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What is the subject/title of the entry? "No room at the inn"; "Still here and speaking up"; "Why not give life a test drive?"; "Sometimes heroes help you save yourself." All address issues of mental health and seek to reduce mental health stigma.

Date(s) of publication? Dec. 22, 2018; Dec. 29, 2018; Feb. 7, 2019; April 12, 2019

Is your newspaper under 50,000 circulation or above 50,000 circulation? Under 50,000

Please give a brief explanation of issues discussed and the results achieved. (This space will expand as you type in your comments.)

In this series of columns, I discuss frankly and openly issues often deemed taboo in polite circles: schizophrenia, suicide, eating disorders and post-traumatic stress disorder.

Raised by a schizophrenic hoarder and challenged by my own DSM-V diagnoses, the privilege of ignoring mental health — and the stigma surrounding it — is a luxury I've never been able to afford.

And so I write, and have always written, about this subject.

On a micro level, I write to know that I am not alone; more importantly, I write so others know that they are not alone.

These are no fringe issues: Here in Kerrville, we have a large population of veterans and retirees, a state-operated mental health facility, a VA hospital and many residential treatment facilities and sober living homes. Mental illness sufferers, recovering addicts and veterans are all groups at an increased risk of homelessness, a topic that comes up frequently in Kerrville — and so I try to raise awareness about these issues and help connect people with services that may help.

I find mental health always timely and topical. One in four Americans suffer from mental illness — which means even if you don't, someone close to you does. According to the CDC, suicide takes the lives of over 44,965 Americans every year: one death by suicide every 12 minutes.

On a macro level, I write to effect societal change and reduce the stigma associated with mental illness. Stigma reduction is critical in every aspect of life: in healthcare, in education, in faith communities, in government, in law enforcement and in the judicial system.

After publishing each of these columns, I received phone calls and messages thanking me for speaking up on difficult issues. Callers shared their own stories and those of loved ones, or asked for further resources. I've heard from many locally who have said these columns have changed their entire perspective on mental health.

It's clear to me that there's a desperate need in the community to hear more about mental illness from those who have lived it — those who can approach it not from a cold, clinical standpoint but from a place of care and concern, those who can extrapolate universal insights from personal experience, and those who can share hard truths in a way the average reader can understand.

I write about mental health because — as a popular song by Matthew West goes — "If not us, then who? ... If not now, then when?" If not me, then who?

# **O**PINION

# **Kerrville Daily Times**

Weekend, December 22-23, 2018

## **Bible Verse**

The angel went to her and said, "Greetings, you who are highly favored! The Lord is with you."

— Luke 1:28

# Write to us

The Kerrville Daily Times welcomes readers' opinions expressed through submitted guest columns and letters to the editor.

Unless so noted, the opinions expressed on this page are not representative of the beliefs or opinions held by Times staff members, individually or as a whole.

Submit as follows:

• Mail: Letters to the Editor. The Kerrville Daily Times, P.O. Box 291428, Kerrville, TX 78029.

• In-Person: Drop off at The Kerrville Daily Times, 429 Jefferson St. in Kerrville.

• E-mail: news@dailytimes. com

• Online: Submit letters through our website: www. dailytimes.com

Letters are strictly limited to 300 words or fewer, no exceptions; guest columns to no more than 750 words.

Letters must be originally written, and writers are limited to one letter per calendar month. Submissions must include the writer's full name, complete address and contact information. Only the writer's full name and city of residence are published.

Letters should be courteous and void of curse words. No criticisms are allowed of private citizens. All letters are subject to editing for clarity and brevity.

Complaints about privately owned businesses are not published, but rather shared with that business and with the appropriately related agency, such as the Better Business Bureau.

Letters in support of candidates are allowed, but should not disparage other candidates.

**Editorial board** 

# **HOW SHE SEES IT**

# No room at the inn

Long lay the world, in sin and error pining

'Til he appeared and the soul felt its worth. A thrill of hope, the weary

world rejoices For yonder breaks a new and glorious morn.

This Christmas, we remember the babe of Bethlehem, born in a food trough to save a weary world.

We are called to see him in the widow, the orphan, the poor, the sick, the homeless — not just Dec. 25, but always.

"I see Jesus in every human being," Mother Teresa once said. "I say to myself, this is hungry Jesus, I must feed him."

Often, we don't have to look far.

I see him in my mother, who has been diagnosed with schizoaffective disorder and is homeless somewhere in upstate New York this holiday season.

Four years ago, experiencing paranoid delusions, she went off all her medications and left her family to clamber down the rabbit hole in search of adventure.

If you saw her, she might look like a homeless old lady gibbering to herself on a street corner, but what you'd see is not my mom.

My mom is brilliant,

beautiful, creative - and the most dangerously honest person I ever met. She would

torch your ships

and bury you at

sea and pair it

caught you in

a lie. She never

met a war she

wouldn't wage

wouldn't die on

where truth and

cross-stitch a duckling

of Shakespeare in flawless

She left me with enough

baggage to ground a Boeing

747, but she made the best

dogged grit and a spark of

tenacity that occasionally

putters but never goes out.

And somewhere in the

refracted light of a shattered

psyche, a mother's love

at a San Antonio H-E-B

after a late-night rehearsal

were out of string cheese.

foods, a young man — he

looked about 21 — tapped

me on the shoulder.

downtown because my kids

As I stood near the prepared

endures.

parts of me: a legacy of sheer

iambic pentameter.

or a hill she

hospital bracelet.

**Donna Provencher KDT** Columnist

showed me the gash — "and I'm real hungry. Could you maybe get me something to eat?"

He sported a blanket over

"Excuse me,

ma'am," he said,

around, unable to

focus. "You look

like a nice person,

and I just got out

because this guy ...

this guy stabbed

of the hospital

his eyes darting

his shoulders and a telltale

I hesitated for a moment, thinking of my kids awaiting my return home and my dwindling bank account.

I saw my mom.

"Of course," I said. "What

He picked out four or five

"Sour cream and onion Pringles and some Gatorade?" he asked.

items and he left the store to wait for me outside.

Another shopper stopped



**LETTERS TO THE EDITOR** Sparkling and glowing at tea

The recent Daughters of the American Revolution Christmas Tea was wonderful.

The many ladies of the Major James Ken Chapter Daughters of the American Revolution gathered for the gala affair at the elegant home of one of the members. We enjoyed hot tea, many laughs and

music. The Daughters of the American Revolution, or D.A.R., was founded on Oct. 11,

1890. They promote pride in our country and patriotism. They perform much charity on scholarships for students, engage in volunteer efforts, put together care packages for the military and work to preserve history.

Any woman age 18 and up with lineal descent from an American patriot who fought the British can join.

Both my grandfathers and my father were Sons of the American Revolution, or S.A.R.

Our heritage? It includes merchants and soldiers and explorers of the North West.

D.A.R. is in need of mid-life and young adults, Millennials. Much of the group is made up of seniors.

It was the height of the recent ball when I fell down in the living room, hurting my knee.

I received lots of attention, with concerned telephone calls.

Thank you all.

Finally, please pray for my friend, whose husband passed away 3 weeks ago. He is with the Christmas Jesus now. Happy holidays to Kerrville.

**Beth Bradley, Kerrville** 

# Civility in government

Hearing of a shut down of the federal government, I am reminded that our city council was shut down in 1968 for almost three months. Marvin Hunter was elected to city council, but then accepted employment away from Kerrville. Fuzzy Swayze and I were holdovers, Cedric Toler and Dan Johnson were elected along with Hunter.

At that time, there were no "place positions," all were elected at large. Hunter agreed to be sworn in so that we could organize the council but resigned at the end of the first meeting. Swayze was appointed Mayor during this meeting. Subsequent meetings were deadlocked at 2-2. Toler and Johnson held fast to voting no to everything Swayze or I proposed, including the appointment of a replacement council member. Neither of them would propose anything. The council remained deadlocked until community leaders with recall petitions in hand came into a council meeting forcing Toler to relent and vote in a replacement, 3-1. For the remainder of Swayze's term, there were no unanimous votes, always 3-2. Following Swayze, I served as mayor for the next two years with a single unanimous vote. During this time, despite frustrations and some spirited debate, the council members never lost respect for one another, freely having cordial conversations away from city hall about football, family or remembrances. We didn't have the Open Meetings Act to contend with, but we seldom - if ever talked about city business for reasons that should be obvious. No council member was ever time restricted, denied expressions of his opinion or standing in council meetings, even under these trying circumstances. I hope the present council follows this example leaving their animus and distrust of one another at the front door while respectfully carrying out their obligations to the citizens.

with a dockside piña colada if she

me" — here he justice were at stake. The woman could

on a horizontal-smocked dress in record time and recite the complete works

He chewed his lip.

I saw the Christ child.

would you like?"

pre-made sandwiches, and I asked him if he wanted anything else.

I went on the hunt for his A few weeks ago, I stopped

me.

"It's nice of you to want to help, but I want you to know that guy's a con artist.

See PROVENCHER, page 5A

Carlina Villalpando, Publisher Travis Webb, Managing Editor Donna Provencher, **Staff Writer** Dean Heep, Composing Manager Luly Miller, Advertising Tom Holden, Photo Editor

## Mallard Fillmore by Bruce Tinsley



### **Doonesbury** by Garry Trudeau



# **Elected officials**

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#### **Vice President**

Mike Pence Executive Office Building, Washington, D.C. 20501, vice\_president@ whitehouse.gov

#### U.S. Senator Ted Cruz **B40B** Dirksen Senate Office Building Washington, D.C. 20510 202-224-5922 www.cruz.senate.gov

#### U.S. Senator

John Cornyn 517 Hart Senate Office Bldg., Washington, D.C. 20510, Main: 202-224-2934 Fax: 202-228-2856 www.cornyn.senate.gov

**U.S. Representative** Lamar Smith

Kerrville District Office, 301 Junction Highway, Suite 346C, Kerrville, TX 78028 896-0154, Hours: 8am - Noon Monday -Thursday, www.lamarsmith.house.gov

#### **Texas Governor**

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#### **State Senator** Dawn Buckingham P.O. Box 12068, Capitol Station Austin, TX 78711, 512-463-0124 senbuckinghammedia@gmail.com

#### **State Representative**

Andrew Murr 715 Water St., Kerrville, TX 78028 830-257-0432, Fax: 512-463-1449 www.house.state.tx.us/members

#### **Kerr County Judge**

Tom Pollard 700 Main St. Kerrville, TX 78028, 830-792-2211, cojudge@co.kerr.tx.us

#### **Kerrville Mayor**

Bill Blackburn Kerrville City Hall, 701 Main St.,

#### John M. Mosty, Kerrville

# Quoteworthy

"Success is the result of perfection, hard work, learning from failure, loyalty, and persistence." — Colin Powell

> Kerrville, TX 78028, 830-257-8000 www.kerrvilletx.gov

#### Ingram Mayor Brandon Rowan, 230 Texas 39,

Ingram, TX 78025 830-367-5115

#### **State Board of Education**

District 5 Ken Mercer P.O. Box 781301, San Antonio, TX 79932 512-463-9007 sboesupport@tea.state.tx.us

Kathleen Hudson, executive direc-

tor, and asked if there was any way

we could bring music into nursing homes. She said, 'Sure. Raise the

money, and we'll offer it.' I'd never

written a grant in my life, but she

told me to just let it come from my

heart, so I did. Our very first grant

# **HOW HE SEES IT** 5 common mistakes to avoid when planning for retirement

The most important goal for many of my clients is to retire on their terms — which often means planning a long, secure retirement that enables them to check off items on their ultimate bucket list. Retirement requires careful planning in addition to avoiding financial missteps along the way. Here are five common mistakes and strategies to avoid them.

#### Pushing retirement planning into the future.

Preparing for retirement can be overwhelming, so it's easy to think, "I'll tackle it next year."

Simply put, the earlier you start focusing on retirement, the earlier you can prepare a plan that accounts for your goals and concerns. And, focusing on saving today gives your investments the opportunity to snowball in value through the power of compound interest.

#### Underestimating the cost of health care.

Medical costs are rising, with no clear end in sight. Your best defense is to figure out what protection and sources of income you could apply toward potential medical expenses. Common vehicles include Medicare and supplemental insurance premiums, long-term care policies, continuing health

insurance through an employer and health savings accounts. Know which policies cover various

expenses, and stay familiar with the amount of vour deductibles, co-

pays and out-of-pocket

#### maximums. Ignoring the impact of taxes.

**Jeff Talarico** 

Predicting your tax bill in retirement can be complicated, but **Guest Columnist** it's worth the effort.

Retirement income for many retirees comes from a variety of taxable and non-taxable sources. Your tax rate will be based only on your taxable income, so it's important to know and manage the tax treatment of your retirement paycheck.

When you turn age 70 1/2, you are required to take a minimum distribution from your traditional IRA. This money is generally taxable. If you don't need the money and want to avoid the resulting tax bill, consider transferring your distribution (up to \$100,000) directly from your IRA to a qualified charitable organization. A tax professional can help you determine the strategy that's right for your situation.

#### Using your 401(k) savings for other expenses.

Before you tap your retirement savings early, think through the

consequences. IRS rules allow investors to withdraw 401(k) savings for qualified expenses (non-qualified items trigger a 10 percent penalty). But just because you can, doesn't mean you should. Removing money from an income-bearing account reduces the long-term growth potential you can earn through continued saving and compound interest.

#### Downplaying the importance of estate planning.

A well-rounded retirement plan includes documenting your wishes for how you want your affairs handled if you become incapacitated or when you pass away. Creating (or updating) your estate plan enables you to help minimize any estate or inheritance tax for your beneficiaries and add in other specifications that help your assets transfer smoothly to the next generation.

Time is on your side when you start preparing early. Tackling one step at a time is a great way to make progress on your retirement plan and avoid potentially costly missteps. If you want a second opinion, engage a financial advisor who can review your situation in detail.

Jeff Talarico, CRPC is a financial advisor and certified Kingdom Advisor with Ameriprise Financial Services Inc. in Kerrville. To contact him, visit www. ameripriseadvisors.com/jeff.talarico.

# A joyful noise

# Texas Heritage Music Foundation gives gift of song

Could you imagine this time of year without all the holiday music? Hearing the sounds of the season takes us all back to memories of our younger years and past holidays.

The power of music's effect on the elderly has been well-documented. Researchers note that even people

with dementia

**Austin Dickson** can connect with **Guest Columnist** songs from their past. Music is stored in a part of the brain that is least affected by the

disease. Bringing the magic of music to area nursing homes and retirement communities year-round is the aim of The Music Connection, a program of the Texas Heritage Music Foundation.

Music Connection founder, Janice Ballard, was motivated by what she saw when her father was in a nursing home: "I asked a friend to bring her guitar and sing some songs to my dad. Hearing music brightened his day, so much so that we made sure he had a tape of music to listen to when he couldn't enjoy someone playing for him. That tape was playing when he passed away."

"I was a board member of the Texas Heritage Music Foundation at the time," added Ballard. "I went to



Other local foundations also joined in to support the project, and we've been going strong ever since." Ballard estimates that more than a

thousand per-

**Tina Woods** Guest Columnist

formances have been given in area nursing homes, residential care facilities, retirement communities, and the Kerrville VA hospital since The Music Connection was started. There are 15 to 18 performances a month throughout the Hill Country, including Kerrville, Fredericksburg, Bandera, Comfort and Boerne.

Over the past five years, Ballard has witnessed incredible transformations.

"There was a fairly young woman, maybe in her 50s. We were playing 'You Are My Sunshine' and she was standing up, clapping to the beat and singing all the words. The facility's activity director came over later with tears in her eyes. She told me the woman had a brain disorder that delays her speech and her motor

See MUSIC, page 8A

**Provencher** 

#### Continued from page 4A

He stopped by my house asking for food one time," he said. "I gave him sardines, and he complained. If he was hungry enough, he'd eat them."

I didn't ask if that's how he would treat the infant Jesus in our midst, with cold canned sardines grudgingly gifted, or if he'd pop the cork on some Dom Pérignon and slay the fatted calf to celebrate his arrival.

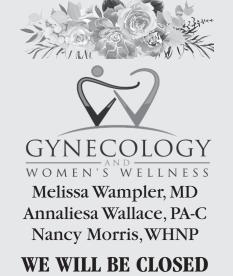
I didn't ask. I just looked at him. "You just never know

able-bodied as much as the invalid. Compassion must proscribe judgment and prescribe care.

My voice sounded hollow, strained. I excused myself and checked out with my groceries, wondering if my words fell on deaf ears.

The stars twinkled through the smog high above the San Antonio skyline as I carried the bags over to the man wrapped in a blanket, leaning against a cart-return kiosk on an unusually cold San Antonio night.

Let's not forget the savior of the world, too, was wrapped in a blanket on a cold winter's night, because there was no room for him at the inn. And — if you happen to run into my mom next vear — she likes Pepsi and candy-coated Jordan almonds.



# DEC. 26<sup>TH</sup> THROUGH DEC. 28<sup>TH</sup> while we move our office to a new location.

We will begin seeing



who's a grifter," he said. "If my kids had been home when he showed up, I'd have shot him. That guy looks perfectly able to work to me.'

Not all wounds are visible, I explained to him. Mental illness takes no prisoners and ravages the

Donna Provencher is reporter for The Kerrville Daily Times.

patients at our new location on Jan. 2nd, 2019

Our new office will be located at: 708 Hill Country Dr. Suite 300A Kerrville 830-895-7755

- Same Day Testing Available. - Insurance Coverage 100% for Testing and Treatments.

- Unique Patient specific treatment

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2018 Jeep Compass Limited 4WD Only 16K miles w/ remaining factory warranty! Heated leather seats, dual climate control, Bluetooth, Apple CarPlay, blind spot monitor & lane departure warning...30 MPG Hwy!



2016 Kia Forte LX One owner local vehicle w/ only 18K miles! Automatic w/ pwr. locks/windows, Bluetooth & backup camera. Super efficient at 39 MPG Hwy...great commuter!

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2017 Nissan Sentra S One owner w/ only 12K miles & remaining factory warranty. Automatic w/ pwr. locks/windows, Bluetooth & alloy wheels. Super fuel efficient @ 37 MPG Hwy!

We'll buy your

don't buy one

from us.

vehicle even if you

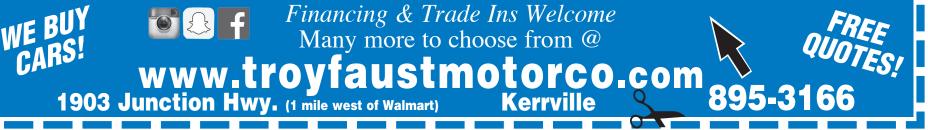


2014 Nissan Altima SV Low miles @ only 50K! Pwr. driver's seat, sunroof, navigation, dual climate control, Bluetooth, backup camera & blind spot monitor. 38 MPG Hwy!



2017 Toyota Tacoma Crew Cab One owner w/ only 32K miles & remaining factory warranty. TRD Sport w/ navigation, sliding rear window, Bluetooth, running boards, tow package & backup camera. Meticulous service history

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# 4A OPINION

# Kerrville Daily Times

Quoteworthy

"A common

completely

foolproof is to

underestimate

the ingenuity of

complete fools."

**LETTERS TO** 

THE EDITOR

**KerrKonnect** 

Three cheers for

Three cheers and some hoorahs, too,

for our excellent new transportation

mistake that people

make when trying to design something

Weekend, December 29-30, 2018

- Douglas Adams

## **Bible Verse**

"Come to me, all you who are weary and burdened, and I will give you rest."

- Matthew 11:28 NIV

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Letters in support of candidates are allowed, but should not disparage other candidates.



**HOW SHE SEES IT** 

# Still here and speaking up

because you've been chug-

In the first place, I didn't die.

didn't take me

long to realize

during my stint

in the ICU that

trying to die, as a

general rule, does

not elicit a great

deal of sympathy

While it all

vou.

from those around

Donna Provencher **KDT** Columnist

seems rather epic and cinematic and readyfor-my-closeup-Mr. DeMille while you're drifting in and out of consciousness amidst the haze of bright lights and sterile hospital smells and nurses frantically fussing over you and family and friends shuffling in and out talking about you in hushed elegiac tones, when you finally wake up to the prosaic reality of friends staring at you with pity and strangers staring at you with contempt and wearing a hospital gown that doesn't quite meet in the back and having sticky white heart-monitor strips fused, leech-like, to your chest and being squirmily hooked up to a catheter and forced to drink ground-up charcoal mixed with chocolate syrup to coat your stomach lining and eat stale hospital-cafeteria mashed potatoes, which you don't even feel like eating

having nothing to watch on TV but an endless parade of "Friends" reruns and bad Lifetime movies

- suddenly, the whole thing no longer seems quite as Oscar-worthy an act as it did.

It was July 2005, and I was 19 years old.

In hindsight, there wasn't anything much wrong that a little time and perspective wouldn't have cured. A boy had left me. It's an old story, and not a terribly original one.

Kids though we were, I had a ring and a date, and he'd promised to spend the rest of his life with me, and in my depression-addled brain, that made all the difference. He was Judas and Stalin and Yoko Ono all rolled into one as far as I was concerned.

But here's the important part: I am your friend, your mother, your sibling, your child, your next-door neighbor. I graduated at the top of my high school class and summa cum laude with bachelor's and master's degrees.

I am popular and outgoing. I have always been gainfully employed. I have written,

directed, performed, taught and jitterbugged through life with an enormous smile plastered on my face and a doggedly creative spark that often burns at both ends but seldom lasts the night. I have never been homeless or friendless. I have never worn a tin-foil hat or slept beneath a bridge.

lurks in lonely corners behind closed doors. It doesn't.

It lives in your own home, your own workplace, your own Facebook feed. It sets up camp in your backyard, behind white picket and chain-link fences alike. Sometimes it wears a tin-foil hat. More often, it wears Levi's and cowboy boots, business suits and Prada heels, skinny jeans and Uggs. We are depression, and we

since then. These days, it doesn't hurt to smile. I have come to peace - or at least détente — with my own existence. I have come to value my own mind as something strange and beautiful and altogether unique in this world. I have, like Rumpelstiltsken, learned to spin straw into gold.

But sometimes I still wake up in pain. Sometimes I think dark and ugly thoughts.

See **PROVENCHER**, page 5A

ANDREW MEMEELSYNDICATION GOCOMICS.COM

You may think depression

are legion.

It has been many years

service, KerrKonnect, I've used it twice and find it to be exactly what this community needs. Mike and Karen Burkett and the other volunteers who put this thing together did a superb job getting all the legalities together and approved, lining up volunteer

drivers and other staff — and God only knows what else that was required. My most recent driver, Dorothy Funk, assured me that the drivers enjoy

what they're doing as much as the riders who also are thrilled to have a private chauffeur to help with errands. And friends who've used the service are as excited as I.

If you've not tried KerrKonnect, I urge you to do so.

May God bless everyone who is involved with KerrKonnect.

**Doris Roepke, Kerrville** 

# Ticker-tape parade

There has been a lot of inquiry into the Russian's involvement into the 2016 election.

It it turns out that they were involved in defeating Hillary then I think Putin should receive a ticker-tape parade and a key to the city. Good deeds should be rewarded.

J.R. Cocke, Ingram

# Thanks for the help

Our car suddenly stopped at the orner of Harper and Jackson road



Carlina Villalpando, Publisher Travis Webb, Managing Editor Donna Provencher, **Staff Writer** Dean Heep, Composing Manager Luly Miller, Advertising Tom Holden, Photo Editor



## Mallard Fillmore by Bruce Tinsley



## **Doonesbury** by Garry Trudeau



# **Elected officials**

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#### **Vice President**

Mike Pence Executive Office Building, Washington, D.C. 20501, vice\_president@ whitehouse.gov

**U.S.Senator** Ted Cruz **B40B** Dirksen Senate Office Building Washington, D.C. 20510 202-224-5922 www.cruz.senate.gov

#### **U.S.Senator**

John Cornyn 517 Hart Senate Office Bldg., Washington, D.C. 20510, Main: 202-224-2934 Fax: 202-228-2856 www.cornyn.senate.gov

**U.S. Representative** Lamar Smith

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Andrew Murr 715 Water St., Kerrville, TX 78028 830-257-0432, Fax: 512-463-1449 www.house.state.tx.us/members

#### **Kerr County Judge**

Tom Pollard 700 Main St. Kerrville, TX 78028, 830-792-2211, cojudge@co.kerr.tx.us

#### **Kerrville Mayor**

Bill Blackburn Kerrville City Hall, 701 Main St., on Dec. 13, with the wind at a constant roar. Holding up traffic we were amazed at the patience and willingness to help from those stuck behind us. A lovely couple jumped out of their pickup and helped push our GMC onto Jackson Road.

Officer Keller responded within 5 minutes of my call to the KPD. Hill Country Wrecker came within another 5 minutes and Jacob towed us to a safe place. Officer Keller kept us warm and out of the wind in the back of his patrol car until my son came to rescue us about 10 minutes later.

It was probably the highlight of my son's day to see his mother climb out of a police car!

We are so very grateful for these acts of kindness shown to us by this lovely town. Although we did not get everyone's name, we are grateful for their help and will continue to "pay it forward" when we get the chance to help someone else.

#### **Eileen Meek and Roy Starks, Ingram**

# **More online**

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# Returning to school as an adult? How to pay tuition

Millions of Americans in the workforce are heading back to school to further their education. According to the National Center for Education Statistics, 3.5 million students enrolled in college for fall 2016 were age 35 and older. These adult learners are enrolling for a variety of reasons — to earn an MBA or master's degree to improve their growth in their current job; to train

for a new career; or to satisfy an urge to expand their knowledge base. If you decide additional

education is the right option for you, be aware that college costs are on the rise. How will you pay for it? Here are some options to contemplate:

#### YOUR SAVINGS

Consider what savings you may have available to put toward tuition. If your return to school is still a semester or two away, start setting aside specific savings you can use for this purpose. Be sure to account for the cost of books, technology and other fees your school of choice may require.

Resist the urge to tap into your retirement accounts. While it may be tempting, you have other sources of funds to pay for school that are not available to pay for your retirement.

#### 529 PLANS

A tax-advantaged 529 college savings plan is typically used as a savings vehicle for future education needs of children or grandchildren. But you can also establish a 529 for your own education or tap unused assets you established in a child's account for your own expenses.

#### **TUITION REIMBURSEMENT**

Returning to school is particularly attractive if your employer offers a tuition reimbursement program. In practical terms, this means you could further your education and potentially improve your job and career prospects at a reduced cost to you. Important caveats may be tied to the reimbursement, such as only covering tuition for coursework in an area relevant to your current role or requiring you to remain with your employer for a period of time after completing your education.

Check with your human resources department to see what benefits are available to you.

### GRANTS AND

SCHOLARSHIPS There is no age limit to qualify for federal financial aid. Financial need dictates the ability to qualify for grants at the fed-

eral level, which

may limit your

**Jeff Talarico** Guest Columnist

> opportunities. However, you may also be able to find scholarships from other sources that apply specifically for older students. Your school's financial aid office is often a helpful resource.

#### LOANS

Adult students are eligible to take out traditional student loans. If you do, be thoughtful about the amount you borrow and diligent about repaying them quickly after graduation.

You may be able to deduct a portion of the student loan interest from your gross income, subject to certain limitations.

#### TAX CREDITS

There may be opportunities to reduce your tax bill if you qualify for education-related tax credits. For example, the Lifetime Learning Credit is a tax credit of up to \$2,000 per tax return for qualifying higher education expenses (income limits apply).

Which option — or combination of options — is right for you? Enrolling as a full-time student means higher upfront costs and a bigger time commitment. Yet, it can result in a degree or certification faster, which may be ideal if you are eligible for a higher-paying position afterward or if you are funding your schooling through scholarships and loans.

If you choose to complete a class at a time, your education will take longer. Financially, this could allow you to absorb tuition and fees into your regular budget or pull the funds from a 529 account that is earning investment income in the meantime. Additionally, doing so may maximize your tax credit and reimbursement options.

No matter how you fund higher education, consider how the cost fits within your overall financial strategy. A good place to start is to sit down with a financial advisor to discuss how you can prioritize school amid your other financial goals.

Jeff Talarico, CRPC is a financial advisor and certified Kingdom Advisor with Ameriprise Financial Services Inc. in Kerrville. To contact him, visit www.ameripriseadvisors. com/jeff.talarico.

# Provencher

#### From page 4A

Sometimes I fear those I love would be better off without me.

While treatment and (the right) pharmaceuticals have proven themselves invaluable, no amount of therapy, acupuncture, 12-step groups, meditation or medication will ever "cure" depression. But I believe, like Albert Camus, that even in the dead of winter there lies within me an an invincible summer. And so I choose to

get up in the morning. I choose to fight. I choose to believe that life — even life with depression — is precious and lovely and worth fighting for. Some of my friends stopped believing that; they are dead now. They, like me, were somebody's daughter, son, mother, father, husband, wife, sibling. They, like me, sat next to you on the subway, in class, at book club. They got drinks with you after work at happy hour. Each and every one was achingly smart, blisteringly

## **NEED HELP?**

creative, desperately loved,

terribly wounded — and I

fight every day for them.

By divine providence or

sheer dumb luck, I'm still

here to speak up for them,

and I have been too silent

Claus-looking psychiatrist

in a white lab coat looked

me up and down, listened

to me chatter on about my

plans for the future, for

my babies and my Tonys

and my Pulitzers, and said

simply: "Donna, it seems

lot more to offer the world

to me you have a whole

He will never know

what a gift he gave me.

high-profile figures to

depression — including

Anthony Bourdain and

whose names we will

never know.

Kate Spade — and many

In 2018, we lost some

When I was 19, a Santa-

for too long.

than not."

➤ If you or someone you love is in crisis, the National Suicide Prevention Hotline can be reached at 1-800-273-8255, 24 hours a day, 7 days a week. Locally, the Hill Country Mental Mental Health and Developmental Disabilities Centers crisis response line can be reached at 1-877-466-0660, 24 hours a day, 7 days a week.

In 2019, we pray to lose no more.

Know that if you're suffering, you don't have to suffer in silence. Know that there is no shame in being sad. Know I am always here to talk you off a ledge, however steep the summit, day or night. Know you are unique, unrepeatable and irreducible, and that you are loved more than you can ever possibly imagine. Know that you are the youest of yous that ever was. Know that I don't know what I would do without you and I don't care to find out.

Most especially, know this, and take it from an expert in barreling through pain and sloughing through Despond: It gets better.

Donna Provencher is reporter at The Kerrville Daily Times.

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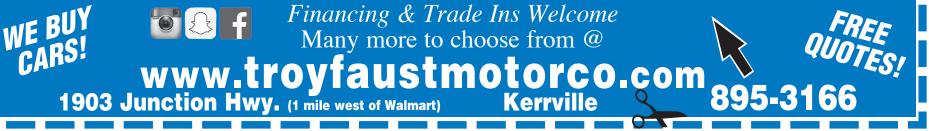
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# **O**PINION

# Kerrville Daily Times Thursday, February 7, 2019

# **Bible Verse**

When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.

#### - James 4:3 NIV

# Write to us

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through our website: www. dailytimes.com Letters are strictly limited

to 300 words or fewer, no exceptions; guest columns to no more than 750 words.

Letters must be originally written, and writers are limited to one letter per calendar month. Submissions must include the writer's full name, complete address and contact information. Only the writer's full name and city of residence are published.

Letters should be courteous and void of curse words. No criticisms are allowed of private citizens. All letters are subject to editing for clarity and brevity.

Complaints about privately owned businesses are not published, but rather shared with that business and with the appropriately related agency, such as the Better Business Bureau.

Letters in support of candidates are allowed, but should not disparage other candidates.



# **HOW SHE SEES IT**

# Why not give life a test drive?

"You are imperfect, permanently and inevitably flawed. And you are beautiful." — American writer and psychotherapist Amy Bloom Thirty-six years ago this week,

the world lost one of the greatest performers of all time, Karen Carpenter, at the age of 32 to a disease still little understood today: anorexia nervosa.

She had the voice of an angel and a smile that could melt Sheetrock. She lit up every stage with sheer force of personality. She was a powerhouse, a dynamo, a

talent the likes of which the world may never see again. She was irreplaceable.

And we lost her at 32 years old, with some of her final words to her therapist being, "I'm just afraid I'm gonna miss it all."

This year, remembering her is more poignant than usual for me. This year, I am 33.

This year, I have outlived Karen Carpenter.

I remember once, some 8 or 9 years ago in the throes of my own eating disorder, my baby sister wrapping her arms around my then-frail frame and asking: "How can someone so beautiful, and so brilliant, and so good, and so talented, and so universally loved and adored ... be so sad?"

How, indeed? Because brains can break. Vision is cloudy. Perception is flawed. And sometimes, life is hard.

> I have had the single most challenging few years of my life, but I can honestly say I weigh more than I have in 10 vears.

After three pregnancies in five years and two beautiful living babies, my skin sags in places I wish it didn't. No, I haven't lost the baby weight. Telltale crow's

feet lurk just beneath my trendy winged eyeliner. The dark circles under my eyes might as well be tattooed at this point.

I see them as a badge of honor. Growing older is a privilege denied to many.

I'm not perfect — and perhaps the judgmental voice behind my ears telling me I'm not and never will be good enough will never be fully silenced — but after spending my 20s hooked up to a heart monitor in the ICU before multiple rehab stints, somewhere along the line, I started to take honest stock of something author Elizabeth Gilbert once said: Why not stop romanticizing and glamorizing this, statistically the most fatal of all mental illnesses, and start encouraging

our greatest creative minds to, you know, live and thrive and create more art?

Those of us with eating disorders have known, intimately and oppressively, the fear of the ordinary. It was never enough, growing up, to be merely yourself, precious and unique, loved and lovable, unique, unrepeatable, irreducible.

The pressure was on; the external and internal compulsion to be Something, to be Great, to be Extraordinary, was unrelenting.

In our efforts to impress our parents, our friends, our enemies — to prove ourselves worthy of love we got straight A's, were valedictorians and salutatorians, graduated summa cum laude, danced through the hallways of academia with selfpromoting narcissism masking the self-loathing lurking just beneath.

We became great students, writers, actors, singers, dancers, athletes, employees. We lusted after perfection, seeking to be the best, the brightest, the prettiest, the wittiest, the smartest, the sexiest — all embodied in being the Thinnest whatever the cost.

Eventually, we lost ourselves in the process, turning violently upon our own persons, destroying our very selves in our quest to obliterate the imperfect.

Embracing imperfection is still a near-impossible task for most of us. But it's time we recognized that chasing the extraordinary is what almost killed us in the first place.

If your greatest achievement in life is a weight in the double digits or the ability to shimmy into a pair of size 0 jeans — if the only legacy you've left behind when you die of cardiac arrest at 25 and they play James Taylor's "Fire and Rain" at your funeral and everybody cries or that they emblazon across your tombstone the dubious distinction "She Was Thin" — if the world remembers you not for the size of your heart but for the size of your waistline — then I would venture so far as to say your entire life has been in vain, has been — dare I say it — ordinary.

Years ago, I had to ask myself: Why not give life a test drive? You might find it's worth it after all.

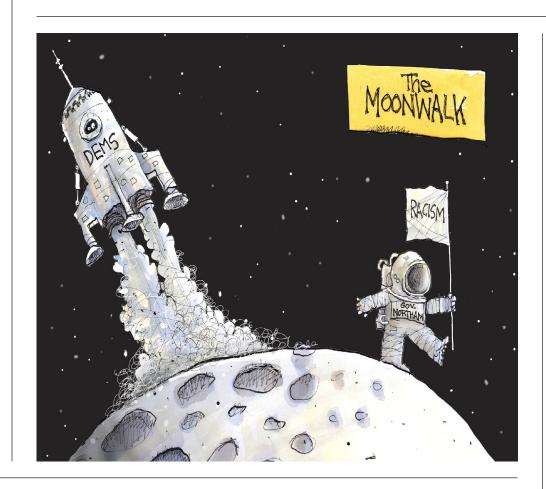
February is National Eating Disorder Awareness Month. Educate yourself. Everyone knows someone. And one in 10 of them will be lost too soon to health complications or suicide.

Karen Carpenter was boss. Karen Carpenter was brilliant. Karen Carpenter was a goddess. And Karen Carpenter is dead. Karen Carpenter missed it all.

What might she have done with another 50 years?

I don't know. But I intend to find out.

Donna Provencher is a reporter at The Kerrville Daily Times.



# Question of the week

During the summer we asked readers to tell us which area roadways were most in need of repair. It's time to check in again: Which area roads are most in need of repair or other attention?

# Quoteworthy

My advice is not always so logical and consistent. But then, love is not logical and consistent. So why should my advice

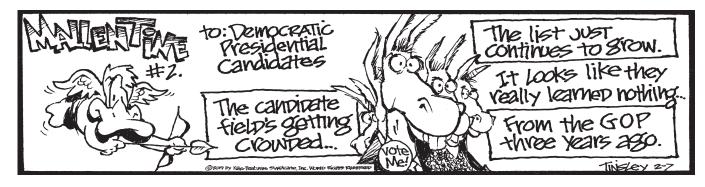




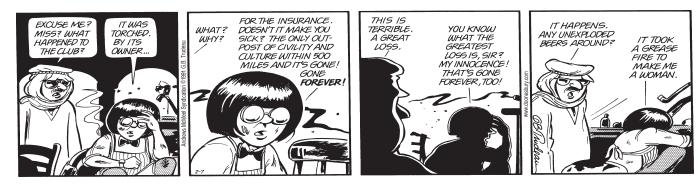
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## Mallard Fillmore by Bruce Tinsley



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U.S. Senator John Cornyn

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**Kerrville Mayor** Bill Blackburn Kerrville City Hall, 701 Main St., Kerrville, TX 78028, 830-257-8000

be? If you want that kind of thinking, go to a computer. Computers are always logical and consistent, and you see how often they get proposed to.

- Zsa Zsa Gabor

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# **O**PINION

# Kerrville Daily Times Friday, April 12, 2019

# **Bible Verse**

"He himself bore our sins" in his body on the cross, so that we might die to sins and live for righteousness;"by his wounds you have been healed."

— 1 Peter 2:24 N/V

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Complaints about privately owned businesses are not published, but rather shared with that business and with the appropriately related agency, such as the Better Business Bureau.



# **HOW SHE SEE IT** Sometimes heroes help you save yourself

"Above all, be the heroine of your own life, and not the victim." — Nora Ephron

It was a different time, in a different place, when I was a different girl, navigating the court system as a rape victim ravaged

by post-traumatic stress

Some people don't

angels, but I do. Mine

He was my assigned

victim advocate, and he

was there with me from

the very first moments

in the emergency room

when they first told me

they didn't have a sexual assault

couldn't find the keys to where

And so we waited. And waited.

For hours. It was just past midnight

when I went in, and it would be

10 o'clock in the morning before I

finally stumbled through my own

front door, feeling more violated

But as we waited, J.P. — a

middle-aged military guy with a

regulation high-and-tight Army

nurse examiner on staff and

they stored the rape kits.

than I had before.

believe in guardian

was named J.P.

disorder.



**Donna Provencher KDT** Columnist

under harsh fluorescent lights, J.P. retreated, waiting politely outside. But he was there to listen as I cried great, heaving sobs when I finally came out of the

haircut and kindly eyes — made

talked about in particular. I kept

his questions with clipped, brief

I don't remember anything we

my eyes on the ground, answering

When a SANE nurse

from a neighboring hos-

pital finally arrived and

began my forensic exam

small talk with me.

responses.

forensic exam room. He was there for me at every court date as I attempted to obtain a no-contact order, as I was forced with each continuance

to sit 5 feet away from my abuser. He was there for me in the middle of the night, night after night, to talk me off a ledge and connect me with professional resources when suicide seemed my only option.

He was there for me at grand jury when I finally had 15 minutes of courage and testified against my rapist.

He texted me periodically. He didn't always say a lot. But his giant muscular frame was comforting, concrete, reassuring, in a world where nothing else felt real. On at least six occasions, it was the only physical barrier between me and my rapist.

J.P. texted me after the assistant district D.A. called me up one day and told me the devastating news: that after everything I'd been through, everything I'd sacrificed to testify - my job, my friends, my life — the jury had no-billed my case, and my rapist would never stand trial.

Sometimes the human heart breaks silently. Sometimes it howls.

J.P. was there for both. Trauma has a way of render-

ing everyone suspect. Suddenly the world seems a lot colder. Are people being chillier toward you, or is it you who have lost the capacity to feel warmth? Is it reasonable for the hard of hearing to assume the world has ceased to emit sound? For the blind to assume the world has ceased to bloom in glorious living color? And if you no longer speak the language of love and laughter and human connection in the same way you once did — if

Doctors

you must re-learn it as a stroke victim navigates an unfamiliar language with tricky syntax — is it fair to assume these things no longer exist?

As in a Golden Age of Hollywood film, you remind yourself that it is they who are at rest and you who have receded into the distance, but to no avail. Tricky camera-work, love. But it takes a bugler with impressive lung capacity to sound a call you can recognize, to bring you back to the land of the living.

J.P. was my bugler, my protector, my sign that the world would go on.

He taught me that men could be allies and not aggressors.

He taught me that the outcome in court had no bearing on the truth to which I bore witness.

He taught me that — like the phoenix rising — I would be more valuable healed than I ever was unbroken.

And, wherever he is today, I hope J.P. knows that he couldn't save me — but he helped me save myself.

Donna Provencher is a reporter at The **Kerrville Daily Times.** 

# **LETTERS TO THE EDITOR** Support for bill

Our State Representative, Andy Murr, should be commended for again sponsoring a Bill to require sand and gravel mining operations to do basic reclamation after the land is mined out. His sensible House Bill 2710 deserves support from our community to ensure that our beautiful Hill Country terrain is restored after mining operations cease.

Whether the land is reclaimed as natural space or prepared for residential or other purposes, the unsightly open pits should be revegatated, so that run-off doesn't spoil our creeks, river and aquifer, as well as blight our landscape.

Rep. Murr's bill requiring best industry reclamation practices balances the rights of the mining operations to prosper from their land while protecting property values of surrounding areas.

Currently, large operators may agree to



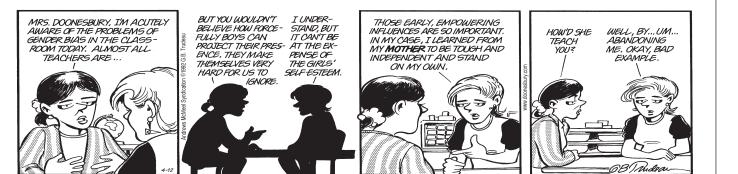
History

INFOR-MATION

### Mallard Fillmore by Bruce Tinsley



### **Doonesbury** by Garry Trudeau



remove equipment, slope and revegetate once mining ceases. However, these agreements are not legally enforceable nor do they carry over to future owners and smaller operators promise nothing. Meanwhile, our beloved Hill Country will continue to be scarred and denuded if we do nothing.

We should all support this moderate and balanced Bill to preserve the beauty and environmental integrity of our community and the region.

Hopefully, Kerr County Commissioner Tom Moser will again support Rep. Murr's efforts, as will like-minded representatives from nearby Hill Country areas.

Our community should support these necessary reclamation efforts to preserve the beauty of the land and waters, which are the Hill Country's pride and heritage.

#### Maggie Megee, Kerrville

# Quoteworthy

"I'm convinced of this: Good done anywhere is good done everywhere. For a change, start by speaking to people rather than walking by them like they're stones that don't matter. As long as you're breathing, it's never too late to do some good."



— Maya Angelou

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#### Vice President

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