Family Features)

## Behavioral health

Continued from page 14

group or gender. Among men who are 75 and older, the suicide rate is 40.2 per 100,000 – almost triple the overall rate.

The most common behavioral health disorder in older adults is dementia, and its incidence is growing as the Baby Boomer generation ages. Experts project that more than 9 million Americans 65 years or older will have dementia by 2030. Anxiety disorders and mood disorders are also common among older people.

Dealing with a behavioral health issue? These self-care tips can help:

**1. Find a Provider.** "Cognitive disorders, such as dementia and mood disorders, often look the same," Dr. Evans-Mitchell said. "Only a trained professional can make an accurate diagnosis." For help finding a provider, reach out to your primary care physician or health plan, such as Medicare or Medicare Advantage. Also consider virtual therapy. It's easy to schedule and offers the convenience of seeing a therapist without leaving home.

**2. Nurture Yourself.** Good nutri-

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tion feeds the body and mind. If you have questions about nutrition for older adults, consult your physician or a registered dietitian. Additionally, drink water throughout the day. “Dehydration can worsen cognitive issues,” Dr. Evans-Mitchell said.

**3. Sleep Well.** Like all adults, older people need seven to nine hours of sleep nightly. Dr. Evans-Mitchell noted that older people’s tendency to go to bed early, wake up early, and nap throughout the day can disrupt healthy sleep cycles and limit rapid eye movement (REM) sleep, potentially contributing to behavioral health issues.

**4. Exercise.** Even moderate exercise can improve mental and physical health. The Physical Activity Guidelines for Americans describes benefits such as improvements in brain health, better cognitive function, and reduced risk of anxiety and mood disorders. People who exercise also tend to sleep better. Having trouble getting started? Some Medicare Advantage plans include a fitness benefit, which can pay for a gym membership or provide at-home fitness tools.

**5. Head Outside.** Being outside has numerous benefits, including vitamin D absorption needed for cognitive health. Additionally, research has shown that chemicals released from trees can stimulate brain functions. Don’t forget the sunscreen though, as skin cancer is most common in people older than 65.



**6. Parent a Pet.** Caring for pets generates positive emotions and can reduce anxiety. Just petting a dog has been shown to lower levels of the stress hormone cortisol, and pets provide a bond that can elevate two feel-good brain chemicals: oxytocin and dopamine. Dogs also encourage people to exercise outdoors.

“Behavioral health issues can be complex and confusing to navigate, but taking positive actions can be empowering,” Dr. Evans-Mitchell said. “It’s never too late to make a new start.”

(StatePoint)

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Continued from page 4


County couple, Roger and Lynda Miller, now living in Oregon.

“They had a huge iris farm of their own,” he shared. “I remember buying iris rhizomes from them.”

In his correspondence with them, he learned two significant bits of information: First, Roger Miller bought his first iris from E.B. Williamson’s Longfield Iris Farm (then quite famous, as explained in the book). Second, Lynda Miller has since won the coveted Dykes Memorial Award from the American Iris Society for one of her hybridized creations.

“So she has ‘caught up’ with what Williamson’s daughter Mary had accomplished,” Daugherty added.

With the 226-page book completed —



A limited number of copies of “Edward Bruce Williamson — Bluffton History” are available at the following locations in Bluffton for a minimum donation of \$35. Checks should be made out to “Loving Shepherd Ministries.”

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- First Bank of Berne, Bluffton office
- Loving Shepherd Ministries
- The News-Banner
- Wells County Historical Museum

“I am glad it is finished” Daugherty shares — he has more local history ideas coming down the line.

He has, he admits, an unusual writing and research routine, to be in bed early each evening in order to spend an uninterrupted six hours at his computer from 3 to 9 a.m.

His weekly Angelkeep columns surpassed the 900-mark this past December. “I hope to live long enough to reach 1,000,” he shares.

He has already begun work on a new project: a history of Craigville, where he spent the majority of his time growing up. “And Wells County has some interesting farm names,” he shares.

There seems to be “a bit” more writing for Alan Daugherty to do.

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## INDEX TO ADVERTISERS

Belton Hearing Care ..... 19  
 Biggs Rental Properties ..... 23  
 Bluffton CPA Group ..... 11  
 Bluffton Woods / Silo Farms ..... 11  
 Christian Care Retirement  
   Community ..... 5  
 Dale, Huffman &  
   Babcock Attorneys ..... 9  
 Decatur Dental Services ..... 12  
 Edward Jones ..... 17  
 Emshwiller & Emshwiller ..... 11  
 Experience Audiology ..... 21  
 Gersh's Carpet Cleaning ..... 22  
 Goodwin-Cale & Harnish  
   Memorial Chapel ..... 24  
 HomeCourt Home Care ..... 13  
 InTrac Relay Indiana ..... 15  
 Jerry Flack & Associates ...Inside Back  
 Kintz Insurance ..... 14  
 Mary Kay - Becky Goshorn ..... 22  
 Moser & Son Heating & AC ..... 22  
 Myers Funeral Homes ..... 22  
 Potter's Lawn Service ..... 22  
 Premier U-Store ..... 20  
 Raymond James Financial  
   Services ..... 21  
 Shaw Law ..... 1  
 State Health Insurance  
   Assistance ..... 2  
 Steffen Group - Isaac Stoller ..... 20  
 Steffen Group - Nick Huffman ..... 22  
 Sprunger & Sprunger ..... Inside Front  
 Swearingen Elder Law ..... 17  
 The Gospel Barn ..... Back Cover  
 The Mattress + Furniture Store ..... 23  
 Wells County Foundation ..... 13  
 YMCA ..... 6

### Solution to puzzle on page 11

1	7	3	4	6	5	2	8	9
9	8	5	2	1	7	3	6	4
6	4	2	3	8	9	7	1	5
7	1	4	5	3	6	8	9	2
2	6	8	7	9	4	5	3	1
5	3	9	1	2	8	4	7	6
4	9	1	8	5	3	6	2	7
3	2	7	6	4	1	9	5	8
8	5	6	9	7	2	1	4	3



Ambrose Bierce, then 19, was the second man in Elkhart County to enlist in April 1861 after President Lincoln's call to arms. His classic "What I Saw of Shiloh" features the viewpoint of the 9th Indiana Infantry, Company C, pictured here. (Courtesy photo)

## Hoosier Fun

Continued from page 11

and governor of the Plymouth Colony — Bierce rebelled from an early age against his family's strict religious beliefs, once conspiring with a brother to shoo a frantic horse into a revival tent.

Even the library seemed to shy away from Bierce, with only two books in its collection. A poster near the circulation desk, encouraging visitors to read, does bear his name and likeness — but it fails to explain who he was.

Perhaps Bierce would've been more

of a hometown hero if "The Devil's Dictionary" had been called something less scandalous, as it was in earlier editions.

Recalling Poe's Tavern on Sullivan's Island, S.C., where the gothic writer was once stationed as a soldier, I wondered if a similar establishment in Warsaw devoted to Bierce might attract the same sort of literary tourism.

Hard to say. But a simple statue or historical marker doesn't seem too much to ask.

The writer, a Wells County resident, can be reached at [tischcaylor@gmail.com](mailto:tischcaylor@gmail.com).

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