

Do's and Don'ts during Medicare Open Enrollment

By Larry Kart Editor & Publisher

ith a myriad of choices, and window that's open only a few weeks to make them, the annual Medicare Open Enrollment period begins Oct 15. Those new to the program, as well as seniors who have been enrolled for some time, need to pay special attention to a few do's and don'ts when making those selections.

"Be aware of the deadlines," said Karen Munger, a licensed insurance agent and owner of Karen Munger Insurance Services, a Visalia insurance agency that specializes in working with health insurance plans for seniors. "Once the open enrollment period closes Dec 7, with very little exception, you will be locked in with whatever plan you have at that point, whether it is still the right plan for you or not."

For those just turning age 65, or those younger but with qualifying disabilities, open enrollment can be a confusing maze of decisions. There are several options available to seniors, whether to enroll in traditional Medicare either with or without purchasing an additional supplement, or instead select one of the Medicare Advantage plans, each having different features and benefits that can be selected based on the



Insurance agent Karen Munger goes over the new information for Medicare with Ken and Donna Kling of Exeter. Open enrollment starts Oct 15.

individual needs of the enrollee.

Anyone new to Medicare and those already enrolled are advised to seek the advice and counsel from a licensed, insurance professional when considering options. There are also resources available online at www.medicare.gov. And the

See Open Enrollment on page 4

National Talk Show Host to Speak about Alzheimers

ormer national talk show host and author Michael Reagan will speak to family caregivers & healthcare professionals about Alzheimer's, dementia, community resources and support during the first annual "Celebrating the Caregiver" conference on Nov 12, sponsored by the Alzheimer's Association of Central California and Auspice Home Care.

At press time, the event was slated to be held at the UC Fresno Campus, 550 E Shaw Ave in Fresno from 7:30 a.m. to 1 p.m. Reagan, the son of former president Ronald Reagan who died in 2004 following a tenyear battle with Alzheimer's, will be speaking on his experiences caring for his father and the toll it took on his family and friends. Family caregivers will also be speaking about their experiences caring for their loved one with Alzheimer's disease and how they are coping. Family caregivers will be admitted to the event for free,



however, reservations are strongly encouraged due to limited space. Admission for healthcare professionals is \$15, and 2 hours of CEU credit is available.

An estimated 5.2 million Americans of all ages have Alzheimer's Disease, according to the Alzheimer's Association, with 200,000 of those individuals younger than age 65. Approximately 500,000 die each year because they have Alzheimer's. In 2013, 15.5 million caregivers provided an estimated 17.7 billion hours of unpaid care valued at more than \$220 billion. Celebrating the Caregiver will feature breakout sessions with topics pertinent to the These will offer event. supportive resources to family caregivers or healthcare professionals. Several health care resources will be available to attendees to reach out for additional information or support. Walkup registration is available at the door provided space is available.

Michael Reagan talking with Navy personnel during a visit onboard a ship. Reagan will speak in Fresno Nov 12 at an event free to the public.

See Reagan on page 5

Calendar of Events Around the South Valley

Thursday, October 2 – "From the THM Vaults" at the Tulare Historical Museum. 12:30 – 4 pm. 444 W Tulare Ave, Tulare. THM Artwork on display from the museum's "Vintage Art Collection". Weekly on Thursday, Friday, Saturday, until Nov 1, 2014. Cost -\$5 for adults, \$3 for ages 55+. 686-2074

October 12-November 23 -

Cavorting with Colors by Cathy Quiell at the Kings Art Center, 605 North Douty, Hanford. Cathy Quiel, internationally renowned watercolorist, captures her images through a rich and vibrant application of pigment. Her use of color and subject matter supports the joy she experiences in life and in the painting process. 584-1065.

Saturday, October 18 - Tulare County Symphony presents Philharmonic Dances, Visalia Fox Theater. Doors open at 6:30 pm, show starts at 7:30 pm. Our first Masterworks Concert at Visalia Fox Theatre featuring Bernstein: Symphonic Dances from "West Side Story" Gershwin: An American in Paris. \$20 - \$39.50. Info - 625-1369 or www.foxvisalia.org

Monday, October 20 - Grief Support Group, meets at Kaweah Delta Hospice, 900 W. Oak Ave, Visalia. Ongoing for anyone suffering the loss of a family member, friend or co-worker. Contact: Debbie Beringer. Info -733-0642.

Tuesday, October 21 - Tuesdays With Ernie. Sequoia Regional Cancer Center, 4945 W Cypress Ave, Visalia. For newly diagnosed cancer patients and their loved ones. 624-3225.

Tuesday, October 21 - Stroke Support Group. Kaweah Delta Rehabilitation Hospital, 840 S Akers Ave, Visalia. This is a support



group for stroke survivors and their caretakers/family members. 1:30 PM - 3 PM. 624-3225

Thursday, October 23 - Total Joint Camp. Kaweah Delta

Rehabilitation Center, 840 S Akers Ave, Visalia. Thinking about getting your knee or hip replaced? This free program is designed to help you understand the benefits and risks of joint replacement, as well as discuss any special needs or concerns. 3 - 4:30 PM. Info 624-3800.

Saturday, October 25 - Respect: A Musical Journey of Women, Visalia Fox Theater. 7:30 pm. \$29. VIP seating \$64 - Includes premium orchestra seating at the Fox Theatre, and pre-show celebration that includes spirits and appetizers at 5:45pm at Tazzaria in Montgomery Square. Info - 625-1369 or www.foxvisalia.org.

Sunday, October 26 - An Evening with C.S. Lewis, Visalia Fox Theater. Doors: 1:30 pm / Show: 2:30 pm \$15 - \$40. Described by critics as 'Extraordinary!' 'A Must See!' 'A Master Class!' ?An Evening with CS Lewis has proved to be an enthralling theatrical experience and one which has led many thousands to discover (or rediscover) the continuing impact of a man who died over 50 years ago and whose collected works made him one of the literary giants of the 20th Century. Info -625-1369 or www.foxvisalia.org.

Monday, October 27, 28 - Guild Jewelry Sale, Kaweah Delta Hospital Lobby, 400 W Mineral King, Visalia. Prices start at \$5 and all proceeds will help buy patient care equipment. 7 am - 4 pm both days. 624-2217

Saturday, November 1 - Casino Night. A benefit for the Tulare County Farm Bureau Young Farmers & Ranchers. International AgriCenter Dairy Pavilion, 4450 S Laspina St, Tulare. Event starts at 6 p.m. Tickets \$35, \$40 at the door. Hosted bar, live music and gun raffle. Info - 732-8301.

Thursday, November 6 - Paintings by Nadi Spencer. Tulare Historical Museum, 444 W Tulare Ave, Tulare. 12am - Fri, November 7, 12am. Weekly on Thursday, Friday, Saturday, until Jan 3, 2015

Thursday, November 6 - Prostate Cancer Support Group, Sequoa Regional Cancer Center, 4945 W. Cypress Ave., Visalia. For men diagnosed with prostate cancer and their spouses/partners. 3:30 PM - 4:30 PM. Contact: Isela Tenorio. Info - 624-3225.

Saturday, November 8 – Walk with a Doc, Riverway Sports Park, 3611 N. Dinuba Blvd, Visalia. The walk will take place from 8-9 am with the series continuing every second Saturday of the month through December. This free program requires no pre-registration. During the walk, a healthy topic is presented and healthy snacks are provided. 624-5985.

Friday, November 14 – " Side by Side", Visalia Players at Ice House Theater, 410 E Race Ave, Visalia. Cost - \$16 advance, \$20 at the door. Also playing November 14, 15, 21, 22, 28, 29 @7:30 pm and November 16, 23, 30 @2 pm. The sophistication, wit, insight, heart

and genius of Broadway's most innovative and influential artist is at the center of this tribute to composer-lyricist Stephen Sondheim, including some of his best known songs. Info - 734-3900 or www.visaliaplayers.org.

Wednesday, November 19 -

Diabetes Meal Planning Night Class, Sierra View District Hospital conference rooms, 465 W Putnam Ave, Porterville. Free. 6 - 7:30 pm. The basic meal planning class is taught by a registered dietician. Attendees may purchase a Meal Planning book for \$3.00 from the American Diabetic Association. 788-6163.

Sunday, December 7 - KAC Guild Annual Holiday Home Tour. Kings Art Center, 605 N Douty Hanford. For more info call 584-1065.

For more events, go to our website www.TheGoodLife/V.com

To submit events to the calendar, mail to Kast & Company Communications, P.O. Box 7173, Visalia, CA 93290, or e-mail to Editor@TheGoodLifeSV.com. Submissions must be appropriate for The Good Life readership of 50-andover, and be received by the 15th of the month prior to publication.



Kaweah Delta Hospice is a not-for-profit health care organization providing direct care and services as well as professional education.

Larry Kast Editor & Publisher Art Director Kent Stahl

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Monday, November 3 -

Author/speaker Ken Davis. Visalia Fox Theater. 7 pm. \$20 - \$25. Bestselling author, frequent radio and television guest, and one of the country's most sought after inspirational and motivational speakers-Ken's mixture of sidesplitting humor and inspiration delights and enriches audiences of all ages. Info - 625-1369 or www.foxvisalia.org

Tuesday, November 4 - Cancer Caregiver Support Group, Sequoia Regional Cancer Center, 4945 W. Cypress Ave., Visalia. 1:30 - 3 PM. 624-3225

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History Dusting Off History with Terry Ommen

Lt. Derby Explores Tulare Valley

George Horatio Derby was a brilliant man whose short 38 years of life was packed with adventure a n d accomplishment. During his life, this West Point graduate was a newspaper journalist, topographical engineer, practical joker and humorist some say on par with Mark Twain. Very little of his life had any connection with Tulare and Kings counties, but for two months he explored our area. Fortunately for us, his military mission gave us a glimpse of our region just prior to California's statehood in September 1850.

Derby was born in Massachusetts in 1823 and by 1846 he had graduated from West Point, ranking a respectable seventh in his class. After graduation the young officer was sent south of the border to help fight in this country's war with Mexico. Wounded by a gunshot, Derby was sent back to the states to work in a topographical unit. He was a quick study and learned topographical engineering very well. In 1849 he was ordered to California, and a year later he was selected to lead an expedition into the Tulare Valley (now called the San Joaquin Valley.)

His assignment was clear.



Photo courtesy of Terry Ommen Lt. George H. Derby

was believed, was necessary for "protection of the frontier from Indian incursions."

Lt. Derby and his survey party left Monterey on April 10, 1850, and travelled south to the Paso Robles and San Luis Obispo areas. From there they headed east. On about May 1, they entered the Tulare Valley and reached the western shore of Tache [Tulare] Lake.

Derby reported that while at the lake he could distinguish timber at the north end and "tule" at the south end. The snow on the peaks of the Sierra Nevada appeared so close it looked like it was at the shoreline of the lake. The survey party noted that the land surrounding the lake generally looked like a desert they arrived at the River Francis, now known as the Kaweah River. Derby described it as a "large stream...divided into five branches or sloughs, four of which separate from the main river." He was describing an area known as "Four Creeks" and further noted, "the country, eight miles in length by six miles in width, contained

between these branches, is a beautiful smooth level plain, covered with clover of different kinds and high grass, and thickly shaded by one continuous grove of oaks of a larger and finer description than any I have seen in the country."

The explorers found the local native people helpful as well.

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A portion of the 1850 map that Derby drew. On the lower left is both San Luis Obispo and Paso de Robles. On the right side you will see the River Francis and you will see 5 waterways that form there. In the midst of those 5 waterways is now the City of Visalia.



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He was to find good routes of travel between the central coast area and the Tulare Valley, and identify suitable locations in the valley for a military post. A military fort, it

with "no forage for the animals...and no wood."

The men traveled south around the lake shore, then north up the eastern side of the great valley. On May 14,



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Open Enrollment from page 1

And the Kings Tulare Agency on Aging also offers free Medicare counseling through the HICAP program.

Munger recommended four things to do and four things to avoid for new or existing Medicare enrollees while navigating through open enrollment.

1. Never be pressured to do anything immediately

"Have a family member with you at any meeting to help review the plans," she said. "You don't have to make a decision that day."

2. Review your ANOC carefully

"Everyone in an existing Medicare plan (other than those in Medicare supplement plans) will receive this form," Munger

said about the Annual Notice of Change form that comes in the mail. The form provides information about changes to rates and co-payment, along with any changes to the plan. Be aware of any changes in premium costs or out of pocket charges to your existing plan.

3. Look to see if medications are still on the formulary

"You want to make sure the drugs you need are still covered by the plan," she said.

4. Use preferred pharmacies

"There is a network of pharmacies for each plan. Some plans will single out one or two pharmacies in which special pricing applies. These are called preferred pharmacies. Those pharmacies will often times offer the lowest pricing for medications," Munger said, adding that some seniors may

Karen R. Munger Medicare product specialist 4142 S. Demaree Street Visalia, CA 93277 (559) 737-9660



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continue to use a pharmacy out of habit. "Loyalty doesn't always pocket well," she said. "Don't assume that because your plan worked this year that it will be the same and work well the next year. Changes happen, premiums and co-payments can go up, drugs can come off formularies."

In addition to these suggestions, Munger also recommended the following things not to do:

1. Don't wait until the last week of open enrollment

It's an important decision, too important to make a mistake. Putting it off until the final week can result in a mistake, either in your rushing to make a decision, or by an insurance agent buried in last-minute work.

2. Don't compare your plan to someone else's plan

"Don't base your decision on a plan based on your friend's selected plan. Everyone has different prescription needs. What is a great plan for your neighbor may not be great for you. One size does not fit all," she said.

3. Don't shop by premium price alone

"You might pay more with a lower premium plan because your co-payments are higher," she said, adding the majority of phone calls she receives from Medicare clients during open enrollment are centered around their Part D prescription plan choices.

4. Don't use non-network pharmacies

Munger recommends making sure you know what pharmacies are approved by your plan. "Some people make assumptions and end up paying more because the pharmacy isn't a part of the approved network," she said.

The bottom line is whether you are new to Medicare, or if you've been enrolled for years, it pays to start the review process early, and carefully consider the options available. And having a trusted friend, family member or licensed insurance agent review those choices can help ensure you make the best selections.

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History

from page 3

Derby wrote, "We would have found it difficult to cross [swollen creeks] had it not been for the kind assistance of the neighboring Indians." The men continued north to the Kings and San Joaquin rivers.

The party returned to Monterey on June 8, 1850, and Lt. Derby submitted his report. In it he concluded, "The only point in the whole valley which struck me as at all suitable for a military post, was the portion of interval land contained by the five creeks of the River Francis."

An army military post was never built in the Tulare Valley. Two years after Derby explored the region, Tulare County was created, and 41 years after that Kings County was formed from the western part of Tulare County. George Derby died in 1861 at the age of 38.

Local writer Terry Ommen enjoys learning about the old west, especially the role Tulare County played in creating it. He wrote the books "Then & Now Visalia, Wild Tulare County" and "Christ Lutheran Church, A Gathering Place for Half a Century." His blog, "Historic Happenings" www.visaliahistory.blogspot.com

Reagan from page 1

Reagan is the author of the autobiography Michael Reagan: "On The Outside Looking In", which he published in 1988. In 2005 he wrote "Twice Adopted" about his feelings of rejection being adopted, parents divorcing and becoming a Born Again Christian.

The Alzheimer's Foundation of Central California is a non-profit organization that does not receive any government funding. All services are provided through fundraising and private donations. For more information please call Tish Davis at Auspice Home Care at 559-458-8060.







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Gardening in the Central Valley with Peyton Ellas

A popular trend in home gardening is biodynamic growing. This style has been around in one form or another since ancient Roman times and maybe even longer in Asia. Although it is mostly applied to growing food, it can also be used in growing ornamentals, even native plants. One of the key features of this style of gardening is to feed the soil, not the plant. Taking care of the soil is one of the keys to successful gardening of all species, and plants grown in cared-for soil withstand stress, including drought, better. They also repel pests better and just generally grow, bloom and reproduce up to their full potential. It is also the ecologically better way to care for the planet and keep it growing plants for generations to come.

Some general practices can benefit all soils. One of the most important is adding compost at regular periods, at least annually. This not only adds a balance of major and micro nutrients, but also helps replenish micro-organisms that the soil needs to be healthy. We should think of soil as a system, just as we do with our human bodies. Good things in, good results. Junk in or starvation... well, you get the picture. Compost benefits all soils. If you can't make your own compost, which is the best practice, you can ourchase it. Compost is not potting soil or fertilizer, so be sure to buy the right product.



Photo courtesy of Peyton Ellas

Testing your soil is as easy as following printed instructions and mailing a sample to the lab. Pictured is Alondra Silva.

Laboratories in Modesto. Instructions are on their website at http://www.al-labswest.com. The cost is reasonable and you can get a recommendation for specific crops, as for home vegetable gardening, or a general picture for ornamental gardening.

Another general good practice is to use mulch to cover the soil. I once had a soil scientist explain to me how damaging even rain drops can be on uncovered soil. Take a look at nature. Bare dirt is rare, and soon becomes dust or lined with erosion channels. Top soil is precious as a supplier of those nutrients and home to micro-organisms. It's like clothing. Naked soil has no clothes on. Did I put a picture in your mind? Just like with clothing, find a style you can live with and go for it! Two-tofour inches replenished annually is sufficient. Winter is a good season to do this, with fresh tree trimmings, insectfree leaves, pea gravel, rock or



Photo courtesy of Peyton Ellas

commercial uniform bark. Good soil means good gardens. These steps can help you improve your garden and

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have healthier plants without a lot of chemicals and worry.

Peyton Ellas is a local landscape designer specializing in California native plant-based gardens, a certified U.C.C.E. Master Gardener, and the owner of Auntie's Home Grown, a small sustainable farm operation. She is also the conference specialist at Tulare County's outdoor school, SCICON, and is finishing her second novel. She can be reached through her website: QuercusLandscapeDesign.com.

Candied Chipotle Pepitas (Pumpkin Seeds)

Pumpkin seeds are lightly dusted and baked to create an addictive treat perfect for sprinkling on tacos, salads and anything that needs a spicy-sweet kick. Listening is crucial to the baking process as you know the action has begun when they start to crackle and pop.

Ingredients

1 cup pumpkin seeds

1 teaspoon chipotle pepper, powder or paste

2 tablespoons coconut oil, or melted butter

3 tablespoons sugar, or more if desired

1 teaspoon salt, or more to taste Serving Size: 6 People

Preparation Instructions

Preheat the oven to 400. If using chipotle paste blend it with the oil. If using the powder, add it with the sugar and salt.

Toss the oil onto the seeds until they are evenly coated. Sprinkle on the sugar, chipotle powder and salt. Taste. Add more spice, sugar or salt as desired, although, know that the flavors will develop as they cook and you can always adjust the seasonings a bit after they have cooked for a few minutes.

Spread on a baking sheet and toast for 8-12 minutes until you hear popping sounds. The seeds are toasting and ready for flipping. Toss the seeds, shake the pan to flatten them back up and return to the oven if needed to toast up a bit more. This is also a great moment to taste and adjust any of the seasonings as desired. They are done when there are more gold seeds than green and the sugar has caramelized on the seeds.

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Winchester Mystery House

Looking for an interesting day trip, one that even some older grandchildren would enjoy? Consider heading north to the Winchester Mystery House, located less than 200 miles away in San Jose.

It is easy to imagine how the combined grief of losing both a child and a spouse could be very crippling. But if you had \$20,000,000 and all the time in the world to help you cope, can you imagine what you would do? Sarah L. Winchester's response to the deaths of her child and husband left a bizarre and impressive architectural reflection of her psyche. The fascinating story of the Winchester Mystery House has its roots in the personal tragedies suffered by Mrs. Winchester and in the legacy of the Winchester rifle.

In 1862, Sarah married William Wirt Winchester, son of Oliver Fisher Winchester, Lieutenant Governor of Connecticut and manufacturer of the famous Winchester repeating rifle. The couple's life together was happy, and they moved in the best New England society. However, in 1866, disaster struck when their infant daughter, Annie, died of then mysterious childhood disease marasmus. Mrs. Winchester fell into a deep depression from which she never fully recovered. Fifteen years later, in March 1881, her husband's premature death from tuberculosis added to Mrs. Winchester's distress. It is said she ultimately sought help from a spiritualist.

According to some sources, the Boston Medium consulted by Mrs. Winchester explained that her family and her fortune were being haunted by spirits – in fact, by the spirits of American Indians, Civil War soldiers, and others killed by Winchester rifles. Supposedly the untimely deaths of her daughter and husband were caused by these spirits, and it was implied that Mrs.



Photo courtesy Winchester Mystery House

Winchester might be the next victim.

However, the medium also claimed that there was an alternative. Mrs. Winchester was instructed to move west and appease the spirits by building a great house for them. As long as construction of the house never ceased, Mrs. Winchester could rest assured that her life was not in danger. Building such a house was even supposed to bring her eternal life.

Whatever her actual motivations, Mrs. Winchester packed her bags and left Connecticut to visit a niece who lived in Menlo Park, California. While there she discovered the perfect spot for her new home in the Santa Clara Valley. In 1884 she purchased an unfinished farm house just three miles west of San Jose - and over the next thirty-eight years she produced the sprawling complex we know today as the Winchester Mystery House.

There are a number of different tours available of the estate beginning at 9 each morning except on Christmas. Depending on the tour, rates are \$27-\$40 for adults, \$26-\$36 for ages 65+, and \$24-\$30 for children ages 6-12. The Grand Tour lasts 2 hours, while the Behind The Scenes Tours lasts 45 minutes. Some tours are not wheelchair or stroller accessible, so be sure to call ahead to ask. There is even a Special Flashlight Tour offered every Friday 13th and on October 17, 18, 23 - 26, and 30 and 31. These tours also enjoy extra entertainment on the estate from magicians, to balloon artists, to caricature illustrators. Following Halloween, a Spirit of Christmas Tour features trees decorated with handmade ornaments collected from around the world.

Mrs. Winchester's financial resources were virtually unlimited; upon her husband's death she received several million dollars in cash and 777 shares of stock in the Winchester Repeating Arms Company. Upon her mother-inlaw's death in 1897, Mrs. Winchester received 2,000 more shares, which meant she owned just under fifty percent of the company's capital stock. This provided her with an income of \$1,000 a day - back in the days before income taxes.

Mrs. Winchester's interest in seclusion was evident from the start. One of the first tasks of the gardeners was to plant a tall cypress hedge surrounding the house. She reportedly kept her face covered with a dark veil at all times, and there are stories of her firing servants who caught a glimpse of her face by accident.

Then there were occurrences that defied explanation. Neighbors would hear a bell ring at midnight and 2 a.m., which according to ghost lore are the times for the arrival and departure of spirits. Some said that Mrs. Winchester never slept in the same bedroom two nights in a row, in order to confuse any evil spirits that might be waiting for her. At the very center of the house is the Blue Room, where Mrs. Winchester supposedly would go every night to commune with the spirits. At the time of her death, the unrelenting construction had rambled over six acres. The

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Tulare Nursing & Rehabilitation Center 680 E. Merritt Ave., Tulare 93274 559-686-8581

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Mystery House

from page 7

Sprawling mansion contained 160 rooms, 2,000 doors, 10,000 windows, 47 stairways, 47 fireplaces, 13 bathrooms, and 6 kitchens. Carpenters even left nails half driven when they learned of Mrs. Winchester's death.

According to the provisions of her will, Mrs. Winchester's personal property, including the furnishings, household goods, pictures, jewelry, and papers were left to her niece, Mrs. Marian Merriman Marriott, who promptly had the furnishings auctioned off. It is said to have required six trucks working six weeks to cart the furnishings

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away. The mansion and farm were not mentioned specifically in the will. They became part of Mrs. Winchester's estate and were sold by her trustees, the Union Trust Company of San Francisco.

What was Mrs. Winchester's true motivation for devoting the second half of her life to building what is now known as the Winchester Mystery House? No one can say with complete certainty, for no one ever interviewed her and she left not a single journal. Since Mrs. Winchester's death, hundreds of wild stories have appeared about this mysterious woman and the sprawling mansion that bears her name. It seems odd that none of her relatives or former employees ever came forward to contradict these stories, despite that fact that some of them lived more than forty years after Mrs. Winchester's death.

The Winchester Mystery House makes a fascinating day trip for anyone interested in history as well as mystery.

Winchester Mystery House

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