# The Family Room

By: Dr. Roy Don Whitehead

**Baseball Is a Sport of Failure**

In baseball the best hitters fail 70% of the time. That's right 70%! Here is how that works. A good hitter will hit .300. This means that 30 out of 100 times that he comes to bat he will get a hit. The other 70 times he will fail.

Actually his failure rate is much higher than that. He may swing at and miss two pitches before he gets a hit. If each missed swing is counted as a failure, he will fail 80 or 90% of the time. That is a phenomenal failure rate!

Even the great hitters such as Ted Williams have a high failure rate. In his best season Williams, who played for the Boston Red Sox, hit .406. That is the highest average in modern baseball history. Still this means that 60% of the time Williams failed to get a hit. And he was one of the best!

Failure is a part of our lives, but that does not mean that we handle it well. One failure can doom a person to a life of guilt and misery. How do baseball players cope with such a high failure rate? Perhaps we can learn something from them.

Most players have basic belief that they will eventually succeed. When they make an out, they tell themselves "I'll get him next time." This self-confidence may come naturally or it may develop over time as the player works his way up through the minor leagues. By the time he makes it to the major leagues, he has weathered many storms and has had many successes. Only the best make it to the top.

Good players learn from their failures. Tony Gwynn is an excellent hitter who recently retired after a long and very successful career with the San Diego Padres. Gwynn would spend hours watching video of himself at bat, analyzing his swing. He also spent hours studying tape of opposing pitchers to understand what they threw and when they threw it. More time was spent watching tape and analyzing his swing when he was hitting well. He wanted to know exactly how he swung when he was on top of his game.

Not all players approach the game as methodically as Gwynn, but most of the great ones spend some time studying opponents. They do not simply assume they will do well, but they work at it. Ted Williams studied hitting, and when he retired he wrote a book, The Science of Hitting. Written forty years ago, that book is still in use today.

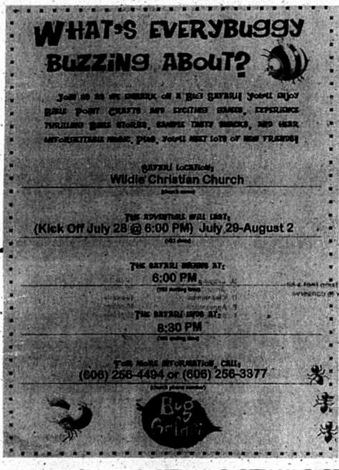
One way ballplayers work at success is by taking batting practice prior to every game. Some players stay after the game for more batting practice. Some hit live pitching while others are down under the stands hitting off a tee just like the little kids. In this way they work to perfect their swings.

The worst thing that can happen to a hitter is a slump. In a slump the hitter's average plummets, as he is unable to make good contact with his bat. When this begins to mess with his mind, the hitter may press too hard rather than taking his natural swing, and the slump can last longer.

Pressing too hard is one of the worst things a hitter can do to himself.

Most of us are not nearly as methodical about our careers or our personal lives as major league baseball players are about their hitting. We expect our careers and personal lives to go well even without a lot of effort on our part. Or we work really hard on our careers and neglect our personal lives (as do some baseball players).

Perhaps the best thing we can do for ourselves is to understand that failure is a part of life. No one, not even Babe Ruth, hits a homer every time.




# You're moving to Kentucky?

By: Jo Ann Albers
UK Donovan Scholar

"You're moving to Kentucky! Have you lost your mind?"

"That must be over 400 miles away! And you don't know a soul in the whole state! What will you do if you get sick? Who'd take care of you?"

"That's horse country. They probably have only veterinarians down there."

"Sure, Southerners are friendly. But you won't be able to understand a word they say. It's all right to do stuff like that when you're a kid, but you're too old to just pick up and leave now."

Arguments. Protests. I've heard them all. And my caring and concerned Chicago friends couldn't change my mind. No, I didn't know anyone there. All I knew was that it was one of the prettiest places I've ever driven through; a place where one could still see the stars at night. That compelled me to pull up stakes after living 30 years in the Chicago suburbs and move to the country.

Remember the adage: "Be careful what you wish for, you might get it?" About seven years ago as part of a project, I described where I'd like to be in five years. My deepest yearning was to live in a farmhouse with a porch and a fireplace to share with people I care about, have horses and indulge in creative projects. It brought lots of laughter to the class - my husband didn't like to country: I enjoyed the stimulation of Chicago and, with my love of travel, wouldn't stay home enough to take care of horses. I had no area in mind, although Montana seemed like it might qualify. Kentucky never occurred to me.

Well, the universe works in strange ways. Dreams have a way of fulfilling themselves, if they go deep enough; however, not necessarily in the gentle manner one would prefer. Be prepared to look out the window and see a row of wrecking balls lined up to knock your life in a new direction.

A couple of years later, I was surprised to find myself divorced after 38 years. I sold my house and moved in with a widow friend until I decided on a place to live: My old way of life had ended.

It's not unusual for disruptions to happen, even to senior citizens. Children move away; divorce or death interrupt retirement plans; health or financial concerns can arise. A few people manage to live a "middle C" existence. But for most of us, life ranges all over the keyboard. Despite one's expectations, external events force us to change and grow.

During this period of living in limbo, I went on a road trip with a friend who was visiting the Lexington area. My awareness of Kentucky had been based on the Kentucky Derby, country music and University of Kentucky basketball. What a delightful surprise to discover the beauty of the countryside and the friendliness of its people. Two more quick trips here and I found the farmhouse of my dreams–surrounded by fields of grazing horses. To my surprise, the house became available and the gracious owners agreed to rent it to a Yankee woman.

Trust the loving wisdom of your heart. Too many times in life I have ignored it and allowed others to decide what was best for me. My whole generation of women was trained to please. That generally meant following the demands and advice of others. However, it is never too late to be the catalyst of your own change.

Two years ago, I hired a driver and a U-Haul truck and moved to Scott County, near Georgetown. And I have no regrets. Friends and family have visited from all over, and although many await the time when I get this out of my system, they all agree that Kentucky is one of the best kept secrets in the country.

And what has been the reaction of the people here?

"Ya'll came here without having any kin around? I agree with your friends – you must be crazy!" My "kin" consists of a vast family – brothers, sister, son, daughter, grandkids in Minnesota and a 93-year-old mother in Ohio.

My "people" are scattered in 11 states from coast-to-coast. Despite distance, we are very close, loving group. They supported my adventure. Love is based not on proximity. Communication and contact flow between us in joys and sorrows.

Besides, Kentucky is a great place to visit. Sharing my home and new lifestyle with them enriches their experiences, too.

"Ya'll drive alone to Cleveland and Minnesota? I'm afraid to drive to Louisville with all that traffic. Ya'll got a lot of courage." Courage comes from the French word *coeur*, which means heart. Perhaps following one's heart requires courage, yet it doesn't always require a dramatic life change. We all make essential courageous decisions every day.

I moved to Kentucky because of the beauty of the landscape. It continues to fill me with awe. However, I've discovered treasures in the friendliness and culture of the people, in the exposure to the horse environment, and through the enrichment of new experiences and opportunities.

Chicago is a world-class city, and I frequently return for visits. So, what do I miss most? Well, to be honest, spoon bread will never replace Chicago deep-dish pizza.

# "District Court"

(Cont. from B-2)

Thomas R. Campbell: No insurance, $500 fine and costs/suspend fine on payment of restitution.

Larry Wayne Coffey: no approved fire extinguisher, bench warrant issued for failure to appear.

Julie M. Cromer: Required flotation equipment, $25 fine and costs.

Eric James Dickson: Faulty equipment, $25 fine and costs.

Gary D. Faudire: Speeding, paid $32 fine plus costs.

Eyob Hailab: Speeding, paid total $131.50 fine and costs.

Bobby L. Kirby: Fines due ($92.35), 5 days in jail or payment by 9/11/02.

John Lewis S. Kirby: Speeding, paid $133.50 total fine and costs.

Cindy A. Little: Speeding, state traffic school authorized on payment of costs; Failure to wear seatbelt, $25 fine and costs.

Mary J. Miller: Assault, 4th, $100 fine and costs and 10 days in jail/conditionally discharged two years/fine suspended.

Lisa Mullins: Restitution due ($145), summons issued.

Arlie R. Owens: Speeding, paid $135.50 total fine and costs.

Bryan D. Phillips: Required flotation equipment, $25 fine and costs.

Ivan T. Scott: Fines due ($53.55), bench warrant issued for failure to appear.

Joseph L. Thompson: Speeding and other charges, license suspended for failure to appear.

Wanda S. Brock: Alcohol intoxication, paid fine and costs.

Gary L. Horn: Alcohol intoxication, bench warrant issued for failure to appear.

James H. Madden: Speeding, license suspended for failure to appear.

Ralph Lee Slivinski: Alcohol intoxication, $25 fine and costs

Steven F. Sturgill: Speeding, license suspended for failure to appear.

Heather A. Copley: Resisting arrest and other charges, 30 days in jail/ to serve 2 days/balance conditionally discharged two years; Nonpayment of fine ($786.50), 60 days in jail or payment.

James Monroe Davis: Nonpayment of fine, 30 days in jail or payment.

Calvin Louis Denny: Violation KY EPO, 30 days in jail/to serve 1/ balance conditionally discharged two years.

## Getting the Most Out of Your Pension

By: Mark Eaton, Agent - New York Life Insurance
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If you or your spouse is eligible to receive a pension, it will figure prominently in your retirement planning. However, pension laws are complicated, so it is important to learn the facts about your company's pension plan to make sure that you obtain the benefits to which you are entitled.

There are two basic types of pension plans: A defined benefit plan typically is funded entirely by the company and provides designated benefits; such benefits often are stated as a percentage or pre-retirement pay. A defined contribution plan usually is funded by a combination of employer and employee contributions. Your benefits will be based on the sum of the contributions themselves and the income earned by the invested contributions over the years.

**QUESTIONS TO ASK**

If you are covered under a pension plan, there are some general questions you should ask the employee benefits specialist at your place of employment:

- What are the eligibility requirements? Most defined benefit pension plans require employees to meet age and service requirements before they are permitted to become plan participants.
- When do your benefits become vested? In other words, when do your benefits belong to you whether or not you keep working for the same employer, are laid off, or are fired?
- How is the amount of your pension controlled? When can you begin to receive benefits? Will those benefits ever increase once they begin?
- What are the payment options? Will you have the option of electing a lump-sum payment instead of monthly benefits?
- Will your dependents be protected after your death? Or, will you be protected if your spouse dies first?
- How much money can you expect to receive? Is that amount "integrated" with Social Security benefits? ("Integration" refers to a practice whereby employers may reduce the amount of pension benefits workers may receive by a percentage of their Social Security benefits.)
- When can you retire under the plan? How will your pension be affected if you retire early or continue working past age 65?
- What happens to your pension benefits if you leave your job for a period of time to return to school, have a baby, care for an elderly relative or for another reason?

**DECISIONS TO MAKE**

You typically have three decisions to make when it comes to your pension. They involve:

1. Dependent protection. If you are vested, a joint and survivor annuity, with regular payments made to your spouse after your death, is automatic under pension law. If you and your spouse both agree, in writing, to forego this option, you can choose another option under your employer's plan. One such option might be a life annuity, ending at your death. Although a life annuity will provide larger monthly payments than a joint and survivor annuity, election of this option may mean that you are gambling on outliving your spouse…or on his or her ability to survive economically without either you or your pension.
2. Lump-sum or monthly payments. You may have a choice, at retirement, between regular monthly payments and a lump-sum payout of your pension benefits.
3. Tax treatment. How you receive your pension funds affects the amount of tax that will be due. If you receive your pension in monthly installments, those installments (except for your own contributions) are taxable. If you receive a lump sum, you may be entitled to a special five-year averaging provision.

Finally, as you begin to evaluate your pension coverage and consider other financial options in planning for your retirement years, do not forget to take advantage of the information you can receive from your insurance agent. For more information on how insurance and other financial products can be used to assist in retirement funding, please write care of:

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