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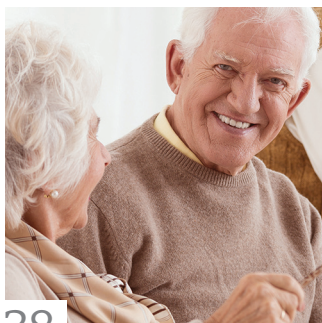
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Portugal's Douro River Valley offers cruisers a peaceful, picturesque trip alongside terraced vineyards and celebrated wine estates.

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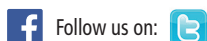
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PRESIDENT'S MESSAGE

Don't Underestimate The Risk of Drowsy Driving



KIRK HENDRIX

President and CEO, AAA Hoosier Motor Club

News headlines often cite drunken, impaired or even distracted driving as causes of major accidents. As true as that is, often forgotten in the conversation are the risks associated with drowsy driving, an issue more prevalent than one might think. A recent study by the AAA Foundation for Traffic Safety found the percentage of crashes involving drowsiness is nearly eight times higher than current

federal estimates, which say drowsy driving is a factor in only 1 percent to 2 percent of crashes.

Because we value your safety, we want to share information on the topic, starting with the question of whether you're getting enough sleep. If not, you are putting yourself and others at risk every time you get behind the wheel of an automobile.

According to the AAA Foundation for Traffic Safety, adult drivers who miss between one and two hours of the recommended minimum seven hours of sleep in a 24-hour period dramatically increase their risk of being involved in a crash. That's frightening considering the Centers for Disease Control and Prevention say 35 percent of U.S. drivers get fewer than seven hours of sleep every day.

Drowsy driving is reportedly a factor in more than 1 in 5 fatal crashes on U.S. roadways each year, and it's easy to see why. Sleepiness slows reaction time, decreases awareness and impairs judgement, just like drugs or alcohol. The less sleep you get, the more likely you are to be involved in an accident. According to the AAA Foundation report:

- With six to seven hours of sleep, your crash risk increases 1.3 times.
- At five to six hours of sleep, you're 1.9 times more likely to be involved in an accident.
- Driving on only four to five hours of sleep increases crash risk by 4.3 times.
- If you drive on fewer than four hours of sleep, you increase your risk of being involved in an accident by 11.5 times.

Warning signs that indicate you may be a drowsy driver include having a hard time keeping your eyes open, drifting from lane to lane or even off the edge of the road, and struggling to remember the last few miles driven. However, what's more scary is half the drivers involved in fatigue-related crashes said they didn't experience any symptoms before falling asleep behind the wheel.

Rather than relying on physical warning signs, we encourage you to prioritize getting plenty of sleep each day. In addition:

- Travel at times when you're normally awake.
- Avoid heavy foods.
- Stay away from medications that cause drowsiness or other impairment.

To help motorists determine if their medications may cause drowsiness, AAA and the AAA Foundation developed a free, confidential online tool. Roadwise Rx generates feedback on how prescription, over-the-counter medicines and herbal supplements can affect driver safety. It can be found at roadwiserx.com.

For longer trips, drivers should:

- Schedule a break every two hours or 100 miles.
- Travel with an alert passenger and take turns driving.
- Don't underestimate the power of a quick nap. Pulling into a rest stop for a catnap— at least 20 minutes but no more than 30 minutes— can help keep you alert on the road.

For more information on sleep deprivation or other studies by the AAA Foundation for Traffic Safety, visit AAAFoundation.org.



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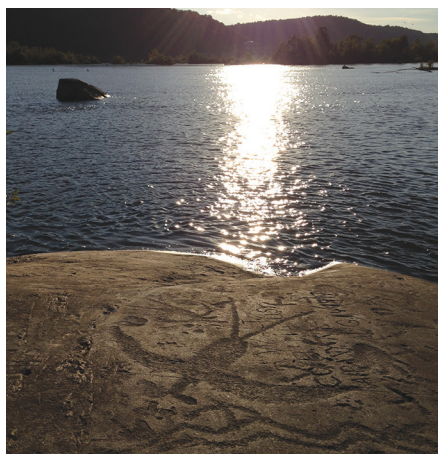
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May

- Straddling the Tennessee/North Carolina border, the Roan Highlands welcomes visitors to mountain life.
- Thousands of cyclists gather every May to bike through New York's five boroughs.



COURTESY OF SUSQUEHANNA HERITAGE

June

- South-central Pennsylvania's Susquehanna River treats explorers to thousand-year-old rock carvings.
- Anchorage, Alaska, revels in the ample amount of daylight summer brings.



KAREN EAKINS

Eating on the Run

- **May 1:** Portugal's port wine
- **May 1:** Frankfort, Ky.'s, Rebecca Ruth Candy Factory and Buffalo Trace Distillery
- **June 1:** Summerville, S.C.'s, Sweet Tea Festival
- **June 15:** Plattsburgh, N.Y.'s, Plattsburgh Brewing Co.

Car Corner

May's column looks at the in-depth research that has been done on the effects of drowsy driving.

Much like black boxes that record flight data in airplanes, event data recorders capture information before, during and after an automobile's airbags are deployed. Read the June column for more on how they work.

Cruise News

Love them or hate them, you will probably have at least one sea day on your cruise. Marge Peterson's May column reveals 10 things not to do on a day at sea.

Both first-timers and experienced cruisers often find life aboard a cruise ship confusing. June's column reveals secrets cruise lines don't tell that might save you money and increase your options.

Uniquely US

Sean Conneely's May column looks at the best national parks to visit for spring wildflowers.

In his June column, Conneely takes a look at the National Park Service Foundation and the key role it plays in providing financial support to the NPS.

Most Popular Web Stories

**As of March 15*

- Follow the Basketball Gymnasium Trail
- House of Tubman
- The Big Picture: Footprints in the Sands of Time

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Home & Away

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SILVER DOLLAR CITY

Thrown for a Loop

Branson, Mo.'s, Silver Dollar City theme park may be circa 1880s, but the steam-punk-style spinning roller coaster Time Traveler is setting the modern pace. Worldwide coaster competition is always fierce, and Time Traveler aims to win. This is what \$26 million buys: Fastest at 50.3 mph; steepest at 10 stories high, with a 90-degree drop; tallest at 100 feet; three inversions (a first and only)—a dive loop, zero-g roll and 95-foot-tall vertical loop; and the first and only double launch. It even crosses itself 14 times. Can it make the *Guinness Book of World Records* like its sibling Outlaw Run did? Time will tell—climb aboard. Visit silverdollarcity.com to learn more.

Fast Facts On Attractions Travelers Visit

- 65 percent** visit **art/history museums**.
- 59 percent** look for **aquariums**.
- 56 percent** stop at **science museums**.
- 55 percent** head for **theme parks**.
- 55 percent** visit **zoos**.

Source: MMGY Global,
Portrait of American Travelers,
2017–2018



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Howdy, Pilgrim

From John Wayne to Jamie Foxx, *Gunsmoke* to *Westworld*, the Hollywood Western is a timeless entertainment genre that has pleased generations. But Indianapolis' Eiteljorg Museum is taking it a step further with "The Reel West," on view **through Feb. 3**, by examining the historical, artistic and cultural significance of the Western to see how it has affected American identity. Early films romanticized life in the West and overlooked or distorted people's roles and influence—this exhibit takes a deep dive into the reality.

Exhibits include memorabilia such as Clayton Moore's *Lone Ranger* mask, hat, costume, gun belt and scarf; Clint Eastwood's *Rawhide* and *Pale Rider* cowboy hats; and ephemera from everyone from Gene Autry and Roy Rogers to Sam Elliott and Anjelica Huston. Visitors can view film

clips on interactive technology as well as in a small movie theater. It's the perfect opportunity to have fun and learn something to boot. Call (317) 636-9378 or visit eitjorg.com for more information.



PHOTO 12/ALAMY STOCK PHOTO:
JOE SENECA AND DANNY GLOVER, *SILVERADO*, 1985



WORLD HISTORY ARCHIVE/ALAMY STOCK PHOTO:
WILLIAM S. HART, *THE GUNFIGHTER*, 1917



MARSHALL THOMPSON: BABY RED-EARED SLIDER

'Shellfies' Allowed

We've all seen them. Some of us have even owned them—those tiny turtles. Now take a stand and protect them, before it's too late. Predictions are this creature, which has been around for 200 million years, could be gone within 50 years. Join in **May 23** for the 18th annual World Turtle Day. Plus, you can help year-round with such actions as never buying a baby turtle from a pet shop (it increases demand); picking up a turtle crossing the road and placing it on the side it's trying to reach; and especially by reporting pet stores and street vendors that sell tiny turtles—it's been illegal since 1974. For more information, contact American Tortoise Rescue at worldturtleday.org.



It's our turn to say thanks!

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A wide, ornate stone staircase with balustrades, a large palm tree, and a blue and white tiled wall with a mural. The staircase is made of light-colored stone and has a decorative balustrade with spherical finials. A large palm tree stands behind the staircase. To the right, a wall is covered in blue and white tiles, featuring a large mural of a figure. The background shows more trees and a clear sky.

Portugal's River
of Gold offers an
expedition filled with
history and spirits,
cityscapes and
countryside.

By Karen
Eakins

The Talent of **DOING IT WELL**



Lamego's Sanctuary of Our Lady of Remedies shrine—whose nine staircase landings are bedecked with the country's iconic blue-and-white tiles—welcomes faithful pilgrims every September and October, some of whom ascend the 686 steps on their knees.

PHOTOGRAPHY BY KAREN EAKINS

had hit the travel jackpot.

Winding down switchback turns on a towering mountain stacked with narrowly spaced wine terraces as far as the eye could see struck me speechless. Program Director Patricia Queirós' words drifted back to me: "We don't have men, we have giants." While we rode down in comfort, Portuguese men toil these mountains on foot.

My husband, Ken, and I were on Viking Cruise's Douro River tour in Portugal, packed with city scenes, ancient history and architecture, copious UNESCO World Heritage Sites, a winding river and incomparable wines—all anchored by a sleek Scandinavian riverboat and a stellar crew that "has service in its DNA," said Queirós. Oh, yeah, travelers on this cruise definitely cash in.

City of the Seven Hills One of the first things Portugal visitors learn—and it's usually repeated—is this *is not* Spain. This is a fiercely proud country with good reason. Established in 1143, Portugal was the launching point for a stunning number of the world's renowned explorers. Vasco de Gama, Ferdinand Magellan and Pedro Cabral all launched from here. Even Columbus came here first seeking patronage. Nowadays, explorers trek here.

We flew into Lisbon, the cruise's land-based starting point, a day early. Tivoli Avenida Liberdade Hotel, Viking's luxe accommodation choice, is located near the most popular areas—and while public transportation is plentiful, it's an easy walk to the riverfront, where ancient sailing vessels once docked with holds full of exotic goods.

Along the way, the distinctive black basalt/white limestone sidewalks wind by myriad shops, al fresco cafes, expansive Rossio Square and the Elevador de Santa Justa, a free-standing elevator designed by a Gustav Eiffel student that transports passengers between Baixa (Lower Town) and Bairro Alto (Upper Town).

We also paid 5 euros to access the top of the waterfront arch, Arco da Rua Augusta, where we surveyed such iconic city landmarks as the Romanesque, twin-towered Sé, Comércio Square and St. George's Castle, which lords over everything. A quick city bus ride took us to the National Tile Museum—Portugal is especially famous for its blue-and-white *azulejos*, which festoon buildings everywhere.

We met our Viking guides and traveling partners the following day for drive-bys or quick stops at such places as the UNESCO World Heritage Site Belém Tower, an



BELÉM TOWER

Visit HomeAndAwayMagazine.com to read Eakins' Eating on the Run column about Portugal's famous port wine.

early 1500s waterfront fortress, and the 1960 Monument to the Discoveries, fronted by Henry the Navigator, the visionary who didn't sail but set the country's exploratory pace. His personal motto—the Talent of Doing it Well—set the standard.

An extensive tour of the Maritime Museum, located in the Manueline-style Jerónimos Monastery, provided a fascinating exploration of the country's sailing history through paintings, models of famous sailing vessels, cartography, and historical artifacts such as helmets, navigational instruments and the wooden statue Archangel St. Raphael that accompanied de Gama to India.

A stroll through the Alfama, the city's oldest neighborhood, wound through cobbled corridors so narrow, neighbors could nearly shake hands across the passageway. Here, knowledgeable local guides taught us about the different styles of fado, traditional operetta-style singing. A Taste of Lisbon optional tour that night gave us another well-informed guide, who taught us the city's traditions, customs and culinary tastes. Our stops at crowded, tiny taverns and well-loved family-run shops was a treat for the senses.

Wine of Distinction Ken and I opted for the coastal motorcoach route to Porto. Fatima—where the Virgin Mary appeared to three children in 1917—is a famous pilgrimage site and the route's first stop. The second stop, Batalha's Santa Maria da Vitória Monastery, where the country's most beloved, respected kings, queens and leaders—including Henry—are buried, was just as reverent. Another UNESCO WHS, it's graced with a facade considered to be the country's most beautiful.

Following a stop at Nazaré, a traditional fishing village and today, a surfer's favorite, we arrived in Porto at dusk. *Viking Osfrid* awaited us in Vila Nova de Gaia, where all the country's port wine was once required to be warehoused. It was the perfect vantage point to admire the *rabelo* boats (which until the 1960s transported grapes from the vineyards) and Porto's sparkling lights on the opposite bank.

Our group spent the next day touring Porto—another dizzying array of ancient buildings, winding streets, the hilltop basilica, the 20,000-tile-bedecked train station, the climbable Torre dos Clérigos and a connection to former resident, author J.K. Rowling. Popular Rowling tourist sites are the Majestic Cafe—where she jotted *Harry Potter*'s first notes on paper napkins—and the Lello & Irmão Bookstore, whose double staircase served as inspiration. A Ferreira Wine Cellars tour caps the excursion and serves as the first official encounter with the country's most famous product: port wine.



FERREIRA WINE CELLARS

Riding the River The Douro is narrow, shallow and winding, requiring daytime cruising. We cruisers relaxed and enjoyed gliding eastward through gorgeous UNESCO-designated scenery as well as presentations from our engaging program directors about the country's history, culture, language and unique wine.

Locals were invited aboard to showcase the country's cultivation of olive oil (samples included) and cork (with a jewelry-and-accessories pop-up shop); traditional dancing; and male university-student a cappella groups, aka tunas. Executive Chef Igor Pitonak taught how to create luscious *pastéis de nata* (egg custard tarts).

The voyage cruises along 135 miles of vineyards and back and includes shore-excursion travel by motorcoach to fascinating sites each day. Mateus Palace, the last Count of Vila Real's 18th-century home, is filled with authentic furniture and artifacts and viewed by guided tour, but the star here is the gardens out back.



Visit HomeAndAwayMagazine.com for Executive Chef Igor Pitonak's recipe for *pastéis de nata*.



VIKING OSFRID



The following day takes visitors across more terraced-vineyard mountains to rugged, isolated Castelo Rodrigo, a medieval outpost established to dissuade Spanish invaders. A traditional

quinta, or wine estate, Quinta do Seixo, which produces Sandeman vintages, is visited as well.

A full day is spent in Salamanca, Spain, home to one of Europe's oldest universities. Following a group wine and tapas repast at the city market, Ken and I spent our free time exploring the New and Old cathedrals, walking the city's Roman aqueduct bridge, shopping the closet-size jewelry shops and taste-testing the city's decadent churros with chocolate.

Lamego is home to the 1791 Sanctuary of Our Lady of Remedies shrine and the Museu de Lamego, packed with antiquities. The small shrine is famous for its double staircases graced with nine landings tiled in historical scenes—686 steps in all—used to reach it. Viking takes passengers up by motorcoach and, after exploring, those who wish can walk *down*. We still claimed bragging rights.

Favaios is a small town—only 1,500 residents—but its moscatel wine is some of the world's most award-winning. It's also UNESCO-designated for its Four Corners Bread, so a visit to one of the town's five bakers (who each produce 1,000 loaves per day) is a must-do. The Wine and Bread Museum was an educational stop before a wine dinner at fourth-generation-owned Quinta da Assendra. The enormity of tiny Favaios' artistry lingered as we wound our way down the Road to Douro, adding to the awe of this jackpot destination. **H&A**

Karen Eakins is editor-in-chief of *Home & Away*.



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THE Simple Life

A road trip along Indiana's Heritage Trail leads to Amish foods, crafts and more.

By Elizabeth Granger

Loren Yoder laid a piece of leather on his cutting table and, with a sharp knife and steady hand, cut a long strip. It might have been for a piece of harness. In Yoder's past, perhaps, here in Indiana's Amish region. But this leather was destined for a belt. In a perfect melding of his Amish heritage and 21st-century America, Yoder transferred his hands-on woodworking creativity first to harness making and then to leatherwork for a wider market. A growing percentage of his work is made of exotic leathers.



ANDREW ROHRER/BLUE GATE HOSPITALITY



ANDREW ROHRER/BLUE GATE HOSPITALITY: SILVER STAR LEATHER

"Alligator is my favorite," Yoder said, but others include elephant, ostrich and snake.

Yoder's Silver Star Leather near Shipshewana is a relatively new stop along northern Indiana's Heritage Trail, celebrating its 25th anniversary this year.

Lots to See and Do Named one of America's Most Scenic Drives by USA Today, the 90-mile trail makes a loop around Elkhart County, with a jog into Shipshewana in LaGrange County. A free audio driving tour on CD or via digital download is available from the Elkhart County Visitor Center and many local lodging facilities and chambers of commerce.

This area is the RV Capital of the World and home to several factories supplying the RV and auto industries. It's also the third-largest Amish region in the U.S., a huge tourism draw.

Andy Rohrer of Blue Gate Hospitality said it began with horse auctions decades ago. Those led to the flea market and to curiosity about the Amish way of life. Then came



ANDREW ROHRER/BLUE GATE HOSPITALITY

restaurants, lodging and entertainment venues. Shipshewana, a town with fewer than 700 residents, welcomes more than 1.5 million visitors each year.

Those visitors, said Rohrer, are looking for a slower pace of life and an authentic experience that's wholesome and real.

"They're looking for food they trust," Rohrer said. "Simple is good. We do as little to it as



FRED GRANGER: KATIE'S NOODLES



ANDREW ROHRER/BLUE GATE HOSPITALITY



PHOTO COURTESY OF BLUE GATE HOSPITALITY: AMISH COUNTRY SAMPLER AT BLUE GATE



PHOTO COURTESY OF ELKHART COUNTY CVB: QUILT GARDEN

possible, and we have only the best ingredients. That includes butter.”

“Food that tastes like it used to,” said Joel Miller of Das Dutchman Essenhaus in Middlebury. “From scratch, like Grandma used to make.”

At both Blue Gate and Essenhaus, the focus is on Amish foods; most popular are fried chicken, mashed potatoes, noodles and oodles of pies with crust made from lard.

Essenhaus is the largest family restaurant in Indiana, capable of seating 1,100 people at a time. In one week, Essenhaus is likely to use three-and-a-half tons of potatoes and 3,600 chickens.

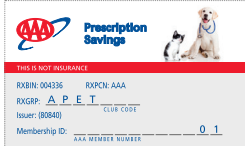
Both restaurants are part of larger campuses with bakeries, gift shops, furniture galleries, conference centers, inns and theaters. Blue Gate offers Amish tours. Both big businesses complement smaller family businesses likely to be Amish.

Rosanna Yoder, at Yoder's Meat and Cheese Market in Shipshewana, said it's “all about quality.” Shoppers come from a 200-mile radius to buy meat that's already packaged and frozen to take home in coolers. But many foods are ready to eat immediately.



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The Amish are part of the community, working in factories, restaurants and lodging sites. Many have their own cottage businesses near their homes in the country. Visitors will find a GPS or local map essential.

Specialty Shops Many small markets focus on specific items. It's baked goods at Rise' n Roll, where the cinnamon-caramel doughnut is a favorite. Dutch Country Market highlights honey and homemade noodles. Jo Jo's makes soft pretzels.

Quilting is huge here, and fabric stores are numerous. Woodworking is big, too, from small items to furniture.

A common misconception about Yoder's Shishewana Hardware is that guys go there while their wives shop at other stores. Not so, said co-owner Nathan Jones. Both men and women wander the aisles to find not only hardware but also housewares, lawn and garden items, and pet supplies. Many items are locally made. And there's free popcorn on Saturdays.

Extremely popular along the Heritage Trail are the 18 quilt gardens and 22 quilt murals, now in their 11th season. Planted in the



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spring, the flower gardens planted in quilt patterns grow more beautiful as the weeks go by.

"People try to get to as many as they can," said Terry Mark of the Elkhart County Convention and Visitors Bureau.

The two main Amish areas are Middlebury/Shipshewana and Nappanee/Wakarusa. Menno-Hof in Shipshewana is a good first stop, as it provides accurate information about the faith and life of the Amish and Mennonites. Amish Acres in Nappanee is the only Amish farm on the National Register of Historic Places.

Most Amish businesses are closed on Sundays. They also close early in the evening, many as early as 5 p.m. Drivers share two-lane roads with horses and buggies, so speeds are slower. To honor their religion, the Amish prefer not having pictures taken of their faces.

Because the Heritage Trail is a scenic drive, visitors are encouraged to take in nature's beauty. An avid biker, Mark said the area "is blessed with gorgeous waterways and trail systems," which are great for outdoor activities such as hiking, biking, kayaking and fishing. **H&A**

Elizabeth Granger is a freelance writer from Fishers, Ind.

Planning Your Trip

To learn more about the Indiana Heritage Trail, call (800) 262-8161 or visit amishcountry.org. More information can be found by going to visitindiana.com. For vacation-planning assistance, contact your AAA Travel agent or visit AAA.com/travel.



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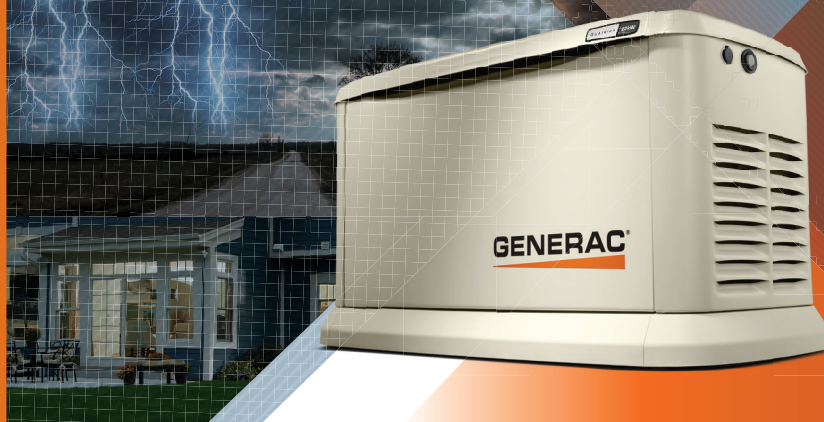
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Life Insurance Products With Long-term-care Riders



Are they
worthwhile
alternatives to
traditional
LTC policies?

The price of long-term-care insurance has really gone up. In 2016, the American Association for Long-term Care Insurance noted that married 60-year-olds would

pay between \$2,000 and \$3,500 annually in premiums for a stand-alone LTC policy.¹

Changing demographics and low interest rates have prompted major insurers to stop offering LTC coverage. As the AALTCI noted, the number of LTC policies sold in this country fell from 750,000 in 2000 to 105,000 in 2015. Not all insurers offer these policies. The demand for the coverage remains, however, and in response, insurance providers have introduced new options.^{1,2}

Hybrid LTC products have emerged. Some insurers offer permanent life insurance policies designed to tap part of the death benefit to pay for long-term care.^{1,2}

Two Benefits

As these insurance products are doing double duty (i.e. one policy or product offering the potential for two kinds of coverage), their premiums are costlier than a stand-alone LTC policy. On the other hand, you can get what you want from one insurance product rather than having to pay for two.³

Another perk offered by these hybrid LTC products: Sometimes insurers guarantee the premiums you pay will never rise. (Many retirees wish that were the case with their traditional LTC policies.) Whether the premiums are locked-in at the initial

level or not, the death benefit, coverage amount and cash value are all, possibly, guaranteed.³

Hybrid LTC policies provide a death benefit, a percentage of which will go to your heirs. Do traditional LTC policies offer a death benefit? No. If you buy a discrete LTC policy but die without needing long-term care, all those LTC policy premiums you paid will not return to your estate.³

The basics of obtaining LTC coverage applies to these policies. The earlier in life you arrange the coverage, the lower the premiums will likely be. If you are not healthy enough to qualify for a stand-alone LTC insurance policy, you might qualify for a hybrid policy—sometimes no medical exam is required. The LTC insurance benefit may be used when a doctor certifies the policyholder is unable to perform two or more of the six activities of daily living (eating, dressing, bathing, transferring in and out of bed, toileting and maintaining continence).^{4,5}

Lump sums are no longer needed to fund many of these hybrid LTC policies. In the past, insurers would commonly require a single premium payment of \$75,000 to \$100,000. No more. Most insurance companies let you fund these policies with monthly, quarterly or annual premiums. When a lump sum is necessary, it may not be a major hurdle for a high-net-worth individual or couple, especially since appreciated assets from other life-insurance products can be transferred into a hybrid product through a 1035 exchange.^{2,3,6}

Are these hybrid policies just mediocre compromises? They have critics as well as fans. Detractors cite their two sets of fees per their two forms of insurance coverage.

They also point out hybrid LTC policies are not inflation-protected, so the insurance benefit is worth less with the passage of time. Also, while the premiums paid on conventional LTC policies are tax deductible, premiums paid on these hybrid policies are not.³

Pros and Cons

Funding the whole policy up-front with a single premium payment has an upside and a downside. You will not contend with potential premium increases over time, as owners of stock LTC policies often do; on the other hand, the return on the insurance product may be locked into today's low interest rates.

Another consideration is that many middle-class retirees have little or no need to buy a life-insurance policy. Their heirs will not face inheritance taxes because their estates will not exceed the federal estate-tax exemption. Moreover, their children may be adults and financially stable. A large death benefit for these heirs is nice, but the opportunity cost of paying the life-insurance premiums may be significant.

Cash-value life insurance can be a crucial element in an estate preservation plan for those with large or complex estates. And if some of its death benefit can be directed toward long-term care for the policyholder, it may prove even more useful than commonly assumed.

For questions, contact Tom Whisler of Semler Financial Group at (317) 569-7610.

¹ investmentnews.com/article/20160721/FREE/160729979/long-term-care-insurance-market-sees-rapid-decline [7/21/16]

² nytimes.com/2016/03/06/business/retirementspecial/hybrid-long-term-care-policies-provide-cash-and-leave-some-behind.html [3/6/16]

³ today.com/series/starttoday/have-healthy-retirement-jean-chatzky-how-pay-long-term-care-t106862 [1/10/17]

⁴ elderlawanswers.com/hybrid-policies-allow-you-to-have-your-long-term-care-insurance-cake-and-eat-it-too-15541# [4/5/16]

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⁶ kiplinger.com/article/insurance/T036-C001-S003-tax-friendly-ways-to-pay-for-long-term-care-insura.html [8/16/16]

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Horse Flesh and History

Pastoral Old Frankfort Pike connects Kentucky cities rife with historical and modern enticements. **By Karen Eakins**

Sleek, handsome

and soulful brown eyes. I stroked his gleaming coat and fell in love. Go for Gin (named for the card game not the liquor) may be Kentucky Horse Park's second-oldest horse, but the 1994 Kentucky Derby winner is a charmer.

Gin and his buddies Western Dreamer (1997's Pacing Triple Crown winner) and 2003 Kentucky Derby and Preakness Stakes champion Funny Cide are just part of the reason to visit the Lexington park. A hop to the Parade of Breeds Show introduced my traveling companions and me to movie-star Odd Job Bob (a Gypsy Vanner), curly-eared Marwari mare Ashwaria and Miniature horse Rowdy. And the grave and memorial to Man o' War at the entrance to the International Museum of the Horse celebrates the most-decorated of champions. Visitors will be stunned by the exhibit marking his stride.

This is the place for all those "kids" who once wanted a horse and never got it to relive a little fantasy, and it's a great place to start.

Kentucky is synonymous with horses, and many are the images of rolling bluegrass pastures. Old Frankfort Pike is the back road, the shortcut, between Lexington and Frankfort, the capital. It's a shining ribbon of hilly, curving two-lane strung with famous



GO FOR GIN

horse farms, double black and white fences, and magnificent animals. The modern-day horse-racing industry blazes a profitable path through here, but the area's history also plays a key part of a visit.

Lexington Lures Kentucky Horse Park was the Lexington highlight for my husband and me, plus our two teenage granddaughters, but there's so much more to see. Lexington boasts a host of lures—from statesman Henry Clay's Ashland estate and the Mary Todd Lincoln House to performing-arts venues galore and the Brewgrass Trail.

Those who swing by flower-draped Keeneland Racetrack will recognize the grounds from movies such as *Seabiscuit*. There are, in fact, many area film sites, and sightseeing tours are available. There are also many walking tours—Carolyn Hackworth of Historic Downtown Walking Tours

Visit HomeAndAwayMagazine.com to read Eakins' Web Bonus on a Historic Downtown Walking Tour through Lexington's Gratz Park.

introduced us to the city's earliest neighborhood, Gratz Park, beginning with the 1814 Federal-style Hunt-Morgan mansion and working our way around the square.

When hunger calls, the decision isn't easy with 130 locally owned eateries. We headed for local celebrity chef Ouita Michel's newest restaurant, Honeywood—at newly opened Summit at Fritz Farm—where eclectic, creative cuisine meets upscale, modern decor. Such dishes as sweet potato beignets, Tokyo Fried Chicken, and locally created Crank & Boom ice creams served with corn cookies in tiny porcelain bathtubs delighted our taste buds.



HONEYWOOD'S SWEET POTATO BEIGNETS, LEXINGTON



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PHOTOGRAPHY BY KAREN EAKINS

Giddyup Road Old Frankfort Pike, aka Thoroughbred Alley, is considered one of the country's most beautiful scenic drives, and its 17 miles don't disappoint. Its overarching roadside trees give it that "tunnel feeling," and views at dusk are highly recommended. Pulling off holds treasures, too.

We had tour reservations at Coolmore's Ashford Stud—home of 2015 Triple Crown champion American Pharoah—where we visited the furniture-grade Grand Slam barn, met Thoroughbreds Fusaichi Pegasus and Shanghai Bobby (the champion wasn't at home), and learned Ashford Stud's history and all the breeding particulars. The horses live large here, but that white-glove treatment is repaid: American Pharoah's 2017 stud fee was \$200,000, and he produced 160 sires last season alone.

History Is King Frankfort isn't the state's largest city, but it scored big with the four of us. We settled into Frankfort Suites, a full-efficiency, two-bedroom Airbnb across from Buffalo Trace Distillery, which gave us spaciousness and family time, too.

We began exploring at the 1910 "new" capitol, a marble, Beaux-Arts masterpiece graced with, of course, a Lincoln statue in the rotunda, a Honduras mahogany-bedecked Supreme Court chamber, the First Ladies Doll Exhibit and so much more.

A visit to the hilltop Frankfort Cemetery across the Kentucky River provided a panoramic view of the



LINCOLN STATUE IN THE ROTUNDA, FRANKFORT

city and the capitol, as well as stops by various 1800s gravesites, including Daniel Boone's purported tomb. The War Memorial, erected in 1850 for all the war dead, then-current and future, also resides here. A quick run south yielded the Vietnam Veteran's Memorial, whose enormous sundial gnomon throws a shadow annually across each Kentucky soldier's name on the day of his or her death.

A tour through the iconic Rebecca Ruth Candy Factory was an, ahem, sweet trip through history (complete with samples), while a tour through Buffalo Trace—the country's oldest continuously operating distillery—provided the nitty gritty on premium bourbon making.

Visit HomeAndAwayMagazine.com to read Eakins' *Eating on the Run* column about Frankfort's Rebecca Ruth Candy Factory and Buffalo Trace Distillery.

Historic Downtown was a favorite, and we explored such shops as Broadway Clay, Kentucky Coffeetree Café (superb cranberry-oatmeal cookies), Poor Richard's Books, Completely Kentucky (quirky artisan goods) and Kentucky Knows, where owner Tony Davis ages coffee beans in old Buffalo Trace barrels. We got an education on coffee, plus a tasting of the best coffee ever. We chased it with Kentucky's signature Hot Brown sandwiches at Gibby's.

Our favorite meal stop was breakfast at B's Bakery—home of melt-in-your-mouth cinnamon rolls and Fan Favorite Fridays, which originated with a contest to name the bakery's best pastry. When 110 entries rolled in, Fan Favs was born. It was a perfect place to refuel after a boisterous, foggy-morning romp around Josephine Sculpture Park, home to funky, over-size outdoor sculpture by regional artists. The greeter? Dixie Jewett's *Clippity Clop*. How appropriate. **H&A**

Karen Eakins is editor-in-chief of *Home & Away*.

Planning Your Trip

To learn more about the area's attractions, including a tour of one of the area's 150 horse farms (reservations required), go to visitlex.com and visitfrankfort.com. For travel-planning assistance, visit your local AAA Travel agent or AAA.com/travel.

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Caribbean Hikes Delight

Hikers will find coastal views, colorful birds and exotic flora along six low-impact trails.

By Jeanine Barone

What could be more serene

than enjoying lush Caribbean landscape while exploring a tropical island on foot? Or so I thought, naively, until I found myself struggling up a steep slope slick with red clay, grabbing onto vines dangling overhead, eventually resorting to crawling on all fours as I hung onto exposed roots. The descent was even more challenging, as a violent thunderstorm rolled in, making it necessary for me to sit-slide most of the way to avoid plummeting over the precipice into the jungle far below.

In fact, the climatic and geological conditions that created the dramatic, fertile, mostly volcanic Caribbean islands are also what makes many of the most iconic trails exceedingly strenuous and potentially treacherous. Fortunately for more cautious nature lovers like me, the following six idyllic adventures can all be enjoyed without feeling like one has stepped onto the set of *Survivor*.

Inspirational Vistas In the Guadeloupe Islands, Grand-Terre's east coast is marked by a rugged peninsula strewn with jagged limestone, rimmed by pebbly, white-sand beaches and traversed by Pointe des Châteaux Trail. At the tip of the cape, a massive cross sitting high on a bluff—accessible by almost 150 steps—dominates the landscape. Once atop this headland, visitors



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CAYMAN ISLANDS DEPARTMENT OF TOURISM: MASTIC TRAIL



JEANINE BARONE: BROWN BOOBY

can gaze at the waves crashing dramatically on the rocky shore below and enjoy spectacular views of La Désirade, Petite-Terre, Marie-Galante and other islands of this archipelago. The hike is particularly lovely at sunrise.

Though many people simply walk back down the staircase, a rugged, sun-soaked path can be followed along the bluff, with its refreshing trade winds, eventually crossing the road and navigating low scrub to Salines Beach, where wading birds may alight, or even farther to L'Anse a la Gourde Beach, making for a pleasant, roughly hour-long jaunt.

On La Caravelle peninsula, one of Martinique's oldest areas, the Grand Sentier weaves through a 200-year-old dry deciduous forest populated with red gum and other trees. Initially, the path is well-shaded with flat stretches, making it popular with walkers and joggers. After some climbing, hikers amble right at a junction, where the shimmering aquamarine waters soon become visible. Then, a set of steps—originally chiseled into the volcanic rock by a lighthouse guardian—ascend to an almost-500-foot lighthouse, the highest in France.

This observation point allows stunning, 360-degree views along the coast, including the dramatic cliffs of Basse Pointe and Mount Pelée, a volcano made famous by its deadly 1902 eruption, as well as two uninhabited offshore islands: Îlet Lapin and the Devil's Table. For the shortest round-trip—just one hour—trekkers simply retrace their steps to the trailhead. Once there, more meanderings lead to sprawling mangrove forests and additional spectacular vistas from the ruins of Château Dubuc, a former sugar plantation.

Winged Wonders in the Cayman Islands The Mastic Reserve—a protected area and Grand Cayman's largest swath of untouched old-growth forest—can be explored with a guide from the Cayman Islands' National Trust. The organization leads three-hour treks along the mostly craggy limestone Mastic Trail, which curves through swamps and mangrove forests.

Because the Cayman Islands sits along a migratory path, myriad bird sightings are routine: An ovenbird warbler, a wee bird with white eye rings that produces an incongruously loud call given its diminutive size, may be spotted. Or the unmusical whistles, bugles and squawks of the colorful parrots that brighten the flora may be heard.

Walking this trail also offers an opportunity to spy the brightly hued, endemic vitelline warbler. Some hikers may even be lucky enough to find a very tame La Sagra's flycatcher landing beside them. As the path rises in elevation, it becomes noticeably drier. Here, hikers will find, in an opening, a mighty yellow mastic tree, for which the trail is named.

The trailhead for Cayman Brac's Lighthouse Trail is easily accessed, situated beside a solar-powered lighthouse and a perfectly placed picnic table that overlooks the sea. Although the path winds along the northeast bluff for some two-and-a-half miles, more cautious trekkers should turn back much earlier, once the jagged limestone surface starts to become uneven.

Along the initial, gravelly stretch, sponge- and brain-coral specimens are sprinkled on the path. The foliage, including wild fig, red birch and silver thatch palm trees, is stunted because of the buffeting from steady, stiff winds and salt spray. Because brown boobies nest along this bluff edge, visitors may spot evidence of their nests: matted grasses laced with twigs and sometimes feathers.

Another treat is spying an adult brown booby on the trail, whether the male with its green bill or the pink- or yellow-billed female. Overhead, magnificent frigate birds and northern mockingbirds soar, as do the boobies, which vocalize with honks or high-pitched whistles.



OBERTO GILL: NEVIS' GOLDEN ROCK NATURE TRAIL

Abundant Botanicals Hiking Golden Rock Nature Trail with Earla's Eco Tours provides an education into Nevis' ethnobiology. Named for the former sugar plantation (now an upscale inn) where the trail starts, the short, vine-lush path is steep in parts and can be explored on a less-than-two-hour trek. A much longer extension that snakes to a viewpoint should be avoided by those not fond of rough, precipitous paths.

A guide points out native plants and their various uses, such as the soursop tree, whose leaves treat insomnia and fever, and sea grape plants, with edible fruits and leaves that can be fashioned into a funnel to act as a cup. The route also takes visitors through two petite villages, Mallybon and Stoney Hill, while vervet monkeys scamper on overhead branches and savor the fruit of guava trees.

Once the trail turns into a grassy track, bitter orange trees—another tree whose fruit monkeys covet and which also makes a tasty marmalade—are evident. Veering into the rainforest, the path then becomes thick with vines that dangle like a lovely curtain.

Planning Your Trip

These six Caribbean trails are tailor-made for explorers who prefer the easier path, but they aren't the only ones by a long shot. For information on more Caribbean hikes, visit caribbeantravel.com. For travel-planning assistance, contact your AAA Travel agent or go to AAA.com/travel.



LUSHAN COUNTRY LIFE NATURE PARK, NEVIS

Although St. Lucia's fourth-generation, family-owned Lushan Country Life Nature Park has numerous touristy options offering insights into the island's flora, fauna and culture, visitors should instead reserve a guide for a low-key nature walk on any of three miles of wide trails coursing through dense woodland. More than 500 plant species, including 15 varieties of mango, flourish here, and the air is alive with the twittering and chattering of birds.

Along the Forest Trail, visitors learn how locals would once carve sturdy walking sticks or chairs from bwa gwea trees. Another plant, the velvetseed, has a dual role: The flower is a source of honey, while the wood was traditionally crafted into broom handles. Wending past blue mahoe trees, visitors learn the bark yields fibers that can be woven into a strong rope. Another path wanders to a garden redolent with aromatic spices that are also a cornucopia of medicinal species, used to treat everything from depression to cancer. **H&A**

Jeanine Barone is a New York-based travel and food writer.



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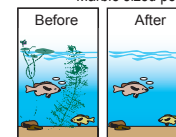


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Fore! A GOOD TIME

Missouri's Lake of the Ozarks
and its lush limestone setting make for
a perfect golfing excursion.

By Gary Peterson

We
were unexpectedly

joined by a fifth player on the fourth hole of Osage National Golf Resort's Links Course. The intrusion was particularly odd because our new playing partner kept chasing our putted balls. Our new friend seemed so happy, though, we didn't mind the lapse in golfing etiquette.

It helped, too, that the interloper was one of the cutest dogs I've seen and that it was so intent on making friends. Indeed, it quickly made four in me and my playing companions. We gave up putting and agreed on giving each of us a two-putted green. That way we could turn our attention to a game of fetch before having to bid our companion adieu when more players approached.

The moment was the lasting memory of my quartet's latest trek along the Lake of the Ozarks Golf Trail, a network of 13 courses nestled in the beckoning reaches of its namesake. Even though Osage National in Lake Ozark, Mo., has stood out each time we've grappled with its 27 holes of beauty married to challenges of



GARY PETERSON

every variety—water, trees, elevation, sand and more—our canine interlude accentuated our affection for the place.

Further and more abstractly, it also embodied our entire time on the trail.

Sure, the golf is fun, but it's more about the chance to hang out with buddies, let the fun come to you and let the day take you where it wants.

All Day Long For instance, take our 27 holes of play at the Arnold Palmer-designed Osage National: The full-day adventure was punctuated by tasty breaks in the clubhouse's restaurant, which boasts a million-dollar view, and it was followed by a dinner journey with Celebration Cruises, where we relaxed and dined in comfort, recounting our time on the fairways. We also went



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out on deck, soaking in the breeze and watching the waterborne fun all around us. Lake of the Ozarks has been voted by USA Today readers as the nation's best recreational lake. It's hard to argue that assessment, as fun always has been front and center during our trips to the hot spot. This time, it came into focus before and during a sightseeing sailing with Tropic Island Cruises.

Before the cruise, we joined the throng at Dog Days Bar and Grill for lunch. The summer season's devil-may-care vibe pulsed through the popular watering hole. Expensive vessels pulled in and out of the nearby docks and people—like us—gawked in envy. During the cruise, we saw boats race by with their occupants giving themselves over to the lure of the sun.

Our Tropic Island sailing was further preceded by a lovely 18-hole round at Bear Creek Valley, a verdant Osage Beach layout with lurking water. The presence of water portended wildlife

sightings, and we glimpsed a muskrat out for a morning swim and a large snapping turtle sunning itself just off the 17th tee. We also enjoyed the company of friendly staff, such as Monte, who asked about our round as he took our carts, and Phyllis, who doled out warm hugs with the snacks and drinks she purveyed at the turn house.

Before And After When our days wound down, we found local joints to continue our foursome's easy laughter and playful banter. Then, we retired to the Towers, a condo complex on a cove of the lake. The multiple-bedroom lodging offered by PMG, which manages properties around the lake, was an ideal place to spend a few days.

Just as our lake days were bookended by jocularly on the course and lounging on our screened balcony, our excursion was sandwiched between two memorable courses. Rolling Hills

in Versailles, Mo., sits right on state Highway 5, our approach to the lake. It went joyfully bucolic in a hurry, with cattle braying nearby and an Amish carriage trundling by on a gravel road adjacent to hole number 15.

Hidden Lakes at Osage Beach's Tan-Tar-A Resort was our departing tract, a role it has served in prior lake sojourns. The quick nine-hole run-through was a melancholy victory lap—it's always been hard to leave—marked by the treacherously short fifth hole.

It's over water to a green backed by a steep, treed bank. Chipping from the top of the bank makes holding the green impossible. My ball ended up in the water, but it so didn't matter. My buddies' guffaws—like our dog—pointed out how secondary was the actual golf.

Our trip was about the smiles, the laughs, the memories. All things on which Lake of the Ozarks trades. **H&A**

Gary Peterson is a former editor-in-chief of *Home & Away*.

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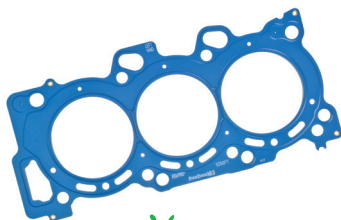
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WEST VIRGINIA *Wonders*

By Gary
Peterson



A father-and-daughter duo takes full advantage of Tucker County's treasures.

The huntress silently

(or as silently as she was able) stalked the doe and its nearby fawn in an Allegheny Mountain forest, stopping when the deer glanced her way and creeping forward when the doe resumed eating. Inch by inch, she neared her quarry, then squealed in delight when the deer—alarmed—scooted just farther away. See, the “huntress” was my 6-year-old daughter, and the squeal was Miri falling in love with Tucker County, W.Va.

We were on a morning stroll on Canaan Valley Resort's Abe Run and Deer Run trails. We entered the trail system from the resort's nature center, which is near a popular RV campground. But any fear of solitude suffering from human intrusion didn't last long.

We were swallowed by towering trees as the trails—both an easy journey for my girl—wound through the wilderness. I had sensed the spell enveloping Miri since our visit to Canaan Valley began, but it was the squeal and beaming smile that confirmed her feelings.

In the Valley She joined thousands of others who have found themselves enthralled by the beauty of the region, 70 percent of which is a national wildlife refuge. Canaan Valley Resort, a West Virginia state park, brings access to the natural bounty with lodgings and activities ranging from skiing to golf.



CANAAN VALLEY RESORT

The resort is especially popular during the winter, when its 47 runs take advantage of the valley's ample snowfall. However, our summer visit didn't disappoint. In fact, we rode the all-season chairlift to the top of 4,280-foot Weiss Knob and saw the same sights skiers would see later in the year. We also enjoyed what makes the valley a draw during warm weather—altitude-assisted temperatures much cooler than locales beyond.

We lingered at the top, taking in the panorama and spending some time on Bald Knob Trail, which if completed, would've returned us to the bottom of the mountain. Miri was satisfied with our



GARY PETERSON: MIRI IN THE ARCADE

trip after a quarter-mile or so of touching trees and staring toward their tops.

Upon our descent, we headed to the lodge, where our evening ended—as it usually did—after games in the arcade and dinner in the Hickory Dining Room.

We departed the resort the next day, but we weren't done with the valley.



GARY PETERSON: PENDLETON LAKE



GARY PETERSON: MIRI AT HAROLD S. WALTERS NATURE CENTER

Fall for the Falls Nearby, Mountain Trail Rides took us for a one-hour horseback tour through meadows and woodlands toward a photo-worthy view of Bald Knob. Jake, Miri's mount, became her friend, and his name is now sported by a souvenir stuffed horse purchased in the gift shop. She made more friends at Mountain Trail Rides' petting zoo, especially a shy pony that always seemed to be too late to a hand filled with food pellets.

Once Shy Pony had been given a Miri-approved amount of pellets, we headed for Tucker County's other treasure—Blackwater Falls State Park. The park is named for a 57-foot cascade colored by tannic acid, one of West Virginia's most-photographed sites. It also signals the Blackwater River's shift from a tranquil journey to that of a more rugged variety.

In turn, Blackwater has a more untamed feel than Canaan Valley, with overlooks showcasing canyons and craggy precipices. Of the latter, Lindy Point was the standout. We hiked an easy trail through hemlock before reaching the wooden viewing deck perched 500 feet above the canyon

floor. The sun was setting and the view was so arresting we felt alone, despite the presence of others.

The falls, of course, is the park's highlight, so it was our first stop inside Blackwater. It's only a short walk from the Trading Post parking lot to view the wonder. As with most waterfalls, the roar of Blackwater's spillway announced its presence before gifting its pursuers with a peek. Miri was piqued, eager to see what the fuss was about.

I don't think she's completely like her dad, who enjoys how such natural splendors humble him, but Miri's wide-eyed stare said enough about her opinion of the fuss.

More sedate diversions inside the park also captured Miri's attention. At the Harold S. Walters Nature Center, Miri took to a crafting class that showed her how to fashion a faux bear-claw necklace. She proudly wore her creation as we rented a paddleboat and sailed around Pendleton Lake. It was a serene jaunt, with the sun glinting on the water and illuminating the scenic, vacated railroad bridge that was our turnaround point.

Sufficiently spent daily, we concluded our outdoorsy fun in the park's cozy, rustic lodge and restaurant, both of which match Blackwater's backwoods persona.

Sitting in the comfortable dining room on our final night, it was apparent to me that Miri wasn't the only one in love with Tucker County. **H&A**

Gary Peterson is a former editor-in-chief of *Home & Away*.

Planning Your Trip

For more information about Tucker County, call (800) 782-2775 or visit canaanvalley.org.

For more information about Canaan Valley Resort, call (800) 622-4121 or visit canaanresort.com.

For more information about Blackwater Falls State Park, call (304) 259-5216 or visit blackwaterfalls.com. For trip-planning assistance, visit your local AAA office or AAA.com/travel.

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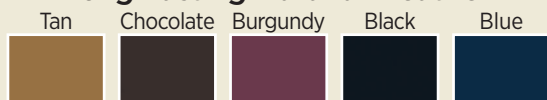
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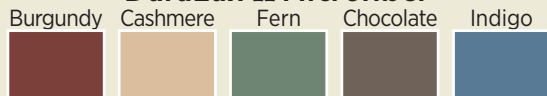
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