

Kaw Valley Senior Monthly

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Serving Active Seniors in the Lawrence-Topeka Area

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INSIDE



Humorist Larry Day's alien friend, Kaybe, returns with a new assignment: help a couple break the language barrier. - page 20



Physical therapist Laura Bennetts shares a few tips for those who want to sleep and feel better. - page 7

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FREE



SENIOR
profile

Carol Francis

KEVIN GROENHAGEN PHOTO

Francis chronicles history of the House building

By Billie David

It would be difficult to separate the story of Carol Francis from the history of the House building, which she owns and which houses her son's business, Francis Sporting Goods.

"I never dreamed that this would be my life's work," Francis said of the building that she has documented to be the only storefront in downtown Lawrence that survived Quantrill's 1863 raid intact.

Francis learned of the House building's history quite by accident

when a friend mentioned to her that it had survived the raid.

"I just couldn't believe that!" she said.

But after proving through primary documents that her friend was right, she published her first book about it in 1990, titled *The House Building: My Search for Its Foundations*.

One of her primary sources, she said, was a 1864 Aetna insurance policy application. "When policies were sold to building owners or those who wanted to insure their merchandise, right on the policy it asks 'Has this building ever been on

fire?' The answers were 'never,'" she said.

As a secondary source, she has a correspondent's sketch labeled "The Ruins of Lawrence, Kansas," which appeared in *Harper's Weekly* on September 19, 1863. In it, behind the burned-out ruins of the Eldridge Hotel, the sign "Dry Goods & Groceries" stands as testimony that the building remained intact.

"That sign was appropriate for Joseph Wharton, the tenant who leased in 1860 to sell 'Dry Good & Groceries' and no intoxicating li-

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House building

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quor," Francis said. "His lease is up at the Spencer Research Library."

After proving the building's history and having it listed on the State Historic Register, Francis set about to have it listed on the National Historic Register. To do so, she had to prove that the building was an important part of the city's history and hadn't been changed since Irma House, who inherited the building from her husband, removed the third story, turned the second story into office space and put the HOUSE sign on the building's facade in 1921.

That search led her to sources such as city commission records, city and telephone directories and end-of-the-year local happenings from the *Journal-World*.

"I got so interested in this stuff, and I thought that other people who lived here through that time would also be interested," Francis said. "I remember going to the events they were talking about. I even participated in one of the plays."

Francis also wanted her new book, *Local Happenings in Lawrence, Kansas, 1921-1946*, to present that time period of Lawrence's history in such a way that it would be of interest to younger people who didn't remember those events. Having majored in advertising at the University of Kansas School of Journalism, she decided to focus on old advertisements to accomplish her mission.

"I thought the ads would show how people lived then," she explained.

Francis bought the House building in 1978 when the owner offered it for sale. "Someone in the family had to own the building," she said, explaining that if somebody else bought it, they could evict Francis Sporting Goods at their pleasure because the leases at that time went from month to month.

After learning the history of the House building, Francis set about restoring it to its original condition. "It was really bad," she said of the second-story office spaces. "My husband, children, brother and I did a lot of work. Everyone in the family was helping."

The work, begun around 1985, has progressed slowly and continues today. Francis chose to do it that way in order to be able to pay for it as she went along and so that she could get to know the building in a more personal, intimate way.

The project produced several surprises. For example, an arch near the front had been reduced to a much smaller opening and she didn't even

suspect an arch was there until she changed a light bulb.

"I lifted a panel in the false ceiling and I saw the arch there," she said.

Francis came to Lawrence in 1936 after her parents died and her oldest sister—there were seven in the family—married and decided to bring her siblings to Lawrence so they could receive an education at the University of Kansas. She attended McAllister School, which was located approximately where the football field is behind Central Junior High. She later attended KU, where she studied advertising, business and social studies.

CONTINUED ON PAGE THREE



The House building

Jacob House, House building beat odds

By Billie David

When Quantrill's raiders slipped into Lawrence at dawn on the morning of August 21, 1863, Jacob House was sleeping in the back of his store, hoping that he could in some way protect it in the event of an attack that rumors said was imminent from Missouri bushwhackers—the pro-slavery counterpart of free-state jayhawkers who had been zealously raiding homesteads across the border from Kansas.

Awakened by the gunshots announcing Quantrill's arrival that morning, he ran through his clothing store and grabbed a bonnet and dress from his inventory of women's

garments, hoping to disguise himself. After donning the clothing, he ran to the back room of the building and tried to hide under a cot. His hiding place was quickly discovered, however. Fortunately, House, unlike more than 150 other male citizens of Lawrence, lived through the raid and—in part because the building was more fire-resistant than the others on Massachusetts Street—was able to return to his business afterward, although the merchandise had been looted and two 17-year-old clerks lay dead on the floor.

The building in which House's store was located was built by Josiah Miller, who came to Kansas in 1854 to buy "land, land, and more land." He built

the south side of the House building in 1858, using plans designed by the influential Lawrence architect, John G. Haskell. Miller also published the first newspaper on a press in the Kansas-Nebraska territory.

Miller built the north side of the building in 1860. By 1862, Jacob House was selling "Gents Furnishings" from the building, which was also known as the Post Office Building, or the Miller Block. When House died in 1913, his wife inherited the place from him and made some changes, including removal of the third story, the conversion of the second story to office space, and the placing of the HOUSE sign on the front of the building.

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House building

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"People are important to me," she said of her educational focus. "When I got out of graduate school, I thought the world was waiting for me. I found out it wasn't.

"I have watched Lawrence grow a lot," she continued. "It is hard for me to accept. I know that people have to live somewhere, but I have been a member of the Lawrence Preservation Alliance for more than 10 years and I believe you shouldn't tear up old buildings to build new ones. You need to respect the older buildings."

In fact, that's what she hopes for 729 Massachusetts, the north side of the House building, which is currently vacant.

"The tenant moved out of 729, but it won't be empty for long," she said. "I have had several offers, but

I would prefer to have a local person rather than someone from out of state."

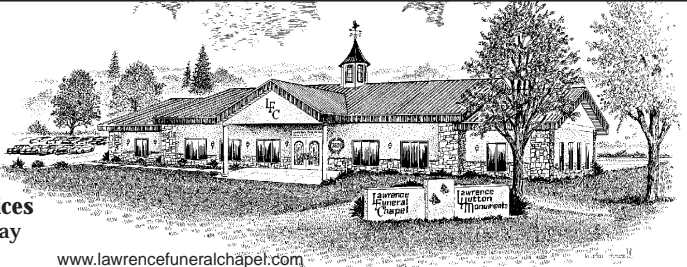
Francis will soon be mailing invitations for a 145th birthday party that she plans to hold to celebrate

the anniversary of the day that the contract was signed for the north half of the building in 1860.

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Manpower, AARP reinvent retirement with featured employers program

Manpower Inc. and AARP announced on February 28 that they have joined forces in the Featured Employers Program, a major new initiative that will enhance the role of Americans aged 50+ in the workforce.

We know that by 2010, almost one in three workers will be at least 50 years of age. We also know that, as the baby boomer generation approaches retirement age, the pool of replacement workers will not be large enough to meet employers' labor demands. At the same time, those in their 50s, 60s and beyond are increasingly not ready to settle into a traditional retirement lifestyle that does not include work. After all, the average person is living longer, and many 50+ Americans desire new challenges, social connections or extra income, all of which they can find through employment. As an AARP Featured Employer, Manpower will address all of these issues head-on with an aggressive program of recruiting, hiring and retaining mature workers.

"Manpower and the 50+ community were bound to connect based on the critical role we both play in the workplace. We are thrilled to make a formal connection through the AARP Featured Employers program. Together, we will reinvent retirement the way mature workers want it - with a choice of flexible job options," said Melanie Holmes, Senior Vice President for Manpower Inc.

Manpower has a lot to offer the older worker. As one of the world's oldest, largest and most respected staffing companies, Manpower can help qualified candidates hone in on the qualities that define the ideal

job; provide training and skills enhancement; and secure employment opportunities, all at no cost to the mature job seeker. Manpower is a direct link to a variety of jobs in the community, be it with a Fortune 500 corporation or a small, family-owned business.

The Featured Employers Program is part of AARP Foundation's Workforce Initiative. The goal is to connect mature workers with job opportunities by 1.) helping 50+ workers re-enter or remain in the workforce by linking them with skills assessment tools and training resources; 2.) connecting those who may want full- or part-time jobs or new careers with companies who value their experience; 3.) acting as a resource to large and small companies to help them understand the needs and interests of a mature workforce.

The Featured Employers model is a proven success. Last February, AARP formed its first hiring partnership with The Home Depot. Together, AARP and Home Depot launched a national program to attract, motivate and retain eligible older workers in new and existing stores across the country. Interest surfaced immediately and continued throughout the year, resulting in hundreds of thousands of inquiries from AARP members and others interested in employment.

Mature job seekers and employers interested in learning more about the role of older Americans in the workforce can visit Manpower's Web site at www.us.manpower.com/reinvent. They may also visit AARP's Web site at www.aarp.org/featuredemployers to learn about each Featured Employer.

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Menopause: The natural approach

There are currently over 40 million American women who are postmenopausal, and their numbers are expected to be 60 million by year 2010. By the year 2015, nearly 50 percent of the women in US will be menopausal.

Menopause is a natural event in women's lives that designates the end of fertility or her childbearing years. Menopause results from the



Dr.
Farhang
Khosh

ovaries being depleted of their supply of eggs, leading to decrease in the production of the sex hormones Estrogen and Progesterone.

Menopause is confirmed when a woman has not had a menstrual period for 12 consecutive months. This is Natural menopause, which is different from Induced menopause. Induced menopause is when both ovaries are surgically removed due to a medical condition or any other reason the ovaries become inactive.

In the Western world, the average age for menopause is 51, but it can occur as early as age 30 and as late as in the 60s. However, smokers and even former smokers can reach menopause two years earlier than nonsmokers.

Symptoms of menopause are: Hot flashes, vaginal dryness, palpitation, memory loss, loss of libido, depression, water retention, weight gain, insomnia, incontinence, urinary tract infection, headaches, breast changes, osteoporosis, and cardiovascular diseases.

Concepts of treatments are: ERT (estrogen replacement therapy), HRT (hormones replacement therapy), and NHRT (natural hormone replacement therapy). Estrogen replacement therapy and hormonal replacement therapy: ERT is a variation of birth control pill technology. The logic behind ERT is if a lack of estrogen is causing body systems to malfunction, why not just replace the missing estrogen? ERT seems to offer crucial protection against at least two major causes of death and disability in older women: cardiovascular disease and osteoporosis. After many years of prescribing "un-

opposed estrogen" many physicians discovered that the risk of endometrial cancer due to ERT could be reduced by also replacing missing progesterone. Progesterone can "oppose" estrogen's cancer-causing tendencies. The combination of synthetic estrogen and Progestin is called Hormone Replacement Therapy, or HRT, is standard practice among most doctors today. HRT may minimize the risk of endometrial cancer, but it may increase the risk of breast cancer. One study found a 32 percent increased risk of breast cancer among women using estrogen alone, and 41 percent increased risk among women taking estrogen plus progestin. This finding was confirmed in the January 26 issue of the *Journal of the American Medical Association (JAMA)*, which reported, "Menopausal women taking a combination of the hormones estrogen and progestin may be more likely to get breast cancer than if they used only estrogen." This conclusion is drawn from a study covering 15 years and involving more than 45,000 women.

There is an alternative approach, which is Natural Hormonal Replacement Therapy. There are many medical doctors using this natural approach. Natural estrogen and natural progesterone provide all the benefits of the synthetic forms—and more—with many fewer side effects, while increasing the risk of endometrial or breast cancer very little, if at all. Using a balanced combination (like in a woman's body) of natural estrogens (10 percent estradiol, 10 percent estrone, and 80 percent estriol plus natural progesterone and in many cases DHEA and testosterone) has more advantages than HRT or ERT for menopausal and perimenopausal women. *(Just a reminder to readers that with this approach the level of safety makes sense; however, the long-term safety has not been established yet.)*

The overall advantages are as following: Prevention of Osteoporosis, protection against cardiovascular diseases, reduce hot flashes, reduce vaginal dryness, better maintenance of muscle mass, improved cholesterol levels, reduce risk of endometrial and breast cancer, reduce risk of depression, improved sleep and memory, prevention of senility and Alzheimer's, improved libido, and fewer side-effects.

Henry Lemon, MD of the Univer-

sity of Nebraska was among the early researchers to find link between estrogen and cancer. Dr. Lemon argued that greater proportions of Estriol are good, and perhaps even anticarcinogenic. He found that women most likely to survive breast cancer had the largest amounts of estriol. Other researchers discovered that Asian women who have the lower rate of breast cancer have higher proportion of estriol compare to American women who have the higher rate of breast cancer.

Estradiol (17b-estradiol) is metabolized into estrone, which in turn can be metabolized into 2a-hydroxyestrone, or 16a-hydroxyestrone.

H. Leon Bradlow, MD and a group at Strang-Cornell Cancer Research Laboratory, New York City, reported that there is an inverse relationship between 16a-hydroxyestrone and 2-hydroxyestrone: if more 2-hydroxyestrone made, less 16a-hydroxyestrone is made, and vice versa. Dr. Bradlow has termed 2-hydroxyestrone "good estrogen" (anti-carcinogenic), and 16a-hydroxyestrone a "bad estrogen" (increases cellular growth and proliferation, and even cancerous transformation in estrogen-responsive tissue).

Ways to increase 2-hydroxyestrone and decrease 16a-hydroxyestrone:

A. Brassica family vegetables; or cruciferous vegetables contain phytochemicals called Indole-3-carbinol and Diindolylmethane (which is actually just two indole-3-carbinol attached together). These phytochemicals increase the production of 2-hydroxyestrone and decrease 16a-hydroxyestrone.

B. Flaxseed; In a very recent study on 28 postmenopausal women researchers found out that Flaxseed supplementation significantly increased urinary 2-hydroxyestrone and the urinary 2/16a-hydroxyestrone ratio in a linear dose fashion.

C. Soy with Isoflavones; In one study researchers examined the effect of soy with and without Isoflavones on the 2/16a-hydroxyestrone ratio. They reported that soy with 150 mg of isoflavones daily significantly increased this ratio, while the same amount of soy without isoflavones did not.

D. Iodine; Dr. John Myer has shown that women taking Iodine for Fibrocystic Breast Disease the

quantity of Estriol greatly increased, and Estrone and Estradiol decreased. Since estradiol and estrone can metabolize to estriol only through 16a-hydroxyestrone, theoretically it appears that iodine somehow greatly stimulated this pathway. This means that Iodine decreases 16a-hydroxyestrone levels by turning it into estriol.

Herbs that have Estrogenic activity:

Angelica sinensis, Glycyrrhiza, Altrix, Foeniculum, Cimicifuga, Vitex agnus castus, Ginkgo, Panax ginseng, Trifolium praetense.

There are many herbs that have progesterone activity, but the main source of phytoprogestone is wild yam.

Natural Progesterone's Role:

Precursor of other sex hormones (estrogen and testosterone), maintains lining of uterus, protects against fibrocystic breasts, natural diuretic, promotes fat burning for energy, natural antidepressant, aids thyroid hormone action, normalizes blood clotting, may help maintain sex drive, helps keep blood sugar levels normal, normalizes zinc and copper levels, protects against endometrial cancer, helps protect against breast cancer, promotes bone building and protects against osteoporosis.

Nutritional supplements that can help menopause:

Bioflavonoids, Vitamin B6, Evening primrose oil, Gamma-oryzanol, Vitamin E, Isoflavones (found in soybeans), Lignans (found in oil seeds such as flaxseed)

Isoflavones and Lignans are classified as Phytoestrogens.

Nutritional supplements for osteoporosis: calcium, vitamin D, magnesium, manganese, boron, zinc, copper, folic acid, and vitamins B6, C, and K.

High mineral containing herbs: Nettles, oat straw, red raspberry leaves, chamomile, horsetail, and dandelion greens

Lifestyle: Reduce agents that induce a negative calcium balance: coffee, alcohol, smoking, sedentary lifestyle. Increase exercise to one-hour of moderate activity three times a week.

Diet: Low fat, low animal protein, high vegetables and fruits

- Dr. Farhang Khosh, N.D., is a Naturopathic Doctor practicing at Natural Medical Care in Lawrence. He can be reached at 785-749-2255.

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HEALTH & FITNESS

Sleep better, feel better

News flash: Older people, when they're healthy, sleep just as long and just as soundly as younger people. That surprising finding was reported by the National Sleep Foundation in a 2003 study. What this means is that the widely-held idea that people sleep less as they grow older simply because "they need less sleep" is a myth. In fact, most older people who sleep little or poorly are

ing or watching TV in bed can make you wakeful.

6. To reduce pain, take warm showers and appropriate pain medications (as prescribed by a doctor or, as indicated, for standard over-the-counter purposes).

7. To reduce stress, try relaxation exercises (such as deep, slow breathing while you relax your arms and lower your shoulders).

8. Learn to relax your mind. Try deep breathing exercises. Try visualizing a clear blue lake, or counting cartoon sheep.

To Sleep Comfortably

1. Use a pillow, either feather or fiber, that allows your head to align with your spine. When you lie on your side, you don't want your head to drop towards your lower shoulder or be pushed up towards your upper shoulder.

2. Make sure your mattress supports you properly. You don't want to sink into a hole under your hips or shoulders.

3. If you have back, hip or knee pain, you should place a small pillow between your knees when you sleep on your side.

4. Wear comfortable pajamas of stretchy fabric so that you can roll over easily.

5. Seek remedies from your doctor for pain or bladder problems that wake you during the night. It is nor-

mal to get up about every two-to-three hours to urinate during the night. But getting up more often than that is not normal unless you're taking a diuretic medication late in the day. If you get up at night to walk off pain, you need to talk to your doctor for diagnosis and treatment.

6. If you have a dust allergy, you can get special allergy covers for your mattress and pillows to cut down on your allergy symptoms. Wash your sheets and blankets regularly in hot water. And air filters can reduce airborne irritants.

To Sleep Deeply

1. Keep your room dark and quiet. If you need to use a night light, keep the light as dim and indirect as possible.

2. Get up at the same time every morning.

3. Get treatment for pain problems. That includes, in addition to medications prescribed by a doctor, occupational and physical therapy. Therapy is the best way to achieve freedom from pain without drugs, and without the adverse side effects that so often come with drugs.

4. If you suspect that you have sleep apnea—that is, if you're constantly tired and sleepy during the day—talk to your doctor.

Apnea is one of the most serious sleep impairments. (Apnea means "suspended breath.") People with sleep apnea take fewer breaths while asleep, which decreases the oxygen to the brain and body. That, in turn, can worsen high blood pressure and heart disease. If you have severe apnea, you may need to use a machine to increase your breathing at night. You may also need to reduce excess body

weight to ease your breathing.

Most healthy adults average seven hours of sleep per night. That's probably a good target for you, too. Don't settle for less just because you're getting older. You can feel as rested and refreshed as ever. But you have to commit yourself to good sleep habits. Try it, you'll be glad you did.

- Laura Bennetts, MS RPT, is a physical therapist with a masters degree from the University of Southern California and 22 years of professional experience. She co-owns Laurence Therapy Services LLC (785-842-0656) and Baldwin Therapy Services (785-594-3162). If you have therapy-related questions, please e-mail Laura care of laurabennetts@hotmail.com.



Laura Bennetts

afflicted by medical conditions that can be treated.

It is true, the Sleep Foundation learned, that 37 million older Americans have sleep problems. But that's true, in part, because older people with sleep problems seldom seek the medical assistance that could help them (under 20 percent). The more untreated medical conditions you have, the more likely your sleep cycle—a sequence of lighter phases followed by deeper phases, with vivid dreaming and rapid eye movements (REM) during deep sleep—will be interrupted by frequent waking. And everyone knows how tiring it is to have your sleep disturbed. So, what can you do?

Golden Slumbers

Troubled sleep is often the result of a common health problem, such as recurring pain, discomfort associated with excess weight, and physical problems that limit your mobility. We'll turn to those issues in a moment. But first, let's focus on the basics: How can you ensure that you fall asleep easily, sleep comfortably, and sleep long enough to feel rested?

Good habits are the key to a good night's sleep. So, here are some good habits to cultivate.

To Fall Asleep Easily

1. Avoid long daytime naps.
2. Go to bed every night at the same time.

3. Avoid alcohol, tobacco products, and caffeinated foods or drinks (including coffee, tea, and chocolate) within two hours of bedtime.

4. Exercise regularly, but not within two hours of bedtime.

5. Get in the habit of using your bed exclusively for sleep or sex. Read-



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PERSONAL FINANCE

Long-term care insurance: Research the options before you buy

The growing interest in long-term care insurance can be attributed largely to the aging of America. According to the U.S. Census Bureau, the median age in the United States was 35.9 in 2003 — the highest ever. This demographic shift is due to the 76 million Baby Boomers, the last of which will reach age 65 by 2030.

The U.S. Department of Health and Human Services estimates that about 40 percent of people aged 65 or older have at least a 50 percent

health insurance policies cover long-term care. That leaves most of us with two options when faced with such expenses: pay out-of-pocket or rely on private long-term care insurance.

Most long-term care policies are "expense-incurred," meaning they pay a fixed-dollar amount toward the cost of daily care. Policies tend to cover a variety of care settings, including nursing homes, home health care, assisted living facilities, and adult day care. Premium costs increase depending on your age at the time of enrollment, so the younger you are when you purchase a policy, the lower the premium you're likely to pay.

Shopping for Long-Term Care Insurance: Know What to Look For

When shopping for long-term care insurance make sure you take your time and compare the features of several policies. In general, pay special attention to the following:

- **Company Reputation and Legitimacy.** Make sure the insurance companies under consideration are licensed in your state and carry favorable financial ratings from well-known ratings agencies such as A.M. Best Company, Duff & Phelps, Inc., Standard & Poor's Insurance Rating Services, and Moody's Investor Services, Inc.

- **Coverage Parameters.** Policies will differ in the types of services they support. Some cover nursing home care, others cover custodial or personal care in a variety of settings such as assisted living, adult day care, and home health care. Some include a combination of services. Be sure to choose a policy that best meets your potential needs.

- **Benefits Payout.** How much does the policy pay per day for care in a particular setting (e.g., nursing home or assisted living)? How does the policy pay out services (e.g., a fixed daily amount or as reimbursement for the cost of care up to a daily maximum)? Does the policy have a maximum lifetime limit? If so, what is it for nursing home care?



Steve Lane and Garth Terlizzi

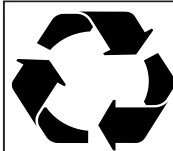
lifetime risk of entering a nursing home. At a time when the average cost of a private room in a nursing home is \$192 per day — or about \$70,000 annually — long-term care insurance can be viewed as a solid investment for those who have assets to protect or who want to avoid becoming a financial burden to their families.

Unlike other types of insurance, in which policies are fairly standardized, long-term care policies are complex and vary widely. Virtually every company's policy differs on such matters as who qualifies for coverage, when the policyholder can begin receiving benefits, premium costs, etc. Therefore, before you begin comparing policies, it is important to understand some of the basics.

What Long-Term Care Insurance Is — And Is Not

Long-term care insurance is not life insurance, disability insurance, or health insurance. Instead, long-term care insurance includes a range of nursing, social, and rehabilitative services for people who need ongoing assistance due to a chronic illness or disability. Long-term care insurance can be used by anyone at any age who suffers an accident or debilitating illness, but it is most frequently used by older adults who need assistance with essential physical needs, such as bathing, dressing, or eating.

Neither Medicare, nor Medicare supplemental coverage, also known as Medigap insurance, nor standard



Please recycle this copy of *Kaw Valley Senior Monthly* when you are through with it.

Home health care?

- **Eligibility.** Does the policy use "benefit triggers" to determine when you will be eligible to receive benefits? Such triggers could include activities of daily living that the insured needs help with, such as bathing, eating, and dressing; cognitive impairment, such as Alzheimer's disease; or a prerequisite hospital stay for nursing home benefits. The number of activities of daily living covered is state specific. Please check with your financial advisor for specific information.

- **Benefits Protection.** The policy should include an inflation adjustment feature to ensure that benefits stay in line with rising care costs. Additional protections include a "guaranteed renewable" clause, which states that the policy cannot be canceled when you get older or if you suffer physical or mental deterioration, and a "non-forfeiture" benefit, which ensures that some portion of your benefits are still available to you if you cancel your policy or un-

intentionally let it lapse.

- **Tax Implications.** Most long-term care policies sold today are federally tax-qualified, which means premiums paid, as well as out-of-pocket expenses for long-term care, can be applied toward the 7.5 percent medical expense deductions contained in the federal tax code. Additionally, long-term care benefits received are not taxed as income up to certain limits. Consult with a tax advisor to learn more about the tax implications of long-term care insurance.

Because of the many variables involved in determining whether long-term care coverage is right for you, it is important to do your research. Luckily there are many information resources available on long-term care and related health care issues. Your financial advisor can help you obtain reliable information.

- Steve Lane and Garth Terlizzi are with LPL Financial Services in Lawrence. They may be reached at 785-749-1881.

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PERSONAL FINANCE

Take advantage of all IRA opportunities

As you know, the tax-filing deadline is fast approaching. Of course, if you've already filed your taxes, April 15 is just another day. But it's a significant date for another reason: It's the last day you can contribute to

If you roll your 401(k) over to a traditional IRA, you can build the value of your existing account and continue to make contributions. And you could eventually "convert" your traditional IRA into a tax-free Roth IRA, but you will have to pay the taxes that this conversion would trigger.

When you roll over your 401(k), you'll get some key advantages. First, you'll avoid all immediate taxes and penalties. Second, you'll continue to benefit from tax deferral. And third, your IRA may offer more investment options than a 401(k) plan.

While a rollover from a 401(k) to an IRA does offer some important benefits, it isn't your only choice when you depart a job. For example, you could leave your 401(k) assets with your old employer, if the plan permits. Or, if you are taking a new job, you might be able to move your 401(k) assets into a new plan. Also, you could just cash out your 401(k) as a lump sum distribution, although you'd likely face a big tax hit in addition to an immediate 20% withholding. Before deciding what to do with your 401(k), consult with your tax and financial professionals. **Hard to "Overload" on IRAs**

When it comes to investing in IRAs, it's hard to get too much of a good thing. So take full advantage of all your IRA opportunities — they could pay off nicely when you reach retirement.

- Harley Catlin and Ryan Catlin are with Edward Jones, 4828 Quail Crest Place, Lawrence. They can be reached at 785-841-6262.



Harley Catlin and Ryan Catlin

your IRA for the 2004 tax year. So, if you haven't "maxed out" your IRA yet, take action now.

You can contribute up to \$3,000 — or \$3,500 if you're 50 or older — to either a traditional or Roth IRA for 2004. (For the 2005 tax year, you can put up to \$4,000 into your IRA, or \$4,500 if you're 50 or older.) Your traditional IRA contributions may or may not be tax-deductible, but in any case, your earnings grow on a tax-deferred basis. Although Roth IRA contributions are not tax-deductible, your earnings will grow totally tax-free, provided you meet certain conditions. (Keep in mind, however, that if you take Roth or traditional IRA distributions before you reach age 59 1/2, you may be subject to a 10 percent IRS penalty, along with ordinary income taxes.)

Do whatever it takes to fully fund your IRA, every single year. If you find it hard to come up with the entire amount in a lump sum, divide the contribution limit by 12, and make monthly payments. To make it even easier on yourself, set up a bank authorization so that the money is taken directly from your checking or savings account and placed into your IRA.

Consider a Rollover

You have more than one way to fund an IRA. For example, if you are planning to leave your job, you can roll over all or part of the taxable portion of your 401(k) distribution — pretax contributions, employer contributions and all earnings — into an existing traditional IRA. You also can roll over after-tax 401(k) salary deferrals, but transferring these contributions could lead to taxable consequences.

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SENIOR FORUM

Sometimes the best option is to journey away from those who cheat, insult you

DEAR SENIOR FORUM: A greedy brother and our enabling father are tearing our family apart.

During the past 10 years, my retired father has given my youngest brother and his family (a wife and five kids) approximately \$1 million. It began with my youngest brother asking for money to remodel his

any money from Dad, even though this has all been outrageously unfair. We just want Dad to "wake up." The latest spin is that my brother is crying, saying that if he loses all his possessions, he and his wife will lose their kids to foster care! The bottom line is they have always lived way beyond their means, have only worked seven months out of the past three years, and continuously lie to my dad. Dad has already had one heart surgery, and I'm scared this stress will kill him. I've confronted my brother several times and now refuse to talk to him. I'm just so frustrated with this situation and scared for my dad.

Is there anything at all that can be said to my dad — that we haven't probably already said? — Frustrated Daughter

ANSWER: No. There is nothing to say to your father. He has the right to do this foolish thing. His mind is imprisoned by your brother. And he has justified the unfairness of it all to you and the other brother.



Kent S. Collins

home. That project developed into a "gift" of more than \$80,000! At that time my brother was making about \$35,000 a year.

My brother then got a better job making twice as much. He bought a home for \$250,000, well above his means. He then allegedly accrued debt, and Dad bailed him out — making the house payments. Some of the checks my dad sent to my brother were for amounts around \$50,000 each!

My brother and father's relationship deteriorated badly, with threats, name-calling and begging. Each time, my dad gave in and sent money. My brother was laid off and didn't work for two years, claiming there were "no jobs." His wife didn't work either — he claims her asthma keeps her from working. My dad was their sole support. In January 2004, my brother accepted a job on the West Coast. Even though my brother was getting a salary of \$100,000, my dad continued to send them \$2,000 a month, until they "got on their feet." He lost that job in May, was unemployed until July, and then lost that job in October.

We just recently found out the home he bought on the West Coast cost \$622,000!

Now he is e-mailing and calling my dad several times a day begging and/or making threats that Dad needs to "bail him out" again. He says lenders are going to foreclose on his house and repossess his cars.

Dad has cashed in most of his stocks that he so wisely invested in over the years. His funds are getting low.

My other brother and I don't want

About your only recourse to hire a lawyer to try to take guardianship. A judge might be persuaded, considering the extreme family rip-off you describe. But guardianship is an ugly process that results in significant financial work and emotional drain on those who win guardianship.

You could invent stories about your own family's financial hardship and try to get some of your dad's money before it's all gone. But I doubt you will do that.

These things happen to families — though usually at lower dollar amounts. They happen when wid-

ows are not strong, when old men want to show off their wealth, when — as in your case — one sibling gains psychological control over a parent. And sometimes, the least stressful route is to fold your family tent, strike your emotional camp, and journey away from those who cheat you and insult you.

(Send your questions and/or advice to your fellow retirees via The Senior Forum c/o Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY 14207, or to seniorforum@mchsi.com.)

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PET WORLD

Yapping pup causes friction in the neighborhood

Q: There's a dog barking on the other side of our fence. Can you suggest something that might quiet the dog? The neighbors' who own this dog are unwilling to help. Still, we don't want a neighborhood feud. Do you have any suggestions? — C.R., Ft. Lauderdale, Fla.

A: You're not alone; this is all too common a problem. Dr. Karen Over-

it's not healthy for the dog."

If they are at home as their dog disturbs the neighborhood, you can try pointing out that their dog may be happier indoors.

If all the above doesn't budge them, band a group of neighbors together for a kind of canine intervention. Perhaps hearing the entire neighborhood is being disturbed will sway them. Of course, you can also clip out this column and slide it under their front door.

Q: We have a 7 1/2-year-old male cat that is a house cat only. He was neutered as a kitten. He seems healthy, but every once in a while his urine has a strong ammonia odor. This will last a few weeks, and then reoccurs every six to eight months. Is this normal? — T. W., San Diego

A: "Your vet needs to smell what you're smelling," says veterinary behaviorist Dr. Kersti Seksel of Seaforth, New South Wales, Australia. "Take a sample, as fresh as you can get one, to the vet office. Certainly, a good physical is in order, particularly taking the kidneys into consideration, and determining if there are periodic urinary infections. It could very well be that your cat is perfectly healthy. Cats can have a strong ammonia smell to their urine."

(Write to Steve at Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY. 14207. Send e-mail to petworld@aol.com. Include your name, city and state.)

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Steve Dale

all, a veterinary behaviorist in Philadelphia had to deal with a barking beagle on the other side of her fence. Her secret: Dog treats. "I simply rewarded the dog for being quiet," she says. "Now the dog has learned to sit and to remain quiet whenever we're nearby."

Overall did contact the beagle's owner. Certainly, you don't want to harm the dog by offering treats the dog might be allergic to. After all, this isn't the dog's fault. It's irresponsible pet owners. If these neighbors with the yapping pup are at work all day, they may not truly know how annoying it is. You can videotape the dog to illustrate the point. Overall adds: "A dog that's barking hour after hour might just be bored, but might also be distressed. Certainly,



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To find out why it makes sense to talk with Edward Jones about your 401(k) options, call today.



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Liz Kundin
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785-842-2450



Jeff Peterson
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CALENDAR

ART/ENTERTAINMENT

APR 3

ZUILL BAILEY, CELLO

A virtuoso musician who dazzles audiences with his technical and artistic command of the cello. Accompanied by pianist Robert Koenig. Lied Center of Kansas.
LAWRENCE, 785-864-2787
<http://www.ku.edu/~lied/>

APR 5-6

MISS SAIGON

Set in the final days leading up to the American evacuation of Saigon in 1975, a gripping story of two young lovers torn apart by the fortunes of destiny and held together by a burning passion and the fate of a small child. Lied Center of Kansas.
LAWRENCE, 785-864-2787
<http://www.ku.edu/~lied/>

APR 15

JUBILANT SYKES, BARITONE

Jubilant describes the man and the emotion in this musical salute to two renowned singers of the last century, Paul Robeson and Nat King Cole. Lied Center of Kansas.
LAWRENCE, 785-864-2787
<http://www.ku.edu/~lied/>

APR 16

SENIOR CLASS

A great offshoot from TCTA's widely successful company, LAUGHING MATTERS, SENIOR CLASS is another zany troupe of improv comedians. Only this time, the company is made up entirely of actors over 55 years old! This group defines life in the golden years as a terrifically fun-filled trip! Doors open at 7 p.m. Show starts at 8 p.m.
TOPEKA, 785-357-5211
<http://www.topekacivictheatre.com>

APR 16-MAY 28

HOMAGE TO THE FLINT HILLS ART EXHIBIT

A gathering of Art inspired by the Tallgrass Prairie of Kansas. Manhattan Arts Center.
MANHATTAN, 785-537-4420

APR 17

LION, THE WITCH, AND THE WARDROBE

Conveys the inspirational magic that has captivated young readers for decades. McCain Auditorium.
MANHATTAN, 785-532-6428
<http://www.ksu.edu/mccain>

APR 22-AUG 14

JIM MUNCE: PRINT ARTIST

2005 Friends of the Beach Museum of Art Gift print artist. Exhibition of work by Manhattan's Master printmaker. Beach Museum of Art.
MANHATTAN, 785-532-7718
<http://www.ksu.edu/bma>

APR 22-MAY 7

LION IN WINTER

Topeka Civic Theatre performance.
TOPEKA, 785-357-5211
<http://www.topekacivictheatre.com>

APR 28

PING CHONG'S NATIVE VOICES SECRET HISTORY

The Lied Center and Haskell Indian Nations University are partners in the presentation of experimental theatre. Script is based on personal stories and experiences of Native Americans in the Lawrence community. Lied Center of Kansas.
LAWRENCE, 785-864-2787
<http://www.ku.edu/~lied/>

APR 29-MAY 8

PIPPIN

Book by Roger O. Hinson; Music and Lyrics by Stephen Schwartz. An evening of wonderful musical theatre the whole family will enjoy. Manhattan Arts Center.
MANHATTAN, 785-537-4420
<http://www.manhattanarts.org>

MAY 1

ART IN THE PARK

Artists display and sell their original artwork in a beautiful outdoor setting, musical entertainment, children activities, and a supervised art tent. South Park.
LAWRENCE, 785-832-7930
<http://www.visitlawrence.com>

BINGO

SUNDAYS

AMERICAN LEGION

HIGHWAY 92, 1/2 MILE EAST FROM OZAWKIE, 7:00 PM, 785-876-2686

SUNDAYS

KNIGHTS OF COLUMBUS HALL

2206 E. 23RD ST., LAWRENCE, 6:30 PM, 785-842-2699

SUNDAYS & TUESDAYS

AMERICAN LEGION POST NO. 1

3800 SE MICHIGAN AVE, TOPEKA, 6:30 PM, 785-267-1923

MONDAYS & THURSDAYS

AMERICAN LEGION POST NO. 400

3029 NW US HIGHWAY 24, TOPEKA, 6:30 PM, 785-296-9400

MONDAYS & SATURDAYS

LEGIONACRES

3408 W. 6TH ST, LAWRENCE, 7:00 PM, 785-842-3415

TUESDAYS

VETERANS OF FOREIGN WARS

138 ALABAMA, LAWRENCE, 6:55 PM, 785-843-2078

WEDNESDAYS & THURSDAYS

MOOSE CLUB

Wednesdays, 6:30 p.m. Thursdays, 12:30 p.m. 1901 N KANSAS AVE, TOPEKA, 785-234-6666

WEDNESDAYS & FRIDAYS

VETERANS OF FOREIGN WARS

3110 SW HUNTOON, TOPEKA, 6:30 PM, 785-235-9073

WEDNESDAYS

PINECREST APARTMENTS

924 WALNUT, EUDORA, 12:30-1:00 PM, 785-542-1020

WEDNESDAYS & FRIDAYS

EAGLES LODGE

1803 W. 6TH ST, LAWRENCE, 7:00 PM, 785-843-9690

WEDNESDAYS & FRIDAYS

EDGEWOOD HOMES

1600 HASKELL, STE 188, LAWRENCE 10:30 AM-12 NOON, 785-760-1504

THURSDAYS

BABCOCK PLACE

1700 MASSACHUSETTS, LAWRENCE 10:30 AM-12 NOON, 785-842-6976

FRIDAYS

BALDWIN SENIOR CENTER

1221 INDIANA, BALDWIN CITY 12 NOON-1 PM, 785-594-2409

FRIDAYS

ARAB SHRINE

1305 KANSAS AVE., TOPEKA MINI BINGO 6:30 PM, REGULAR BINGO 7:00 PM 785-234-5656

BOOKMOBILE

MONDAYS

PRAIRIE COMMONS, 5121 CONGRESSIONAL

CIRCLE, LAWRENCE, 9:00-10:00 AM BABCOCK PLACE, 1700 MASSACHUSETTS ST.,

LAWRENCE, 10:30-11:30 AM

TUESDAYS

PETERSON ACRES, 2930 PETERSON RD., LAWRENCE, 1:30-2:30 PM

WEDNESDAYS

BRANDON WOODS, 1501 INVERNESS DR., LAWRENCE, 9:00-10:00 AM PRESBYTERIAN MANOR, 1429 KASOLD DR., LAWRENCE, 1:30-2:30 PM DRURY PLACE, 1510 ST. ANDREWS DR., LAWRENCE, 1:00-2:00 PM

BOOK TALKS

THIRD TUESDAY OF EACH MONTH

COTTONWOOD RETIREMENT CENTER, 1029 NEW HAMPSHIRE ST., LAWRENCE, 2:00 PM BABCOCK PLACE, 1700 MASSACHUSETTS ST., LAWRENCE, 3:00 PM

THIRD WEDNESDAY OF EACH MONTH

BRANDON WOODS, 1500 INVERNESS DR., LAWRENCE, 10:30 AM PRAIRIE COMMONS, 5121 CONGRESSIONAL CIRCLE, LAWRENCE, 1:00 PM WINDSOR HOUSE, 3220 PETERSON RD., LAWRENCE, 2:15 PM

FOURTH WEDNESDAY OF EACH MONTH

PRESBYTERIAN MANOR, 1429 KASOLD RD., LAWRENCE, 9:45 AM SENIOR CENTER, 745 VERMONT ST., LAWRENCE, 1:30 PM

CLASSES/LECTURES

ONCE A MONTH

AARP'S 55 ALIVE SAFE DRIVING COURSE

Monthly classes are held at Stormont-Vail. Call to make reservation.
TOPEKA, 785-354-5225

APR 2-17

EMF BALANCING TECHNIQUE WORKSHOPS

April 2 - UCL; April 3 - Phase I; April 16 - Phase II; April 17 - Phase III; TBA - Phase 4. Personal Growth and Certification Programs. Individual or series of classes that open the door to untapped human potential. Call Karmel.
LAWRENCE, 785-840-9829
<http://www.spiritwhisperonline.com/EMF.html>

APR 13

SENIOR OUTREACH SERVICES PROGRAM

Staying in one's home instead of moving to a retirement community is often a matter of making one's home more convenient and safer. When reaching over one's head or bending low becomes difficult or arthritis prevents opening doors and jars without pain and getting in and out of the bathtub becomes almost impossible, adjustments to one's home can be made that makes life more pleasant. Kim Hoffman and Laura Bennetts from Lawrence Therapy Services and Candace Sedlacek from Adaptive Fit, LLC will present techniques and useful items that assists in daily living. There will be time for questions and answers. The program will be held in the Auditorium of the Lawrence Public Library. For more information, contact Pattie Johnston.
LAWRENCE, 785-843-3833

APR 16

THE HEART OF MONEY: TRANSFORMING YOUR BELIEFS ABOUT MONEY AND PERSONAL POWER

Featuring Coleen Trimble, financial consultant. Empower yourself and relationship with money. Fee.
THE LIGHT CENTER, 785-255-4583

APR 16

NAUGHTY AND NICE: FUN WITH HOUSEHOLD LINENS

Presented by Ferrol Lattin. Ms. Lattin holds an MA in Public History, with a concentration in Archival Management from the University of Arkansas at Little Rock, AR. She will discuss linens that are meant to bring a smile. Watkins Community Museum. 2:00 p.m.
LAWRENCE, 785-841-4109

EXHIBITS/SHOWS

APR 1-10

PHOTOGRAPHS BY JON BLUMB

Landscape photographs by Lawrence, Kansas photographer, Jon Blumb.
MANHATTAN, 785-532-7718
<http://www.ksu.edu/bma>

APR 1-30

LYNDA BARRY EXHIBITION

Exhibition by book artist, Lynda Barry. 701 Beach Ln., Beach Museum of Art
MANHATTAN, 785-532-7718
<http://www.ksu.edu/bma>

APR 1-10

GONE: PHOTOGRAPHS OF ABANDONMENT ON THE HIGH PLAINS

Photographs by artist, Steve Fitch.
MANHATTAN, 785-532-7718
<http://www.ksu.edu/bma>

APR 1-30

BUSY HANDS: A SHOWCASE OF NEEDLEWORK

If you love to embroider, do counted cross-stitch, or any other form of needlework, this exhibit is for you. Watkins Community Museum.
LAWRENCE, 785-841-4109

APR 1-30

ROOSTER CROWING AUSPICE

Art of the zodiac, celebrating the year of the rooster. Watkins Community Museum.
LAWRENCE, 785-841-4109

APR 2

LEAVENWORTH ANTIQUE SHOW

6th annual. Historical setting. Antiques and old collectibles.
LEAVENWORTH, 913-758-0193, 800-844-4114

APR 8

AMERICAN INDIAN ARTIFACTS SHOW

8th annual collector displays of Native-American Indian artifacts. 4-H Fair Bldg.
HOLTON, 785-364-3238

FARMERS' MARKETS

APR 2-OCT 29

FARMERS' MARKET

Home and regionally grown vegetables, fruits, and flowers. 79th and 80th off Marty, Farmers' Market Pavilion. Sat. Apr-Oct 6:30 a.m. to sell out; Wed. Jun-Sep 7:30 a.m. to sell out.
OVERLAND PARK, 913-642-2222
<http://www.downtownop.org>

MAY 4-OCT 29

OTTAWA FARMERS' MARKET

Twice weekly farmers market featuring fresh produce, plants, baked goods, fresh meat, and more. Orscheln Town and Country parking lot. Wed. 4-7 p.m., Sat. 8 a.m.-noon.
OTTAWA, 785-242-1411
<http://www.visitottawakansas.com>

MAY 7-NOV 12

LAWRENCE FARMERS' MARKET

One of the oldest farmers' markets in Kansas, offering fresh fruits, vegetables, baked goods, flowers and herbs. Tue. and Thu. 4-6:30 p.m.; Sat. 6:30-10:30 a.m. 1000 block of Vermont.
LAWRENCE

FESTIVALS

APR 16-17

WAMEGO TULIP FESTIVAL

Hand-made/handcrafted items, entertainment, children's activities, food court in our beautiful city park with tulips galore. City Park.
WAMEGO, 785-456-7849, 877-292-6346
<http://www.wamegochamber.com>

APR 22-24

FIEND YOUR ELEMENT ADVENTURE SPORTS & MUSIC FESTIVAL

Three-day event featuring local sports and

CONTINUED ON PAGE 13

CALENDAR

CONTINUED FROM PAGE 12

music with an emphasis on mountain biking and local trails. Demonstrations and activities held on two days as well as live local music, vendors, and a mountain bike race on Sunday. Fancy Creek State Park.
MANHATTAN, 785-776-8829
<http://www.kansasmountainbiking.com>

MAY 1

MAY DAY AT LANESFIELD

Celebrate spring by making a May basket, dancing around the Maypole, and visiting the decorated 1904 school. Live music and refreshments.

EDGERTON, 913-893-6645
<http://www.jocomuseum.org>

HEALTH

FIRST TUESDAY OF EACH MONTH HEALTH SCREENING CLINIC

Lawrence-Douglas County Health Department.
FIRST METHODIST CHURCH, LECOMPTON
9:30-10:30 AM

TUESDAYS AND THURSDAYS BLOOD PRESSURE CLINIC

Conducted at Stormont-Vail's outpatient lobby, just inside the doors of the Ninth and Washburn entrance, from 9 a.m.-1 p.m. No appointment necessary. Also conducted on the first, second, third, and fourth Tuesdays of each month, 4:15-5:15 p.m., in the Sunflower Terrace Cafeteria (before Senior Suppers).
TOPEKA, 785-354-6787

TUESDAYS AND THURSDAYS SENIORFIT PROGRAM

SeniorFit is a specialized program for women over 60 years of age, in January. The focus of the program is on balance, movement, low impact cardio aerobics, and strength training for toning. In addition, there's a strong emphasis on flexibility and range of motion to improve and/or increase joint mobility and quality of life. Senior classes are held at Body Boutique from 11:00 a.m. to noon. Fee.
LAWRENCE, 785-749-2424

WEDNESDAYS

HEALTH SCREENING CLINIC

Lawrence-Douglas County Health Department. For individuals 60 years of age and older and their spouses. Minimal fees, but no one will be denied service because of inability to pay.
BABCOCK PLACE, LAWRENCE
9-11 AM

SECOND THURSDAY OF EACH MONTH MEDICATION CLINIC

Bring questions about your medications (prescription or over-the-counter), 1:30-2:30 p.m. Call for appointment.
HEALTHWISE 55 RESOURCE CENTER,
TOPEKA
785-354-6787

SECOND THURSDAY OF EACH MONTH BLOOD PRESSURE AND HEALTH INFORMATION

Sponsored by the West Ridge Mall merchants. Conducted in mall's food court. No appointment necessary.
WEST RIDGE MALL, TOPEKA
8:15-9:15 AM

THIRD TUESDAY OF EACH MONTH HEALTH SCREENING CLINIC

Lawrence-Douglas County Health Department.
PINECREST II APARTMENTS, 924 WALNUT,
EUDORA, 9-10 AM

THIRD THURSDAY OF EACH MONTH NUTRITION CLINIC

1:30-2:30 p.m. Call for an appointment.
HEALTHWISE 55 RESOURCE CENTER, TOPEKA
785-354-6787

APR 6

CHOLESTEROL SCREENING

You now have a choice! You can choose to get a quick (5 minutes) fingerstick test providing a TOTAL blood cholesterol reading with no fasting involved. Or you can fast for 10-12 hours (water and medications ok) and get a TOTAL LIPID PANEL (includes cholesterol, HDL, triglycerides and calculated LDL) in about 10 minutes. The lipid panel is not available in the afternoon hours. Fee.
LMH HEALTH SOURCE ROOM
3:00-5:00 PM

APR 9

HEALTH FAIR

Offered by Lawrence Memorial Hospital. Community members will have the opportunity to take control of their health by participating in a variety of health screenings. Screenings include blood chemistry profile, PSA, total lipid profile, diabetes, and tests for nutrition, kidney, liver, bone and heart health. Fee. 7:30-11:30 a.m.
LMH, 785-749-5800

APR 9-10

PENNY KELLY: GETTING WELL AGAIN, NATURALLY

Penny works actively with nature intelligences and nutritional approaches. Five major detox procedures as well as personalized plan. Fee.
THE LIGHT CENTER, 785-255-4583

APR 12

BONE DENSITY SCREENING

Are you at risk for osteoporosis? This quick and easy screening can indicate if further testing for this potentially debilitating disease is needed. A bare heel is necessary for the screening. Information about prevention of osteoporosis is also included as part of the screening process. Appointment required. Fee.
LMH HEALTH SOURCE ROOM
5:00-7:00 PM

APR 30-MAY 1

HEALING TOUCH LEVEL ONE WITH ROBIN GOFF

Learn numerous hands-on energy healing techniques (comprehensive program can lead to international certification). St. Joseph's Hospital, Kansas City, 9:00 a.m.-6:00 p.m. both days. Fee.
THE LIGHT CENTER, 785-255-4583

MEETINGS

FIRST AND THIRD MONDAY OF EACH MONTH

CAREGIVER SUPPORT GROUP
LAWRENCE SENIOR CENTER
2:15-3:45 PM, 785-842-0543

FIRST TUESDAY OF EACH MONTH LAWRENCE CARING COMMUNITY COUNCIL

Works with 31 other Kansas communities to help all Kansans live with dignity, comfort and peace at the end-of-life, regardless of age. Members have backgrounds in healthcare, pastoral care, senior citizens' services, funeral home care, library and educational services. Meets at 3:00 p.m. in Conference E of LMH.
LAWRENCE, 785-842-3627

WEDNESDAYS AND SUNDAYS

OLDSTERS UNITED FOR RESPONSIBLE SERVICE (O.U.R.S.)

Members of O.U.R.S. have met to dance at Douglas County Senior Services, 745 Vermont, since 1984. The group meets to dance from 2:00-4:00 p.m. on Wednesdays and from 6:00-9:00 p.m. on Sundays.
LAWRENCE

THURSDAYS

OLDER KANSANS EMPLOYMENT PROGRAM

LAWRENCE WORKFORCE CENTER

2540 IOWA, SUITE R, LAWRENCE
10:00 AM-NOON

THURSDAYS

GRIEF AND LOSS SUPPORT GROUP

For individuals caring for an aging loved one and dealing with the losses associated with their physical decline. Sponsored by Heart of America Hospice and Pioneer Ridge. Limited spaces available. Pioneer Ridge Assisted Living Library, 4851 Harvard, 7:00 p.m.
LAWRENCE, 785-841-5300

FIRST THURSDAY OF EACH MONTH

LAWRENCE PROFESSIONALS IN AGING

Networking group. Call Kim or Laura at 785-842-0656 for more information. \$10 to attend (includes lunch).
JADE MONGOLIAN BARBEQUE, LAWRENCE
11:30 AM-1:00 PM

SECOND MONDAY, SEPT-MAY

LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN'S CLUBS

Volunteer service club.
785-331-4575

SECOND AND FOURTH WEDNESDAY OF EACH MONTH

ALZHEIMER'S EARLY STAGE PATIENT SUPPORT GROUP

For patients with early stage Alzheimer's.
SEABROOK UNITED CHURCH OF CHRIST
785-234-2523

SECOND THURSDAY OF EACH MONTH

NAACP MEETING - LAWRENCE CHAPTER

Meets at the Lawrence public Library Gallery Room at 6:30 p.m.
LAWRENCE, 785-841-0030, 785-979-4692

THIRD TUESDAY OF EACH MONTH

LAWRENCE PARKINSON'S SUPPORT GROUP

FIRST PRESBYTERIAN CHURCH, 2415
CLINTON PARKWAY, LAWRENCE, 2 PM

THIRD TUESDAY OF EACH MONTH

GRANDPARENT/KINSHIP SUPPORT GROUP

Strengthening family relationships and improving positive parenting skills. Meets from 6:30-7:30 p.m. Child care available.
YMCA, 421 S.W. VAN BUREN, TOPEKA

FOURTH TUESDAY OF EACH MONTH

LAWRENCE PARKINSON'S SUPPORT GROUP

PIONEER RIDGE ASSISTED LIVING LIBRARY
4851 HARVARD, LAWRENCE, 6:30 PM
785-344-1106

LAST TUESDAY OF EACH MONTH

GRIEF AND LOSS SUPPORT GROUP

Brandon Woods Retirement Community in association with Heart of America Hospice invite individuals dealing with the pain of loss and bereavement to join us. Call 785-838-8000 for information.
1501 INVERNESS DR, LAWRENCE

APR 6

KAW VALLEY CHAPTER, OLDER WOMEN'S LEAGUE

April meeting will address the ways of dispersment of one's estate and personal property. "Tidying Up" will give helpful ideas on how to take action on the unfaced and postponed decisions that are too often left to family members upon illness or death. Molly Wood, local attorney who is well versed in senior issues, will be the speaker. Meeting will be in the Auditorium of the Lawrence Public Library at 2:00 p.m. Social gathering will be at 1:30 p.m. Public is invited.
LAWRENCE, 785-832-1692

APR 18

SELF HELP FOR THE HARD OF HEARING (SHHH)

Open session. An opportunity to discuss personal experiences and issues related to hearing loss.
BABCOCK PLACE, 1700 MASSACHUSETTS,
LAWRENCE, 1:00 PM

APR 26

AARP CHAPTER 1696 LUNCHEON

Group meets fourth Friday of each month except in July, November and December. Luncheon is held on third Friday in November. Reservations required at least one week prior to meetings. April's luncheon will feature Dr. Jeff Colyer, International Medical Corps volunteer, who has been in Asia.
785-865-3787 or 785-832-9261

MISCELLANEOUS

MAR 31-APR 9

LAWRENCE PUBLIC LIBRARY SPRING BOOK SALE

Large book sale that attracts bargain hunters and book lovers from across the state and beyond.

LAWRENCE, 785-843-3833
<http://www.lawrence.lib.ks.us>

APR 1-3

OVERBROOK ANNUAL SHOP HOP

In celebrating with other quilt shops in the area offering specialty designed quilt block and pass ports.

OVERBROOK, 785-665-7841, 888-665-7841
<http://www.overbrookquilts.com>

APR 9

KANSAS STATE UNIVERSITY OPEN HOUSE

Opportunity to visit the campus, take a tour, and visit with current K-State students.
MANHATTAN, 785-532-6269
<http://www.ksu.edu>

APR 13-24

TULIP TIME

Woodland garden with thousands of tulips and daffodils open for public to enjoy the beauty in mid-April. 4536 SW Elevation Lane.
TOPEKA, 785-478-4624

APR 16

FORT LEAVENWORTH HOMES TOUR AND FRONTIER ARMY ENCAMPMENT

Annual tour of several historic homes at the Fort established in 1827. Frontier Army encampment and reenactment.
LEAVENWORTH, 913-684-3186, 800-844-4114
<http://leav-www.army.mil/museum>

APR 29-MAY 1

CHERISHED TRADITIONS: SUMPTUOUS SETTINGS 2005

An exhibit brimming with beautifully appointed table displays, a fragrant and colorful tearoom, and a sales cart packed with dainty recipe books, note cards and other sundry items will once again grace the halls of the Kansas Museum of History. All proceeds from this event benefit Meals on Wheels of Shawnee and Jefferson Counties, Inc.
TOPEKA, 785-354-5420
<http://www.meals-on-wheels-inc.org>

APR 30-MAY 1

MEN'S RANCH RODEO

Cowboys from across Kansas and neighboring states demonstrate skills of ranching. Wild Bill Hickok Rodeo arena.
ABILENE, 785-263-2521, 800-569-5915

APR 30

FOREST FORAY AT DOUGLAS STATE FISHING LAKE

The east side of the lake is a diverse forested habitat. Explore this unique area with Kansas Native Plant Society. Caleb Morse, Collection Manager for the McGregor Herbarium will lead the foray.
BALDWIN CITY, 785-864-4493
<http://www.kansasnativeplantsociety.org>

While every attempt has been made to ensure the accuracy of the events listed, some changes may occur without notice. Please confirm any event you plan to attend.

If your group would like to be added to our monthly calendar, please call Kevin at 785-841-9417.

BOOKSHELF

Books on Kansas

By Margaret Baker

I have an interesting mix of books this time, including two by Kansas authors. Let's start with them.

Ken Ohm: *Spatzies and Brass BBs* (Leather Publishing, two versions, Hardback, \$24.95, ISBN 1-58597-289-4; soft cover \$17.95 ISBN 1-58597-278-9)

Dr. Ohm reprises the memories of his education in the rural one-room schools of Kansas, and the other joys and sorrows of life on the prairie. Ohm's short articles have a genuine warmth to them, bringing the reader into the story.

The illustrations are in keeping—some photographs from historical societies, and wonderfully warm sketches by Rachel Sager. If you're of an age to remember rural Kansas during the 30s and 40s, have a trip down memory lane!

Donald Stuart Pady: *Poetry of William Allen White* (Leathers Publishing, two versions. Hardback, \$34.95; ISBN 1-58587-149-9; soft cover \$24.95, ISBN 1-58597-156-1)

William Allen White is remembered chiefly as a journalist from his days as editor of the *Emporia Daily Gazette*. He also wrote eight novels, five political biographies and six works of political

commentary, but only one work of poetry, his first love.

His first printed poems appeared in the newspapers he worked for, a common event in its day. Gradually, however, the need for poetry "fillers" died away. Pady has searched diligently, with permissions from White's descendants, to uncover all of White's poetry including much never published, and has separated them into topics.

Much of White's poetry was written in dialogue, and Pady includes footnotes to explain what was easily understood at that time, but has been lost in time.

Carolyn Hart: *Death of the Party* (Wm. Morrow, \$23.94, ISBN 0-06-00476-2)

Carolyn Hart has won mystery's highest honors, most more than once—The Agatha, the Anthony, the

Macavity. Her stand-alone, *Letter from Home*, has been nominated for the Pulitzer.

This in the 16th in the adventures of Max and Annie in the Georgia seacoast. Annie runs a book store (yes, mysteries!) And Max investigates.

Britt Barlow, sister-in-law of media magnate Jeremiah Addison has called on Max to attend a reunion on Golden Silk, a remote sea island. The other guests will be those present a year before when the media magnate fell down his steps to his death.

Max's job is to uncover what did happen. To ensure privacy the only boat is sent back to shore, and cell phones are not permitted.

Britt's frail sister, Cissie, inherited Addison's empire. She soon died (naturally, of cancer) and Britt inherited. Now someone has sent a note suggesting that Addison's fall was not accidental, and he or she saw it and wants blackmail.

Jeremiah had made lots of enemies, and that included the people at Golden Silk. Now Annie and Max are trapped on an island with, at the least, a murderer and a blackmailer.

Beautiful plotting, red herrings galore!

Peter Robinson: *Strange Affair* (Wm. Morrow, \$24.95, ISBN 0-06-054433-3)

Detective Chief Inspector Allan Banks returns for his 15th police procedural. He's on official leave (his home burned in the fourteenth and is being repaired) and feeling like a centipede with fallen arches.

Two events force him out of his self-induced gloom. The first is his brother's message on his phone pleading for help. Roy had a history of skating on thin ice; what's he up to now?

The second is the discovery by Alan's assistant Annie Cabbot, investigating a car accident, that the woman died of an execution-style gunshot. With Banks' name and address scrawled on a paper in her pocket.

Banks returns to Roy's London apartment and starts finding out all

he came about his brother. Much surprises him.

Deeply-drawn characterizations, intricate plot, set against London and Alan's Yorkshire Dales.

Michael Pearce: *The Face in the Cemetery* (Poisoned Pen Press, \$24.95, ISBN 1-59058-070-2)

Pearce continues his mystery series set in the English Protectorate of Egypt in the first years of the last century.



This time he is involved with rounding up German nationals—World War I has erupted, and they are being deported to internship camps. But as Mamur Zaput, he also handles other cases. One involves a woman's corpse, wrapped mummy-style and deposited in the ancient cat cemetery. She isn't Egyptian. There's also a problem with guns, ordered for the local militias, that seem to have gone to brigands.

This is a bit slower than others in the series, but is still well plotted, a good look at a time and place not often chosen as the setting for a novel.

BOOKS ON TAPE

John Grisham: *The Broker* (Random House Audio, 7 cassettes, \$49.95. Also available in print editions)

Joel Bauchman, notorious power broker in Washington, went too far and has spent six years in a federal prison. The CIA would still like to break him, learn all they can about the spy satellite project three Pakistani geniuses brought him. They talk a



weak retiring president into granting Joel a presidential pardon, with the thought that which country kills him will answer many of their questions.

He's taken to Italy, given a new identity, and starts learning the language. He becomes aware of his danger when the CIA leaks his whereabouts to the Israelis, the Russians, the Chinese, and the Saudis. Prison has changed Joel Bachman; he's still highly intelligent and he needs to be.

Gripping, solid plot, a thriller that doesn't stop being a thriller. A winner!

- Margaret Baker can be reached through *Kaw Valley Senior Monthly* or e-mailed at glencoe@knetconnect.net.



GRANDPARENTS

Give the Gift of Reading!

"Indicative of the kind of concern that grandparents have about their grandchildren's future, 60 percent buy books for their grandchildren as compared to just 38 percent who buy toys, although that adds up to grandparents buying one of every four toys sold in America each year." - David B. Wolfe, *Ageless Marketing*

We have the perfect books (and toys, too!) for your grandchild.

Gift certificates available!

THE CHILDREN'S BOOK SHOP

937 Massachusetts
Downtown Lawrence

785-838-3221

www.kidsandteachers.com

Nifty, Nifty Look Who's 50!

The following celebrities
turn 50 in April:

- Apr. 2 **Dana Carvey**, actor, *Saturday Night Live*
- Apr. 23 **Judy Davis**, actress, *A Passage to India*
- Apr. 24 **Michael O'Keefe**, actor, *Caddyshack*
- Apr. 29 **Kate Mulgrew**, actress, *Star Trek: Voyager*
- Apr. 30 **Jerry Seinfeld**, actor, *Seinfeld*

Know an interesting senior who would be a great subject for a Senior Profile? Please call Kevin at 785-841-9417.

MY ANSWER

Seek God's will for your future

By Billy Graham

Q: I moved halfway across the country because I thought I could get a good job and meet lots of new people, but it isn't working out. I know I made a wrong choice coming here, but now I'm afraid I'll just make another mistake if I go somewhere else. How can I know what's the right thing to do? — G.N.

A: The most important advice I can give you is to seek God's will for your future. He knows what's best for you and He wants to lead you as you make these decisions. The Bible's words are true: "As for God, his way is perfect; the word of the Lord is flawless" (Psalm 18:30).

How do you find God's will when you face a decision? First, make sure of your relationship to Him. By nature, we are all separated from God because of our sins — but Christ came into the world to save us from our sins and bring us back to God. Have you trusted Him as your Lord and Savior by inviting Him into your

heart? Don't let another day go by without Christ in your life.

Then ask God to guide you as you make this decision. God loves His children, and He wants to help us and guide us. Make this decision a matter of constant prayer, and ask God to make His way clear to you. In addition, seek the counsel of some godly people (perhaps in your church) who know you and can help you sort through your options.

God's Word, the Bible, will also help you make decisions by teaching you what God considers important. The Bible tells us to "seek first his kingdom and his righteousness" (Matthew 6:33). Make this your goal, and God will direct your path.

(Send your queries to "My Answer," c/o Billy Graham, Billy Graham Evangelistic Association, 1 Billy Graham Parkway, Charlotte, N.C., 28201; call 1-(877) 2-GRAHAM, or visit the Web site for the Billy Graham Evangelistic Association: www.billygraham.org.)

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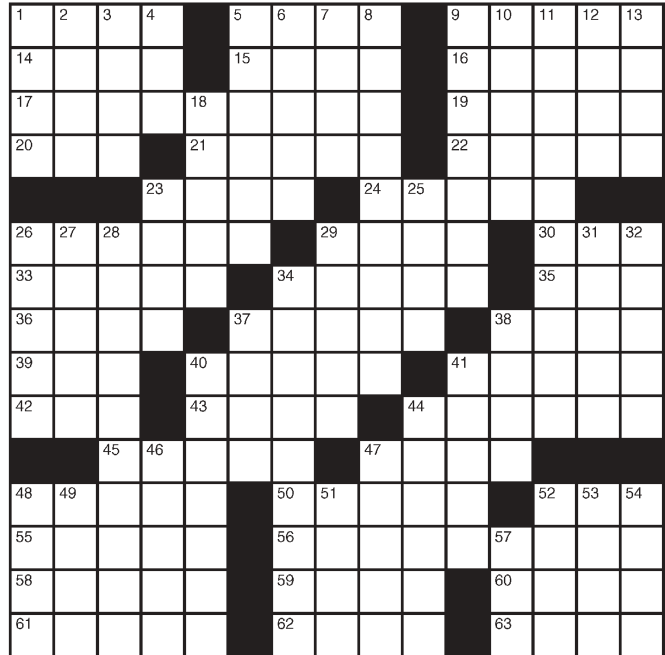
ACROSS

- 1 Indy or Daytona 500
- 5 Thompson of "Peter's Friends"
- 9 Parsonage
- 14 Actor Sharif
- 15 Weaver's frame
- 16 Native Alaskan
- 17 Atlanta Rhythm Section song
- 19 Bring down
- 20 Compass pt.
- 21 Loafer
- 22 Storage battery terminal
- 23 Gypsy Rose and Pinky
- 24 Less cordial
- 26 Guys with bread?
- 29 Surefire shots
- 30 Sci. workplace
- 33 Ladd and Hale
- 34 Hackneyed
- 35 "Evil Woman" rock grp.
- 36 William Gibson's "___ Lisa Overdrive"
- 37 Feeble
- 38 Discomfort
- 39 Public vehicle
- 40 Dirties
- 41 Inasmuch as
- 42 Director Lupino
- 43 Seek prey
- 44 Removed suds
- 45 Wading bird
- 47 "Pretty Woman" man
- 48 Mother-of-pearl
- 50 Word before pipe or officer

- 52 August sign
- 55 Spirit of "The Tempest"
- 56 Billy Joel song
- 58 Went out with
- 59 ___ Bator, Mongolia
- 60 Out of the wind
- 61 Chasm
- 62 Final
- 63 Large group

DOWN

- 1 Took the bus
- 2 Book after Joel
- 3 Feel concern
- 4 Time of note
- 5 Slurs over
- 6 Gangsters' gals
- 7 Burrowing mammal
- 8 Uncle Sam's relatives?
- 9 Mild depression
- 10 "Home ___"
- 11 Gary (U.S.) Bonds song
- 12 Took to court
- 13 Tours to be?
- 18 Contenders
- 23 Actress Olin
- 25 Breton, e.g.
- 26 Disney classic
- 27 So to be heard
- 28 Wilbert Harrison song
- 29 At an angle
- 31 Looking-glass girl
- 32 ___ up (studied)
- 34 Apostle to the Gentiles
- 37 Sports infraction



By Frances Burton
Summerville, GA

Answers on page 22

- 38 Yearn (for)
- 40 Protection providers
- 41 Temptress
- 44 Newfangled
- 46 Elders and alders
- 47 Festivals
- 48 Nothing in Nogales

- 49 Part of U.A.E.
- 51 Ms. Fitzgerald
- 52 "Damn Yankees" character
- 53 She sheep
- 54 "A Room of ___ Own"
- 57 ___-o'-shanter

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MAGICWORD

HOW TO PLAY: Read the list of words. Look at the puzzle. You'll find these words in all directions—horizontally, vertically, diagonally, backwards. Draw a circle around each letter of a word found in the puzzle, then strike it off the list. Circling it will show a letter has been used but will leave it visible should it also form part of another word. Find the big words first. When letters of all listed words are circled, you'll have the given number of letters left over. They'll spell out your MAGICWORD.

VACATION DESTINATIONS (sol.: 9 letters)

A-Anaheim, Aruba; B-Bahamas, Bali, Boston; C-Cape Cod, Chicago, Cleveland, Costa Rica; F-Fiji; G-Grand Canyon, Greece; H-Hawaii, Hershey; L-Las Vegas, London; M-Madrid, Montreal, Mystic; N-New Orleans, New York City; O-Orlando; P-Paris; R-Reno, Rome; S-San Antonio; T-Tahiti, Tampa, Toronto, Tucson; V-Venice, Vienna; W-Washington, D.C.; Y-Yellowstone

This Month's Answer:

CARIBBEAN

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A C I R A T S O C V E N I C E
D N A L E V E L C I T I H A T
Y E H S R E H L A E R T N O M
E C C O O I J I F N O T S O B
N E M N P A R I S N O D N O L
O E E A B A H A M A S I L A B
T R T U C S O N O G A C I H C
S G R A N D C A N Y O N R I S
W A S H I N G T O N D C B D A
O T N O R O T O D N A L R O G
L A Y T I C K R O Y W E N C E
L M A D R I D I I A W A H E V
E P B S N A E L R O W E N P S
Y A N A H E I M Y S T I C A A
O I N O T N A N A S E A N C L

JUMBLE

THAT SCRAMBLED WORD GAME
by Henri Arnold and Mike Arginton

Unscramble these four Jumbles, one letter to each square, to form four ordinary words.

JUTSO
□ □ □ □ □

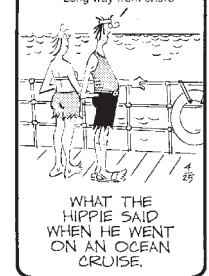
FOIMT
□ □ □ □ □

REMORT
□ □ □ □ □

SCUABA
□ □ □ □ □

Print answer here: "□ □ □ □ □ □ □ □ □ □"

Long way from shore



Now arrange the circled letters to form the surprise answer, as suggested by the above cartoon.

Answers on page 22

Advertising in Senior Monthly is a Capital Idea!

After distributing in the Lawrence area for two years, in July 2003 we doubled the press run of *Senior Monthly* from 3,000 to 6,000 copies and began distribution in Topeka. *Senior Monthly* advertisers can now reach customers in two markets for one low price.

To learn more about advertising opportunities with *Senior Monthly*, call Kevin at 785-841-9417 or send an e-mail to rates@seniormonthly.net



TRIVIALITIES

1. In the 2004 film "Vera Drake," what actress portrayed the title character?
2. Mel Gibson supplied the voice for the animated character "Rocky" in what 2000 film?
3. Who directed the 1992 film "Peter's Friends"?
4. Who starred as Don Pedro of Aragon in the 1993 film "Much Ado About Nothing"?
5. What actress wrote the screenplay for the 1995 film "Sense and Sensibility"?
6. In what year did the film "Shakespeare In Love" premiere?
7. Who starred as Leon Trotsky in the 2002 film "Frida"?

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Answers on page 22

BRIDGE

So near

By Omar Sharif and Tannah Hirsch

Both vulnerable. West deals.

NORTH
 ♠ Void
 ♥ QJ8743
 ♦ AK72
 ♣ KQJ

WEST EAST
 ♠ A8765 ♠ 2
 ♥ A10 ♥ K952
 ♦ QJ54 ♦ 1063
 ♣ A7 ♣ 108542

SOUTH
 ♠ KQJ10943
 ♥ 6
 ♦ 98
 ♣ 963

The bidding:

WEST	NORTH	EAST	SOUTH
1♠	2♥	Pass	Pass
Dbl	Pass	3♣	Pass
Pass	3♦	Pass	3♠
Pass	3NT	Pass	4♠
Pass	Pass	Pass	Pass

Opening lead: Ace of ♣

If ever a hand were worthy of an Almost Best Defense of the Year Award, this deal from the recent Fall North American Championships would win easily. Dr. George Rosenkranz of Mexico City, who held the South cards, reported it.

With the opponents playing five-card majors, Rosenkranz was in no hurry to introduce his seven-card spade suit. When he finally did at the three-

level and North tried three no trump, Rosenkranz knew his hand would be worthless to partner and corrected to four spades, which ended the auction. He was declaring at the four-level in a suit where the opponent was known to have at least five cards.

West led the ace of clubs and East played the ten. Since it could not be encouraging clubs, it had to be a suit-preference signal, West shifted to the ace of hearts and another, declarer ruffed, forced out the ace of spades and claimed the contract.

Actually, West had found the only opening lead to give the defenders a chance. At trick two he should have continued with clubs. With a club ruff threatening, declarer has to try a loser-on-loser play to get rid of his lone heart, the only possible entry to the East hand. South must cash the ace and king of diamonds, then lead a third diamond, hoping West had to win the third diamond as he discards the six of hearts.

To prevent that, West must unblock one diamond honor under the ace-king. Now East's ten of diamonds becomes the entry to give partner a club ruff! Down one.

Send e-mail to gorenbridge@aol.com.

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Please recycle this copy of *Kaw Valley Senior Monthly* when you are through with it.

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LONG-TERM CARE

No April Fool's joke: Fewer than one in 10 Americans planning for long-term care needs

It's no April Fool's joke. A recent survey by the Center for Aging Research and Education shows that only 7 percent of baby boomers in America have purchased the insurance to cover the long-term health care needs that may be in their future. That failure could result in individuals risking the assets they've spent a lifetime accumulating, their



John Gariglietti

choice of where they receive care, or their independence.

What is "long-term care" and why is planning for it so vitally important? Different from traditional medical care, long-term care is generally expected to last at least 90 days, and may include custodial care — that is, assistance with daily activities like eating, bathing, getting dressed, toileting and transferring. It can be provided in one's own home, a community-based facility, assisted care facility, or a nursing home. One may need long-term care if they become physically or mentally incapacitated.

According to a study by the Agency

for Health Care Policy and Research, some 42 percent of Americans who reach the age of 70 can expect to utilize some type of long-term care during the remainder of their lives. If nursing home care is required, with the cost of a year in a nursing home averaging \$54,900 per year nationwide, it won't take long for most people to deplete the assets accumulated over a lifetime. Even those for whom a less intensive level of care is appropriate could find themselves facing big bills: home care can cost \$15 to \$50 per hour.⁴

"But won't the government take care of me?" many ask. Too often, the answer is "no." Medicare only pays for the first 20 days in a nursing home following a qualifying hospital stay. There is a \$105.00 daily copay for days 21 through 100. After that, the patient pays 100 percent of the costs.

Medicaid is only available to those who have exhausted their personal resources. And the government won't help much with newer forms of long-term care. Though 38 states pay for some assisted living, the programs are miniscule, covering fewer than 100,000 poor people. Medicare covers home care, but just 100 visits in the weeks following a hospital stay. So seniors increasingly are paying their long-term care bills out of their own pockets.

These statistics underscore how vital it is that people plan appropriately for their long-term care needs, and helps illustrate how valuable long-term care insurance can be.

Equally important to many are the other benefits long-term care insurance may provide. Instead of letting a government program decide where care is provided, long-term care insurance may provide the funds an individual needs to make their own choice about where they receive cov-

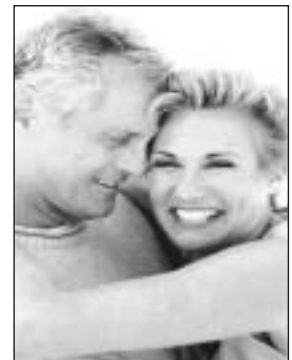
ered care. Long-term care insurance may help provide the funds to help pay for that care, while also helping ensure that the responsibility for providing care will not fall to their family. These choices may also help preserve financial independence and dignity, and those can be priceless.

- John Gariglietti is a licensed long-term care insurance specialist with an office in Lawrence. He may be reached at 785-856-5057 or by e-mail at johnny_ltc@yahoo.com.

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COOKING LIGHT

Spaghetti with anchovies and breadcrumbs

By Lia Huber

The breadcrumbs can be made ahead and stored in the refrigerator for up to two days.

Breadcrumbs:

1 ounce day-old Italian or French bread, torn into large pieces
1 tablespoon extra virgin olive oil
1 1/2 teaspoons minced garlic
1 tablespoon minced fresh parsley
1/4 teaspoon freshly ground black pepper

Pasta:

1 pound uncooked spaghetti
1 tablespoon extra virgin olive oil
1 1/2 teaspoons minced garlic
1/2 teaspoon salt
1/2 to 3/4 teaspoon crushed red pepper
1/4 teaspoon freshly ground black pepper
3 canned anchovy fillets, minced
1/2 cup fat-free, less-sodium chicken broth
1/2 cup (2 ounces) grated fresh Parmesan cheese

- Preheat oven to 450 degrees.
- To prepare breadcrumbs, place bread in a food processor; pulse 10 times or until coarse crumbs measure 1 cup. Place breadcrumbs in an even layer on a jelly-roll pan; bake at 450 degrees for 4 minutes or until lightly toasted.
- Heat 1 tablespoon oil in a large nonstick skillet over medium heat. Add breadcrumbs and 1 1/2 teaspoons garlic; cook 2 minutes or until breadcrumbs are lightly browned. Place breadcrumb mixture in a bowl. Add parsley and 1/4 teaspoon black pepper.
- To prepare pasta, cook pasta according to package directions, omitting salt and fat. Drain.
- Heat 1 tablespoon oil in pan over medium heat. Combine 1 1/2 teaspoons garlic and next 4 ingredients (through anchovies) in a small bowl; mash with a fork. Add anchovy mixture to pan; cook 1 minute. Stir in broth; cook 1 minute. Add pasta; toss well. Add cheese; toss well. Place on a large serving

platter; sprinkle with breadcrumbs. Serve immediately. Yield: 6 servings (serving size: 1 1/3 cups).
CALORIES 385 (21 percent from fat); FAT 8.8g (sat 2.5g, mono 4.4g,

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SeniorMonthly, April 2005 19

Love Talk

About a year ago I wrote a column titled, "I Speak Alien." In that column I told how my friend from outer space, the alien KB-11.2, had saved my engagement and my marriage by teaching me *Mujerspeak*, the native language of my bride-to-be Emmaline.

Recently my alien friend surged to the rescue again. This time Kaybe helped a colleague of mine. Dr. Morris Amaraduckski is a professor at Letongaloosa Community Junior College where I teach. Morrie's teaching and research field is *polychro-*



Larry Day

matic einsprechen. Scores of LCJC students have become linguistically nimble after taking Dr. Amaraduckski's course, "Theory and Practice of Tergiversation, Circumlocution and Equivocation."

All his life Morrie had been too busy for romantic distractions. He was a focused individual. He sailed through high school, college and graduate school with topnotch grades by keeping his eyes on a computer screen, and the seat of his pants on a chair at the library. After he received his Ph.D. and came to teach at LCJC, Morrie focused on getting tenure. He taught his classes vigorously, and he published prodigiously. For a number of years after he gained tenure, Morrie just focused on being focused.

Then one day, WHAM, Morrie fell in love. The object of his affection was Sally Beeglesdorf-Hannraty, wife of the late George Henry Hannraty, DDS. Sally moved to Letongaloosa to run a flower and gift shop after the untimely demise of her husband. Sally and her spouse had lived for years on the East Coast where people talk loud and straight, and have funny accents.

When Sally moved to Letongaloosa she talked loud and straight and had a funny accent. She caused culture shock among the locals who, as a general rule, speak quietly and beat around the bush a good deal. Sally's social life was strained and her flower and gift shop's business suffered as a result. But Sally was

intelligent. She soon realized that Letongaloosa was not the East Coast, and that Letongaloosans weren't going to adapt to her. She decided to adapt to Letongaloosa.

Sally enrolled in an elocution class at LCJC, and well before the semester ended she had lost her East Coast accent, toned down her loud voice, and learned to put "at" on the end of her sentences—as in "That's a nice dress, where did you buy it at?"

There remained one serious problem. Sally still talked straight. She always called a spade a spade. Sally felt that speaking honestly was a matter of moral integrity, not a matter of accent or voice level. She refused to compromise when it came to expressing her honest opinion. As a result, the newly accent-free, soft spoken Sally remained in strained social circumstances, running a business that attracted all too few customers.

It was the first day of classes for Spring semester. As usual, Morrie had a full roster of students enrolled in his popular course, "Theory and Practice of Tergiversation, Circumlocution and Equivocation." One of those enrolled was Sally Beeglesdorf-Hannraty. Morrie had his back to the class and was writing on the chalkboard when Sally walked in and took a seat at the front of the room. Morrie turned around, and their eyes met. A jolt passed through them both. It was love at first sight.

A flustered Morrie jibbered and jabbered for the first few minutes of the class. Then he pulled himself together and called the roll. Then he fixed his gaze on a spot on the wall at the back of the room, and began to deliver the lecture. Sally found that she could keep from fidgeting and sighing loudly by tuning out Morrie's voice, and staring fixedly at the blue lines on a page of a spiral notebook that lay open on her desk. She didn't take a single note. The students, understandably, were bored. It was a painful 50 minutes for everyone.

Finally, to everyone's relief, the electronic sheep bell that signals the change of classes at LCJC, clanged. The students streamed out. Behind the lectern, Morrie was uncharacteristically tongue tied. Sally sat demurely and uncharacteristically silent.

"Ms. Beeglesdorf-Hannraty..." Morrie began.

"Sally," said Sally, interrupting him.

"And I would be gratified, indeed, warmly appreciative, if you would address me simply as Morrie. That is the sobriquet by which I am known to my nearest and dearest friends," said Morrie.

"Right," said Sally.

"If you have no other pressing engagement, my dear Sally, may I induce you to accompany me to the cafeteria for some light refreshment and a bit of conversation?"

"Sure," said Sally.

Though they spent two hours sitting across from each other at a small table, neither of them could remember, later, what they had talked about. But somehow they knew that they were going to be part of each other's lives from then on.

The next time they saw each other was at the second meeting of the class. Morrie was feeling ebullient and articulate. He was braced by the thought of seeing Sally again. Sally had spent all morning having her hair done. When she walked into the classroom she was breathlessly excited to see Morrie again.

The class had barely begun when the scales fell from their eyes.

Morrie began his lecture with a brilliant, if somewhat circuitous, explication of euphemisms as a conversational deflection technique. On the chalkboard he diagrammed Wallburner's Euphemistic Deflection Model, and recommended it to the class as a powerful linguistic tool for conversationally disarming friend and foe alike.

"With Wallburner's Model," said Morrie, "you can express your opinion articulately and powerfully, and at the same time prevent your conversational opponent from taking offense. When you use Wallburner's Model, you never have to say you're sorry."

"What a bunch of crap!"

The words sliced through the air like a laser. There was a collective intake of breath. Morrie's face froze, his mouth ajar. Dozing students' eyes popped open. People sat up straight and looked around the classroom, trying to identify the speaker. The voice had been as quiet and well modulated as the words had been crude and combative.

"I beg your pardon," said Morrie, gazing at Sally.

"I said that's a bunch of crap," said Sally. "Euphemistic deflection my hind leg. Where at did you get such baloney at?" she asked in the same quiet, well modulated tone she'd used in the first outburst.

All of a sudden Morrie and Sally were going at each other in what can best be described as a dogfight

between a feisty rat terrier and an aloof, purebred afghan hound. Morrie's eloquent compound-complex multi-syllabic sentences in defense of euphemisms and decorous circumlocutions soared with erudition. Sally flamed back with rapid fire four-word zingers and graphic, monosyllabic epithets. It was a highly stimulating exchange for the students, but it was a very, very grim business for the two combatants.

That night my alien friend KB-11.2 entered the picture. Kaybe, as you'll recall, looks like a giant tuna fish can. Erector Set™ arms sprout from the curving sides of his body, and three spindly metal legs drop down from the underside of his flat, stainless steel torso. Decades ago Kaybe taught me *Mujerspeak*. Today my fluency in that language is a key to my happy home life. Apparently Kaybe is still assigned to do good works in this quadrant of the galaxy, because he beamed himself down to the den where Morrie sat brooding darkly over the romantic train wreck he'd just been through.

Kaybe's assignment was a tough one, and he carried it out beautifully. He taught Morrie to speak a direct, straight to the point language called *Ritefrumdashoulder*, and he taught Sally to speak an easy-going, loose-limbed language called *Goinroundabarn*.

I was invited to their wedding a few weeks later. Toward the end of the ceremony, the minister asked the bride and bridegroom the "do you" question.

Sally replied, "My response is absolutely, indubitably, unquestioningly, totally, and ecstatically in the affirmative."

Morrie said, "Yep."

- Larry Day, B.A., M.A., Ph.D., is a former foreign correspondent, newspaper reporter and journalism professor. He has written humorous fiction—sometimes intentionally—all his life.

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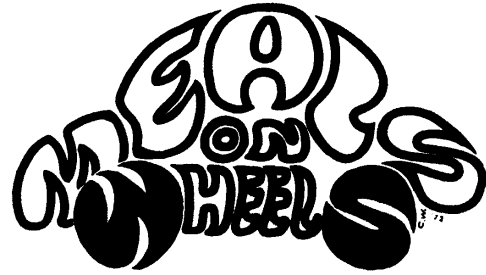
Bert Nash/Housing Authority secures rental subsidy resources

Bert Nash Mental Health Center/Lawrence-Douglas County Housing Authority has entered into a contract with the Kansas Housing Resources Corporation to secure the resources for tenant-based rental assistance. The Housing Authority administers this program and can pay up to \$100,000 for rental subsidy on behalf of clients with severe and persistent mental illness. This funding is specifically for rental subsidies only and paid to private landlord for housing. This program was renewed January 2005. This is the 10th year in a row that the Bert Nash Center

and the Lawrence-Douglas County Housing Authority have collaborated on this project.

Bert Nash Mental Health Center, through the Residential Housing Services assist in securing permanent supported housing for adults with recurrent mental illness and transitional living for homeless mentally ill adults.

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JUMBLE ANSWERS

Jumbles: JOUST MOTIF TREMOR ABACUS

Answer: what the hippie said when he went on an ocean cruise – "FAR OUT"

TRIVIALITIES ANSWERS

1. Imelda Staunton 2 "Chicken Run" 3. Kenneth Branagh 4. Denzel Washington 5. Emma Thompson 6. 1998 7. Geoffrey Rush

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Look Who's 60

The following celebrities turn 60 in April:

- Apr. 2 **Linda Hunt**, actress, *The Year of Living Dangerously*
- Apr. 13 **Tony Dow**, actor, *Leave It To Beaver*
- Apr. 14 **Ritchie Blackmore**, guitarist, Deep Purple
- Apr. 24 **Doug Clifford**, drummer, Creedence Clearwater Revival
- Apr. 25 **Bjorn Ulvaeus**, member, ABBA

Compiled By Kevin Groenhagen,
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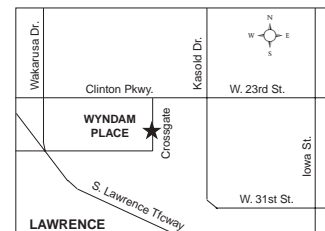
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Gibson value depends on product

Q: What are my 12 Gibson Girl drawings worth? They are in a cardboard folio copyrighted by P.F. Collier & Son. There are some watermarks and mild mildew. — Patricia, Veazie, Maine



Danielle Arnet

Q. Any info on an Irvin Cobb book by Charles Dana Gibson on the occasion of a dinner in New York City? — Helen, Hampton, Va.

A: First, we send a special Smart Collector salute to new readers who catch us in the Daily Press, Newport News, Va.!

How interesting that there are concurrent questions on Charles Dana Gibson (1867-1944), the illustrator who created the fabled Gibson Girl beauties. In her stiff shirtwaist or flowing gowns, the Gibson Girl, with her piled-up hair, was an American ideal and the image of feminine beauty in the 1890s. Patrician yet independent and slightly mischievous, she was our icon during the golden age of illustrator art. By the 1920s, John Held Jr's flapper supplanted her as the image of independent young American womanhood.

With a copyright date of 1909, the reader's portfolio fits perfectly into the Gibson period. Collier's Magazine printed many Gibson Girls, and tried in vain to lock the illustrator into an exclusive contract. The folio, printed by Collier's, was a way for the magazine to build on its connection with Gibson.

Robert K. Newman of The Old Print Shop in New York City, www.oldprintshop.com, points out that the folio contents are not drawings, but prints, or reproductions of drawings. While the folio seems to be complete, it is not particularly desired by print collectors. But there are Gibson collectors. The folio's retail, in that market, is, in his opinion, around \$350.

The "Gibson" book is another matter. Here, the illustrator was a contributor, not the author. Irvin S. Cobb was a noted reporter and bon vivant of his time. Privately published for a dinner in his honor at the Waldorf-Astoria in 1915, the reader's book is a collection of anecdotes

contributed by Cobb's contemporaries and cronies — important artists and writers of the day. Passages by Grantland Rice, Rupert Hughes and others join illustrations by James Montgomery Flagg, Gibson and many more. A work of tribute distributed as a souvenir of the dinner, copies came with a slipcase. The cover label was Cobb's bookplate.

Inscribed versions, from Cobb to honored guests, are of interest to book collectors and sellers. If personally inscribed to Gibson, the reader's copy has more value than say, a copy dedicated to a New York society matron. If the slipcase survives, that adds value.

I suggest that readers research and find books on www.abebooks.com, www.biblio.com, or www.bookfinder.com. Checking those sites, I found several versions of the book retailing for \$250 to \$750. An antiquarian bookseller in the reader's area needs to check the book for condition and rarity. To find an Antiquarian Booksellers Association of America, Inc. member in any area, visit www.abaa.org.

Q: My grandfather was an avid book and art collector. How do I find value on his signed lithographs, authenticated on the back by the Association of American Artists? — Sylvia, Davie, Fla.

A: The reader does not state the artist, but from the titles, the Old Print Shop's Robert K. Newman assumes they are by Gordon Grant.

According to Newman, "Grant was AAAs best selling artist in the '30s and '40s. They published over 100 different prints by the artist in an edition of not less than 250 each." Smart collectors get the drift that the images are not rarities.

The caveat about the images is not lack of rarity, but that so many are damaged by poor framing of the period. Today, art prints are protected by acid-free paper and other conservation materials that were not available at that time.

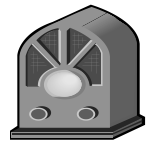
There are many Grant prints on the Old Print Shop Web site (www.oldprintshop.com), where they retail for \$250 to \$450 each.

(Danielle Arnet answers questions of general interest in her column. Send e-mail to smartcollector@comcast.net or write Danielle Arnet, c/o Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY. 14207. Please include an address in your query. Photos cannot be returned.)

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