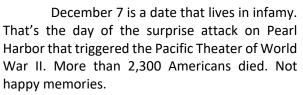


January 2021 Volume 26 Issue 1



A Word About Insurance

by Jonathan Wilson





December 7 this year, however, brought with it a happy happening. That was the last day that those on Medicare could opt for a so-called Advantage Plan. Ending the opportunity to consider the terms of available Advantage Plans was, for me, a happy happening. Just like that, the ads featuring Joe Namath and other celebrities touting the switch to an Advantage Plan stopped. Dead stopped. They were getting very repetitive, tiresome, and even irritating. My irritation may have been elevated by the fact that I'd evaluated making that switch a year ago when the same window was open, decided not to do so, and the endless solicitations seemed an interruption.

I'll admit that the described benefits with an Advantage Plan are enticing: prescription coverage, transportation to doctor appointments, routine vision care, hearing aids, routine dental care, nominal co-pays for doctor visits, and a fitness center membership -- all for no additional premium. Sounds pretty good, huh?

But think about it. Have you ever heard the advice that if something sounds too good to be true, it probably isn't true? Sage advice. It's a convenient litmus test for any of us dealing with a subject with which we are unfamiliar or lack sophistication. That simple, convenient litmus test is designed to put us on guard, to be skeptical.



As I evaluated the opportunity to switch to an Advantage Plan, I purposefully applied that litmus test. Lots of additional benefits at no cost. Hum! Offered by *for-profit* corporations, staffed with medical personnel, pharmacists, and sophisticated actuaries. They're going to make a profit. They are not offering to selflessly subsidize your health care needs. I decided it was too good to be true and didn't make the switch.

While I'm on the subject of insurance, I want to offer some advice about long-term care insurance. That's insurance that covers long-term care expenses. Depending on the policy, it can generously cover in-home care. I have a paid-up policy with benefits that increase with inflation. It was purchased when such coverage was just beginning to be offered. The policy that I got isn't even being offered any more -- remember, insurers are in it for the profit. As more information was obtained, the actuaries went to work and put an end to those particular policies. [continued on page 2]

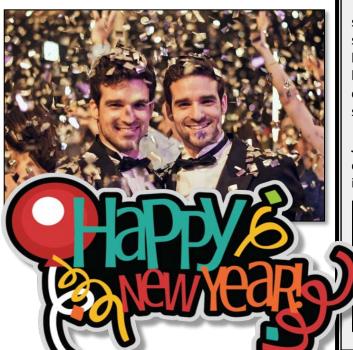
["A Word About Insurance" continued from page 1]

At the bottom line, having such insurance is really designed to preserve net worth of the insured individual for the sake of eventual heirs. It essentially ends the need to exhaust your personal assets for your end of life care. Those preserved assets are then available to your heirs upon your eventual demise, life being terminal.

The point I want to make is that long-term care insurance has its legitimate place, but it's the most dangerous kind of insurance to own. The reason? Unlike other forms of insurance, such as fire, auto, medical, public liability, what-have-you, with long-term care insurance, the very day the insured qualifies for the coverage, is the day that the insured has lost the capacity to fight with the insurance company over coverage claims: inability to write letters to the company; inability to call the company on the phone and listen to all of the options, "Because our menu has recently changed"; or inability to meet with a company representative virtually or otherwise.

Remember that profit motive. Under our laws, personnel employed by the insurance company have a fiduciary *duty* -- a legal obligation -- to deny coverage if there's an arguably legitimate basis for doing so. That is, they are supposed to look for ways to deny claims.

My solution is to make sure that my family knows about the policy, where it's located, and the benefits that it is supposed to provide. The plan is to have them fight with the insurance company if that becomes necessary. If you have such insurance coverage, you should implement a similar solution.





Thanks to **Rekha Basu** for introducing her son, **Romen Borsellino**, as our December speaker. Thanks to **David Cotton** and **Ryan Weidner** for their work as our technology gurus. Thanks to **Nicholas Williams** for managing our website. Thanks to **Joe Raetz** for keeping up-to-date the FFBC Resources page on the website. Thanks to **Wade Petersen** for his work as our newsletter editor. *Thanks to all our contributors to the newsletter!*

A special thank-you to those FFBC members and friends who have chosen to designate FFBC through the **Donor Direct** program of **United Way**. The contributions through

United Way are tax deductible. Those who have chosen this means of supporting FFBC have gone to the trouble of completing their United Way campaign worksheet by designating FFBC as the beneficiary of their generosity. FFBC is an eligible recipient of such funding designations.

United Way

Thanks also to all those **Amazon shoppers** who designate FFBC as the beneficiary when shopping **smile.amazon.com**. Doing your Amazon shopping using smile.amazon.com means that a small contribution to FFBC will be made with every

Our fundraising efforts are ongoing to fund our scholarship program. To date we have raised over \$400,000 for scholarships that are awarded to lowa high school seniors who have done remarkable, courageous things to reduce homophobia and teach about LGBTQ issues in their schools and communities. Please consider a contribution on-line or by sending a check.

purchase. Proverbial, found money.

The next copy deadline for the FFBC newsletter will be **January 11, 2021.** If you have something on your mind, put it on paper and get it to me by the copy deadline. It'll be interesting, good therapy, or both.

Consider a tax-deductible contribution to the FFBC scholarship fund, or a tax-exempt testamentary gift, or both. Our first legacy gift to the FFBC scholarship program came from Cliff Paulsen who passed away last year, to the tune of over \$67,000! Contact Jonathan Wilson for details.

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A Little Bit of Exotic

by Bruce Carr

Our guest speaker on Friday morning, December 4, 2020, was Romen Borsellino, a young Los Angeles-based humorist, writer, and television producer who grew up in Des Moines. Romen, who came to us from a roommate's bedroom over ZOOM, is a son of *Des Moines Register* columnist Rekha Basu and her husband, the late Rob Borsellino – both of them previous FFBC speakers (Rekha twice, actually).

Romen Borsellino, introduced over ZOOM by "Mason Bulgogi" [his mother, in a surprise appearance from her home in Des Moines], gave us a lively and rather perceptive account of his growing up as a brown kid [Rekha Basu is Indian] in a mostly white neighborhood, and of his search since then to find the career that would best express his distinctive talents and desires.

He recalled for us the moment when a childhood friend of his – probably intending a compliment – told him that "Most of the time, I forget that you're not white like me." It was a thought that hadn't really yet occurred to Romen, but it soon made him realize that his best plan would be to embrace his differences, to become who he was. Even though his dad, a wisecracking Italian transplant from the Bronx, also reminded him that "In Iowa, a little bit of exotic goes a long way!" His father introduced Romen to the actor/writer/activist who would become a true hero, Kal Penn (originally Kalpen Suresh Modi, born in New Jersey to Gujarati parents), who played Kumar in the slacker-comedy *Harold and Kumar*. "That was embarrassing to watch with your dad when you were 14," Romen said.

Then the Obama campaign sent Kal Penn himself, who was one of the candidate's ambassadors to youth, to Roosevelt High School where Romen was a senior. The two hit it off, sparking a spate of working on political campaigns (the historic 2008 Iowa caucus and the 2012 re-election) and later some significant mentorship. Most recently, Borsellino and Penn joined forces to create *Kal Penn Approves This Message*, a six-episode political comedy TV series targeted toward young voters. "Young voters are real human beings who care about real issues, and all too often, you see the older folks coming up with, I don't know, a TikTok dance or something silly that might appeal to that generation," Borsellino told the *Register*'s Katie Akin last September. "I think nothing has a greater appeal than talking about the actual issues."

Kal Penn, in addition to being a TV and movie actor, was associate director of the White House Office of Public Engagement under President Obama. While Kal Penn Approves did take on serious issues, Romen hoped for comedy to remain central. Unlike The Daily Show or The Colbert Report, shows with partisan leanings, he expected this show to draw in and inform young voters with its nonpartisan comedic approach. If you click on the Speakers tab at our Web site, <ffbciowa.org>, you can listen to a complete audio recording of Romen Borsellino's remarks, and of the Q&A which followed.



December Speaker: Romen Borsellino





Rekha Basu is the Surprise Guest to Introduce Her Son

Romen Borsellino, the younger son of two Des Moines Register newspaper columnists, grew up in the South-of-Grand area of Des Moines and graduated from Roosevelt High School in 2008 and from Amherst College in 2012. Having been introduced by his parents at a very early age to both political engagement and humorous writing, he began exploring both arenas, and spent some time during the Obama administration living and working in Washington as a political appointee in the Department of the Interior (National Park Service). When that job ended, he moved, jobless, to California to try his luck and talents in television. Soon enough, he was writing for Adam McKay and Will Ferrell's This Giant Beast That Is the Global Economy on Amazon Prime, and for NBC's 2019 primetime comedy Sunnyside. He was a staff writer for the late-night talk show A Little Late with Lilly Singh -- Singh is the first person of Indian descent to host an American major broadcast network late-night talk show -- and is now a writer and executive producer with Kal Penn Approved this Message on Disney-owned Freeform, a cable channel geared to teens and young adults, also available on Hulu. Romen lives in the Los Angeles area with his girlfriend Sofia, who like him is a person of Indian ancestry.



1. Recognize all Queer Identities

"Some people are gay – get used to it" is a popular statement, often seen on posters at Pride parades and rallies. Many gays and lesbians might do well to remove the beam from their own eyes before criticizing the cisgender/heterosexual community, though. Some people are bisexual, pansexual, non-binary, trans, polyamorous – get used to it!

2. Prioritize the Fight for Trans Rights

All over the world, trans people are facing severe challenges, even as this community is truly starting to come into its own. The LGBTQ community should prioritize the fight for trans rights just as much as we put marriage equality at the top of the agenda years ago, and should get involved in ensuring the safety and happiness of our trans brothers and sisters.

3. Stop Sweating the Small Things

Forgive me, but the gay community does have a way of sometimes making a huge brouhaha over nothing at all. It also seems that at times we are our own worst enemy by attacking one another for relatively minor issues, often forgetting the bigger picture. Perhaps it's because we're used to fighting for what we want and making our voices heard, but if minor disagreements lead to general discord within the community, is it really worth it?

4. Get Involved with the Cause

If you're out and proud, consider getting involved in uplifting the local LGBTQ+ community in some way. Donate money, your time, or your voice, and make a real difference.

5. Recruit Allies for the Cause

LGBTQ+ allies are important cogs in the queer machine. If you have straight, cis friends who also value the contributions the queer community makes, get them involved in making things better.

6. Speak Up, Always

Don't remain silent when discrimination and violence affect the LGBTQ+ community. Our voices have got us this far, but we dare not keep quiet now.

7. Pay Attention to Pronouns

It may be difficult to get used to when a trans friend comes out and says what pronouns they go by, but try your best to address them the way they want to be addressed. We can't expect society at large to respect people living their lives authentically if we aren't able to do something as simple as calling someone what they want to be called.

8. Converse with the Other Side

Conversation is the beginning of tolerance and acceptance. Engage with friends and family you might not see eye to eye with in a way that leaves room for them to learn from you, and vice versa.

9. Embrace Intersectionality

Intersectionality, a concept describing how gender, class, race and other individual characteristics overlap and intersect with one another, has become a buzzword of late, and for good reason. The writer and activist Audre Lorde once said there are no single-issue struggles, because we don't live single-issue lives, and this has never rung truer as it does now. Taking all the factors affecting the community into account will become even more important in the next decade.

10. Keep Setting the Agenda

Yes, there is a gay agenda – but there's nothing sinister or secret about it. Ultimately, the LGBTQ+ community decides what the important issues of the day are, and how they should be addressed. We shouldn't wait around for the gay agenda to be set by other groups, but should proactively partake in creating the destiny the queer community will fulfil in the next 10 years – and beyond.

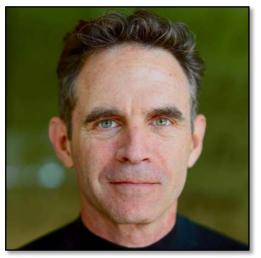






January Speaker

Eric Marcus



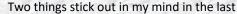
ERIC MARCUS is the founder and host of the award-winning Making Gay History podcast, which mines his decades-old audio archive of rare interviews—conducted for his oral history book of the same name about the LGBTQ civil rights movement—to create intimate, personal portraits of both known and long-forgotten champions, heroes, and witnesses to history. His other books include Is It a Choice?, Why Suicide?, and Breaking the Surface, the #1 New York Times bestselling autobiography of Olympic diving champion Greg Louganis. Eric is also co-producer of Those Who Were There, a podcast drawn from Yale University's Fortunoff Video Archive for Holocaust Testimonies. He is the founder and chair of the Stonewall 50 Consortium, which brings together 240 nonprofits committed to producing programming, exhibitions, and educational materials related to LGBTQ history and culture, and he serves on the board of the American LGBTQ+ Museum.

You won't want to miss and, since the meeting is virtual, there's no reason why you should not be able to participate. You are also encouraged to invite some of your friends to attend virtually – simply share the participation instructions!

Tribute to Kevin LeMaster

By Jim Flansburg

When Kevin and I got together in 1984, I think our friends would've voted us "most likely to not succeed." We were both headstrong, relatively attractive, and very determined. But despite all that, we truly liked each other. We were friends. And that is the underpinning of a true relationship. Looks fade, hair disappears (where you want it). But friendship endures.



week and a half. When the doctor brought up the end-of-life issue with Kevin, he was truly stoic. He said to the doctor, "Well, I guess I knew that." And then he turned to me and said, "I have found my way out of this life. How about you, Jim?"

The next comment came several days later while he was sitting in his hospital bed in our family room. We were very candid by that point. I said, "My goal in life was to die before you." He said, "Sometimes it's not about you, Jim." That became my mantra during this trying period.

Quick, funny, and so square-on true. That was Kevin.

Jim's sister wrote:

"Kevin was a kind and gentle soul, an artist whose work radiated with color and light (and sometimes ghoulish humor). He was a publisher by trade and a host to all, pulling out food, drinks, and his devilish humor to all who graced his table. He will be missed but his love and lore will live on."

Kevin LeMaster and Jim Flansburg were partners and friends for 36 years. In that time, they got to know each other's grandparents, parents, siblings, and nieces and nephews. They shared their lives with a dozen or so pets, cats and dogs.

Kevin died Dec. 6, 2020, from liver cancer. Jim and Kevin's sister, Linda, were with him when he passed. There will be no service, but a celebration of life when COVID-19 is nothing more than a hideous memory. Memorials may be given to the Food Bank of lowa.



Happy New Year

February Virtual Meeting

There will be a virtual meeting using ZOOM in February. The announcement with the Zoom login information will circulated on-line. Make sure we have your current email address so you don't miss out on future announcements. You can David contact Cotton (Davidcotton@me.com) for assistance figuring out how to participate if you need that personal assistance.

ZOOM



Leadership Matters

by Supervisor Matt McCoy Polk County, 5th District





The COVID-19 pandemic has demonstrated several important lessons that America can learn from. For more than nine months we have experienced a disjointed and bungled effort at a national response to this crisis. The following take-aways should help measure how not to do the next pandemic.

First, America works best when there is a strong and coordinated national response to crisis. While many state leaders shined during this crisis, some failed miserably and created misinformation, distrust, and a failure to produce a cohesive statewide message which addressed our problems. Governor Kim Reynolds represents perhaps the worst leadership that America had to offer: Governor Andrew Cuomo represented the best. With a national approach and unified leadership at the top for the country, we could have implemented strategies that were successful in Asia and Europe. We were learning about best practices in real time. Despite overwhelming data that use of facemasks were the best defense against COVID-19, our President and Governor mocked their use and displayed contempt for the scientific and medical community who urged mandates to control the community spread of COVID-19.

A national approach would have assisted getting needed PPE to first responders and those in need. Using a tool called the National War Powers Act, the President could have enacted this which would have directed corporations to manufacture necessary PPE. The federal government could have determined the best method of getting it out to the states with the greatest need. President Trump's failure to embrace this power left many long-term care facilities with too little PPE to meet basic safety protocols. As a result, direct care workers got sick and many spread the virus to vulnerable residents of these congregate living facilities. More than 40 percent of the nearly 300,000 Americans who have died lived in long-term care facilities.

The second lesson that we should learn is that any issue can become political in a pandemic. We should resist the effort to thwart science and medicine in an effort to look tough, independent, or confrontational. Instead of turning towards adoption of the "best practices" being implemented successfully in other countries, the United States once again, adopted a go-it-alone attitude. President Trump publicly blamed the World Health Organization and demanded the withdrawal of our participation and financial support at a time when the world and the United States most needed our assistance. By trying to blame the

Chinese for the pandemic, we took the focus off global cooperation and sewed distrust and contempt for the United States among some of our best former allies. Our world community is too small to divide when confronted with an international and humanitarian crisis as big as COVID-19.

Finally and most importantly, leadership matters in times of crisis. When we install people who are ill-prepared to assume key elective roles, be it president or governor, we reap what we sew. While not every leader who performed well in the current pandemic was a battle-tested, tried-andtrue veteran of every type of crisis, the ones who stood up and stood out had some common traits that we should seek in all of our leaders from local, state, and federal government. They must possess intellectual curiosity. They should read and understand the proper questions to ask in times of crisis. They should be capable of putting experts in a room and listening to the best and brightest. They should be capable of empathy. The crisis reinforced the value of having a leader who was willing to mourn the loss of life, inspire the hopeless and give aid to the needy. The grotesque display of ego in nightly news conferences added to the country's confusion and chaos.

George Bush rallied America following the 9/11 attacks on our country. He offered hope to those who felt despair and pledged to bring the perpetrators of this violence to justice. He helped heal America. When America elected Joe Biden to be the 46th President of the United States, it was because the American people longed for a leader that was capable of expressing empathy for a nation in intense pain and personal crisis. Joe Biden offered Americans a simple choice and that was to continue on with chaos and failed leadership or to simply turn to our better angels and recognize that America needed healing, leadership that embraced science and medicine best practices, and offered America a path toward recovery with no individuals left behind.

I am eager for the Biden/Harris Administration. I am certain they will make mistakes. I am certain that they will not do everything they promised during their election. I am confident that they will wake up everyday thinking about America first and trying to do the next right thing to restore our leadership in the world and ensure that we build America back better than ever.



Feel-good family musicals are cut out for tougher work these days--and so are LGBT characters with compelling plotlines. Director Ryan Murphy's *The Prom* is a star-studded Netflix adaptation of the Tony Award-nominated stage musical of the same name that fans of his earlier TV series *Glee* will instantly be comfortable with. Yet despite decent performances from its younger leads, *The Prom* suffers from patronizing writing, wasted star-power, and an overall message that feels lazy and inauthentic instead of embracing the magic of theater and the free-spirited LGBT youth it claims to be moved by.

Emma (Jo Ellen Pellman), an out gay high-schooler in the small city of Edgewater, Indiana, is working with her friendly and caring high school principal (an excellent Keegan Michael-Key) to battle right-wing PTA president Mrs. Greene (a convincingly firebrand Kerry Washington) who is offended gay couples might attend their school prom. She's raised enough community support to cancel the event in protest of the school's "inclusionist" policies. This makes Twitter headlines that are noticed by fading Broadway stars Dee Dee (Meryl Streep), Barry (James Corden), and Angie (Nicole Kidman), whose recent Broadway production bombed in part because they're seen by the greater community as insufferable narcissists. In an effort to better their public image, they decide to adopt Emma's cause and travel to Indiana to "help" her--whether she likes it or not. Think *The Producers* meets *Love, Simon*.

Emma has experienced problems of her own--she's been kicked out by her parents for being gay and lives with her grandmother, her girlfriend Alyssa is the closeted daughter of the PTA president, and the girls have been dating in secret for over a year (no easy feat in high school). Yet this is a feel-good musical, so no unpacking that pesky gay traumatit happens safely offscreen, is discussed in one or two throwaway lines, and Emma isn't worse for wear because of it. The same goes for Barry's character: he's convinced by Dee Dee late in the film to try reconciling with his parents, who disagreed with his "lifestyle choice" and even tried to put him through conversion therapy. Yet the bigots onscreen inconvenience, insult, and even forgive more than dehumanize, and that's *The Prom*'s problem: they're mean, but in a cute, impermanent way. Sugarcoating the actual bigotry LGBT youth experience guts the film of its emotional integrity and robs the triumph from the teenagers at the story's center. Being the only out gay teen at a conservative school, one would think there'd be less smiles from Emma and more... well, rage. But that's a bit too dark for *The Prom*, even if it's a road a lot of us know from experience.

Which brings me back to Barry's character. James Corden, a straight actor, plays Barry as a wildly flamboyant caricature that's meant to be funny, but often comes across as grating and insulting, even when Meryl Streep shares the scene. Compare and contrast with Robin Williams in 1996's *The Birdcage*: a straight actor playing a gay role, but the humor in that film isn't contingent on stereotyping because being gay is only a *component* of the character, not its entirety, as Corden's portrayal of Barry is. In terms of character development, *The Prom* doesn't give you anything unrelated to how gay Corden's Barry is. Fun fact: the original Broadway actor who played Barry, Brooks Ashmanskas, is a gay actor who was Tony-nominated for the depth he brought to the same role. Most of the humor in this production falls flat or is overbaked, and for a sunny film filled with LGBT people/allies, it means something's wrong with the formula.

Speaking of wrong, in a Bob Fosse homage song, the legs of the two performers (Emma and Annie) are hidden behind living room objects and a staircase railing for the number, and most of the choreography is performed with hand movements. It's a weirdly inexplicable choice that feels more like a straight person thought of it than any kind of affirming homage to Fosse's craft.

It could be argued that the true antagonists of *The Prom* are the Broadway group of Dee Dee, Angie, and Barry, who unironically refer to themselves as "liberal elites" and constantly demean the residents of Edgewater (even the helpful ones). There's also something to be said about the way these characters constantly force their way into the town's conservative social circles only to tell them how smart and inclusive they are compared to how awful and stupid their audience is--it's evangelism flipped on its head. But instead of punching down or dialing up the Proud Boys, these Edgewater conservatives start to think, "Huh, maybe they're not so wrong!" Anywhere else, this could be played for laughs. Here, it's an awkward, conflict-free, wish-fulfillment fantasy that feels more at home in a Hallmark movie, and it's the theme that carries the film all the way through to its conclusion: love wins, but it didn't really have that much to fight in the first place.

Here's the deal: *The Prom* isn't meant to be provocative or challenging for LGBT folks, it's meant to be heartfelt and palatable for wider audiences, but it succeeds only with the latter. Wait until stages re-open for your happy-go-lucky theater fix.



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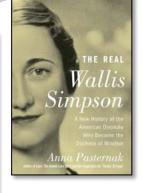
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Contrasts of Women of White Privilege

Book Reviews by Steve Person

I suspect that Anne Glenconner, the author of her memoir *Lady in Waiting*, would find herself somewhat taken aback if she knew her life was being





compared to that of The Duchess of Windsor from Anna Pasternak's biography, *The Real Wallis Simpson*. That is, however, how these two extraordinary women struck this reader. Even though Wallis Simpson was a generation ahead of Anne Coke (pronounced Cook) Glenconner, these two women, both equally fascinating, led lives that intertwined with the British Royal Family.

Glenconner, daughter of the fifth Earl of Leicester, lived a life of genteel privilege at their North Norfolk estate, Holkham House. As a child, one of Lady Anne's playmates was none other than Princess Margaret, whose father, King George VI, often hunted on the Holkham estate. The King's Norfolk home, Sandringham, stood just a few miles away from Holkham.

Wallis Warfield grew up in Baltimore, Maryland, a child whose ancestry outshone the family tree of the royalty she would later marry into after a succession of two previously failed marriages. While Glenconner would eventually become one of the maids to Elizabeth II's coronation, Wallis Warfield Windsor would never take part in such a grand and solemn ceremony.

Here's where the lives of these two women find parallel paths. Anne's family, though titled, struggled constantly to make ends meet. Anne's mother—a rather forceful and independent thinker—opened a pottery factory on the grounds of Holkham. The pottery became quite sought after and sold well in both England and the United States. Likewise, Wallis's mother, Alice, became a widow shortly after Wallis was born, and using her wits and skills at cooking, opened a boarding house in Baltimore to make ends meet. Both of the daughters learned the necessity of making one's way in the world.

The other interesting parallel considers the men these two women eventually married. In the interest of brevity, I will not dwell on the first two marriages of Wallis Warfield Simpson. Both she and Anne Glenconner married two self-indulgent and, I think, strange men. Mrs. Simpson eventually became the mistress of Edward, Prince of Wales. When he became King Edward VIII, his petulance and stubbornness led to his abdication, whereupon he became The Duke of Windsor. Anne, against the advice of her father and mother, married Colin Tennant, the son of the second Baron Glenconner. Like Wallis's Edward, Colin was spoiled and headstrong. Both men, however, had a mesmerizing effect on those whom they met. Colin frequently melted into temper tantrums that made life for those around him quite miserable. He spent money recklessly as did Edward in his desire to smother his duchess with jewels.

Colin purchased the Caribbean island of Mustique that over time became a gathering place for the rich jet setters of the 60s and 70s. Anne eventually became the Lady in Waiting to Princess Margaret, and the princess came to spend much of her time on Mustique. Wallis Warfield Windsor did her best to provide an alternative court for her ex-king. Both women contracted marriages that were less than ideal, but to both their credits, they stuck with them. Two very fascinating books. Two very fascinating women. Try one

or both; you won't be a disappointed reader.