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## ALL THE NEWS THAT IS FIT TO PRINT

By Sharon Babbitt

200 Park Avenue

### NEW YEAR, NEW BOARD

Greetings friends and everyone else! As usual, the FPNA started the new year off with fun and food at Kyle and Cindy Muschall's home. Then, when we were relaxed and satiated with delicious food, it was time for the election. The rule is never to vote on an empty stomach. Anyway, here's what took place: The terms of Ted Duitsman, Shari Hansen, and Greg Myers expired, and Marilyn Abbott resigned due to family concerns. That's four seats to fill. Shari and Greg decided not to run for reelection. Ted decided to run. Nominations came from the membership as follows: Cindy Muschall, Ryan Pozzi, and Tali Washburn, and they accepted their nominations.

So now we have four people running for four positions. No need for written ballots and all were elected by acclamation. The new Board now consists of four returning members ( Toni Allen; Ted Duitsman; Dave Huggins; and Michelle Mutchler-Burns; ) and three new members (Cindy Muschall; Ryan Pozzi; and Tali Washburn). Hooray! Working just as the founders wanted—A mix of the old and the new. The first FPNA Board meeting will be held at a later date.

### MEETING SCHEDULE FOR 2019

No meeting dates have been decided yet. We discovered way back in our history that it was a better option to hold meetings in private homes rather than in an impersonal space such as a church or business. That means that anybody can volunteer for this service to our association and it is a service to open our homes to our friends. One of the main purposes of FPNA is to bring folks together for meet-and-greet, and generally good talk. If you wish to volunteer to host a meeting, here are some tips:

-Don't worry if your home is small (one of the main excuses for *not* hosting). We are just plain folks and are willing to sit on the floor if necessary!

-Don't feel you must furnish a gourmet delight of food. It is a good idea for everyone to have some food as those empty stomachs are better off full, but they don't have to be full with *only your food!* Pot luck is the operative word.

-Don't think a meeting date is etched in stone or even set by someone else. The date must be compatible with *your schedule* within general boundaries. It is generally agreed that meetings should be held six or so times a year; that the annual meeting is almost always held in January or February; that the Christmas party/meeting is usually held in December, etc.; and that the rest are scattered throughout the rest of the year. There now, have all your fears about hosting been debunked? If so, how about it?

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# Minutes of FPNA Annual Meeting

**Sharon Babbitt - Acting Secretary**

**January 19th 2019**

On January 19<sup>th</sup> members of the Fairmount Park Neighborhood Association enjoyed an excellent variety of food and drink furnished by Kyle and Cindy Muschall, after which President Michelle Mutchler-Burns called the annual meeting to order.

Michelle thanked Kyle and Cindy for their hospitality, and also commended Tami Stuart for hosting the recent Christmas party/meeting, and Anthony and Cherri Luna for hosting the fall meeting in November. The schedule of 2019 meetings will be announced later.

Treasurer Dave Huggins gave his report as follows: Current balance \$2132.88; petty cash \$151.00; expenses \$89.82. Dues were collected at the meeting (\$220.00) and the \$50.00 exterior holiday decorating award was then paid from petty cash.

The Holiday Decorating Award went to the Spitznagles (906 Grandview). The Spitznagles were vacationing so Michelle will deliver their award personally. This award also carries with it a traveling plaque engraved with every winner's name since the inception of the program. They will be able to display it until next holiday season, when another winner will be chosen.

Shari Hansen was named Person of the Year, which carries with it a beautiful framed certificate. Shari earned this award because of her tireless work organizing FPNA's block parties, and because she's been a Board member for a number of years.

Marilyn Abbott was named Volunteer of the Year, also earning a beautiful framed certificate. She not only served on the Board as Secretary, but watered all 15 flower baskets for nearly the entire season. The Volunteer award is not necessarily given yearly, but only when deemed appropriate by the Board.

President Michelle reviewed FPNA's accomplishments for 2018, as follows:

- Lookout Point clean-up, 8 bags of trash collected.
- Donation from Omaha Men's Garden Club of \$100

was used for pollination garden mulch

- Summer Block Party, one of the first NA's to utilize 712 Initiative block party trailer
- Donation from Black Hills Energy of \$250, used for bat houses and related items

Election of the 2019 Board was held. Three terms were expiring and one member resigned, as follows:

Ted Duitsman; Shari Hansen; Greg Myers (terms expired); Marilyn Abbott resigned. Greg and Shari did not run again. Therefore, four people were nominated and won by a show of hands. The new Directors are: Ted Duitsman; Cindy Muschall; Ryan Pozzi; Tali Washburn. They will join Michelle, Dave and Toni Allen, whose terms have not yet expired.

Greg, Shari, and Marilyn were thanked for their service.. The pollination garden and related troubles was discussed at length. Ben Washburn volunteered to prepare a proposal to the City Council regarding the special needs of such gardens and will work with landowner John Huggins. A committee will be named at a later date.

Amanda Redlinger (Grandview) announced her plans to create and install FPNA's first Little Library box at the entrance to Lookout Point. This will require permission from the City as it is on public property. Cindy volunteered to help.

FPNA will soon be able to mail newsletters to every resident within our district because the cost of doing so will be mostly covered by a nonprofit program. The cost per newsletter will be 11.9 cents. Details to be worked out.

Changing zoning regulations on Park and Glen was discussed. No decisions or recommendations made at this time.

The meeting adjourned. The new Board will meet at another date yet to be announced.

# Why Does Everyone in the World Play Tag?

The Straight Dope

By Cecil Adams

As great mysteries go, it's not quite up there with the lost colony of Roanoke, I've gotta say. You may have heard it mentioned, by your wife or Garrison Keillor or someone, that a bunch of Scandinavian settlers put down stakes in Minnesota over the years. Well, they and their progeny called the familiar kids' game duck-duck-gray-duck because that's what people called it back in the old country— in Swedish, it's anka-anka-grå-anka. It's just one of those immigrant contributions that stick to the culture. The Irish and Scots brought fiddle music; Hungarians brought goulash; Swedes brought duck-duck-gray-duck, which endures in the upper Midwest. There is, it happens, a Swedish variant exactly equivalent to the standard American name, called anka-anka-gås. But the gray duck's the one that made it across the ocean.

In departing from duck-duck orthodoxy, the Swedes are hardly alone. Worldwide, this game and its close relatives enjoy a diverse roster of appellations. In the Indian rumaal chor, for instance, one player, the "thief," runs around a seated circle of fellow participants, who extend their arms behind them; when the thief drops a handkerchief somewhere along the way, whoever grabs it becomes the thief's pursuer. The South African game of vroteier ("rotten egg") is similar.

When we talk about duck-duck-geese, really we're talking about a glorified version of tag — a word from the Middle English tek, meaning "touch" or "tap," having perhaps made its way to modern usage via the Scottish tig. In some parts of the British Isles the game is still called "tig," in others "tag," though it's "tip" in North Wales, "tuggy" in Newcastle, and "dobby" in Nottingham. See where I'm going? It's not that upper Midwesterners have their own occult version of a popular American game; it's that children everywhere use different names for some variation on the very same thing, an activity entailing one person — "it" — pursuing some other or others.

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## Cherry Mash by Kyle Muschall 332 Glen Avenue

2 tblsp butter	1 cup miniture marshmallows
1 cup white sugar	1 cup cherry baking chips
1/4 tsp salt	1 cup semisweet chocolate chips
1/3 cup half-n-half	1/2 cup chunky peanut butter

- Line an 8x8 or 9x9 inch square pan with waxed paper.
- In a medium saucepan, combine butter, sugar, salt and half and half. Heat until boiling, stirring occasionally
- Boil for 5 minutes, stirring enough to keep from scorching.
- Remove from heat and stir in the marshmallows, and cherry chips.
- Press the mixture into the prepared pan.
- In the microwave or in a metal bowl over a pan of simmering water, melt chocolate chips, and peanut butter together stirring frequently until smooth.
- Spread over the mixture in the pan. Refrigerate for 2 hours before cutting into squares.



# Don't Settle for Debit Settlement

**Brad Houle**

**President CAP Credit Union**

**N**ow that the holidays are over, you may be taking a closer look at your finances and debt. If you're burdened with overwhelming financial obligations, you may be tempted to turn to a debt settlement company for relief.

A debt settlement is when a creditor agrees to accept less than the total amount owed. Companies that arrange settlements promote their services as a cost-effective alternative to dealing with the debt on your own, and as superior to a repayment plan that a credit counseling agency may arrange. Unfortunately, most of the time using such a business only leads to greater problems.

## **How debt settlement companies work**

A debt settlement company requires you to stop making payments to your creditors, and deposit a specific amount of money on a monthly basis into a specially designated savings account (sometimes called a "trust" account) instead. Once you have built up a certain amount of cash, the company will offer a lump-sum payment to one of your creditors. After one account is settled, they will do the same with the next and so forth until all accounts are paid.

## **What they promise**

Most debt settlement companies promise basically the same things. Among their claims:

- They have privileged and established relationships with creditors, and so can get a better settlement than you can.
- By enrolling in their service, your financial troubles will be over in a very short time (typically six to eight months).
- Settling your debts won't harm your credit report, and may even improve it.
- If you work with them, your creditors are prevented from suing you for non-payment.

While these businesses may indeed be able to reduce your overall debt load,, the other claims are misleading or false.

## **Problems with debt settlement companies.**

In truth,, debt settlement companies don't have special creditor associations, and the deals they arrange are no better than what you would be able to negotiate. Other problems include:

## **Fees**

Not all of the money that you are depositing into the special account is going toward the lump sum payment. Some of it is going toward the company's fees, which are typically between 15 and 20 percent of the debt.

## **Credit report damage**

Because the company advises you to stop making payments, issuers for any current accounts will report the missed payments to the credit bureaus. The more months you don't pay, the worse the credit damage becomes, especially when the creditor charges the debt off and sends it to a third party collector. Even if the company you are working with settles an account, the affect on your credit report will be negative. The notation will be "settled for less than the full balance" which is less desirable than "paid in full."

## **Collection activity**

If you suddenly stop paying your accounts, be prepared to get some pretty aggressive phone calls and letters from your creditors demanding payment. Dealing with collectors is typically very unpleasant.

## **Bigger, more problematic debt**

During the time you are not paying, any account that accumulates interest and fees will grow. The more time you wait, the more money you'll need to settle the account. Also, by this time any account that is not with a collection agency will be, or the creditor will transfer it to their legal department.

## **Lawsuits**

Some debt settlement companies say that they can prevent legal action, and even quote laws that back their claim up. This is false. If you do not pay your debt as agreed, any creditor has the right to take you to court. In fact, yet another problem with using a debt settlement company is that it could trigger a lawsuit rather than avert one. This is because the company will contact your creditors and tell them that you are using their services.

Your creditors will know that you have at least some cash that they can sue you for. Without question, getting sued for

## Don't Settle

a debt is something you really want to avoid. The debt will be larger than it was before because court and attorneys costs will be added to the balance, and the creditor may be able to garnish your wages and claim funds from your accounts.

### Scams

Some debt settlement companies are pure scams—they will take your money and then disappear. This will leave you with deeply damaged credit, possible lawsuits, and a lot less money than you used to have.

### Alternatives

You do not have to pay a company to settle your debts. Your local credit union, bank, or even the credit card company you're associated with offer credit counseling services to help you take back control of your finances, but whatever you do, don't be tempted by any of these schemes. Remember, if it sounds too good to be true, it probably is—too good to be true, that is.

"A National debt, if it is NOT excessive, will be to us a blessing"

Alexander Hamilton

## FOOD FOR THOUGHT

### Foods Labeled 'Healthy' What it really means

According to dietitians, clever food labeling can fool well-intentioned consumers into believing that foods labeled sugar-free, fat-free or whole-wheat are healthy choices. Studies have shown that the right buzzword on a package can lead some people to eat twice as much or more of these foods because they are marketed as healthy.

### Here are five 'healthy' foods to be skeptical about:

**Vegetable chips.** These are marketed as healthy substitutes for vegetables but the nutrition labels on most brands read the same as potato chips. Many of the vegetables' nutrients are lost in the processing of these chips. Choose real vegetables instead.

**Nutrient-enhanced waters.** Most are nothing more than colored sugar water that contain empty calories that contribute to weight gain. Claims that some of these products are a healthy choice because of added vitamins are just marketing hype. Taking a daily multivitamin with a glass of water is a better option.

**Muffins.** If they're sprinkled with a few oats or packed with blueberries, consumers think they're a healthier choice than donuts. But muffins are really nothing more than cupcakes without icing. A mega-size muffin sold in a coffee shop can contain 500 to 600 calories.

**Premade smoothies.** Most commercial ready-made smoothies are loaded with sugar and calories. You're better off making your own smoothies with high-quality, nourishing ingredients such as low-fat Greek yogurt, skim milk and fresh or frozen fruits.

**Frozen yogurt.** Although made with low-fat or fat-free dairy ingredients, frozen yogurt typically contains high amounts of added sugar. Many of the live and active cultures added to frozen yogurt cannot survive freezing, so you won't get any probiotic benefits.

Source: WebMD

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## WE PAID OUR DUES

Our annual dues remain \$20/year for single or family membership. Many folks pay at the annual meeting, but dues are accepted at other times of the year as well. Our treasurer doesn't care when you pay, just so you do. You may drop your check in his mail box at 150 Park Ave. anytime. Please make checks payable to FPNA. We are pleased to add the following names to our paid list:

Toni Allen	Don Angeroth	Sharon Babbitt	Becky Coleman
Lori/Ed Hassett	Dave/Marie Huggins	John Huggins	Kyle/Cindy Muschall
Tom/Stephanie O'Brien	Ryan/Elizabeth Pozzi	Amanda/Brian Redlinger	Ben/Tali Washburn
Michelle Mutchler/Bryan Burns			

*Thank you, all*

## NEIGHBORS IN THE NEWS

In the Sunday edition of the Nonpareil on December 23<sup>rd</sup>, Our neighborhood was featured in a full page spread when Nate Watson's Christmas lights literally lit up the page. We are happy that the entire readership got to enjoy the beauty of Nate's creation and not just us. Nate says all the lights are LED so the cost isn't really as astronomical as one would think. He also says he bought a bunch more at the after Christmas sales, so be prepared.

Actress and our neighbor, Sarah Ebke, is at it again in a starring role as Marmee in the Chanticleer Community Theater's production of "Little Women." For those of you who are unaware, Marmee is the mother of the four March sisters in the famous Louisa Mae Alcott novel of the same name. Sarah is a popular local actress and has starred in many plays in the metro area, so we'll see her name again....and again.

## HUMBLE PIE

Okay, okay, we were wrong. In last September's newsletter we gave credit to the Wickham brothers for providing the bricks for the ubiquitous brick streets in historic Council Bluffs, when it was really the Purington Paving Company that manufactured those bricks. It probably won't matter to Purington that we gave credit to someone else for their bricks because they went out of business in 1974, but it mattered to someone, or else we wouldn't have to print this retraction. Mentioning no names.

## Do Just ONE THING!!

Using a dishwasher is one of the most water and energy-efficient ways to get your dishes clean. It's greener than washing by hand, and it also usually delivers a more sanitized finish on cups, utensils, plates, and more.

But did you know your dishwasher needs to be cleaned every few months, too? To keep your appliance in its best shape, simply fill a large bowl with white vinegar and place it inside, right side up. The mild acid will help neutralize odors and germs as it is dispensed. Then sprinkle baking soda all over the bottom of the dishwasher and run it empty; this will give the interior one last clean. These two steps will leave your dishwasher sanitized and ready for your next load of dirty dishes.

*Source: The Daily Nonpareil, January 12, 2019*

# The Importance of Eye Exams

Complete eye exams do more than help you see 20/20. Even if your eyesight seems normal, exams are vital to healthy vision. That's because these exams can help diagnose diseases, such as glaucoma (pressure in the eye which causes harm to the optic nerve), macular degeneration (changes in the retina that result in the slow loss of central vision), and cataracts (a clouding of the eye lens that can cause blurred vision.)

Eye exams can help spot health problems—such as diabetes, high blood pressure and certain cancers—many of which can also cause eye problems. Finding out about these problems early can help people get treatment early and can help lower overall healthcare costs.

Diabetes and the eyes:

25 percent of people with diabetes don't know that they have it. Which means they don't know if they have problems they should be treated for

Diabetes may raise the chances of eye damage from the sun. It may also cause sensitivity to everyday and bright light. And only 17 percent of diabetics know that light sensitivity can be made worse by the diabetes, so most are not wearing the vision protection they need.

40 percent of people with diabetes do not get a yearly eye exam.

More than 90 percent of vision loss and blindness caused by diabetic retinopathy (an eye disease caused by diabetes) can be stopped with proper vision care.

*Source: Anthem Blue Cross*



# PLAYING TAG

Continued From Pg.3

Kids have been doing this since antiquity, too, and over the centuries they've found ways to put their own whimsical little spins on it, as the Encyclopaedia Britannica notes: "In some variants the children pretend that the touch carries some form of contagion — e.g., plague (Italy), leprosy (Madagascar), fleas (Spain), or 'lurgy fever' (Great Britain)." That last ailment's fictitious, at least, but still, a grim kind of game.

I suspect it'd make sense, though, to the German philosopher Karl Groos, who back around the turn of the 20th century wondered what it was that made young mammals — including young human mammals — engage in play. Play doesn't quite make sense, after all, from an evolutionary perspective: you're expending energy that's not going toward some big-ticket goal like finding food, defending your young, or procreating. And burning energy needlessly is the best case; in the worst, you're exposing yourself to physical harm, from broken bones to concussions, for what would appear to be no good reason.

Groos's answer was that play is common in young mammals because it's a form of practice for behaviors that will be important throughout an animal's life. Escaping someone in a game of tag? That'll get you into shape to outrun some future real-life predator who wants to have you for a meal — or, I suppose, help you evade those bubonic pathogens.

In a significantly more recent article, the evolutionary psychologist Peter Gray tries to make the case that all formal team sports are variations of tag — a three-year-old playing tag and an NFL wide receiver are both outrunning a pursuer, Gray points out, though admittedly one's got better endorsement opportunities. Gray thinks that where an animal sits on the food chain may influence whether it has more fun chasing or being chased: for monkeys or squirrels, he writes, "the animal being chased shows the greatest pleasure in the game" — they need the practice outrunning predators; he places humans in this category too — whereas dogs like to chase cars because they're more evolutionarily inclined to be the predators. (You'll be forgiven for thinking it's because they're idiots.)

Researchers are only beginning to come to terms with how widespread play is in the animal kingdom. It was once thought that only certain mammals and birds wanna have fun, but we've more recently observed playlike behavior in fish, reptiles, and even invertebrates like wasps and octopuses. Accordingly, we're diversifying our understanding of why animals play. Simple survival instinct may be the beginning, but it may also be, for instance, that animals play in order to learn boundaries in their communities



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Please Share!**

**W**e welcome any submission from a member that constructively furthers a topic of current public interest. Of course, opinions expressed are not necessarily those of the Association or its membership. Please Contact the Publisher:  
 Kyle Muschall : kmuschall@cox.net



**Yes!** I want to be an active member of the Fairmount Park Neighborhood Association. Please find enclosed a check for annual dues in the amount of \$20.00 per household.

My Name and Spouse's/Significant Other's Name: \_\_\_\_\_

Children's Names and Ages: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone Numer: \_\_\_\_\_ Email Address: \_\_\_\_\_

**Remit to:** Dave Huggins, Treasurer, 150 Park Avenue Council Bluffs, Iowa 51503



**Yes!** I want to purchase a Fairmount Park Neighborhood Association banner. Please find enclosed a check for the Banner fee of \$12.00 (Or additional amounts of \_\_\_\_\_ for additional banners totaling \_\_\_\_\_.)

You must be a paid member to purchase a banner

My Name: \_\_\_\_\_

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**Remit to:** Kyle Muschall, President, 332 Glen Avenue Council Bluffs, Iowa 51503 or  
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