

Natural Living Journal

Well-being for Body, Emotions, Mind, & Spirit

Vol. 7 Issue 1 READ FREE ON-LINE www.naturallivingjournal.com Feb.-March 2022



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Insights for Renewal & Slowing of Aging

Joy Enhances Healing

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Natural Living Journal

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www.naturallivingjournal.com

812-566-1799

Publisher & Editor, Joyce C. Gerrish, M.A.

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Natural Living Journal encourages people to live in harmony with the wholeness of their physical, emotional, mental, and spiritual well-being. We encourage all to live in harmony with each other, with our precious planet and all aspects of nature, and with the Divine. This journal is independent of any organization and is not affiliated with nor advocates any specific religion or political ideation. We support natural holistic health care practices, and we seek to work in harmony with the medical field. Our deep purpose is to foster wisdom, peace, joy, creativity, co-operation, love, ecology and sustainability, inclusiveness, wholesome adventure, stewardship, community service, natural abundance, and the arts.

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POEMS OF NATURE

Silence

Michael Reitz

My thoughts echo
from a canyon of silence.
The walls, the space,
the space beyond the walls,
are spirit.

Silence...
...difficult to experience.
For some, an unwanted scary
absence of stimulation.
It can be simply a useless vacuum.
For others, silence is pursued
and sought after.

Silence is a friend
and a way to sanity, understanding,
enlightenment and/or
communion with fellow beings
as well as God.

Silence is rare.
The mind entertains conversation
with itself by drawing upon memory,
present stimuli and fantasy for
dialogue even in the midst of a
silent environment.

The silence that I seek
fits comfortably into ordinary life.
My writings here are the noise that
accompanies the silence.
The silence is within what I
do not say or think.
It is within the
space around the print.

A National Park Ranger
at the Grand Canyon
told me that the greatest resource
of the canyon is its silence.

Who understands this?



FOREST SHROUDED IN MIST

Michael Reitz

The dew-wet needles
of pine and cedar
luscious green
ornamented wet sparkle
moist shaggy bark,
lichens and moss
covering very old and
wise beings.....
a soft golden path
covered with
tamarack needles....
the living trees of the
great forest
whisper to me
enjoy stillness,
live silence,
live peace,
live enchantment
grow old
in wisdom
and grace.....



Bio: Michael authored eight books, fathered five grown children, retired from the city of Cleveland, taught in inner-city, suburban and Native American schools, had been an Officer in the United States Coast Guard, volunteered in India, Haiti and traveled through Indonesia. (michael@mcreitz.com)

PHOTOS: forestgct9d20788 Pixabay (top photo)
Stocksnap of Pixabay (lower photo)

WHEN THE BOTTOM FALLS OUT, by Gerry Boylan, Ph.D.

“What is happening here?” you ask when this desolation hits and all those old feelings of impossibility, self-defeat, loss, emptiness, hopelessness, and despair come out of the blue and hit you like a truck. You are learning to work with these encounters with darkness. You recognize that your attempts to analyze these feelings or where they came from is useless. It is also useless and destructive to attempt to get rid of or to change these feelings by brute force. To get through, to move, you have learned to embrace and accept. You realize this does not mean accepting those feelings or your experience of them as being the truth. They are true in so much as you are experiencing them, but the negative energy and messages around the happening are not the truth.

“Why would my soul create such painful experiences? How can I perceive them as being a necessary part of growth?” Please know that this response is not an analysis, but it is an awareness. When we speak of losing touch with your Spirit, the meaning of this is that you begin to put more emphasis on the material world. This is not usually a conscious choice on your part, but it happens, and this state of mind, even though it is unconscious, can perpetuate the sense that what you are feeling is the truth.

You call to yourself these experiences of desolation to remind yourself that you have lost touch with your spiritual awareness. It is a reminder that you can do something different here. You can choose to embrace the mystery even though it is shrouded in darkness.

This lifetime you have created for yourself a willingness and determination to use every earthly possibility to grow with; you have decided that there will be very little time to waste. Your goal is to awaken, and you desire nothing to be in the way of that. Your soul has created this mechanism of what you are calling “the bottom falls out” to wake you up, to make you aware again of your goal.

You are challenged as you think, “Does that mean that life always has to be an uphill struggle? Does that mean that there is nothing I can really rest on or enjoy?” And of course, the answer to those questions is “No.” When we speak of the joy of living, the joy that comes with loving, the joy of connecting with another, we are not speaking emotionally of the personality or individual self. We are speaking of your Soul.

The thinking mind essentially lives within the personality and individual self. It knows there is something beyond that, but it does not know what that is. You see, these moments of darkness that you speak of are also reminders to let go of your attachment to the individual or personality self. The individualized self does not go away, but when you begin to loosen your hold on it, the personal self no longer becomes the focus of your identification. What does





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- 11:00 Worship Service

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become the focus of your identification is the Divine Self, the truth of who you are. You learn not to define yourself through your feelings or with that part of you that is experiencing those feelings of darkness. That is not who you are, even though it feels that way.

Step back from your questions for a moment and realize that the questions themselves are coming from your smaller limited self. It cares very little about what lessons are to be learned; it just wants to get out of the pain and discomfort. We ask you this. “Is your soul

in pain or discomfort or is it simply embracing this experience as being part of its learning? And is it even possible that this embracing, this learning, can be done with gratitude and joy?” That would be incomprehensible to your thinking mind or your individual self, and yet you already know that the soul has no problem with these experiences. That does not mean it is gleeful about this suffering or discomfort of the individual self. That would be cruel. A better analogy would be like a parent who is watching a child learning to walk or ride a bicycle. Your soul realizes that you can’t take the bumps and bruises on yourself and that the discomfort and scrapes are part of the process.

And so here is an additional learning: your individual self, your personality self can learn from these experiences as well, for whether you realize it or not, your small self is also seeking a higher vibration to be more in alignment with your Divine Self. Your ego only beats up on itself because that is what it thinks will produce change. Even though it has a limited scope of awareness, it can learn to love itself where it is. By doing so it raises its vibration to a level that is more and more in alignment with your divine truth.

Peace, may you stretch and evolve in infinite Grace.

BIO FOR GERRY BOLAN, Ph.D. Gerry began his career as a teacher and retreat leader at Xavier High School where he taught Biology, Chemistry, and Religion. His undergraduate degree is from Catholic University, and he has graduate degrees in Biology and Transpersonal Psychology, and a Ph.D. in Comparative Religions. He teaches classes at Unity of Louisville along with guest speaking at Sunday services.



PHOTO: Ilona-Panych-Unsplash

LOVING KINDNESS,

By Rev. Valerie Mansfield

We are in the time of year many call the "Season for Non-Violence." The span of time between when we celebrate the late Dr. Martin Luther King Junior's birthday and Mahatma Gandhi's birthday in April. During this season, let us honor these wonderful leaders of peace and humanity for all by moving into a space of loving kindness for ourselves and others.

Loving kindness for me is a key to loving kindness for others. Contemplation on your own self-talk is a way to observe your normal response to self. How do you talk about you? Are you putting yourself down by repeating responses others may have said to you or about you which are untrue? Are you creating positive statements or affirmations about you?

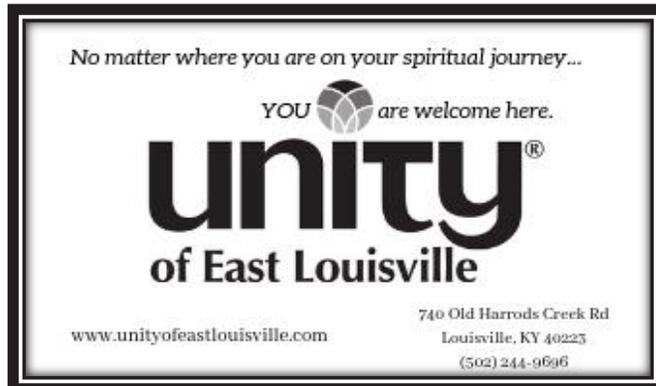
We go through life filtering every journey, conversation, challenge, and joy. As the observer we may ask: "is this my truth?"



Noticing the unspoken conversation with yourself will open you up to new possibilities about the beliefs you have about you. Awareness of your inner conversation helps to transform your thoughts about you.

You are a beautiful child of humanity connected to all the good in the universe. Do you believe you are a beautiful child? Take a moment each day to sit in the quiet and see yourself as a beautiful child. See yourself bathed in the radiant light. Feel the warmth of the light and notice the light radiating from your heart and surrounding you. Allow this to become part of your daily practice and see how thoughts shift. Journal your thoughts without judgment, write them as they flow, or draw a picture of the expression you see as you. See the radiance of loving kindness you are creating within you.

Now you can begin to spread the loving kindness from your heart to others. Notice when someone is having an off day and take a moment to go within and radiate the light - - sending outward as loving kindness to the person. Smile and be the change



you want to see in the world. As loving kindness, you are a change factor in humanity. Spreading the seeds of love into the world will change you and those around you. When you run into a challenge, take a breath, drop into your heart space, radiate your inner light and know there is a better way. Affirm the good in the challenge and move forward with loving kindness for each person involved in the challenge. Acknowledge each person doing the best they can and know they too are seeking peace, love and joy.

Each day is a new adventure in this journey of life. Live it from your radiant center, observe your thoughts about yourself and others. Ask, Is it true? Be open and willing to accept a new thought of good into your life. Be the joy, peace, and loving kindness you want in your life. It all starts with you and flows into the world as you. Be kind to yourself and see the difference you make for yourself, your family, friends, and the world. Blessings of harmony and love. Namaste'. Rev. Valerie

***SPREADING THE SEEDS OF LOVE
INTO THE WORLD WILL CHANGE
YOU AND THOSE AROUND YOU.***

BIO: Reverend Valerie Mansfield's new enterprise. She is an Ordained Unity Minister, Life Coach, & Holistic Healer. She is manifesting a new enterprise "Pathways to Harmony" which is a threefold operation. (1) It's an opportunity for individuals to bring harmony, clarity and understanding to their daily life. Families work together to bring harmony, peace, and love to the forefront of the family dynamics through Conscious Connections. (2) Consulting for non-profits and small businesses focusing on harmony, efficiency, and effectiveness. (3) Valerie currently serves as the Minister of Record at Unity of East Louisville, Inc., and the Treasurer of Unity Worldwide Ministry. Valerie's mission in life is to create a harmonious, loving, conscious experience daily. Reverend Valerie Mansfield is a lifelong Unity Truth Student and welcomes you to join her on a spiritual journey of harmony, love, and transformation. She lives with her husband Bruce of 40 years & loves time with her children & grandchildren.

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ENHANCE HEALTH & VITALITY WITH DETOXIFICATION

Dr. Lisa Tostado

The new year brings with it a sense of renewal. It is often a time when we are focused on our visions and goals, including better health. We may decide to join a 30-day cleanse or the gym. While these types of things do help put us on the right path, it is also important that we optimize our natural detoxification system day to day.

Detoxification is fundamental for our health. Without it we would not be able to remove impurities from our blood or metabolic waste products. It relies on the function of several organs, pathways and body systems working together including the liver, kidneys, skin, colon, and lymphatic system. Although we produce our own internal toxins like carbon dioxide and uric acid, most of our toxic body burden comes from our environment. We have over 80,000 registered chemicals in the U.S. Most of these are not tested for their safety and can end up in our food, air, water, and consumer products. Other environmental toxins include heavy metals, plastics, pesticides, pharmaceutical drugs, and mold. Now more than ever, we must support our capacity to process and eliminate toxins from our body.

If our organs of elimination are not working efficiently, toxins can build up in the body and cause damage to our DNA, and/or can lead to autoimmunity (diseases where body's immune system attacks healthy cells), advanced aging, and chronic disease. Stress, negative thoughts and emotions, poor eating habits, lack of sleep and alcohol intake can also contribute to a less than optimal detox system. Symptoms of a high toxic burden may include brain fog, weight gain, anxiety, depression, skin issues like rash and eczema, as well as fatigue.

The good news is that we can support good health by minimizing exposure when possible and making sure we get a steady supply of nutrients from our diet. Incorporating herbs and spices will also help counteract the effects of stress on our body.

Here are 5 tips to naturally boost your detoxification systems:

Stay hydrated: water is key for proper waste removal. Up to 60% of the human body consists of water – it is essential for life. We should aim for ½ our body weight in filtered spring water a day.

Increase vegetable intake: beets, beet greens, cruciferous vegetables like kale, broccoli, cabbage, and turnips, along with onions, asparagus, and leafy greens boost key enzymes involved in detoxification. This can help the liver process hormones like estrogen more efficiently. Vegetables also provide fiber which help



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bind toxins for elimination, as well as antioxidants which neutralize free radicals and offer cellular protection.

Herbs and spices: green tea, turmeric, garlic, ginger root, milk thistle, dandelion, and rosemary are just a handful of herbs and spices that when consumed regularly as a spice, tea, or supplement can help aid the body's natural detox processes. They can also offer other benefits to the body like lowering inflammation, warding off pathogens, and preventing cancer. If you are taking medications, please be sure to check in with your doctor before changing your diet or starting a new supplement regimen.

Limit processed foods: cookies, cakes, chips, and foods made with white flour and white sugar are usually full of preservatives, hydrogenated oils, are low in fiber, high in sodium, and lack in nutritional value. They lead to inflammation in the body and can lead to gut flora imbalances.

Detox your home: conventional cleaning products, skin care and make-up are some of the top consumer products laden with chemicals. It is imperative that you pay attention to the ingredients. The general rule of thumb is that if you can't pronounce it or eat it, then it probably does not belong on your body. Instead opt for green cleaning products and personal care products verified with the Environmental Working Group's database Skin Deep – EWG.org. They score products based on their level of toxicity.

Although we can't completely avoid toxins, we can support the systems in place to remove them more efficiently. Diet, exercise, stress management, water intake, sleep and making conscious efforts to minimize exposure can all help play a role in preventing disease and toxin build-up.

BIO: Dr. Lisa Tostado, N.D. offers a free 15 minute phone consult. She graduated from Southwest College of Naturopathic Medicine, in Tempe, Arizona; one of the leading accredited naturopathic medical schools in U.S. Inspired by early pioneers in whole food nutrition, Dr. Tostado completed the CCWFN program in 2016 with the International Foundation for Nutrition & Health. She is a long time Louisville resident.
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JOY ENHANCES HEALING

Elsa Lichman, MSW, LICSW

When I was in my 40's I had back surgery and spent considerable time trying to heal. I utilized all the state-of-the-art medical pain centers, muscular therapy gurus, Chinese herbs, Chi Gong, Tai Chi, gamma globulin injections, and on and on. Each time I came home I would cry for two days, as I did not find relief for my extremely intense pain. I was living alone but had neighbors who spent time and helped me. On weekends my parents swept me away to their house for succor, meals, company, and drives to the ocean.

One day my neighbor could not drive me to the local pool, so I took a taxi there and was waiting for a taxi home. But standing was too painful so I lay on the ground near the entrance. Dozens of lunchtime folks dashed in for their midday exercise. Not one stopped for me or even saw me for that matter. I felt I was in the wrong part of the country, the cold Northeast where everyone is on the fast track. Even watching the news was disturbing, as everyone seemed to talk fast in an excited manner. I longed for peace, connection, and healing.

It was then that I called a travel agent and booked the shortest direct flight out of Boston to anywhere in the Caribbean. I was on medical leave from my job at the time and thought of going for just a few weeks. I arrived in Antigua, West Indies in February and went to stay at a small guest hotel. I was terrified, alone in another country, and knowing no one. What was I thinking? But a neighborly gentleman suggested I go to breakfast in the morning and start to meet people. I did and soon I met a local musician who began to teach me some Caribbean rhythms. He invited me to a Valentine's gig with a small combo 'playing out' at a large hotel.

People around me at my guest hotel were horrified. Musicians! There will be drinking and drugs! I was picked up by the group's leader in an immaculate car. No one in the group drank or used any substances and it was a lovely experience.

Zach, the leader, invited me to his home where I became attached to his young wife and two adorable preschoolers. I began to frequent them daily.

One day Zach suggested that I go to hear a steel band. Once I did, I got hooked! I started rehearsing and playing with a band which was welcoming and open to teaching me percussion at first, and later the steel drum. My stay kept extending month after month, as I was in preparation for playing at the Grand Carnival in the summer.

I was on a helpful new medication and walked extensively in the good weather. I rested when I needed to and began to heal. I

created my own arts program. I met an art teacher who taught me portraiture, and a batik artist who showed me her craft. I also did sketching and photography. A new world of life, human connection, caring, and passion opened its heart to me. I love spending time with kids and a collection of them would gather in my room and on my 'gallery' to paint, dance, laugh, play percussion, and try on makeup and jewelry.

I met people from all over the island - - tourists and residents of all colors and nationalities. It was a friendly place where the culture put people first, no request was too much trouble. Life there was not without its vicissitudes, but I felt brave to be creating this experience for myself on my own, opening up to a new world.

I got to play on a truck bed at carnival! I was surrounded by musicians up high watching rooftops and treetops pass by. I was in a sort of mesmerized state. I'd had an injury and the group kindly brought me a chair.

The neighborhood kids of all ages had a going away party for me which included food and drinks, music, and dance. Onlookers were stunned at this outpouring of love. I had found my second home.

When I returned to Boston six months later, I was able to return to work part time and later full time. As I worked in a school system, I had vacations off and returned every summer for years to see my friends and participate in carnival. Sometimes it pays to listen to one's heart and find one's joy.

Editor's Note: Antigua in the West Indies may well be very different today than years ago. Please research current conditions in any location you may choose to visit.



Elsa Playing the Steel Drum! Courtesy Photo.

The important thing is to spend time doing what gives you JOY - - whether it is in your own home, or in your town somewhere, or even somewhere to which you may travel. When we feel peaceful joy our stress levels lower, then our body can relax out of the hyper "fight or flight mode" of the Sympathetic Autonomic Nervous System. Then the body can begin to heal more normally over time relaxed, peaceful, and joyful.

BIO: Elsa Lichman is a Licensed Independent Clinical Social worker, who retired and pursued new activities. She joined her first chorus, began voice lessons, acquired her first computer, and started writing a nature column for her local newspaper. She has published her prose, poetry, and photographs in a variety of print and online journals. She has also sung in choral concerts and in a duo. Her 43-year career was a gift, as is her current expression of her creativity.



ANOTHER YEAR OLDER EACH BIRTHDAY? BUT WHAT'S YOUR "AGE?" Insights for Renewal & Slowing of the Aging Process.

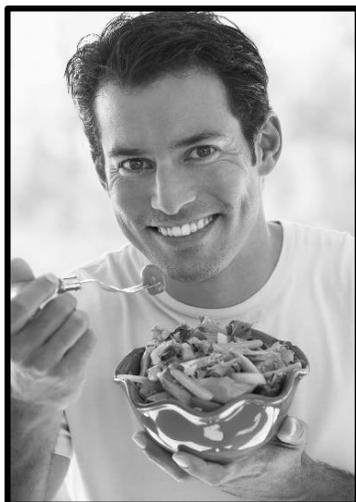
By Dr. Victoria Snelling

No, I'm not asking how many trips around the sun you've made. The AGE I'm referring to is "Advanced Glycation End-products." This AGE is a much better marker of health and longevity than your date of birth. Let's look at how AGE can affect us, how to reduce our exposure, and what we can do to live a healthier and longer life. A healthier diet leads to better longevity and better health as we age.

AGE (or glycation) weakens and stiffen the walls of blood vessels leading to hypertension or stroke. AGE can lead to other damage that may result in diabetes, heart disease, kidney disease, liver disease, arthritis and other inflammatory conditions, cataracts, and cognitive decline or Alzheimer's disease. This glycation process also ages us prematurely. The body can eliminate a certain amount of these products, but some cooking methods can lead to the start and progression of these diseases. AGE can be measured in the blood stream, and high levels are found in people with the diseases mentioned above.

This might sound alarming to you, as it did to me when I first studied this. You might have already heard that there was a health risk to eating charred meats such as barbecue. It quickly made headlines years ago and just as quickly disappeared from the media. It bears repeating that high heat, long cooking times in dry conditions, searing, or roasting meats produce the glycation that affects our health.

Advanced Glycation End-products are formed in other additional ways. The body creates them when we combine protein foods or fats with sugars and other high carbohydrate foods such as honey, molasses, and even fruit, etc. This occurs especially if these foods are exposed to high heat during a cooking process. Consider limiting fruit to a few pieces raw for breakfast or a snack.



What else can we do to reduce glycation and AGE? Avoid cooking methods that char, sear, or burn protein containing foods (meats,



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eggs, cheeses, etc.) Eliminating or greatly reducing your sugar intake will go a long way to resolve this AGE health risk, and many others, too. When heating oils and fats, use a lower temperature to avoid the "smoke point." Cooking meats in liquid and using lower heat will reduce your exposure. If you eat meat, cook it in soups, stews, or a crockpot. I also think oven roasting at an ordinary temperature is fine. It's the high heat that chars and burns meats (protein and fats) that produces AGE's. And I don't think it's necessary to "burn" the outside of meat before it's cooked more slowly. I believe lightly browning is likely O.K. Also try poached chicken instead of char grilled or barbecued chicken. To poach chicken breasts, gently simmer them in liquid (like water or broth) until cooked and tender. Meats are often more tender, flavorful, and healthier for us in those ways.

A couple more suggestions are to choose a baked potato instead of French fries -- and poached eggs instead of fried eggs. Even if you make just a few of these changes in how you cook and eat, you'll be reducing your AGE, and reducing your risk for the diseases we'd all like to avoid.

BIO: Dr. Victoria Snelling has a varied practice in homeopathy, functional medicine, chiropractic, nutritional genetics and CEASE detox therapy. She has been in practice in Louisville since 1988. Dr. Snelling leads the monthly Kent Society Homeopathy Study Group (you're invited!) and offers a quarterly schedule of one-day classes on natural health topics. She can be reached at 502-426-2033, or www.DrSnelling.com.

EDITOR'S NOTE: You may wish to look online at websites for additional information about AGE (Advanced Glycation End-products). Dr. Snelling has a test that can determine a person's level of harmful AGE. That might be helpful for knowing how important action may be for a particular person. As always, consult your primary health practitioner before making changes to your health practices. **PHOTOS:** Bottom left, Monkey Business_Canstock Photo. Center Photo, Blende 12_ pixabay.





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***TAHINI (SESAME SEED)
SAUCE, From the Kitchen of
Barbara Bosler***

Here is a tahini sauce recipe that you can use as a dressing for raw salads or veggies cooked in your favorite way. Use on sandwiches, and it is a great drizzle for your favorite food bowl.

INGREDIENTS:

- 1/3 cup tahini
- 1 garlic clove minced or pressed
- 2 TB lemon juice ... or 1/2 fresh lemon squeezed
- 1 TB extra virgin olive oil
- A pinch of each of the following ...cumin, cayenne pepper, and salt.
- 1/2 TB fresh parsley chopped fine
- 2 to 6 TB warm water

Mix well the top 5 ingredients. Now add warm water 1 TB at a time until you reach desired consistency. Mix in fresh parsley and more seasonings to your liking. This sauce keeps 5 days in the refrigerator.

Sesame seeds add taste and essential nutrients to a variety of dishes. They have a nutty flavor and are slightly crunchy when eaten whole. They are made into a variety of products such as sesame oil, which is resistant to rancidity. Then there is tahini which is a sesame seed paste. Sesame seeds are rich in immunity boosting zinc, antioxidant vitamin E, and B-vitamins to support your nervous system. They are packed with omega-6 fatty acids for healthy skin and circulation. Add them to your salads and smoothies for an extra protein boost. (Continued next column)



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<p>LOUISVILLE TRIPLE CROWN PLAZA 1780 PLANTSIDE DRIVE LOUISVILLE, KY 40299</p> <p>APRIL 23 & 24, 2022 OCTOBER 29 & 30, 2022</p>	<p>ELIZABETHTOWN PRITCHARD COMMUNITY CENTER 404 S MULBERRY ST. ELIZABETHTOWN, KY 42701</p> <p>JANUARY 29 & 30, 2022 JULY 16 & 17, 2022</p>
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(Tahini Sauce Continued)

I encourage you to get creative with cooking. Some of my favorite creations happened by experimenting. Whatever you prepare, enjoy your time in the kitchen. And always, always be thankful for your blessing of food. Happy Cooking! *Barbara*



PHOTO: Subbotina_Canstock Photos



HARNESSING THE POWER OF THE SUN, by Diana Norred (Part 1)

The sun is the closest star to Earth. Even though it is 150 million kilometers (93 million miles) away, its gravitational pull holds our planet in orbit. It radiates light and heat, or solar energy. Without its power, life would not be possible on Earth. Plants depend on sunlight to grow. Humans and animals need plants for food as well as the oxygen they produce. Without heat from the sun, the Earth would freeze. There would be no ocean currents and no winds or clouds to transport water. Solar energy has been in existence as long as the sun—about 5 billion years. While people have not been around that long, they have been using solar energy in a variety of ways for thousands of years.

Solar energy is essential to agriculture—cultivating land, producing crops, and raising livestock. Agriculture was developed about 10,000 years ago and has had a key role in the rise of civilization. Solar techniques, such as crop rotation, increased harvests. Drying food using sun and wind prevented crops from spoiling. This surplus of food allowed for denser populations and structured societies.

Early civilizations around the world positioned buildings to face south to gather heat and light. They used windows and skylights for the same reason, as well as to allow for air circulation. These are elements of solar architecture. Other aspects include using selective shading and using building materials with thermal mass to store heat, such as stone and concrete. Greenhouses are also effective in converting sunlight to heat to produce food out of season and in climates that may not be suited for certain fruits and vegetables. Our technology today makes applications more precise and easier.



Advanced technology has evolved the use of solar power—the conversion of sunlight into electricity. It is being utilized in a number of ways; the two most common are photovoltaic (solar cells) and concentrating solar power. Solar cells convert sunlight directly into electricity. The amount of power generated by each cell is very low. Therefore, large numbers of cells must be grouped together, like the panels mounted on the roof of a house, to generate enough power.

There are a few challenges with solar power. First, it is intermittent, or not continuous. When there is no sun—at night or on cloudy days, for example—power cannot be generated. In order to provide continuous power, either storage or other energy sources such as wind power, must be used. Second, while both photovoltaic and concentrating solar power can be used virtually anywhere, the equipment they require takes up a lot of space. Installation, except for on existing structures, can have a negative impact on the ecosystem by displacing plants and wildlife. Lastly, the cost to collect, convert and store solar power is very high. However, as technological advancements are made and demand rises, the costs are dropping.

Fossil fuels, such as coal, oil, and natural gas, currently produce most of our electric and engine power. However, they also produce almost all of our pollution. These forms of energy are also non-renewable, which means there is a limited supply. The sun offers free and clean energy in abundance. In fact, it gives us much more energy than we can ever possibly use. The sun produces more energy in 15 minutes than we can use in a lifetime! The only questions are how and when we will take full advantage of it. So just how expensive would it be for us to harness the sun's power and provide the comforts that it affords to our homes and businesses?

There are many factors to consider when thinking about solar conversion. In a nutshell, the most common to consider are the following: 1. Necessary power levels your home needs, based on its size, the number of appliances you have, and the presence of insulation which can affect the size and power output of your HVAC system. 2. Sunlight exposure. 3. Placement or location of panels.

Today any power system installed professionally should cost you somewhere between \$2.60 and \$3.20 per watt. The up-front costs for the average residential solar panel installation runs between \$18,000 and \$20,000, however, once you apply your federal solar tax credit that cost will plummet to somewhere between \$13,000 and \$14,800. The average lifespan of a solar panel is 25 years. For commercial installation, the cost usually runs \$50,000-\$100,000 for medium to small businesses, and \$200,000-\$500,000 for larger corporations. This includes the 26% tax credit. Most reports show that you'll save about \$600 to \$800 per year on your electric bill by switching to solar. Of course, that number is based on the average price of electricity in the United States, the average consumption of a household, and the average panel size.

There are so many daunting facets of solar energy and how to put it to use. We all want to conserve energy and none of the negatives of solar power should raise serious doubts about the future or necessity of renewables. The science is indisputable - - if we continue to rely on fossil fuels to the extent that we currently do, that will bequeath a damaged, if not dying, planet to future generations.

BIO: Diana Norred lives in St. Petersburg, Florida with her husband, Jim. She graduated from Pasco State College with a degree in Communications and is retired from the Tampa Bay Times where she worked in Advertising Management for 28 years. Her college training included extensive scientific coursework. Understanding science as related to the sun, our environment, and humanity has been a lifelong interest and study for her.



SOURCES: National Geographic Magazine. Article "Can Solar Save Us?" by Chris Carroll. Sept. 2009. Additional technical information from various online Goggle sources. PHOTO: Chuttersnap of Unsplash.

ACCESSING THE ETERNALLY RENEWING POWER OF THE SUN, by Tony Sweazy (Part 2)

Before installing solar panels, my company first assesses the energy efficiency of the home. What we try to do is to maximize the energy efficiency of the home first, and then talk about how much of a solar array the homeowner would want to satisfy their needs. People have different interests such as they may want to offset just a little bit of their electric power with solar, some may want to replace a portion, and some may want to offset all of their electricity with solar energy. What we're trying to do is to work with the customer to satisfy what their goals are. Probably the first questions that need to be asked are, "What are your goals, what are your plans, how do you see this working into your lifestyle - - and into your finances."

The next step is to get a little more specific as to the types of systems and the applications of the systems. If you have a roof that might have a little bit of shading during part of the day, or if the roof is not at just the right angle, we can optimize the system so it can take into account the shading or the roof slant at exactly the right angle through a string inverter, or micro-inverter, or what is called an optimizer.

Let's look at what an inverter is. DC electric current is generated from a solar panel, and the inverter transforms it into AC electric power so that it is usable in the house. DC is direct current, AC is alternating current. DC gives a constant wave, whereas AC is an alternating current which is a little different in the way the electrons move through the wires. The inverter is in a box that sits up on an outside wall of the house where it can be accessed. There are different types of inverter systems such as micro-inverters, string inverters, or another thing that is called an optimizer. They all work to maximize the power that you get from your solar array. Ideally the solar panel will be installed on the side of the roof facing south or west. As you can imagine, on the north side of the roof the efficiency goes way down.

As mentioned at the beginning of the article, before deciding on the solar system a family wants for their home, it is important to measure the energy efficiency of the home as it is. We would look at one year or preferably two years of energy bills to get a sense of how much electricity the home uses. This gives an idea of the size of the energy needs and how big an array is needed. Then we look at the building and we evaluate the insulation levels. We look at the ratio of the walls to the ceiling, look at the windows, and look at the mechanicals (the furnace and air conditioner). There is always a lot of "low hanging fruit" you can get which means a lot of air sealing around windows and around any wall penetrations throughout the house. There are many inexpensive things that a person can do to improve the energy efficiency of their home tremendously.

You can increase energy efficiency by having foam insulation sprayed into the walls of the house in some places. To make




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windows more efficient, you can do some sealing around the framing. Storm windows are very effective for energy efficiency. Storm windows can be left in during the summer if desired, and they are usually able to be opened for fresh air.

Some people might spend \$4,000 or \$5,000 to make things more energy efficient in and around their house, and thereby lower their energy needs. After they made the improvements and lowered their energy needs, the solar panel array costs might go down \$10,000 dollars. So they really start out saving \$5,000.



Someone may ask, what about having one or two panels just to keep a few things such as a small refrigerator and a few lights going in the house if electricity isn't available. That's probably not going to happen. There are safety precautions that when the electric grid goes down, you can't use your solar array. The reason is that the inverter needs electricity in order to function at all. If there is a power outage and an electrical worker is up on the electric pole trying to make repairs, it is crucial that there is no electricity coming through the wires. That can shock people. So they made the inverters to require a little electricity from the grid in order to function.

If a Louisville family wants to have an extensive solar capacity and still stay connected with the electric company and power grid, they can explore the LG&E "Net Zero" plan. An aspect of that plan entails sharing with the electric company any extra electric power that they generate beyond what they need. Then they can draw back that amount of electricity later when they may need it, such as on a series of cloudy days. The "Net Zero" plan would, however, cause the solar system to not work during a power outage.

If a family really wants their solar power to not be affected when the city electric power grid goes out for a period of time, they would need to go off-grid. That would mean that they wouldn't get any electricity from a power company such as LG&E. They would need to be completely independent. This may require some significant adjustments in lifestyle and use of energy to match the capabilities of their solar array system. It could be combined with passive solar and a wood stove for back-up. An additional back-up possibility is a system of batteries to store (continued on page 15)

PERSONAL GROWTH: MINDFULNESS FOR GROWTH

By Joyce Barnett

A few years ago, I was a middle-aged college student returning after many years. There was a class included in the course I was taking titled Personal Development. The purpose of the class was to encourage us students to be mindful of our personal attributes which enabled us to interact effectively with other people. The goal was to direct us to 'pay attention' to our core skills and develop them on a higher level. I realize now later that those skills can be developed in every age group.



Photo: CDC on Unsplash

The following list is compromised for the areas that may need developing.

1. **Communication:** Delivery style, attitude, voice tone, effectiveness, and listening skills.
2. **Self-confidence:** How you project yourself. Does your confidence level match your effectiveness as a public speaker?
3. **Work Ethic:** Are you a goal-setter, striving diligently toward achievement, or are your expectations that everything will manifest easily and without effort? Do you put your energy in making progress or are you a procrastinator?
4. **Integrity:** Do you function by the Golden Rule, which is to treat the other person the

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5. way you would want to be treated, or do you focus on getting results at any cost?
6. **Adaptability:** On your journey are you able to adapt to temporary setbacks and keep moving without giving up?
7. **Organization:** Have you recognized that your business and life in general runs smoothly when you plan accordingly? Organization works whether we are working on a project or planning a vacation. Do you follow through or are you a procrastinator?

DOING THE WORK: We must ask ourselves if we are willing to do the work to become the best version of ourselves. Part of the work is honesty and acknowledgment where we may need to develop in one or more areas. It's important that we aren't too hard on ourselves, we can all do the work needed to get to our absolute best.



Photo: gdc on Pickabau

BIO: Joyce L Barnett is the author of Rosa's Big Comeback, Covenant Books (2019); available on Amazon and other major retailers in paperback and Kindle. Visit www.joycebarnett.com

PLANNING for RETIREMENT, ADVICE for LOW INCOME EARNERS

Jeannie Samdani, MA Econ, CMFC

(Interviewed by Joyce C. Gerrish)

Joyce: "Is there anything in your financial wisdom that could help low-income people plan for retirement?"

Jeannie: "That's an excellent question! In my experience, 2 things are critical! There are exceptions, but this is what I usually recommend. The first of these is to make sure that you own your own home by the time you retire. That could be a house, a condo, or a trailer on the side of a hill. If you own it free and clear you no longer have the expense of rent or a mortgage, and that makes a big difference to most people. Pay off your other debts as well, if at all possible.

Go to ssa.gov and register so that you can see what your social security will be. Then sit down and do a budget that shows your sources of retirement income and your expected expenses in retirement. If you've never done a budget, start by listing all your expenses for a few months. Add in annual expenses such as taxes. Calculate your monthly averages and sort your expenses into categories, separating essential expenses from discretionary. If you're going to have to downsize anyway, maybe this is the time to be realistic and get it done. Many people imagine that they will keep working into their 70s, but the average age of retirement is actually 62. Often people end up having to retire early because of health issues or because they need to take care of their parents or grandchildren. So please, please, get this taken care of!"

Joyce: "It seems to me that the people that need Social Security the most, are the ones that get the least money because they didn't earn that much money while they were younger."

Jeannie: "That's exactly correct. Social Security payments are calculated based on your 35 highest years of earnings. The more you earned, the more you get. Typically, these payments only replace about 40 percent of earnings. So, the lower a person's earnings, the more likely they may end up in poverty in retirement.

That gets to the second thing that I think is critically important. For most people, I recommend they wait as long as they can, ideally until age 70, to start taking social security. For 40% of people, social security will be their only income in retirement. Social security is the backbone of most people's retirement. I know it's tough to wait, for a lot of people. Not everybody can do it. But if you can wait, it's often absolutely the best investment you can

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make for yourself. For every year that you wait, up until 70, your lifetime monthly SS check is going to be about 8% higher. (There are a few exceptions, including some widows, spouses, and divorced people, so feel free to call me for clarification.) Amazingly many people, including even financial advisors, will tell you to go ahead and just start taking it at 62, because you may not "breakeven" on the income you receive, for many years. But for

most people that is really terrible advice. If you're taking good care of yourself, as I hope all of the readers at Natural Living Journal are doing, you may end up living to be 95 or 100. So, if SS is going to be your mainstay, you need to make sure that monthly check will be as high as possible. If you could use help figuring out how to make that work, give me a call!

Joyce: One of my aunts when she was up in age lived with a woman who had been a friend a long time. The apartment they shared had two bedrooms and two bathrooms. They saved money and enjoyed each other's company. My other

aunt lived with my mother and father in my parent's home in a "mother-in-law" unit. For years they shared expenses when they were elderly. They enjoyed playing card games and reading as well as visiting friends and local spots of interest.

Jeannie: Sharing a home with friends or loved ones can certainly be a great way to save money. Also, if necessary, low-income seniors may be able to qualify for publicly subsidized housing. My hope is that you, dear reader, and all of my clients, will be able to enjoy a comfortable and secure retirement, in your own home, and on your own terms. I may be able to help you achieve this. I would love to hear from you!

BIO: Jeannie Samdani is a local financial advisor, helping people plan for retirement. Look her up at <https://www.kpp-lpl.com/team/jeannie-samdani-cmfc>, or call (502) 794-9976. There is no charge for initial consultation.

NOTE: The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.

PHOTO: Canstockphoto_Zinkevych



KAHLIL GIBRAN, ON BEAUTY.

Excerpt From his book THE PROPHET

The Book “The Prophet” entered Public Domain January 7, 2019

And a poet said, “Speak to Beauty.” And he answered.
“Where shall you seek beauty, and how shall you find her unless she herself be your way and your guide? And how shall you speak of her except she be the weaver of your speech?”

The aggrieved and the injured say, “Beauty is kind and gentle. Like a young mother half-shy of her own glory, she walks among us.”

And the passionate say, “Nay, beauty is a thing of might and dread. Like the tempest she shakes the earth beneath us and the sky above us.”

The tired and the weary say, “Beauty is of soft whisperings. She speaks in our spirit. Her voice yields to our silences like a faint light that quivers in fear of the shadow.”



But the restless say, “We have heard her shouting among the mountains, And with her cries came the sound of hoofs, and the beating of wings and the roaring of lions.”

At night the watchmen of the city say, “Beauty shall rise with the dawn from the east.”

And at noontide the toilers and the wayfarers say, “We have seen her leaning over the earth from the windows of the sunset.”

In winter say the snow-bound, “She shall come with the spring leaping upon the hills.”

And in the summer heat the reapers say, “We have seen her dancing with the autumn leaves, and we saw a drift of snow



An advertisement for "Massage is Healing for Everyone". It features a circular inset photo of a woman receiving a massage. The text includes: "MASSAGE IS HEALING FOR EVERYONE AGES 9-99", "MASSAGE IS HEALTHCARE, NOT A LUXURY", "30, 60, 90, 120, 150 & 180 MINUTE SESSIONS", and the website "www.massageishealingforeveryone.com". Below the advertisement is a white box with the URL "WWW.MASSAGEISHEALINGFOREVERYONE.COM".

in her hair. All these things have you said of beauty, Yet in truth you spoke not of her but of needs unsatisfied, And beauty is not a need but an ecstasy. It is not a mouth thirsting, nor an empty hand stretched forth, but rather a heart enflamed, and a soul enchanted. It is not the image you would see nor the song you would hear, but rather an image you see though you close your eyes and a song you hear though you shut your ears. It is not the sap within the furrowed bark, nor a wing attached to a claw, But rather a garden forever in bloom and a flock of angels forever in flight. Beauty is life when life unveils her holy face. But you are life and you are the veil. Beauty is eternity gazing at itself in a mirror. But you are eternity, and you are the mirror.”

KAHLIL GIBRAN was born on January 6, 1883, to a Maronite Christian family in Bsharri, Lebanon. A quiet sensitive young boy, he displayed an early artistic aptitude and a love of nature that became evident in later works. He was considered a Lebanese-American writer, poet, and visual artist. He was also considered a philosopher although he himself rejected that title. He died April 10, 1931 in New York, NY.



PHOTO: Caique-silva, Unsplash

OPENING TO THE NEXT STEP OF OUR SOUL PATH,

By Joyce C. Gerrish, M.A.

These are very unusual times. Nothing is quite like before. Every aspect of our civilization in this country and elsewhere is being transformed from within, even if the individual or individuals involved don't realize it. What almost everyone doesn't realize is that they are being turned "inside out" in some ways. It is difficult for people to keep their old traumas repressed any more. Old emotional baggage (pain) keeps surfacing in their consciousness insisting on being acknowledged and healed.

How do we heal these old emotional scars that we might have believed were long forgotten and repressed permanently? We may suddenly find ourselves crying over something that happened when we were a toddler, perhaps before we could even talk and give words to our feelings. What if we have NO idea why we are suddenly weeping? Is it scary, or do we feel "out of control?" Believe it or not, it is normal right now -- whatever "normal" is.



We are in a time of "Transformational Healing." It is sweeping through our planet. Each of us is a Divine Soul in our Body Temple. Whatever is obscuring the clarity of our consciousness is being swept to the surface of our awareness to be dealt with. What does "to be dealt with" mean? To deal with and heal old emotions that may loom (large or small) in our consciousness means that we need to be a "brave warrior" ready to face the truth, even if we may not want to.

Events that happened in the past do not present themselves for healing in what we may consider chronological order. Our emotions classify old traumas by the type of emotion that needs healing, not so much by the year it occurred. Emotions of feeling abandoned in the present may come up with intensity along with past feelings of abandonment when we were a toddler perhaps left alone briefly somewhere by our mother. The past and present may intermingle with surprising intensity that we may not even understand. We may feel like sobbing without understanding the reason for the deep despair. The important thing is to allow yourself to feel it without judging -- love yourself unconditionally and let it go. "I love myself. I am O.K. now. I am strong and capable, and I can take care of myself. I will not abandon myself. I will protect and stand up for myself. I am not weak and helpless like a baby."

Don't expect old surfacing emotions to be logical. They may defy logic; but they are real feelings none-the-less. They may be from a past life. Don't try to ignore feelings and pretend you don't feel them.

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Give them some chance to be acknowledged and accepted, felt, and then let go of. If possible, ask yourself what did I learn in this situation, if the feelings are coherent enough for that. Keep the wisdom, let go of the pain. Otherwise, just acknowledge the feelings, and let them go. Affirm, "Those old emotions are past and over -- past and over." As I frequently write and say, give yourself some way to express feelings that arise. Journal write them, draw or paint them, or put on music and dance to express them. Talk with a counselor or a trusted friend. Work with an energy healer to help you release the old, repressed feelings and blocked energies. Free yourself to move into the next step of your Soul path. You are needed on the planet now right where you are in your full Soul power to do the mission for which you came to Earth at this time. All together in God's name we can help create greater peace, harmony, healing, love, and joy in our town -- state -- country -- and planet.

Bio: Transformational Energy & Emotional Healer (on Zoom or Telephone, and in some conditions In-Person). Remote energy healing can be very effective. Reiki Master, Master's Degree in Human Development. She's a highly attuned & sensitive guide for Higher Meditation & Spiritual Awareness. Extensive training & decades of experience as a practitioner & teacher of numerous natural healing modalities including Reiki, Spiritual Healing, Chakra Healing, Reflexology. She offers Past lives readings and Akashic Readings. She's author of book "Secrets of Wisdom - Awaken to the Miracle of You," & Publisher- Editor of Natural Living Journal. Louisville Office. 812-566-1799. www.joycegerrish.com

PHOTO: Marina Vitale

(CONTINUED from Page 11) some of the extra solar energy that may be generated and then release it when needed. That, though, would be quite expensive

Passive solar doesn't generate electricity, but it can increase the comfort of your home naturally. It does help to have some thermal mass to store the heat while the sun is shining, and to release it when the sun isn't shining such as at night. These various options could be explored in depth before deciding on the best course for yourself. The city or county probably have certain regulations and permits that would need to be attended to. Your solar installation company could probably help you with information on that. This article has described a number of solar energy options. Solar is clearly a very important renewable energy source.

BIO FOR TONY SWEAZY: Tony has certificates in the energy rating and renewable energy fields. He works with ECOs Materials and Services in Energy rating work and co-owns Solar By ECOs, a solar PV installation company. PHOTO: Vivint Solar_Unsplash

JOURNEY OF BECOMING WHO I AM, Deanna O'Daniel, Author

Being born in 1941, I was raised as a member of the 'Silent Generation.' That was the small generation of people born between the Depression and the end of World War II. There were many wonderful things about this time period but being raised as a girl was not one of them! As the oldest of 11, I had 7 brothers. I wanted to be a 'tomboy' and wear overalls and run and climb like they did. But, being a girl, I had to wear dresses which were not conducive to doing anything except sitting still. I recall my mother's constant pleas to me as I tried in vain to keep up with my brothers. "Deanna, keep your legs together, it's unladylike!" That request was hard to do when I was climbing trees. There were plenty of chores on our farm and we all had to do our part, but the boys got to be outside doing theirs and I was stuck in the house cooking and taking care of babies. "Stop complaining, that's the lot of being a girl," said my mother speaking again. "Things will change for me when I grow up," I silently grizzled, as my upper lip curled.

However, my desires to fit in as a teenager made me yearn to be June Cleaver of "Leave it to Beaver" fame, and one of the feminine idols of the '50s. Like June, I joined the rest of the women of my era in my plan to snag a wealthy man. He would take care of all my needs – as long as I was beautiful, didn't complain too much, or have to have any special equipment. In other words, be self-sacrificing, charming and have no needs at all (having needs would be selfish). I actually maintained that attitude and attracted a conservative attorney for a husband. I played my role diligently as lovely wife, being 'the woman behind the man.' As 'lovely wife' our job was to promote our husband in business with delicious dinner parties. Behind my French-twist hairdo and shirtwaist dress, I only spoke of things that a woman should know about – babies and the latest household gadget (to make me more efficient as a homemaker, of course). To have tried to join the men's conversation on sports or politics would be seen as 'showing off,' so I held my enthusiasm in bounds. I didn't realize how my life made me more like a mannequin than a living person. The former childhood demands I had for freedom were completely ironed out of me.

The good news is that I was rescued! My husband and I attended a party one weekend that shocked me back into reality. It was a party of younger attorneys and their wives – Baby Boomers. These young people were having a ball – and the scandalous things they were wearing! Standing there in my stiletto heels, pencil skirt and beehive hairdo, I felt hopelessly out of date. The young wives looked so cute in their hot-pants shorts, midriff blouses, hip-hugger jeans and paper dresses. They weren't wearing 'spikes' like me.



DEANNA O'DANIEL, Author, Speaker

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Their shoes were clogs, platform wedgies and go-go boots. A switch flipped in my brain, "They're showing me the freedom I wanted as a kid!" Their speech caught my ear, too, "far-out man, cool threads, that's not my bag, let your hair down." Previously, I thought Baby Boomers were just spoiled brats. But, on this night I was intrigued. "Maybe they *are* out to change the world," (as they had claimed!). It was so intoxicating that the next day I attacked my closet. My children aged two and three caught my excitement, jumping up and down on the bed, as they watched me toss girdles, garter-belts, underwire bras, nylons, etc. into a basket for the Goodwill.

I immediately joined NOW, the National Organization for Women, where my life continued to change. Together, with the suggestions of our leaders, Gloria Steinem and Betty Freidan, we got into consciousness raising groups where we let the secrets of our isolated lives out of the closet. We got into writing circles and wrote letters to sponsors of TV programs

demanding more meaningful roles for women. It worked! America was ready to listen to us. We organized street demonstrations and marches for women's rights. We wrote our representatives and stormed Frankfort for the passage of ERA (Equal Rights Amendment). Not everything we did worked, but we felt the strong comradery of the suffragettes! We put bumper stickers on our cars that said, "A woman needs a man like a fish needs a bicycle." Like my sisters in the cause, I rejoined the work force to have my own career. Unlike June Cleaver, *I would not be dependent* on any man!

Savor more memories of the "Silent Generation" woman, read Deanna's three memoirs: <https://www.amazon.com/Opening-New-Window-Kentucky-Memoir/dp/172835871X>

BIO: Deanna O'Daniel is a retired classroom teacher. She became a memoir writer in the 1990's and also developed a company called *SelfSeek Hypnosis Center*. Besides writing memoir, Deanna has been published in magazines, newspapers and anthologies. She is also a mother and a grandmother. Available to speak to groups!

PHOTO: Can Stock Photo/ alkir