

# MINDFUL



**Wellness • Education • Travel • Finance**

FEBRUARY 21, 2018

A SPECIAL SUPPLEMENT TO THE PROSSER RECORD-BULLETIN AND THE GRANDVIEW HERALD

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# mind·ful·ness

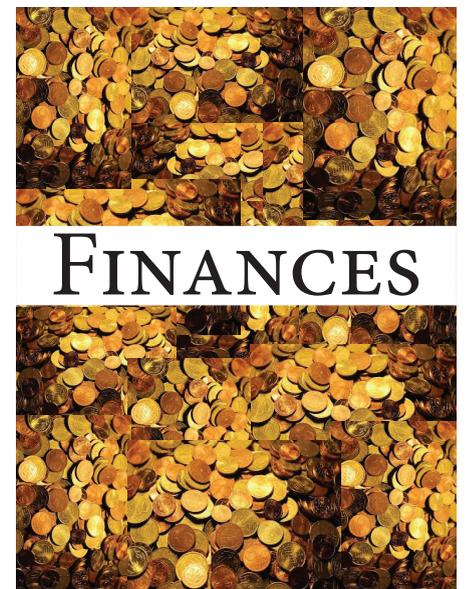
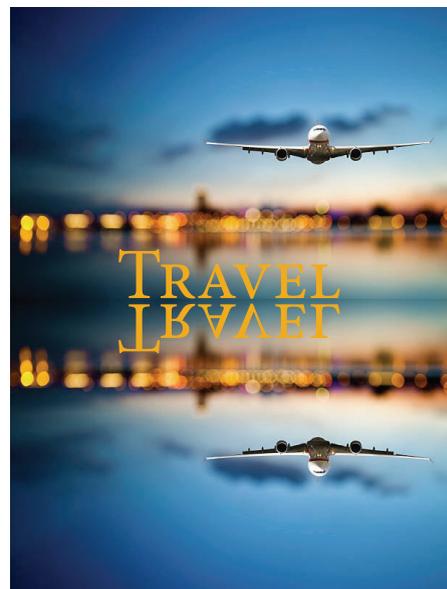
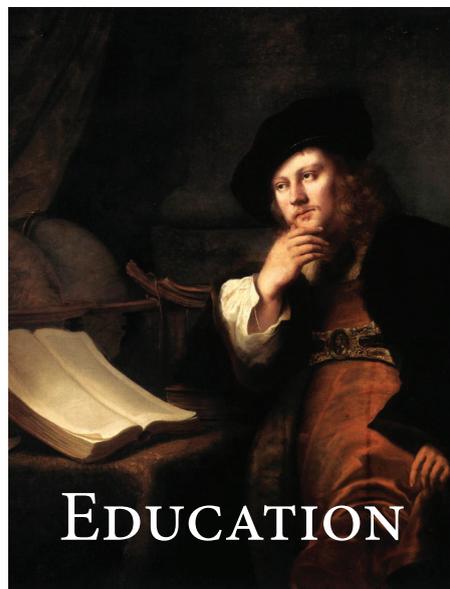
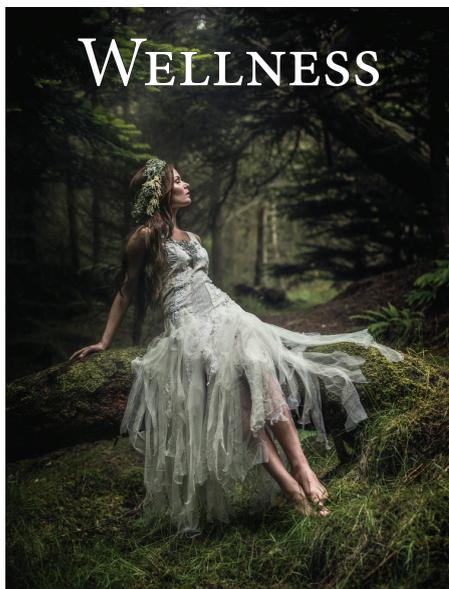
*noun*

1. the quality or state of being conscious or aware of something.  
“their mindfulness of the wider cinematic tradition”.
2. a mental state achieved by focusing one’s awareness on the present moment, while calmly acknowledging and accepting one’s feelings, thoughts, and bodily sensations, used as a therapeutic technique.

Mindfulness is the psychological process of bringing one’s attention to experiences occurring in the present moment, which can be developed through the practice of meditation and other training.

Mindful is our newest special edition insert for 2018. As we go through the year, we are committed to being mindful of our community, news, friends and families. With so much going on around us we are maintaining our focus to be primarily about things that happen in our hometown.

While we continue to work towards growth and expanding we are still mindful of what matters to us. The paper, with the support of local advertisers, subscribers and business owners, can continue this journey for news.



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# Mindfulness Meditation

Mindfulness meditation practice couldn't be simpler: take a good seat, pay attention to the breath, and when your attention wanders, return. By following these simple steps, you can get to know yourself up close and personal.

## How to Sit

Here's a posture practice that can be used as the beginning stage of a period of meditation practice or simply as something to do for a minute, maybe to stabilize yourself and find a moment of relaxation before going back into the fray. If you have injuries or other physical difficulties, you can modify this to suit your situation.

1) Take your seat. Whatever you're sitting on—a chair, a meditation cushion, a park bench—find a spot that gives you a stable, solid seat, not perching or hanging back.

2) Notice what your legs are doing. If on a cushion on the floor, cross your legs comfortably in front of you. (If you already do some kind of seated yoga posture, go ahead.) If on a chair, it's good if the bottoms of your feet are touching the floor.

3) Straighten—but don't stiffen—your upper body. The spine has natural curvature. Let it be there. Your head and shoulders can comfortably rest on top of your vertebrae.

4) Situate your upper arms parallel to your upper body. Then let your hands drop onto the tops of your legs. With your upper arms at your sides, your hands will land in the right spot. Too far forward will make you hunch. Too far back will make you stiff. You're tuning the strings of your body—not too tight and not too loose.

5) Drop your chin a little and let your gaze fall gently downward. You may let your eyelids lower. If you feel the need, you may lower them completely, but it's not necessary to close your eyes when meditating. You can simply let what appears before your eyes be there without focusing on it.

6) Be there for a few moments. Relax. Bring your attention to your breath or the sensations in your body.

7) Feel your breath—or some say “follow” it—as it goes out and as it goes in. (Some versions of this practice put more emphasis on the outbreath, and for the inbreath you simply leave a spacious pause.) Either way, draw your attention to the physical sensation of breathing: the air moving through your nose or mouth, the rising and falling of your belly, or your chest. Choose your focal point, and with each breath, you can mentally



note “breathing in” and “breathing out.”

8) Inevitably, your attention will leave the breath and wander to other places. Don't worry. There's no need to block or eliminate thinking. When you get around to noticing your mind wandering—in a few seconds, a minute, five minutes—just gently return

your attention to the breath.

9) Practice pausing before making any physical adjustments, such as moving your body or scratching an itch. With intention, shift at a moment you choose, allowing space between what you experience and what you choose to do.

10) You may find your mind wandering constantly—that's normal, too. Instead of wrestling with or engaging with those thoughts as much, practice observing without needing to react. Just sit and pay attention. As hard as it is to maintain, that's all there is. Come back over and over again without judgment or expectation.

11) When you're ready, gently lift your gaze (if your eyes are closed, open them). Take a moment and notice any sounds in the environment. Notice how your body feels right now. Notice your thoughts and emotions. Pausing for a moment, decide how you'd like to continue on with your day.

That's it. That's the practice. It's often been said that it's very simple, but it's not necessarily easy. The work is to just keep doing it. Results will accrue.

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# Benefits of Colorectal Cancer Screening

By Emma Bentley, OMS III,  
Pacific Northwest University of Health  
Sciences. Guest Writer for the  
Tri-Cities Cancer Center

As we age, the incidence of CRC increases significantly. Other factors such as obesity and tobacco use are not only associated with a greater risk of developing CRC, but also a greater risk of dying from it. If you have diabetes, your risk of developing colon and rectal cancers increases by 38 percent and 20 percent respectively.

Most CRCs begin as painless polyps that enlarge over time, eventually developing into cancer. Adenomas are precancerous

polyps that occur in 20-40 percent of screening colonoscopies in patients over 50. It is believed that progression from an adenoma to carcinoma takes at least 10 years on average, providing opportunities to prevent cancer by removing polyps before they become cancerous.

Routine screening for CRC begins at age 50 unless you have a family history, in which case screening starts earlier and occurs more often. Screening for colon cancer continues until age 75, therefore, you may only need three screening tests in your lifetime depending on the screening test you choose.

Of the tests used to screen for CRC,

those discussed here are organized into blood-based, stool-based (e.g. gFOBT, immunochemical), imaging (e.g. CT colonography), and visualization with polyp removal (e.g. sigmoidoscopy, colonoscopy).

A test is considered sensitive when it yields a truly positive result when you have a disease. Any positive screening test requires a follow-up colonoscopy if one wasn't done initially.

Blood testing is not considered adequate as a primary screening strategy for CRC due to low sensitivity. gFOBT stool cards (done annually) can be done at home but are prone to being falsely positive.

Immunochemical testing (done annually) is 80 percent sensitive, but only has a 20-30 percent chance of detecting advanced cancer. CT colonography (done

every five years) requires bowel prep, involves radiation exposure, and varies from 67-94 percent in sensitivity.

Sigmoidoscopy (done every five years) is done without sedation, requires bowel prep, reduces mortality by 33 percent, and can remove polyps, but is limited to the left colon. Increases in right-sided colon cancers worldwide have impacted the utility of sigmoidoscopy. Colonoscopy (done every 10 years) is done under sedation, requires bowel prep, can view the entire colon, can remove polyps, and is the most sensitive (94.7 percent).

The American College of Gastroenterology considers colonoscopy to be the "preferred" screening test. Studies show that colonoscopy lowers the risk of CRC and death 40-60 percent better than sigmoidoscopy.

Getting screened for CRC has the potential to prevent cancer and death. When choosing a screening method, it's important to educate yourself about your options so you and your doctor can choose the best option for you.

The Tri-Cities Cancer Center is offering a free Colorectal Cancer Pre-Screening event on March 24th. By Appointment only. Register early. Space limited. Registration and details can be found online at: BeHealthyGetScreened.com or call (509) 737-3420.

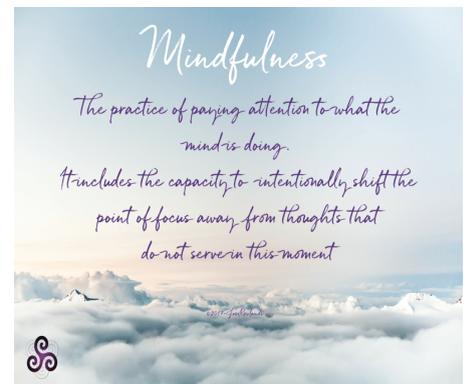
This FREE event is not a physical examination or colonoscopy.



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The practice of paying attention to what the mind is doing.  
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# Lifestyle Changes, Quality of Life at Center of Effective PMH Ideal Protein Weight Loss Program

Prosser - Creating a healthier lifestyle can seem a daunting task for many, but one program – PMH Medical Center Ideal Protein – has helped change that perception for hundreds in the Lower Valley because of its measurable results.

“Ideal Protein is not a diet, which is a term often associated with deprivation and short-term changes. The program is based a lifestyle change – one that educates and empowers participants to lead a healthy life both now and in the future,” PMH Medical Center Health and Wellness Coordinator and Ideal Protein Coach Kristal Oswalt said.

Ideal Protein is a scientifically-based, medically supervised and measurable weight loss program. The four-phase program focuses on the body’s three major sources of energy – carbohydrates, proteins and fats – and during each phase, the ratios of each of those sources are adjusted based upon an individual’s health goals and weight loss progress. Ideal Protein offers more than 60 prepared

meals for participants to choose from and swap into their daily meal plan depending upon preferences.

“It is a user-friendly, lifestyle program that truly simplifies the weight loss and maintenance process for participants,” Oswalt said.

While women typically lose two to three pounds per week following the program, and men typically lose three to five pounds each week, participants acknowledge that they have gained so much more. Oswalt notes more energy, fewer medications and better sleep quality as some of the many benefits participants have experienced after losing weight following the Ideal Protein program.

Mauricio Bueno, Jr., who joined Ideal Protein shortly after ending up in the Emergency Room last year with congestive heart failure, is one of the hundreds of local residents who has experienced life-changing results because of it.

“Since the day I joined Ideal Protein,

I’ve never looked back. If I could have done it sooner, I would have jumped at that knowing and experiencing all the changes that have happened to me,” Bueno Jr. said. “I can honestly say ... I owe my life to Ideal Protein and them [Kristal.]”

Biweekly support meetings and weigh-ins – an integral part of the Ideal Protein program – with Oswalt helped Bueno Jr. as he made progress too.

“Whether it’s a few pounds or more than 100 pounds, Ideal Protein can help you reach your goals,” Bueno Jr. said. “I hope you are encouraged to take steps, accept that you need help and everything will fall into place.”

Like Bueno Jr., Oswalt encourages anyone who is interested in the program to reach out their doctor or directly to her.

“A healthy life is a good life,” Oswalt said. “Ideal Protein can help you get there.”

PMH Medical Center will host a free Ideal Protein Educational Seminar for the community on March 5 at 5:30 p.m. at PMH Family Medicine – Prosser (336 Chardonnay Ave., Ste. A, Prosser.) All are welcome to attend this hour-long seminar to learn more about the program and meet staff. Individuals who attend the March 5 seminar and sign up for the program will receive \$50 off the joiner fee. Call 509-786-5154 to register.



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~ Sylvia Boorstein

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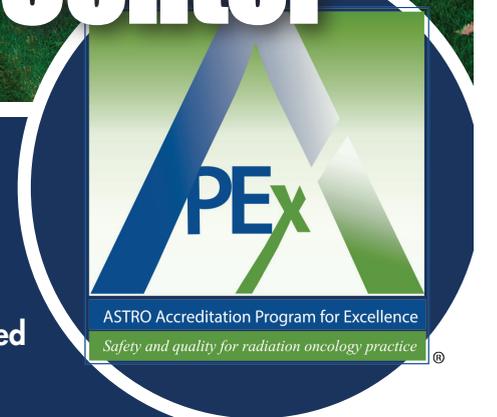
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Modern Healthcare named the Tri-Cities Cancer Center one of the top 150 healthcare organizations to work for in the United States. Each year, Modern Healthcare recognizes outstanding employers in the healthcare industry on a national level.



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# Mindful Kids Practice: Coming Back to the Positive

By Mark Bertin

What went well today? Kids and teens can explore this eight-minute guided meditation for noticing the positive.

You may feel stressed by a test, or a friend, or your parents. It can be hard to let go of that kind of thought. Sometimes, it takes practice to focus on the good stuff, too.

1) Lie down somewhere comfortable. Let your arms and legs fall to the ground. Close your eyes gently.

2) Start to notice how your body changes with each breath you take. Each time you breathe, your belly moves up, and your belly moves down. If it is easier, put a hand on your belly. Or if you want, put a stuffed animal there.

Each time you breathe, your belly moves. Your hand, or your toy, rises, and then falls. See if you can count ten breaths that way. Breathing in, one, breathing out, one. (Repeat for nine more inhales, and nine more exhales.)

When you lose count, don't worry about it. That's normal and happens to everyone. Come back to whatever number you last remember.

3) Now, shift your attention to your

day. Breathing in, focus on your breath as your belly goes up. Breathing out, focus on something that went well today.

With each breath: breathing in, noticing your belly move, and with each breath out, noticing something that went well today.

4) Now, picture something about yourself that makes you proud. Breathing in, focus on your belly moving. Breathing out, picture something that makes you proud about yourself. If nothing comes to mind, that sometimes happens. If that's how you feel, picture what you'd wish for yourself instead.

5) Finally, bring someone to mind who makes you happy. Breathing in, notice your belly move. And now, breathing out picture someone who makes you happy.

As you come to the end of this practice, take a few deep breaths, and start to wiggle your arms and legs. Pause and decide what you'd like to do next.

It's normal to have thoughts that make us feel scared or bad. We should never ignore anything important, but it's useful to focus on the rest of our lives too. Take a few minutes every day to notice what has gone well, and see what happens next..



## Epic Adventures within REACH

Kennewick - The REACH Museum is an exceptional place to visit in Tri-Cities, WA. Since opening in 2014, the REACH has become a dedicated institution promoting education for all ages. Stories of the region are shared through exhibits, educational programs and seasonal tours.

While the exhibits tell the stories of the land and culture, the offsite educational tour program is designed to enhance the museum experience by taking visitors to see the Ice Age Floods, Coyote Canyon Mammoth Dig, agriculture, history and geology firsthand.

The 2018 program will feature 16 tours beginning in April and ending in October. The majority of the tours will focus on the Ice Age Floods and how the land was shaped by glacial Lake Missoula. There are three hiking/geology tours featuring Rattlesnake Mountain, Wallula Gap and McBee Hill with well-known guide and geologist Bruce Bjornstad and George Last.

Several of the tours are about agriculture such as, the hops to bottle tour featuring hop yards and a processing plant that turns the hops into pellets and oils. Learn the art of brewing beer while tasting a little too.

The Vineyards and Winemaking tour with Dr. Wade Wolfe, Thurston Wolfe Winery, teaches you about the growing of grapes and the art of making fine wine. The day will end with wine tasting and lunch at the winery in Prosser.

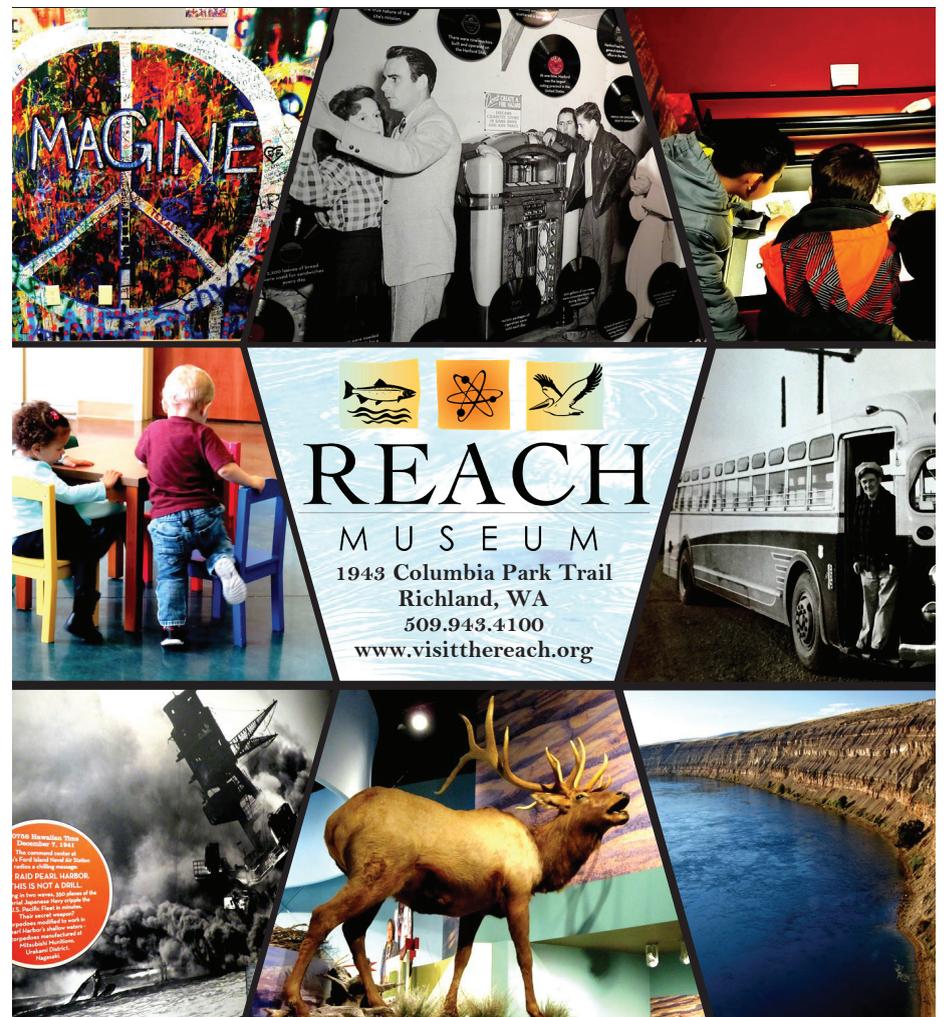
The newest tours are all about food and small-town USA. The foodie tour includes eating delicious food, talking to chefs, farmers and winemakers. You will learn about secret spots that the locals eat at the Yakima Valley.

Big cities are exciting, but sometimes you want a slower place, fresher air and a friendlier atmosphere. The small town USA tour does just that, as you uncover hidden

gems of the region. Meet the locals and learn the historical significance of each small town.

Have you ever ridden in a 1954 Cold War Bus? In April and September cruise through the streets of Richland, WA in a refurbished 1954 GMC bus and learn about alphabet homes built during the peak of the Manhattan Project. A historian and local expert will be aboard sharing the history and the stories about the residents that once lived here.

Visit the REACH Museum's website at [www.visitthereach.org](http://www.visitthereach.org) for more information. To register for a tour, contact Sara at 509-943-4100 ext. 108 or email [sarac@visitthereach.org](mailto:sarac@visitthereach.org).



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# Community Action Connections

By Chuck Walker

Mindful that it all begins with a common vision, the Community Action Connections (CAC) agency's effort to improve the quality of life is a vision for the future of what could be. That vision is pursued by with energy, patience, tenacity and determination. It is one thing to have a vision, but the most difficult thing of all driven, possess a strong work ethic and truly care about through programs that they currently have available and programs for the future. All employees who represent knowledge and to better enable them to provide optimum employee strives to improve the lives of those families support, dedication, honesty, and sincerity.

Community Action Council may be and, upon determination of eligibility, of court eviction, first month's rent, and referrals to other community with child care and development, crisis / emergency services, domestic education / GED, employment financial assistance & counseling, programs.

Prosser CAC is associated with Committee (BFCAC) a certified 501(c) 3 to assist low-income families/ individuals to and independence by improving their chances for

BFCAC provides services under approximately community partners to provide a wide variety of services Columbia, Adams, Grant, Klickitat and Skamania, Counties are located in South Central Washington and Yakima, Kittitas, Okanogan, Chelan, Douglas, Whitman, Garfield and Asotin are funding specific programs. BFCAC uses this specific funding to provide a range of services and activities, which have a measurable and potentially major impact on reducing the causes of poverty. Income eligibility guidelines, age, residence and geographical area requirements vary from program to program. Applicants are referred to CAC offices for eligibility screening. For eligibility requirements contact the Prosser Office located at 424 6th St #2 or phone 509-786-3379 or go to [www.bfcac.org](http://www.bfcac.org).



is to fulfill it. The CAC staff workforce is clearly customer- the families they serve. The agency's goals are achieved the continuing development of innovative projects and the agency share the same objective; to gain maximum services to the individuals that they serve. Each they serve through the basic ingredients of

able to provide residents crisis assistance may be able to provide assistance with issues community food services, utilities programs. CAC may be also able to assist clothing, counseling / mental health violence & sexual assault services, training & placement, family services, food or free meals and general assistance

the Benton Franklin Community Action private non-profit corporation established in 1966 identify options and alternatives for self-sufficiency filling their employment, housing and childcare needs. forty-two (42) different contracts and networks with in Benton and Franklin Counties. Services in Walla Walla,

Columbia, Adams, Grant, Klickitat and Skamania, Counties are located in South Central Washington and Yakima, Kittitas, Okanogan, Chelan, Douglas, Whitman, Garfield and Asotin are funding specific programs. BFCAC uses this specific funding to provide a range of services and activities, which have a measurable and potentially major impact on reducing the causes of poverty. Income eligibility guidelines, age, residence and geographical area requirements vary from program to program. Applicants are referred to CAC offices for eligibility screening. For eligibility requirements contact the Prosser Office located at 424 6th St #2 or phone 509-786-3379 or go to [www.bfcac.org](http://www.bfcac.org).

There are about 1,100 community action agencies across the nation, all dedicated to changing the lives of neighbors in poverty and dedicated to helping county residents become self-sufficient, contributing members of the community.

"If you want others to be happy, practice compassion. If you want to be happy, practice compassion." ~Dalai Lama



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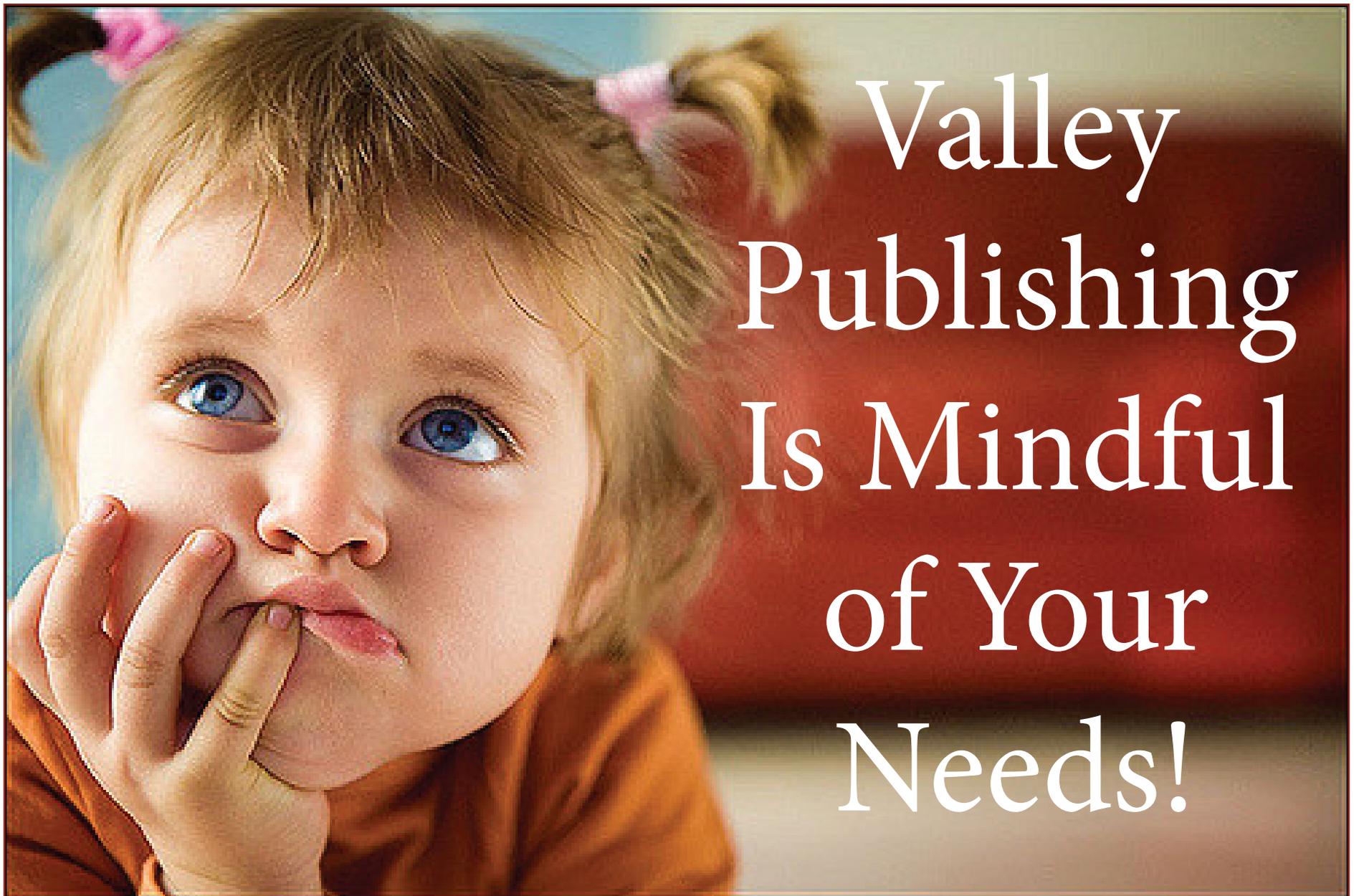
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# How to Become a Mindful Traveler

Psychology Today

By Judith Fein

*The way to develop a traveler's mindset*

You don't need to spend a lot of money. In some cases, it is entirely free. You don't have to book a flight or make any elaborate travel arrangements. You can do it alone, with a partner, a BF, kids, or your whole family.

After 17 years as a travel journalist, and a lifetime of traveling, I think I have figured out the answer to two questions I am asked all the time:

1) How do you find such unusual things to do?

2) What is your favorite place?

The answer to the first is: You have to develop a traveler's mindset. The reply to the second is: Wherever I have just been. Come along with me and let's explore these questions and answers.

First, when you think about travel, what pictures come to mind? Do you imagine aqua waters and a pristine beach? Dining in a fabulous restaurant? Visiting iconic sites?

When I think about travel I imagine....nothing. And I believe this is the secret of why my travels have enriched my life beyond anything my mind could conjure up.

If I imagine in advance what I will be doing, I am not 100 percent available to experience what is, rather than what I think should be.

Perhaps you will be surprised

when I say that I do not research a place before I go. I just show up. And I pay attention to whatever is there.

Paying attention means not only looking but listening. I ask locals what they love to do, or what is most interesting to see, and then listen to every word they tell me.

Even if it's not something I would ordinarily be interested in, I generally follow their suggestions. It almost always leads me to crazy and unusual and intriguing adventures. And by adventure I do not mean swinging from a rope in a forest.

It can be a game of tejo in Colombia, painting a sunset with an artist in Arizona, playing with hand-made toys and the kids who made them in Honduras, visiting a new excavation

site in Tunisia, or visiting with a secret sect half an hour from where I live. I could never have planned these things in advance, and I will never forget them.

When I become immersed in wherever I am, it becomes my favorite place in the world. I connect to people, I have new experiences, I fall in love with being alive in a new and different way.

So, if this appeals to you, how do you cultivate the ability to do it?

1) Don't lock yourself in to plans. Or at least leave yourself some free time beyond your plans.

2) Be open to anything unusual or new, even if you think it is of no interest. Don't do things that are dangerous or hurt yourself or others. Beyond that, just say yes.

3) Gravitate to people who are different from you. Just being with them is an adventure. In the long run, it's boring to surround yourself with others who think like you do, act like you do, dress like you do.

4) Fall in love with your own curiosity, which may have been in hiding for a long time.

5) When you have any new or unusual experience, talk about it, write about it, and treat it like the most important thing in your life.

So, are you ready and willing to develop a traveler's mindset? Judith Fein is an award-winning travel writer, author, speaker, blogger, and travel addict.

Her website is: [www.GlobalAdventure.us](http://www.GlobalAdventure.us)



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(Funded by Washington State Department of Transportation)

# ~Destination: Prosser, Washington ~

By Chuck Walker

## Historic Downtown Prosser

Historic Downtown is full of unique shopping spots including The Rustic Rooster for antiques and home décor, Sixth Street Art Gallery for custom art pieces and Becks Jewelry for something extra special.

**Prosser Art Walk & Wine Gala** - July The Art Walk & Wine Gala offers a unique evening of art, wine, food, and entertainment. Held on the streets of historic downtown Prosser, a virtual art park emerges with over 35 artists, 20 wineries, 2 local microbreweries, and a handful of gourmet food vendors while live jazz fills the air.

**Harvest & Street Painting Festival** - September, held in conjunction with the Great Prosser Balloon Rally and Harvest Festival, watch local and regional artists create works of art on the pavement in downtown Prosser. In two days, artists create masterpieces with chalk that you must see to believe. Although they use special pastels for their art, the result looks like a painting. Bring your lawn chair to sit and watch the artists while enjoying a variety of musical entertainment and a fun choice of food vendors.

**Princess Theatre** - This turn of the century movie house has been recently renovated to accommodate traditional movie nights but live stage theater as well. This “jewel” in Prosser’s historic downtown area has been home to many forms of live entertainment from concerts and plays, to pageants and musicals.

**Walter Clore Wine and Culinary Center** - Prosser embodies the Washington State wine industries, “The Envy of France” as Washington State is the second-largest premium wine producer in the United States, with over 900 licensed wineries, and over \$300 million worth of grapes produced annually. The Clore Center’s programs address industry and consumer needs by offering four essential elements:

**TASTING** - Serving as “Washington’s Wine Center” the tasting room offers a unique, educational wine experience, guided by knowledgeable industry professionals. Visitors can learn about wines from a variety of regional and international viticulture areas, winemakers, develop their palate, and make decisions about their preference for wine. The tasting room is open daily from 11 a.m. – 5 p.m.

**CLASSES** - The Clore Center provides wine and culinary educational classes that cater to the needs and interests of industry professionals and consumers. Classes cover a variety of grape varietals, regions, AVA’s and viticulture and enology practices.

**EVENTS** - Throughout the year, the Clore Center hosts several events that promote, celebrate and honor the many individuals and wineries that have contributed to the industry’s significance, including Legends of Washington Wine Hall of Fame, History Through the Vines, and Rising Stars, and many others.

**FACILITY** - The Clore Center’s campus serves as a central gathering place for many industry and community groups who utilize our facilities for meetings, trainings, and special events.

The Center’s site, located off I-82 at Exit 82 on 24 acres overlooking the Yakima River, the Horse Heaven Hills and Rattlesnake Mountain in Prosser

**Prosser Branch, Mid-Columbia Libraries** - In 1907, Prosser’s first “reading room” opened in the Mercer

part of Mid-Columbia Libraries. The Prosser Branch provides services to over 14,000 city and county residents. In 2010, almost 129,000 items were checked out and the branch had over 105,000 visitors.

As part of Mid-Columbia Libraries, the mission is to enrich our communities by empowering individuals with materials and services for life-long learning and growth, starting at birth. For more information about the Prosser library or other Mid-Columbia Libraries, visit

and household items rarely seen today. One hundred photos from the Museum were selected for digitization, representing four areas of focus: notable women from the area, downtown Prosser, schools, and dryland farming and homesteading.

The museum is in Prosser, in the City Park at 1000 Paterson Road. For more information, please call (509)786-3842 or e-mail [prossermuseum@hotmail.com](mailto:prossermuseum@hotmail.com).

Prosser Heritage documents the early culture, industry, and community life of Prosser, Washington. The collection is a project of the Prosser Branch of Mid-Columbia Libraries and the Benton County Museum and Historical Society, funded by a grant from the Washington State Library. Visit [www.washingtonruralheritage.org](http://www.washingtonruralheritage.org) for more information.

**The Great Prosser Balloon Rally** - Ballooning in Prosser started 23 years ago when balloon pilot Ted Wirch came to town to give his in-laws a balloon ride. During Ted’s flight over Prosser he realized just what a beautiful place Prosser really is.

He decided there and then that he had to tell other balloonist about the great flying there was to be had in the skies over Prosser.

September 28, 29, and 30, 2018 early morning launches: Friday, Saturday and Sunday balloon. Pilots from all over the northwestern United States will converge on Prosser to participate in The Great Prosser Balloon Rally.

Spectators are encouraged to arrive early (about 6:15 a.m.) at the Prosser airport to watch the pilots prepare the giant balloons.

Some lucky spectators are even asked to assist the balloon pilots inflate, chase, and recover the hot-air-balloons.

The weekend activities in Prosser include: Sunrise Hot Air Balloon Launches, Night Glow, Harvest Festival, Farmers Market, and the Caren Mercer-Andreason Street Painting Festival.

Make Prosser your next destination in Washington State - You won’t be sorry.



building on Sixth Street. In 1910, the City’s first library (a Carnegie Library) was built at 1214 Sheridan Ave. The Carnegie Library was one of Prosser’s oldest landmarks and provided library services until 1972, when the library opened in its current location on Seventh Street.

Attempts to preserve the Carnegie Library building were unsuccessful; the building was demolished the year after it closed. The City of Prosser operated the library at its current location until 2001, at which time the Prosser Branch became

[www.midcolumbialibraries.org](http://www.midcolumbialibraries.org).

**Benton County Museum** - The Benton County Museum was established in June 1968. The Museum’s collection includes over 5,000 items collected from Prosser and surrounding area residents.

An extensive textile and dress collection contains items from the early 1800s to the 1920s. Photographs, scrapbooks, books, and many old dishes are a few of the wonderful things to look at.

There is also a rustic homestead shack with a doctor’s buggy, as well as saddles

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# Washington Licenses and Travel Restrictions



By Brittnee Sanchez

In 2005, the United States Congress passed the REAL ID Act in 2005 to strengthen identification rules at airports. The REAL ID is an Act of Congress that modifies United States federal law affecting security, validation, and the issuing procedures standards for state driver's licenses and identification documents.

The 9/11 Commission recommended the REAL ID Act to the federal government, to set standards for how source of identification, such as driver's licenses are issued. This act established minimum security standards for state-issued driver's licenses. Under the federal law, state driver's licenses and identification (ID) cards must only be issued to people who can prove they are legally living in the United States.

If state licenses don't meet the standards, then federal agencies, such as Transportation Security Administration (TSA), will not accept them. Currently, 26 states and the District of Columbia meet federal standards. All the remaining states, including Washington State, have been granted an extension through October 10, which indicates a state is making good progress on implementation. Extensions are renewable for up to a year, at the discretion of the secretary of homeland security.

According to the Washington State Department of Licensing, October 2020 is when enforcement for the new law starts, and that's when Washington's standard licenses will not be accepted by TSA. However, they have been given a series of deadlines to get in compliance with federal law.

Washington is not in compliance because the state does not require proof of legal residency in the United States to get a standard state driver's license

or ID. Although Washington state offers, but does not mandate the TSA-approved enhanced driver's license. The enhanced drivers license requires proof of U.S. citizenship. Washington has been given extensions numerous times to get into compliance, the latest deadline has been set for October 2018 and the state expects to meet expectations by that deadline.

In April 2017, Governor Jay Inslee signed a new bill for a two-tier licensing system, in attempt to get in compliance. This bill is under review with DHS.

As of right now if you plan on traveling domestically in 2020 by airplane, your standard state driver's license or ID will not allow you to board your flight, but an enhanced driver's license or ID card would allow you to do so.

Basically, we are all waiting for the Washington state government to get compliant with federal regulations on a state issued driver's license or ID card, but if you want to ensure you will be able to travel if for some reason they aren't compliant after the October 2018 deadline.

I would recommend an enhanced form of the state issued ID or a passport (passport card) those are just two forms that will allow you to do so. Again, the enhanced state issued license will allow you to travel because it requires proof to legal residency in the United States.

To travel domestically with your Washington state license until 2020, all you need is your driver's license, either the standard or enhanced version.

Many Washington state residents have already been issued an enhanced driver's license, but if you're not interested in obtaining that version you, you can still board with other documentation, such as a passport, passport cards for domestic flights, a permanent resident card or military ID.

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# What's the Investment Outlook for 2018?

By most measures, 2017 was a pretty good year for investors. But what can you expect in 2018?

It's difficult to predict precisely the immediate future of the financial markets. However, many signs point to improved global economic growth and rising corporate earnings – both of which are important drivers of stock prices. In the United States, economic growth may be more modest than in other regions, which could result in international stocks outperforming domestic ones.

Here's another consideration: Low interest rates typically benefit the financial markets – and unless inflation jumps sharply, the Federal Reserve will probably remain patient, only raising short-term rates slowly throughout 2018.

Despite these positive signs, there's also reason for caution. Political uncertainty and changes in economic policies may lead to increased market volatility. Another factor is the long-term history of the stock market, which includes a drop of 10% or more – technically called a “correction” – about once a year. We've gone two years since the last correction, so it



would not be surprising if we saw one in 2018.

Given this outlook – which could be classified as moderately optimistic – what investment moves should you consider this year? Here are a few suggestions:

- Rebalance your portfolio – The market's gains may have increased the value of your stocks so much that they now represent a greater percentage of your portfolio than you had intended – and you may not be comfortable with this increased presence.

So, you may want to rebalance your portfolio to achieve a suitable mix of stocks and bonds, based on your

goals, risk tolerance and time horizon. As part of this rebalancing, and in an effort to help reduce the impact of market volatility, you may need to add investment-grade bonds and cash investments. (Of course, bonds carry some risks, too, including interest rate and credit risk.) The availability of cash will also make it easier for you to purchase stocks during a market downturn, when prices may be lower.

- Look beyond U.S. borders – You may want to consider adding some international equity investments to your portfolio, if appropriate. As mentioned above, these stocks may do better than

U.S. stocks in 2018, but regardless of performance, the presence of global stocks can help diversify your portfolio – and diversification can help decrease your overall risk level. (However, diversification can't guarantee profits or protect against all losses.) Keep in mind that international investing carries some inherent risks, such as those related to currency fluctuations and foreign political

and economic events.

- Be aware of “big” versus “little” – If

you don't own many stocks of smaller companies, you might consider adding

them to your portfolio. Smaller U.S. stocks have traditionally outperformed larger ones and may benefit from stronger economic growth and lower corporate tax rates. Be aware, though, that small-company stocks tend to be more volatile than those of larger companies. And, as with all stock investments, you may risk losing some or all of your principal.

You may want to consult with a financial professional to determine which of these moves, or any others, may be right for you. You can't control the external factors affecting the financial markets, but you can take total charge of your own investment decisions – and in the long run, these decisions can help determine your success as an investor.

*This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.*

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# Preparing for the Future

By Brittnee Sanchez

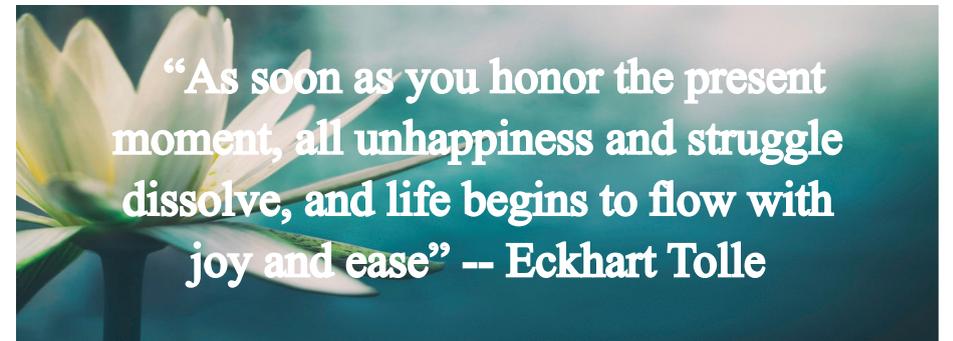
It is hard to think about death, but death is an inevitability. At some point in our lives, all of us must deal with death, and it is an important topic to discuss with your family. When a relative becomes terminally ill and death is approaching, a family can become emotionally frustrated if they do not know the death wishes of the dying family member. Does the relative want to be kept alive artificially by a machine or die a natural death? Knowing this information can help save legal fees and reduce the emotional stress put upon your family.

A living will is defined as a document that describes and explains the treatment a person wants and needs when they are not mentally able to make important medical decisions for themselves. Typically people prepare a living will in cases where: They want to specify their wishes so that it is more likely they will be carried out, they are facing the possibility of surgery or a hospitalization, they have declining health, and/or have been diagnosed with a terminal condition. The living will allows you to declare your wishes regarding the withholding or withdrawal of life-sustaining procedures under certain circumstances in Washington.

In Washington State there are two primary ways to put your desires about medical care into writing. These are called a **Health Care Directive** (sometimes called a Living Will) and a **Durable Power of Attorney for Health Care**. A Health Care Directive expresses the wish for treatment when near death or permanently unconscious, if a person is not able to make medical decisions themselves. The Directive is in effect only when a doctor confirms the condition is terminal or two doctors confirm that the patient is in a permanent unconscious condition. To make a living will legal, the person must be at least 18 years of age and be of sound mind, this means that the person filing the living will must be mentally stable and able to comprehend the nature of signing such a document. Some requirements include: \*Two people must witness the process of completing the living will. \*The witnesses present cannot be related to the individual or stand to inherit anything from him or her. \*The living will becomes legal after all witnesses, and the person who has filled out the document, have signed it.

A second choice instead of a living will is called a Durable Power of Attorney. A Durable Power of Attorney for Health Care is a legal document in which you may give someone else authority for making decisions or following your directions about your health care. When completing a Durable Power of Attorney, a person must decide when the document will take effect. You may put language in your living will asking the person named in the durable power of attorney to abide by the wishes you have expressed in your living will.

Sharing thoughts on how a family member would like to die is something every family should talk about, no matter how difficult it may be. Discussing this issue and making a legal document before an unexpected situation occurs can be very beneficial to any family. Death is not an easy topic to discuss, but the actual death of a loved one can be very stressful for the family members that are left behind. Preparing a living will may just make the grieving process much easier to endure, although losing a loved one is never easy.



“As soon as you honor the present moment, all unhappiness and struggle dissolve, and life begins to flow with joy and ease” -- Eckhart Tolle

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