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June 2012

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What do drag racing and senior meal deliveries have in common? The public is invited to attend the Pedal to the Metal for Meals on Wheels fundraiser to find out for themselves and join in the fun. - page 5



The Windsor of Lawrence, an assisted living and memory care community, has 15-20 residents that live in the courtyard at no cost. The turtles are among many features that enhance the community's "hominess." - page 6

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Find Out What They Have To Say

We asked families how they felt about the living experience of their loved ones living at Legend at Capital Ridge. Nothing is more comforting than hearing it straight from the source. These are just some of the heartfelt thanks our families had to share.

"At this time of year, we reflect on things we are thankful for and have made an impact on our lives. Legend Assisted Living at Capital Ridge is one of those things that I am so grateful for and has been a lifesaver for our family. This is the third assisted living facility that my parents have lived at - but it is the only one that I can call their home. Legend is beautiful, comfortable and the activities available help keep them engaged in life. They are happy and most important have their dignity. It is not easy to be dependent on others when you have been responsible for yourself all of your adult life. Legend staff and residents have forged a community that has given my parents purpose and a place they call home, hopefully for the rest of their lives.

Thank you so much,"

"Cynthia Shepard, daughter of Charles and Donna Eissler



Resident at Legend at Capital Ridge

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Marva Early, Power of Attorney and Executor for Aunt

"If anyone I know is considering assisted living for themselves, or a loved one I make sure I tell them about Legend at Capital Ridge. I let them know how happy we are and how much better physically and mentally my mother is. Yes, she is happy to be here too!"

"Lynn McKinsey daughter of current resident



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June 2012 ● 3

City-raised Betty Lane now manages farmers market

By Kevin Groenhagen

How does a woman who grew up in Los Angeles become the manager of the Downtown Topeka Farmers Market? For Betty Lane, it all started with her husband's job as a newspaper pressman in California.

"My husband printed a tabloid called the Western Livestock Journal, and he would always bring home these ads about living on a farm," Lane said. "We were looking at land in northern California and along came the Korean War. And they told Del, 'We need you.' So our plan to buy land in California went out the window."

While the war sidetracked the Lanes' initial plans, the dream of owning and operating a farm never died.

"After Del spent his hitch in the Korean War, we read an article about the Flint Hills in Kansas," Lane said.

The Lanes decided to visit the Flint Hills on vacation with their sons, who were four and six at the time.

"We used to run beagles in field trials and one of the members of the club had relatives in Kansas," Lane said. "She said if we were going to Kansas that we had to look up her brother and sister-in-law. Before we left Kansas, we bought our farm. That was the best thing we ever did. We raised our children on that farm, they

know what work is, and they learned responsibility."

The Lanes grew wheat, oats, and hay on their 160-acre farm in Soldier, Kan. In addition, they raised Angus cattle, eventually had about 150 head of Japanese Sika deer, and had 13 buffaloes. They also raised dairy cows for a few years. They continually improved the land by adding fences and ponds, and through the use of soil conservation.

"We didn't know squat about farming, but we sure learned in a hurry," Lane said. "You learn from your mistakes. At one point, we got low on money, so I worked in town. I worked at the *Holton Recorder* in Holton for five years. Del also worked for the *Jackson County Clipper* for a little bit. We managed."

The boys attended a one-room school house until they went to Onaga High School.

"Both of my boys got very good educations because they went to a one-room schoolhouse," Lane said.

The Lanes eventually sold their farm, retired, and moved to Montana, where they lived for almost 20 years.

"We lived on the west side of the Continental Divide," Lane said. "That's the part that's livable. When God made the eastern part of Mon-



Betty Lane at the Downtown Topeka Farmers Market on May 12, shortly after a downpour of rain. The market is held every Saturday from April 14 to November 3, regardless of the weather.

tana, which includes part of Yellowstone, he didn't mean for man to live there. We did all the travelling retired people do, but living out of a suitcase got old really fast."

The Lanes decided to come out of retirement. Did they return to farming? No, they bought the Dairy Queen in Bigfork, Montana, which had a population of 1,421 at the 2000

census. However, Lane said the population swells to 10,000 during the summer months.

"Del said he always wanted to own an ice cream shop," Lane explained. "We owned that Dairy Queen for 18 years. I think I helped raise every kid in Bigfork."

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Ten years ago, the Lanes returned

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Senior Monthly

Kevin L. Groenhagen

Editor and Publisher

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Contact us:

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Betty Lane

CONTINUED FROM PAGE THRE

to Kansas and built a house just north of Topeka. It would not be long before they both became involved with the Downtown Topeka Farmers Market.

"My husband does woodworking as a hobby," Lane said. "When we came back to Kansas, he got his shop set up. The gal who was running the farmers market suggested that he sell his products at the market. When the manager of the market quit, they asked if I would take the position."

Lane accepted the position and is now serving in her 11th year as the manager.

"I wear two hats," Lane noted. "I'm the general manager and I'm the market manager. The market manager takes care of the market on Saturdays. The general manager takes care of the market all the rest of the time."

On Saturdays, Lane literally wears a hat, which gets a great deal of attention.

"Every week someone offers to buy my hat," Lane said with a laugh. "I don't want to sell it because then I would have to make another one. I decorated that hat three years ago in 20 minutes. I went downstairs and got my glue gun, and then went to the garage where my husband had some plastic flowers. I picked the flowers I wanted and glued them to my hat. Last year, one of my flowers fell off. It was so hot that the glue started to soften up. I had to head for the shade."

As market manager, Lane assigns the spaces to the vendors.

"When I do that, I don't put a guy who sells woodworking products next to another man who sells woodworking products," she explained. "The same thing applies to crafts and produce. Across the aisle is acceptable, but not side by side. I have 75 vendors on permanent status. That means that they have paid the yearly fee, I assigned spaces to them, and those spaces are theirs for the entire season. They call me when they will not be there, and then that gives me the opportunity to put someone else in that spot. That way I avoid a hole. Of course, some times a produce vendor will sell out early and leave by 10:30, so then I have a hole. That can't be avoided."

Lane also enforces the market's rules.

"The market is run by a board with five directors," she said. "We have an annual meeting of all the members during the first week in March. That's when we elect officers and take care of the pertinent business. The market is governed by two sets of rules. One is a set of bylaws and the other is a handbook. The rules in the handbook can be changed by the board of directors. The rules in the bylaws can only be change by a vote by the governing body at the annual meeting."

Some of the rules include no hawking, no dogs (service animals are allowed), and no junk.

"We're a farmers market, not a flea market," Lane said.

Vendors must also come from within a 100-mile radius of Topeka and clearly note the origin of their produce.

Vendors pay an annual membership fee of \$30. They also pay \$15 per Saturday for a space at the market or, if they prefer, \$200 for the entire season, which runs from April 14 to November 3 this year. Lane said it is never too late for new vendors to join the market, although she must jury all vendors.

"We run a 60/40 ratio," she said. "We have 60% agriculture and 40% non-agriculture. It's up to me to keep that pretty much in balance. In May, we were out of balance because the produce wasn't ready. But we're gradually getting into balance."

The farmers market started in Topeka during the 1930s.

"Two of our founders are still alive," Lane said. "One is Nick Calabrese. He is 90. The other is Elvin Reed. He is 88. Elvin just retired from the market last year. When the farmers market started in Topeka, they had between six and eight vendors. It eventually moved to the state employee parking lot. There were about 25 vendors at that time."

At its current location at 12th and Harrison (south of the Judicial Building), the market had 93 vendors on May 12. At the peak of the season, Lane said the market will have more than 125 vendors.

According to Lane, visitors could spend the whole morning at the market.

"We open at 7:00 a.m., so you could have biscuits and gravy or a breakfast burrito for breakfast," she said. "You can then talk to the craft vendors and buy the freshest produce available. The produce is harvested on Friday and sold on Saturday. There is also entertainment for adults and children. For the kids, John and Sarah Langley, a brother and sister clown team, twist balloons and do a bang-up job."

Lane also noted that one vendor arrives on Friday evening and cooks all night to have barbecue ready on Saturday. Since the market closes at noon, visitors could also have lunch while there.

Although Lane said her job is

"24/7" and she collapses on Sundays, she enjoys being with the vendors and market visitors every Saturday. She hopes to continue serving as the market manager for many more years.

For more information about the Downtown Topeka Farmers Market, including information about some of the vendors, please visit www.tope-kafarmersmarket.com. In addition, Lane can be reached at (785) 249-4704 or lanebetty4@yahoo.com.

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KAW VALLEY SENIOR MONTHLY

Meals on Wheels to hold drag racing fundraiser

By Billie David

hat do drag racing and senior meal deliveries have in common? And no, it's not volunteer drivers breaking the speed limit to make sure the meals are delivered piping hot.

The answer has to do with wheels. though, and the public is invited to attend the Pedal to the Metal for Meals on Wheels fundraiser to find out for themselves and join in the fun.

The idea for the fundraiser, which will be held at Topeka's Heartland Park at 7530 SW Topeka Blvd on Friday, June 22, came from the desire to find a theme that would connect with the name Meals on Wheels, said Heidi Pickerell, president and CEO of Meals on Wheels of Shawnee and Jefferson Counties.

"We wanted an idea to go along with our name, and we wanted to reach out to a larger demographic," she explained.

The adults-only event, which is scheduled to last from 6:00 p.m.

to 9:00 p.m., will give participants the chance to try their hand at drag racing, as well as featuring live entertainment, food and refreshments.

"It will provide the opportunity for individuals to race their own vehicles down the track," Pickerel said.

For those who want to enter their

motorcycles, cars and trucks in the competition, there are a couple of rules to keep in mind:

You must have a valid driver's license.

Vehicles will be checked before the races to ensure that they are in racing shape.

Seatbelts are required.

Motorcycle racers must wear full leather and a helmet with a full face shield.

"Cars and motorcycles are both welcome to drag the strip," Pickerell said

A \$40 ticket includes unlimited access to the drag racing, food and refreshments, and live entertainment featuring local bands Chris Aytes & The Good Ambition and Invisible Bike. Tickets are limited.

Founded in 1972 as Mobile Meals of Topeka, Inc., Meals on Wheels of Shawnee and Jefferson Counties, Inc. delivers a hot meal Monday through Friday to homebound individuals in Shawnee

and Jefferson Counties. The meals are prepared primarily at the Topeka West High School Cafeteria Kitchen by USD #501 and are delivered by volunteers. volunteers These

delivered an average of 550 meals a day during 2011. Additionally, 440 meals are provided at congregate dining centers throughout both counties. During 2001, , Meals on Wheels of Shawnee and Jefferson Counties started a rural meal delivery initiative and has begun to identify sources for funding meals seven days a week.

The underlying objective of the program is to provide nutritionally balanced meals to individuals in the community, thus making it possible for them to live independently in their own homes for as long as possible. The safety visit made during delivery by volunteers is socially helpful and the daily visit is important in case of an emergency situation.

In September 2011, Meals on Wheels of Shawnee and Jefferson Counties was officially accredited by Meals on Wheels Association of

For Pedal to the Metal for Meals on Wheels tickets and more information, call the Meals on Wheels office at 785-670-2434.

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6 ● June 2012 KAW VALLEY SENIOR MONTHLY

The Windsor of Lawrence strives for 'hominess'

By Kevin Groenhagen

Visitors to The Windsor of Lawrence, an assisted living and memory care community, might have noticed something a little unusual in the community's courtyard this spring. Every now and again, baby turtles would slowly make their way across the walkway.

"The turtles are an attraction that the residents and visitors really enjoy," said Residence Director Brandon Ziph. "We have 15 to 20 turtles in the courtyard, including two of the original turtles that were here when this community was built. More babies just hatched this spring."

Ziph became The Windsor's residence director in February 2011 and, since then, has focused on creating a greater sense of hominess in the community. According to Ziph, the courtyard has been a major part of that endeavor.

"We do as much as we can in the courtyard," Ziph said. "People just love it. They feed the turtles, a lot of the residents work with the flower and other plants, and our cook and the residents planted a garden. The cook makes salads with vegetables from the garden."

Apparently, The Windsor has several residents with green thumbs. In fact, the pepper plants in the garden were already bearing fruit in early May.

"We have really focused on a garden area," added Angelina Sterrett, who joined the staff last October as The Windsor's life enrichment coordinator. "We had a garden party last April and everyone brought a plant and went out and planted together. We had a son of a resident who called and hadn't gotten anything for Mother's Day, and he was frantically trying to get some flowers. Instead of doing that, I suggested he get a rose bush for her and we would plant it in the garden and include a plaque so she knows it's her rose bush."

In addition to the courtyard, Ziph wanted to add more color to the front of The Windsor.

"New Earth Lawn and Landscape does our landscaping, and they are awesome," Ziph said. "They did the courtyard and the landscaping in the front. They are very polite, young men. They are very respectful to our residents."

Visitors stepping inside The Windsor will also notice some changes that enhance the hominess of the community

"We've done a lot of renovations," Ziph said. "We remodeled the memory care community. We used earth tones in the memory care community. The residents who live in the memory care community have their own courtyard, and we're adding plants and flowers to their courtyard to make it more colorful."

"In the assisted living community, we removed the wallpaper from the walls of the formal dining room and painted them red with black tones," Zipf added. "The beauty shop is next on the list to be remodeled. It will be done in earth tones and pinks and will be something fun. We're looking at spa services that we can bring inhouse."

The sense of hominess also includes what the residents eat.

"We have capacity for only 44 residents, so we are able to do a lot of things larger communities cannot," Zipf said. "For example, we have the Taste of Home program. With the Taste of Home program, families bring in the residents' favorite recipes for homemade ice cream, cookies, casseroles, and other dishes. We then integrate those dishes into our menu after they have been checked out by a certified dietitian. The oldest recipe we have is from a former resident and is at least 105 years old. When we share the recipes, we invite the families in and have a special meal set up for them either in the sunroom or the formal dining room."

Zipf said The Windsor offers residents a Gold Leaf Standard of Dining, which includes linen tablecloths, crystal glassware, beautiful place settings, and flower arrangements on the tables

"We also encourage our staff to sit and eat dinner with the residents," Sterrett added. "We want to make sure they are a part of what's going on."

The Windsor also works to keep the residents active.

"We have a resident who is an artist, so she taught an art class to



"We do as much as we can in the courtyard," said Brandon Ziph, residence director of The Windsor. "People just love it. They feed the turtles, a lot of the residents work with the flower and other plants, and our cook and the residents planted a garden."

the residents," Zipf said. "We have another resident who was a teacher, so she runs the book club. We have a gentleman who used to do carpentry work. He is in the process of sanding and fixing our bench in the back courtyard. We're trying to honor each resident's legacy."

Sterrett has also worked to have volunteers interact with the residents.

"We have a volunteer program here in which we work with the KU sorority houses," she said. "We have a source of 2,000 volunteers with all the sorority houses at KU. We also work with the Roger Hill Volunteer Center. That will be a major resource for us this summer with the college kids leaving town. We also have per-

■ CONTINUED ON PAGE SEVEN



KAW VALLEY SENIOR MONTHLY

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The Windsor

CONTINUED FROM PAGE SIX

sonal volunteers who take residents out for walks in the neighborhood."

"Dr. Cynthia Colwell with KU Music Therapy has a group of students come every semester," Sterrett continued. "They've taught the residents how to use all types of instruments, they sing, and they do all kinds of key tones. Each group of students does something different."

"There have been a lot of studies that show that music plays a key role for people with memory issues, so our residents in the memory care community, Reflections, are also involved with music therapy," Zipf added.

Knowing the importance of music, Sterrett started a choir at The Windsor. The choir sang at Christmas and will probably be singing again towards the end of the summer.

Other programs for the summer include having the kids with the Boys & Girls Club come to do crafts, work in the garden, or other activities with the residents. Van Go Mobile Arts, Inc., an arts-based social service agency, plans to visit and do portraits of the residents, with an art show with the families to follow. A pre-school near The Windsor will have a Rock 'n' Read program with residents. The children will bring their books with them so residents can read to them. There are even plans to form a wii bowling league that would include other assisted living communities.

If those activities are not enough, The Windsor is hosting a luau, complete with a roasted pig, on June 30. It starts at 5 p.m. and will be held in the courtyard, the sunroom, and in the front of the building.

Ziph noted that The Windsor is a totally secured community, but does not rely on wander guards, cameras, and monitors since they can malfunction if there is a power outrage. Instead, The Windsor opts for a larger staff and conducts two-hour checks on the residents. According to Ziph, this is part of the reason community had no care issues in its most recent state survey. She also credits her staff's experience.

"All of the members of my managing staff have backgrounds in skilled care and in working with those with dementia," Ziph explained. "As a director, I think I bring a different approach because I have actually been a caregiver of somebody with Alzheimer's. I understand where families are coming from. It's a very emotional process. It is a long goodbye. So we want to be here for families and help them through that."

To further help families, The Windsor hosts a caregiver support group on the second Thursday of each month. The group, which is open to the public at no cost, meets at 3220 Peterson Rd. in Lawrence. Those interested in the group can call (785) 272-9400.

For more information about The Windsor, call (785) 832-9900 or visit www.LegendSeniorLiving.com.



Several residents at The Windsor enjoy working in this vegetable garden located in the courtyard.



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Luttrell pens new mystery set in Topeka

decided to write the first in her State of the Murder Mysteries series, she set the plot in Topeka, with special emphasis on historic Potwin. Invitation to a Murder (L&L Dreamspell Publishing), due to be released on May 31, is a chilling mystery that

moves its characters from the Capital City, to Paxico, into Kansas City 's Westport, and back again to Topeka.

"I haven't seen a story set in this wonderful old town since The Wizard of Oz," Luttrell said from her Holliday Park home. "There have been a few movies and

a little TV that featured Topeka, but not a recent mainstream novel that shows the city to its best advantage. I chose Potwin as a primary setting because of its unique history and picturesque qualities. In the novel, I use the names of actual streets and locations and landmarks. I hope readers

When author Esther Luttrell will be encouraged to visit our city and see what it has to offer."

> Paxico, small as it is, is also captivating, Luttrell claims. "It enjoys the reputation of being one of the nation's top antique centers. With its old hotel and turn-of-the-century ambiance, it was the perfect setting

> > for the make-believe Hollywood film company shooting on location in my book. I interviewed some of the locals then created a character around them in the plot. Although the book is fiction, I use their real names."

> > Luttrell moved to Topeka after a long career in the film industry on the West Coast.

"It's the perfect location since it's easy to get from the middle of the country to any place I need to go for speaking engagements or book signings," she said.

Invitation to a Murder is Luttrell's eighth book, available through Barnes & Noble, Amazon, and also as an ebook. A re-release of Luttrell's first through the same publishing house. mystery, Murder in the Movies, will be also be out the last day of May,

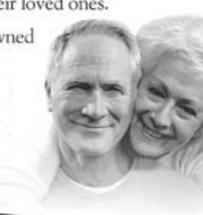
For more information visit her website at www.estherluttrell.com.



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Social Security reveals the most popular baby names in Kansas for 2011

The Social Security Administration in May announced the most popular baby names in Kansas for 2011. Sophia and Mason topped the list.

The top five boys and girls names for 2011 in Kansas were:

> **Boys:** Girls:

1) Mason 2) William

1) Sophia 2) Emma

3) Jacob

3) Olivia

4) Ethan 5) Jackson 4) Isabella 5) Ava

Last month the federal government's top official for baby names, Michael J. Astrue, Commissioner of Social Security, announced Sophia and Jacob were the most popular baby names in the U.S.

In addition to each state's top 100 baby names, Social Security's website has a list of the 1,000 most popular boys' and girls' names for 2011 and a list of the top 50 names for twins born in 2011. The website also offers lists of baby names for each year since

To read about this year's winner for biggest jump in popularity and to see how pop culture affects baby names, go to www.socialsecurity.gov/ pressoffice/pr/babynames2011-pr.

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New compassionate allowances conditions mean faster decisions for thousands of disabled people

By Norm Franker

Social Security District Manager in Lawrence

In April, Social Security announced 52 new Compassionate Allowances conditions to the growing list of severe medical conditions that qualify for expedited medical decisions. The new conditions include many neurological disorders, cancers, and rare diseases.

The Compassionate Allowances initiative is a way of quickly identifying diseases and other medical conditions that invariably qualify as "disabled" based on minimal medical information. Compassionate Allowances allow Social Security to quickly identify the most obviously disabled individuals for allowances based on objective medical information that we can obtain quickly.

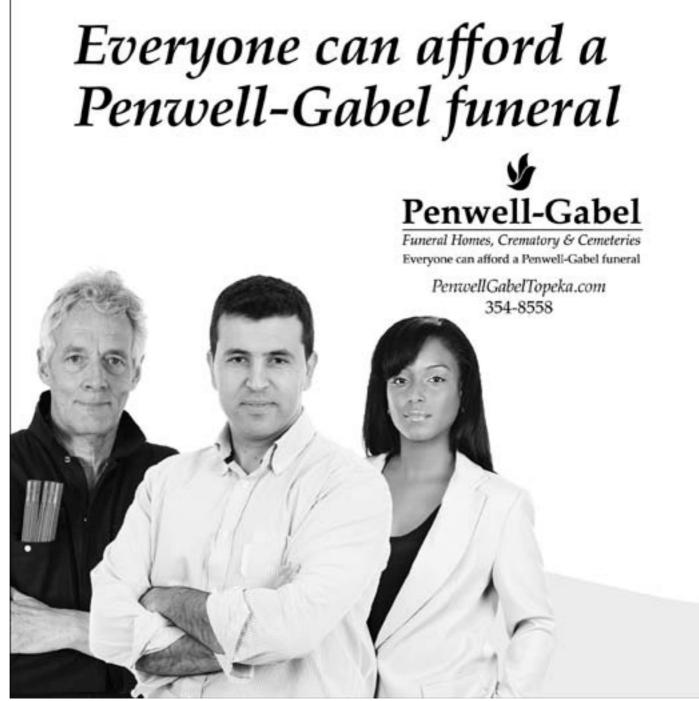
The announcement of 52 new conditions, effective in August, will

increase the total number of Compassionate Allowances conditions to 165. That list continues to grow as Social Security, the National Institutes of Health, and a number of patient organizations help identify new conditions that clearly warrant quick approvals.

"Social Security will continue to work with the medical community and patient organizations to add more conditions," Commissioner Astrue said. "With our Compassionate Allowances program, we quickly approved disability benefits for nearly 61,000 people with severe disabilities in the past fiscal year, and nearly 173,000 applications since the program began."

Social Security develops the list of Compassionate Allowances conditions from information received at public outreach hearings, comments received from the disability community, counsel of medical and scientific experts, and research with the National Institutes of Health. Also, we consider which conditions are most likely to meet our definition of disability.

For more information on the Compassionate Allowances initiative, please visit www.socialsecurity.gov/compassionateallowances.





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KAW VALLEY SENIOR MONTHLY

Social Security Board of Trustees: Projected trust fund exhaustion three years sooner than last year

The Social Security Board of efits. Trustees today released its annual report on the financial health of the Social Security Trust Funds. The combined assets of the Old-Age and Survivors Insurance, and Disability Insurance (OASDI) Trust Funds will be exhausted in 2033, three years sooner than projected last year. The DI Trust Fund will be exhausted in 2016, two years earlier than last year's estimate. The Trustees also project that OASDI program costs will exceed non-interest income in 2012 and will remain higher throughout the remainder of the 75-year period.

In the 2012 Annual Report to Congress, the Trustees announced:

• The projected point at which the combined Trust Funds will be exhausted comes in 2033—three years sooner than projected last year. At that time, there will be sufficient non-interest income coming in to pay about 75 percent of scheduled ben-

• The projected actuarial deficit over the 75-year long-range period is 2.67 percent of taxable payroll -- 0.44 percentage point larger than in last year's report.

Over the 75-year period, the Trust Funds would require additional revenue equivalent to \$8.6 trillion in present value dollars to pay all scheduled benefits.

"This year's Trustees Report contains troubling, but not unexpected, projections about Social Security's finances. It once again emphasizes that Congress needs to act to ensure the long-term solvency of this important program, and needs to act within four years to avoid automatic cuts to people receiving disability benefits," said Michael J. Astrue, Commissioner of Social Security.

Other highlights of the Trustees Report include:

• Income including interest to the combined OASDI Trust Funds amounted to \$805 billion in 2011. (\$564 billion in net contributions, \$24 billion from taxation of benefits, \$114 billion in interest, and \$103 billion in reimbursements from the General Fund of the Treasury—almost exclusively resulting from the 2011 payroll tax legislation)

- Total expenditures from the combined OASDI Trust Funds amounted to \$736 billion in 2011.
- · Non-interest income fell below program costs in 2010 for the first time since 1983. Program costs are projected to exceed non-interest income throughout the remainder of the 75-year period.
- · The assets of the combined OASDI Trust Funds increased by \$69 billion in 2011 to a total of \$2.7 tril-
- During 2011, an estimated 158 million people had earnings covered by Social Security and paid payroll
 - Social Security paid benefits of

\$725 billion in calendar year 2011 There were about 55 million beneficiaries at the end of the calendar year.

- The cost of \$6.4 billion to administer the program in 2011 was a very low 0.9 percent of total expenditures.
- The combined Trust Fund assets earned interest at an effective annual rate of 4.4 percent in 2011.

The Board of Trustees is comprised of six members. Four serve by virtue of their positions with the federal government: Timothy F. Geithner, Secretary of the Treasury and Managing Trustee; Michael J. Astrue, Commissioner of Social Security; Kathleen Sebelius, Secretary of Health and Human Services; and Hilda L. Solis, Secretary of Labor. The two public trustees are Charles P. Blahous, III and Robert D. Reischauer.

The 2012 Trustees Report is posted at www.socialsecurity.gov/ OACT/TR/2012/.

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PERSONAL FINANCE

Six risks to be prepared for in retirement

s baby boomers approach retirement, many may find themselves in different economic circumstances than what they planned for. Recent



Joe B. Jones

economic events have taught us the downside of risk, yet careful planning can help soften the impact. Northwestern Mutual says that your retirement plan can stay on track if you focus on these six key risks.

Health Care Risk. Rising medical and prescription drug costs, fewer employer-sponsored retiree benefits and limitations of Medicare are all impacting income and retirement savings. According to Medicare.gov, estimated health care costs for a 65-year-old range from \$3,000 for someone in excellent health to \$10,000 for someone in poor health, including premiums, deductibles and co-pays but not including long-term care, vision or dental expenses.

Inflation and Taxes: With inflation reducing purchasing power and taxes impacting liquidation strategies, less money will be available to spend or invest in retirement planning.

Longevity Risk: Americans are living longer and the possibility exists that they could outlive their resources. There is a 10 percent chance that a 65-year old male will live to 97 years of age and a 1 percent chance the same male will live to 105 years of age. Yet, the "average" life expectancy is only 85 years, meaning half of the population will die before that age and the other half is expected to live longer.

Legacy Risk: Many Americans want to leave a legacy, making an impact beyond their lifetime by leaving a financial gift to a loved one or a charity. It is necessary to balance this desire with the need to fund an individual's retirement.

Long-term Care Risk: The cost of care for an unexpected event, or long-term illness not covered by private insurance or Medicare is requiring more Americans to prematurely deplete their assets. A 2009 LIMRA (Life Insurance Marketing and Research Association) survey of pre-retirees and retirees aged 55 to 75 found that health care and long-term care expenses together account for between 12 and 15 percent of retirement expenses, depending on the household income.

Market Risk: Participating in the stock market can give an individual's retirement savings and income the potential to keep pace with inflation. However, volatility in invest-

Whatever the Season, Whatever the Reason!

ment markets can significantly affect retirement income and savings.

Resources for Retirement Plan-

Northwestern Mutual has a range of online resources to help individuals think about and plan retirement

Retirement Savings Calculator at www.nmretirementsavingscalculator.com/ can be used to show how contributions can affect an individual's ability to fund their retirement.

Cost of Care Calculator at media.nmfn.com/tnetwork/LTC Calc to help better understand the potential cost of long-term care ser-

Lifespan Calculator at media. nmfn.com/tnetwork/lifespan to estimate out how many years an individual may live past retirement.

- Article prepared by Northwestern Long Term Care Insurance Company (NLTC) with the cooperation of Joe B. Jones. Jones, a Managing Director with Northwestern Mutual, based in Lawrence, is a licensed insurance agent. He call be contacted at 785-856-2136 or joe.jones@nmfn. com.

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KAW VALLEY SENIOR MONTHLY

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PERSONAL FINANCE

Automatic investing can pay off for you

To achieve investment success, you don't have to start out with a huge sum or "get lucky" by picking "hot" stocks. In fact, very few people actually travel those two routes. But in working toward your investment goals, you need to be persistent — and one of the best ways to demonstrate that persistence is to invest automatically.





Harley Catlin and Ryan Catlin

How do you become an "automatic" investor? You simply need to have your bank automatically move money each month from a checking or savings account into the investments of your choice. When you're first starting out in the working world, you may not be able to afford much, but any amount — even if it's just \$50 or \$100 a month — will be valuable. Then, as your career progresses and your income rises, you can gradually increase your monthly contributions.

By becoming an automatic investor, you can gain some key benefits, including these:

- Discipline Many people think about investing but decide to wait until they have "a little extra cash." Before they realize it, they've used the money for other purposes. When you invest automatically, you're essentially taking a spending decision "out of your hands." And as you see your accounts grow over time, your investment discipline will be self-reinforcing.
- Long-term focus There's never any shortage of events political crises, economic downturns, natural disasters that cause investors to take a "timeout" from investing. Yet if you head to the investment sidelines, even for a short while, you

might miss out on some good opportunities. By investing automatically each month, you'll maintain a longterm focus.

· Potential for reduced investment costs — If you invest the same amount of money each month into the same investments, you'll automatically be a "smart shopper." When prices drop, your monthly investment will buy more shares, and when prices rise, you'll buy fewer shares — just as you'd probably buy less of anything when prices are high. Over time, this type of systematic investment typically results in lower costs per share. Furthermore, when you invest systematically, you're less likely to constantly buy and sell investments in an effort to boost your returns. This type of frequent trading is often ineffective — and it can raise your overall investment costs with potential fees, commissions and taxes. (Keep in mind, though, that systematic investing does not guarantee a profit or protect against loss. Also, you'll need the financial resources available to keep investing through up and down markets.)

Clearly, automatic investing offers some major advantages to you as you seek to build wealth. Of course, if you're contributing to a 401(k) or other employer-sponsored retirement plan, you're already automatically investing because money is taken out of your paycheck at regular intervals to go toward the investments you've chosen in your plan. But by employing automatic investing techniques to other vehicles, such as an Individual Retirement Account (IRA), you can continue your progress toward your long-term goals, including retirement.

So, do what it takes to become an automatic investor. It's easy, it's smart — and it can help you work toward the type of future you've envisioned.

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

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HEALTH & FITNESS

Home is where you heal (part 1)

You have a lump in your throat as your doctor looks at the x-ray of your injured ankle. The good news is that only one small bone is broken; the bad news is that you need surgery to pin the bone so that it will heal. You won't be able to put weight on your foot for at least six weeks after surgery.



Laura Bennetts

You head home and start to wonder how you will manage your life for the next couple of months. There is never a good time to be injured or to have surgery, but getting a plan in place will reduce your anxiety and help you heal. You will soon discover that this is the ultimate do-it-yourself project.

Plan Ahead

You need detailed post-surgical plans, and you should expect the unexpected. If there are surgical complications, your hospital stay will be longer than you thought. If everything goes well, you may go home quickly, even the very day of the surgery. Or you may need to move to another site for recovery once you no longer need in-hospital care. Hopefully everything will go smoothly, but you should be ready for other possibilities. Prepare a checklist:

- 1. **Who can help you?** List your friends, family and service providers.
- 2. What supplies will you need? Ask your doctor about required dressing changes.
- 3. What services will your insurance cover? Call the number on your insurance card to find out if you can have home health services and how you qualify to use those services. See if you have to be certified as homebound by your doctor to use your home health benefit.
- 4. What transportation will you need? You will have follow-up appointments with your doctor and you may not be allowed to drive soon

after your surgery, or if you are taking pain medications.

Get Help at Home

If you're lucky enough to return home swiftly, you will still need help for a good long time (weeks or even months) with daily tasks such as meal preparation, shopping, cleaning and laundry. You may have family and friends who can help for a time, but be ready to have alternative options for the rest of your recovery.

- 1. **Healthy meals.** Eating right is important to regain strength. If you can sign up for delivered meals (like Meals on Wheels) you will have lunch for the duration of your recovery. You can also have meals delivered from restaurants or meal catering services in your area.
- 2. **Shopping trips.** Friends can shop for you since they frequently shop for themselves, so have a list ready when a friend offers to help.
- 3. **Housecleaning.** See if you can arrange housekeeping help through an agency. Help even once a week would improve life vastly. The hospital social worker can help you find agency to help set up services.

Get Help at a Facility

If you stay in a rehab unit or nursing facility, your friends and relatives should visit regularly to ensure that your needs are fully met. Even in outstanding healthcare settings, patients can be overlooked at times. The nursing staff may be overwhelmed by a sudden influx of patients or it may not be clear whether you're due to go home on Friday or Monday. So attentive friends and families can make a huge difference.

When the time arrives for you to return home, social workers in the nursing facility can help you secure non-medical help at home, at hourly rates, from a variety of agencies.

Don't Be Shy

You're responsible for your own



recovery and you need to be sure you get the right medical advice and help. Many people pooh-pooh their problems ("I'm sure this isn't important, the doctor has better things to do than listen to me"). But that isn't true—in fact, your doctor has nothing better to do than to help you—and ignoring your problem will only make it worse. So tell your friends or relatives that you will need to call your doctor.

- 1. If you're worried about your medications. When you get your medications, read the enclosed explanation of possible side effects. Call your pharmacist with any questions. Once you start taking your meds, you should take them exactly as instructed. If you have unpleasant or unexpected side effects, call your doctor immediately to find out what to do. Some side effects, like skin rashes, might seem minor, but they could precede a serious reaction.
- 2. If you notice anything wrong with you surgical incision. Follow your doctor's instructions in caring for your incision. If you're told not to open the dressing at all, leave it sealed until you see the doctor. If your incision doesn't feel right, call the doctor.

If you change your own dressing, call if you notice redness or drainage of the incision that seems new.

3. If you wonder how much you can do. After surgery your doctor will give you guidelines saying how much weight you can lift or your legs can support, how long you should wear a sling or brace, etc. If you see a physical therapist in the hospital, you may be given a beginning program of home exercises. Follow all instructions until you get a referral for further therapy (either at home or in an outpatient clinic).

Physical therapy is a normal and vital part of most instances of post-surgical recovery—and it is the focus of the second part of this article, due in the next issue. Stay tuned!

- Laura Bennetts, PT, earned a Master's degree in Physical Therapy from the University of Southern California in 1982. She owns and directs Lawrence Therapy Services LLC (2200 Harvard Road, Suite 101, Lawrence 66049, 785-842-0656) and Baldwin Therapy Services (814 High Street, Suite A, Baldwin City, 66006, 785-594-3162). For full details, see www.LawrenceTherapyServices.com.

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HEALTH & FITNESS

Mint has many medical and culinary uses

Int comes from the Latin word "mentha." Mentha, or mint, is a medicinal plant that can grow abundantly in our yards. In fact, if you let it, mint can take over an entire garden or yard.



Dr. Farhang Khosh

Mint is often considered a pest or a weed in many landscapes. Most all of the mint species prefer cool moist spots and to be in partial shade. However, the mint species is very hardy and will grow in a wide range of conditions, including growing in the full sun.

Mint grows fast and, even though some mints are more invasive than the others, for the best results mint should be planted above the ground in tubs and barrels. The most common mints that are planted are peppermint (Mentha piperita) and spearmint (Mentha spicata).

Species of mint have been used for centuries. Mint was used in ancient Chinese medicine. These types of mint plants are among the oldest cultivated medicinal plants on record. The Japanese have used menthol as a medication for 2000 years. Pieces of mint were found in ancient Egyptian graves. The ancient Greek, Dioscorides, described mint as beneficial for stomach ailments. The Greeks recommended mint for abdominal pain, gall bladder ailments and to get rid of intestinal worms.

The most common types of mint species grown for culinary uses are spearmint, peppermint, chocolate mint, pineapple mint, apple mint, orange mint, and Swiss mint. However, there are hundreds of varieties of mint. Mint can be prepared many different ways in the culinary field. Mint can be used in jelly, lemonade, teas, syrups, candies, and ice creams. In Middle Eastern food, mint is used in

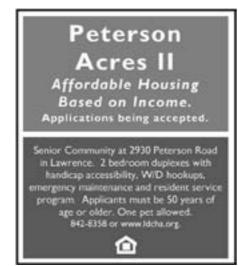
lamb dishes and with yogurt. Mint as an essential oil is used in toothpaste, chewing gum, after dinner mints, desserts, candies, mouth wash, cosmetics, shampoos, perfumes, and in drinks.

Mint has been used as an insecticide for its ability to kill wasps, ants, and cockroaches. Menthol is used in cigarettes to block the bitter taste of tobacco and soothes the throat.

Medicinally, mint has a long history of being used for various acute and chronic ailments. In acute conditions, mint was used to treat stomach pains, indigestion, and chest pains. It also has been used to relieve menstrual cramps, gas, bloating, nausea, vomiting, and colic in children. In Europe, mint was used as a room deodorizer to clean and purify the air. The Romans used mint for students to invigorate their minds. In the Middle Ages, mint was used to whiten teeth and freshen breathe. Mint has been used to treat bug bites, arthritis, chronic joint pain and as a decongestant with the common cold. Mint can also be used as an appetite stimulant, as a facial cleanser for acne, and to help control dandruff.

As we enjoy our beautiful gardens this summer, remember that the mint that is trying to take over is not really a weed or pest, but can be used for many medical and culinary purposes.

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





Joe B. Jones
Managing Director
The Jayhawk Financial Group
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RETIRE SMART

The kids are all right?

Y 75-year old father recently told me, "You can't imagine how many of my friends help out their adult children financially. It's really changed their retirement years!"

Since the recession began, we have been hearing about "boomerang" kids who leave the nest for a period of time, only to return to the



Jill Schlesinger

fold for financial reasons. Everyone knows a 20-something or two who ran into the brick wall of the Great Recession's sagging jobs market. Despite the recent improvement in overall labor conditions, things are still tough for younger workers. According to the March jobs report, the unemployment rate for those between the ages 20-24 is a sky-high 13.2 percent, versus the national rate of 8.2 percent.

Because it's so hard for the younger generation to land jobs, many of them are scrambling to add unpaid internships to their resumes and camping out at mom and dad's abode. A recent Pew Research Center

poll noted that a staggering 40 percent of 18- to 24-year-olds currently live with their parents, and among all 18-to 34-year-olds surveyed, 61 percent say they know someone who had to move back home because of the economy.

In addition to providing housing, many parents are helping with living expenses, providing insurance coverage and doling out spending money. The National Endowment for Financial Education (NEFE) found that 59 percent of parents are providing, or have in the past provided, financial support to their adult children when they are no longer in school. Many of the parents who responded to the poll said that they were helping out their kids because they were worried about their financial well-being, while others did not want to see their children struggle.

Both of these surveys suggest that parents are more likely to help out children aged 18-39. But what intrigued me about my father's friends is that most of their kids are over the age of 40. These "kids" have families of their own, and due to unforeseen events (loss of job, reduction in pay, living beyond their means), they needed parental assistance to maintain their lifestyles.

In some cases, the parents can afford to help out. Whether they should or not, is a different question.

As I once said to a former client, "one parent's 'help' is another's 'enabling behavior." Another admitted that while he pitches in every now and then, he worries that by doing so his "kids will never learn how to make hard choices."

I am more concerned with the parents who are putting their own financial lives in jeopardy for the sake of their adult children. If you are doling out money to your kids on a regular basis, here's a useful gut check question: Are you making greater sacrifices in your life than your kids are making in their lives? If so, a tough conversation needs to occur.

Parents who assume additional debt or co-sign loans with their children should be aware of the risks involved with these transactions. Remember, co-signing means that if the primary borrower does not pay the debt for any reason, you are responsible for the total amount of the loan. In fact, you have a big bull's-eye on your back, because when the moment of truth comes, the creditor is going to go after the party with the most

money—you!

Co-signing can also negatively impact your credit score. For some, this is irrelevant, but if you were thinking about financing a second home, this could be a big issue. If your kid is late in making a payment, it will damage your credit, and the mere existence of a co-signed loan could change your debt-to-income ratio, making it harder to qualify for future credit.

I'm not saying that you shouldn't help out your children in need, but you should be smart about the financial assistance you provide. Financial independence is a marker of adulthood, and there's a fine line between parental assistance and unhealthy dependency.

- Jill Schlesinger, CFP, is the Editor-at-Large for www.CBSMoney-Watch.com. She covers the economy, markets, investing or anything else with a dollar sign on her podcast and blog, Jill on Money, as well as on television and radio. She welcomes comments and questions at askjill@moneywatch.com.

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MAYO CLINIC

Research to explore new orthostatic tremor treatments is under way

DEAR MAYO CLINIC: I'm suffering from orthostatic tremor and wonder if there are any clinical studies being conducted on this condition. I'm taking .75 milligrams of clonazepam twice a day, but would like more help than it gives.

ANSWER: A tremor is an involuntary, rhythmic body movement. Orthostatic tremor affects the leg muscles when a person is standing and, to a lesser extent, when walking. It may radiate up from the legs to other parts of the body. Orthostatic tremor can be challenging to treat. Although medications help some people, they may not work for everyone. Research exploring new ways to treat orthostatic tremor is under way. At this time, though, drugs such as clonazepam are the most effective option.

"Orthostatic" refers to standing. Orthostatic tremor is characterized by lower limb tremor that is absent when sitting or lying down, but develops when standing. Typically the tremor decreases when a person is walking. Leaning on an object such as a chair or a countertop when standing also may help reduce the tremor.

Orthostatic tremor can significantly affect quality of life. Usually, the main symptom is leg shakiness and unsteadiness when standing. The condition can cause difficulties during daily activities that require free-standing. For example, standing in line at a store, at a kitchen counter to prepare a meal, or at a workbench to enjoy a hobby can be very hard.

Orthostatic tremor typically is not part of any other neurologic condition, such as Parkinson's disease. What causes orthostatic tremor is unknown. Testing, such as brain scanning, does not reveal abnormalities, apart from the tremor itself.

This condition is notorious for having a very high tremor frequency, with rhythmic muscle contractions occurring as quickly as 20 movements per second. This high frequency may sometimes mask the true appearance of tremor and can make the tremor hard to see and difficult to recognize. At Mayo Clinic, we use electrical recording (surface electromyography) to document the presence and frequency of the tremor when a doctor suspects orthostatic tremor.

Once the condition is diagnosed, the usual first-line treatment is clonazepam or a related drug. Clonazepam and other medications from the same drug class are the most consistently effective treatment available. Clonazepam moderately to markedly reduces orthostatic tremor in about one-third of people. In some cases, the condition is almost entirely eliminated.

Unfortunately, this drug may not help everyone, and even when it does, the response may only be partial. Doctors at Mayo Clinic have found that other medication classes are not predictably helpful for orthostatic tremor when clonazepam or related drugs fail, but they are often tried anyway. Hopefully, further research will find more effective drugs.

In rare cases, deep brain stimulation has been used to treat severe orthostatic tremor. Deep brain stimulation involves inserting a long, thin electrical probe into the part of the brain called the thalamus. A wire from the probe is tunneled under the skin to a pacemaker-like device that's placed in the chest. This device transmits painless electrical pulses to interrupt signals from the thalamus that may be causing the tremors. However, treating orthostatic tremor with deep brain stimulation is currently a work in progress. Not many of these procedures have been performed for this condition.

If you're interested in participating in a clinical research trial related to orthostatic tremor, talk to your doctor about studies that may be available in your area. You can refer to several online resources for information, too. Clinical trials available through the National Institutes of Health (NIH) are listed at clinicaltrials.gov. You can search for clinical trials offered through Mayo Clinic at clinicaltrials.mayo.edu. - J. Eric Ahlskog, M.D., Ph.D., Neurology, Mayo Clinic, Rochester, Minn.

- Medical Edge from Mayo Clinic is an educational resource and doesn't replace regular medical care. E-mail a question to medicaledge@ mayo.edu, or write: Medical Edge from Mayo Clinic, c/o TMS, 2225 Kenmore Ave., Suite 114, Buffalo, N.Y., 14207. For more information, visit www.mayoclinic.org.

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18 • June 2012 KAW VALLEY SENIOR MONTHLY

SENIOR CALENDAR

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

If you would like to include your event(s) in our monthly calendar, please call Kevin Groenhagen at (785) 841-9417.

ART/ENTERTAINMENT

JUN 6-JUL 11

SUMMER BAND CONCERTS

Annual Summer Wednesday evening band concert. Pack up the family and bring your lawn chairs or blankets! Join the Lawrence City Band for a free concert in South Park. 12th and Massachusetts. LAWRENCE, (785) 832-7930

JUN 8

WTCT RADIO PLAYERS

This group of players celebrate the radio plays of the 30's, 40's, and 50's! Show: 8 p.m. Fee. 3028 SW 8th Avenue.

TOPEKA, (785) 357-5211 www.topekacivictheatre.com

JUN 8-16

SUNFLOWER MUSIC FESTIVAL

Sunflower Music Festival of Topeka presents an annual series of orchestra concerts, chamber music evenings, educational projects and other artistic events of the highest level. These events occur throughout a two week period each June in White Concert Hall on the Washburn University campus. Organized in Spring 1987, concerts are sponsored by leading area businesses and generous private donors. The concerts are offered to the public free of charge. Participating musicians come from many of the nation's most-recognized musical organizations. The Blanche Bryden Student Institute features talented young musicians ages 16-26 from across the country. Event Time: 7 or 7:30 p.m. White Concert Hall, 1700 SW Jewell.

JUN 8-24

JOSEPH AND THE AMAZING TECHNICOLOR DREAMCOAT

The Biblical saga of Joseph and his coat of many colors comes to vibrant life in this delightful musical parable. Set to an engaging mix of musical styles, from country-western and calypso to bubble-gum pop and rock 'n' roll, this Old Testament tale emerges both timely and timeless. Theatre Lawrence, 1501 New Hampshire. LAWRENCE, (785) 843-7469 www.theatrelawrence.com/season/current-season.html

JUN 9

THE SENIOR CLASS

An offshoot of Laughing Matters, this company of zany actors are all over age 50! Humor not suitable for all audiences. Show: 8 p.m. Fee. 3028 SW 8th Avenue.
TOPEKA, (785) 357-5211

www.topekacivictheatre.com

JUN 22-30

THE SHAPE OF THINGS

How far would you go for love? For art? What price would you be willing to pay? After a chance meeting in a museum, Evelyn,a sexy, aggressive artist, and Adam, a shy, insecure student, become embroiled in an intense affair. Only in the final and shocking exhibition does Evelyn reveal her true intentions. Shows: 8 p.m. Friday & Saturday 2 p.m. Sunday. Fee. 3028 SW 8th Avenue.

TOPEKA, (785) 357-5211 www.topekacivictheatre.com

BINGO

SUNDAYS & TUESDAYS

AMERICAN LEGION POST NO. 1

3800 SE Michigan Ave, 6:30 p.m. TOPEKA, (785) 267-1923

SUNDAYS, WEDNESDAYS & FRIDAYS CAPITOL BINGO HALL

Minis start at 6 p.m. on Sundays and 6:30 p.m. on Wednesdays and Fridays. Regular sessions start at 6:30 p.m. on Sundays and 7 p.m. on Wednesdays and Fridays, 2050 SE 30th St. TOPEKA, (785) 266-5532

MONDAYS & THURSDAYS

AMERICAN LEGION POST NO. 400

3029 NW US Highway 24, 6:30 p.m. TOPEKA, (785) 296-9400

WEDNESDAYS

PINECREST APARTMENTS

924 Walnut, 12:30-1 p.m. EUDORA ,(785) 542-1020 WEDNESDAYS & FRIDAYS
VETERANS OF FOREIGN WARS

3110 SW Huntoon, 6:30 p.m. TOPEKA, (785) 235-9073

WEDNESDAYS & SATURDAYS LEGIONACRES

3408 W. 6th St., 7 p.m. LAWRENCE, (785) 842-3415

FRIDAYS

EAGLES LODGE

1803 W. 6th St., 7 p.m. LAWRENCE, (785) 843-9690

FRIDAYS

ARAB SHRINE

Mini Bingo 6:30 p.m., Regular Bingo 7 p.m. TOPEKA, (785) 234-5656

SUNDAYS & TUESDAYS

MOOSE CLUB

1901 N Kansas Ave, 6 p.m. TOPEKA, (785) 235-5050

EDUCATION

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

JUN 19

BASIC PERSONAL FINANCE & INVESTING

CONTINUED ON PAGE 19

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■ CONTINUED FROM PAGE 18

An overview of financial planning considerations, including: financial goal setting; investment options such as stocks, bonds, mutual funds, and ETFs; risk tolerance and capacity; and diversification, asset allocation, and rebalancing of an investment portfolio. While the focus is on saving and investing for retirement, the principles apply to other long-term financial goals, such as providing for a child's college education. The presentation is relevant to adults of all ages, not just seniors. It is free and open to the public, and lasts about 11/2 hours with time for questions. Douglas County Senior Center, 745 Vermont Street, 9-10:30 a.m. LAWRENCE, (785) 842-0543 or (785) 841-

JUN 27

FUNDAMENTALS OF ESTATE PLANNING

An overview of the options in arranging your affairs: what happens under intestate succession if you die without a plan; the uses of either a Will or Revocable Living Trust; an overview of probate administration; the impact of estate taxes; non-testamentary transfer options, such as holding property in a joint tenancy; powers of attorney for financial and healthcare decision-making; Living Wills and Do Not Resuscitate Directives; and a very general overview of how limitations on Medicaid eligibility might affect your assets. The presentation is relevant to adults of all ages, not just seniors. It is free and open to the public, and lasts about 11/2 hours with time for questions. Carnegie Building (East Gallery), 200 West 9th Street, 10-11:30 a.m.

LAWRENCE, (785) 842-0543 or (785) 841-

EXHIBITS/SHOWS

JAN 1-DEC 31

FREEDOM'S FRONTIER & KANSAS-**NEBRASKA ACT EXHIBITS**

Pre-statehood exhibit. Documents and exhibits providing insight into the Bleeding Kansas and pre-statehood era star in Lawrence newly refurbished 1904 Carnegie Library, 200 W.

LAWRENCE, (785) 865-4499 www.freedomsfrontier.org

JUN 16

SANTA FE CAR SHOW

Annual Car Show Saturday before Father's Day All Makes All Models-Trophies! Car Show Categories/Awards Trophies Dash Plaques 1st 100 Registered! Brass and Antique (through 1925) Classic Era (1925-1948) Chrome and Fins (1949-1963) Muscle (1964-1971) OPEC Era (1972-1983) LED/TBI/FWD (1984-1994) Performance Resurgence (1995 and newer. 108 E Santa Fe Avenue.

BURLINGAME, (785) 654-3555 www.santafecafeks.com

JUN 16-SEP 16

INSIDE PEANUTS

Inside Peanuts works by Charles M Schulz, the creator of Peanuts, from the Charles M Schulz Museum in Santa Rosa, CA. Event Cost: Free Gallery Hours: Tuesday 10 a.m.-7 p.m. Wednesday - Friday 10 a.m.-5 p.m. Saturday & Sunday 1-4 p.m. Washburn Campus, 17th & Jewell Streets.

TOPEKA, (785) 670-1124 www.washburn.edu/mulvane **JUN 23**

HEARTLAND CAR SHOW

Annual Heartland Car Show sponsored by Paola Tourism (www.paolatourism.org) to be held in Paola's Downtown Square. PAOLA, (913) 557-3738

www.paolacarshow.com

JUN 29

FINAL FRIDAYS

Final Fridays is a celebration of the arts that includes special exhibits, performances and demonstrations in Downtown Lawrence on the Final Friday of every month. LAWRENCE, (785) 842-3883

JUL 1-31

8TH ANNUAL INTERNATIONAL **MINIATURE JURIED ART SHOW & SALE**

International juried miniature art exhibit & sale. Prospectus available on the Web site. Artists from all over the world will exhibit in this annual juried miniature art show & sale. For prospectus please send SASE to Jean Cook, 35357 W. 263rd St, Paola, KS 66071. Miami County Historical Museum, 12 E Peoria St. PAOLA, (913) 294-4940 www.artkc.com

FAIRS/FESTIVALS

JUN 6

TONGANOXIE DAYS

Outdoor festival to celebrate the charm of the town with a variety of arts and crafts vendors. Features entertainment, games for the kids, arts and craft booths, car show, BBQ contest and much more. Flag Day ceremonies are also a part of this event. Downtown and VFW Park.

TONGANOXIE, (913) 845-5183 www.tonganoxiedays.com

JUN 8-10

ST. DIONYSIOS GREEK FESTIVAL

Come be Greek for a day at the 50th Annual Greek Festival in Overland Park. Wonderful homemade Greek food like gyros, baklava, lamb, chicken, and wonderful Greek pastries. Enjoy the live music of bouzouki virtuoso George Antonopoulos and "A Night in Athens. Take in the authentic Greek folk dances of the three St. Dionysios dance troupes. And take a piece of Greece home with you from our Greek Boutique. Greek Icons and souvenirs, something for everyone! 8100 W. 95th Street. OVERLAND PARK, (913) 341-7373 www.stdionysios.org

JUN 15 & 16

INTERNATIONAL FOREST OF FRIEND-SHIP CELEBRATION

An annual celebration honoring men and women of aviation and aerospace with children's activities, parade of US and foreign flags, a ceremony for honorees and featured speakers. 200 South 10th St.

ATCHISON, (913) 367-1419

JUN 16 & 17

JUNETEENTH CELEBRATION

Annual event celebrating the date when the last slaves in America were freed. Games, sporting events, music, barbecue and other foods, fashion show, art and history displays, talent show, Sunday church services and trolley tours. LFM Park, 7th & L Streets.

ATCHISON, (913) 367-2481

■ CONTINUED ON PAGE 20





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JUN 22 & 23

ST JOHN'S MEXICAN FIESTA

Authentic Mexican food, live entertainment, games and so much more. St. John's Catholic Church, 1234 Kentucky.

LAWRENCE, (785) 843-0109

JUN 22 & 23

TERRITORIAL DAYS

Community-wide festival celebrating the rich territorial-era & pre-Civil War history of Lecompton. Battle of Ft. Titus reenactment. Tours, crafts, carnival, reenactments, pioneer skills, demonstrations and historic museums. Elmore St. LECOMPTON, (785) 887-6148 www.lecomptonterritorialdays.com

FARMERS MARKETS

APR 14-NOV 17

SATURDAY MARKET - LAWRENCE

The first Saturday in May is the market's grand opening. On October 6, the regular Saturday Hours change from 7-11 a.m. to 8-11 a.m. The Saturday Downtown Lawrence Farmers Market is located in the public parking lot between 8th and 9th Streets and New Hampshire and Rhode Island Streets.

LAWRENCE, (785) 331-4445 www.lawrencefarmersmarket.com

MAY 1-END OF OCTOBER

TUESDAY MARKET - LAWRENCE

The Tuesday Market is located in the public parking lot between 10th and 11th streets on the east side of Vermont Street. 4-6 p.m.

LAWRENCE, (785) 331-4445 www.lawrencefarmersmarket.com

MAY 3-END OF OCTOBER

THURSDAY MARKET - LAWRENCE

The Thursday Market is located at southwest corner of Sixth & Wakarusa, in the parking lot of the Wakarusa Crossroads shopping center. 4-6 p.m. LAWRENCE, (785) 331-4445

www.lawrencefarmersmarket.com

APR 14-NOV 3

DOWNTOWN TOPEKA FARMERS MARKET

12th and Harrison, South of the Judicial Building. 7:30 a.m.-Noon.

TOPEKA, (785) 249-4704

www.topekafarmersmarket.com

HEALTH

MONDAYS THROUGH FRIDAYS

FIT FOR LIFE

LMH Kreider Rehabilitation Services offers this program, which is designed to help individuals achieve maximum benefit from a personalized exercise plan. Staff members provide exercise instruction and are available to assist participants. LMH: Mondays through Thursdays, 8:30-11 a.m. and 2-5:30 p.m.; Fridays, 8:30-11 a.m. and 2-4 p.m. LMH South: Mondays through Thursdays, 8-11 a.m. and 2-4 p.m.; Fridays, closed. Fee.

LMH KREIDER REHABILITATION SERVICES LMH: (785) 505-2712, LMH SOUTH: (785)

TUESDAYS

BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 10 a.m.-1 p.m. Health-Wise 55 Resource Center, 2252 S.W. 10th Ave.

TOPEKA, (785) 354-6787

TUESDAYS, WEDNESDAYS & THURSDAYS JAZZERCISE LITE

Fitness that's invigorating, not intimidating! This 60-minute class pairs moderate aerobics with exercises designed to improve your strength, balance, and flexibility. 10:20-11:20 a.m. at 3115 W. 6th St.

LAWRENCE, (785) 331-4333

TUESDAYS AND THURSDAYS

FREE BLOOD PRESSURE CLINIC

Held at the Wakarusa Wellness Center, 4920 Bob Billings Parkway, located 1 block west of Wakarusa at the intersection of Research Park Drive. From 9 a.m.-1 p.m. and 3-6 p.m. No appointment necessary.

LAWRENCE, (785) 856-6030

FIRST THURSDAY OF EACH MONTH **BLOOD PRESSURE CLINIC**

HealthWise 55 Clinic. 9-10:30 a.m. Westridge Mall (Entrance of Panda Restaurant). Free. TOPEKA, (785) 354-6787

FIRST & THIRD FRIDAYS OF EACH MONTH **HEALTH CHECKS**

Blood pressure checks, glucose checks, skin checks, and education on nutrition and weight loss strategies by Washburn University School of Nursing Mobile Health Unit. YWCA of Topeka, 225 SW 12th St., south entrance of the building, 9 a.m.-1 p.m. TOPEKA, (785) 233-1750, EXT. 252

FRIDAYS

BLOOD PRESSURE CHECKS

Drury Place, 1510 St. Andrews, 8:30 a.m. Open to the public.

LAWRENCE, (785) 841-6845

SECOND THURSDAY OF EACH MONTH **BLOOD PRESSURE CLINIC**

HealthWise 55 Clinic. 9:30-11 a.m. Southwest YMCA, 3635 SW Chelsea. Free. TOPEKA, (785) 354-6787

THIRD 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, 2252 S.W. 10th Ave. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH **BLOOD PRESSURE CLINIC**

HealthWise 55 Clinic. 8:30-9:30 a.m. Oakland Community Center, 801 N.E. Poplar. Free. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH **BLOOD PRESSURE CLINIC**

HealthWise 55 Clinic. 9-10 a.m. Rose Hill Place, 37th and Gage. Free. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH **BLOOD PRESSURE CLINIC**

HealthWise 55 Clinic. 10:45-11:30 a.m. Asbury Mt. Olive Church, 12th and Buchanan. Free. TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH **NUTRITION CLINIC**

Call for an appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave. TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH **BLOOD PRESSURE CLINIC**

HealthWise 55 Clinic. 9-10:30 a.m. North YMCA, 1936 N. Tyler St. Free. TOPEKA, (785) 354-6787

JUN 6

CHOLESTEROL SCREENING

This screening event offers a total only (does not include HDL or LDL) cholesterol by fingerstick. No appointment or fasting necessary. \$6/ test. Drop into the LMH Healthsource Room, main level. Lawrence Memorial Hospital, LAWRENCE, (785) 749-5800

KAW VALLEY SENIOR MONTHLY

LAWRENCE PUBLIC

LIBRARY BOOKMOBILE

Prairie Commons, 5121 Congressional Circle, Lawrence, 9-10 a.m. Presbyterian Manor, 1429 Kasold Dr., Lawrence, 10:30-11:30 a.m. Vermont Towers, 1101 Vermont St., Lawrence, 1-2 p.m.

WEDNESDAYS

Brandon Woods, 1501 Inverness Dr., Lawrence, 9-10 a.m. Drury Place, 1510 St. Andrews Dr., Lawrence, 10:30-11:30 a.m. Babcock Place, 1700 Massachusetts St., Lawrence, 1-2 p.m.

FRIDAYS

Meet our Experts in the Aisle

Clinton Place, 215 Clinton Parkway, Lawrence, 9-10 a.m. Wyndham Place, 2551 Crossgate Dr., Lawrence, 10:30-11:30 a.m. Peterson Acres, 2930 Peterson Rd., Lawrence, 1-2 p.m.

LAWRENCE PUBLIC LIBRARY BOOK TALKS

THIRD TUESDAY OF EACH MONTH Midland Adult Day Care, 319 Perry St., Cottonwood Retirement 1029 New Hampshire,

Babcock Place, 1700 Massachusetts St., 3 p.m.

■ CONTINUED ON PAGE 21

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KAW VALLEY SENIOR MONTHLY June 2012 • 21

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THIRD WEDNESDAY OF EACH MONTH Brandon Woods, 1501 Inverness Dr., 10:30 a.m. Prairie Commons, 5121 Congressional Circle,

The Windsor, 3220 Peterson Rd., 2:15 p.m.

FOURTH WEDNESDAY OF EACH MONTH Presbyterian Manor, 1429 Kasold Dr., 9:45 a.m. Presbyterian Manor-Asst. Living, 1429 Kasold

Dr., 11 a.m. Pioneer Ridge-Asst. Living, 4851 Harvard Rd.,

Drury Place, 1510 St. Andrews Dr., 2:30 p.m.

MONDAYS, WEDNESDAYS & FRIDAYS WATER AEROBICS CLASSES

OrthoKansas, P.A. offers aquatic programs and services, which are open to the public. Special features include warm water therapeutic pool with deep water capability. Class times are 6:30 a.m., 9 a.m., and 5 p.m. 1112 W. 6th St., Ste.

LAWRENCE, (785) 838-7885 www.OrthoKansasPA.com

FIRST MONDAY OF EACH MONTH

BEREAVEMENT SUPPORT GROUP Facilitated by Heartland Hospice and open

to those who have lost loved ones. Held at Heartland's office, 2231 SW Wanamaker Rd., Ste. 202, at 6 p.m. Call Terry Frizzell for more information

TOPEKA, (785) 271-6500

FIRST & THIRD MONDAY OF EACH MONTH BEREAVEMENT SUPPORT GROUP

LAWRENCE SENIOR CENTER 2:15-3:45 PM, (785) 842-0543

FIRST & THIRD MONDAY OF EACH MONTH

BEREAVEMENT SUPPORT GROUP

Facilitated by LMH Chaplain Angela Lowe. Meets in the LMH Chapel, 2nd floor. Lawrence Memorial Hospital.

LAWRENCE, (785) 505-3140

FIRST & THIRD MONDAY OF EACH MONTH CAREGIVER SUPPORT GROUP

For adults who have lost loved ones. Call LMH Chaplain Angela Lowe for more information. LAWRENCE MEMORIAL HOSPITAL 4-5 PM, (785) 840-3140

FIRST & THIRD MONDAY OF EACH MONTH CAREGIVER SUPPORT GROUP

Do you sometimes feel overwhelmed with the responsibilities of caring for a spouse, parent, or loved one? Do you need information about Alzheimer's disease or other disorders? Please join us in one of our Caregiver Support Groups. Sponsored by Douglas County Senior Services, Inc. Douglas County Senior Services, Inc., 745 Vermont St., 2:15-3:45 p.m. LAWRENCE, (785) 842-0543

FIRST TUESDAY OF EACH MONTH

LAWRENCE AREA COALITION TO HONOR END-OF-LIFE CHOICES

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 p.m. in Conference E of LMH. LAWRENCE, (785) 830-8130

FIRST & THIRD TUESDAY OF EACH MONTH **SCRAPBOOK MEMORIES**

Grace Hospice, 3715 SW 29th St., Suite 100, 6 p.m. All supplies provided (except photos). TOPEKA, (785) 228-0400

FIRST & THIRD TUESDAY OF EACH MONTH **GRIEF SUPPORT GROUP**

Grace Hospice invites individuals coping with the loss of loved ones to join us. For more information, call Grace Hospice at (785) 228-0400 or 1-800-396-7778. Aldersgate Village, Manchester Lodge, 7220 SW Asbury Dr., 2 p.m.

GRIEF & LOSS SUPPORT GROUP

Midland Hospice, 200 SW Frazier Circle. 3-4

TOPEKA, (785) 232-2044

TUESDAYS

GRIEF & LOSS SUPPORT GROUP

Midland Hospice, 200 SW Frazier Circle. 5:30-6:30 p.m.

TOPEKA, (785) 232-2044

TUESDAYS & THURSDAYS

WATER AEROBICS CLASSES

OrthoKansas, P.A. offers aquatic programs and services, which are open to the public. Special features include warm water therapeutic pool with deep water capability. Class time is 5:30 p.m. 1112 W. 6th St., Ste. 124. LAWRENCE, (785) 838-7885 www.OrthoKansasPA.com

FIRST & THIRD TUESDAY OF EACH MONTH **HEALING AFTER LOSS BY SUICIDE**

For those who have lost a loved one by suicide. Fellow survivors offer an atmosphere of understanding and emotional support by encouraging families and individuals to share healthy ways of coping and grieving. Contact Steve Newcomer at for more information. Pozez Education Center, 1505 SW 8th St. TOPEKA, (785) 478-4947 or (785) 296-8349

FIRST WEDNESDAY OF EACH MONTH **OLDER WOMEN'S LEAGUE**

Meetings are held at the United Way building, 2518 Ridge Ct.. Social time begins at 1:30 p.m. and the meeting begins at 2 p.m. The public is welcome to join members at all meetings. For more information, call Gayle Sigurdson. LAWRENCE, (785) 832-1692

WEDNESDAYS AND SUNDAYS

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

Members of O.U.R.S. have met to dance since 1984. The group meets to dance from 2:30-4:30 p.m. on Wednesdays, and from 6-9 p.m. on Sundays at the Eagles Lodge. LAWRENCE

THURSDAYS

GRIEF & LOSS SUPPORT GROUP Midland Hospice, 200 SW Frazier Circle. 3-4

TOPEKA, (785) 232-2044

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There is no rule that you have to do it all on your own.



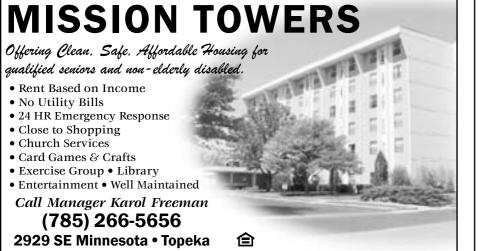
The physical and emotional burdens of caring for the aging and frail elderly can take its toll on a patient and their family and friends. Midland Care is here for you, offering a full spectrum of caring solutions, from Adult Day Care to Hospice. Call today or visit our website to learn more.



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www.midlandcareconnection.org



22 • June 2012

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FIRST THURSDAY OF EACH MONTH

LAWRENCE AREA PARTNERS IN AGING

Networking group. Call Ashley at (785) 842-0543 for more information. \$12.00 to attend (includes lunch). 11:30 AM-1 PM

FIRST & THIRD THURSDAY OF EACH MONTH TRANSITIONS SUPPORT GROUP

Cosponsored by Brewster Place and Heartland Hospice as a group to help people move from

confusion to confidence no matter their loss or life changes and challenges. Meets at 3 p.m. in the main chapel at Brewster Place, 1209 SW 29th St. Call Terry Frizzell of Heartland Hospice of Topeka for more information. TOPEKA, (785) 271-6500

FIRST FRIDAY OF EACH MONTH

STROKE SUPPORT AND RECOVERY **GROUP**

Providing an opportunity for learning and sharing experience. Meetings begin at 1:30 p.m. for blood pressure readings and at 2 p.m. for program. For information, call Jan Dietrich in the Adult Field Services Office. Health Agency Main Library.

TOPEKA, (785) 232-7765

SECOND MONDAY, SEPT-MAY

LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN'S CLUBS

Volunteer service club.

LAWRENCE, (785) 331-4575

SECOND MONDAY OF EACH MONTH

GRIEF AND ENCOURAGEMENT GROUP

For those who have lost loved ones. Sponsored by Hospice Care of Kansas. Meets at Brookwood Center, 2900-H Oakley. You are welcome to attend on time or as often as you like. If you have questions or need directions, call Chaplain Nancy Cook

TOPEKA, (913) 599-1125

SECOND MONDAY OF EACH MONTH CAREGIVER SUPPORT GROUP

Administered by Senior Outreach Services in cooperation with Jayhawk Area Agency on Aging, Inc. Designed to be a safe place to assist and empower caregivers of seniors. Rose Hill Place Clubhouse, 3600 SW Gage Blvd. 11 a.m. TOPEKA, (785) 235-1367, EXT. 130

SECOND & FOURTH TUESDAY OF EACH MONTH

GRIEF SUPPORT GROUP

Grace Hospice in association with Pioneer Ridge Assisted Living invites individuals coping with the loss of loved ones to join us. For more information call (785) 841-5300 or 1-800-396-7778. Pioneer Ridge Assisted Living, 4851 Harvard Rd., Lawrence, 10:30 a.m.

SECOND TUESDAY OF EACH MONTH

NATIONAL ASSOCIATION OF RAILROAD AND VETERAN RAILROAD EMPLOYEES

Meets at 9:30-11 a.m. at Coyote Canyon Buffet.

TOPEKA, www.narvre.com

SECOND TUESDAY OF EACH MONTH HERBS STUDY GROUP

An informal group meeting monthly to study herbs. We will learn about the aspects of each herb: culinary uses, aromatherapy applications, medicinal properties, historical lore, growing and crafting. This group is open to anyone wanting to learn more about the herbs grown in the garden and in the wild. Meets at 7 p.m. at

the Unitarian Fellowship of Lawrence, 1263 N. 1100 Rd. To sign up to receive updates, email HerbStudyGroup@gmail.com or join our Facebook page (search Good Earth Herbs) LAWRENCE

SECOND & FOURTH TUESDAY OF EACH MONTH

SCRAPBOOK MEMORIES

Grace Hospice, 1420 Wakarusa, 6 p.m. All supplies provided (except photos). LAWRENCE, (785) 841-5300

SECOND WEDNESDAY OF EACH MONTH **MEMORY SUPPORT GROUP**

Held at The Windsor of Lawrence, 3220 Peterson Rd., 2 p.m. For more information, please call Amy Homer. LAWRENCE, (785) 832-9900

SECOND WEDNESDAY OF EACH MONTH **DIABETES EDUCATION GROUP**

The Diabetes Education Center provides a free monthly program for those with diabetes and their support persons, at 6 p.m. Lawrence Memorial Hospital, Meeting Room A. LAWRENCE, (785) 505-3062

SECOND WEDNESDAY OF EACH MONTH SOROPTIMIST INTERNATIONAL OF **TOPEKA**

Soroptimist International's mission is to improve the lives of women and girls in local communities and throughout the world. Meets at 6:30 p.m. at the Topeka-Shawnee County Public Library. Guests welcome. Please email info@ soroptimisttopeka.org for more information. TOPEKA, (785) 221-0501 www.soroptimisttopeka.org

SECOND THURSDAY OF EACH MONTH **CAREGIVERS SUPPORT GROUP**

Learn more about caregiving, share your caregiving ideas and learn new ones. Find out about living options for your loved one and share comfort among others who are going through the same things. Refreshments are provided Meets at The Windsor of Lawrence, 3220 Peterson Rd. Call to RSVP.

LAWRENCE, (785) 272-9400

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

SECOND SATURDAY OF EACH MONTH HAPPY TIME SQUARES SQUARE DANCE **CLUB**

Meets at First United Methodist Church-West Campus, 867 Hwy 40 (1 block west Hwy 40/ K10 Bypass). Plus: 7:30-8 p.m., Mainstream 8-10 p.m. Contact Frank & Betty Alexander. LAWRENCE, (785) 843-2584 www.happytimesquares.com

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 AND CAREGIVER** SUPPORT GROUP

Strengthening family relationships and improving positive parenting skills. Meets from 6:30-8 p.m. at St. Francis Hospital, 2nd floor meeting rooms. Child care available with 48 hours notice. TOPEKA, (785) 286-2329 or (785) 231-0763

THIRD TUESDAY OF EACH MONTH STROKE SUPPORT GROUP

For those recovering from a stroke, and/or their family and friends. Meets at 4-5:30 p.m. For more information call LMH Kreider Rehab Center. LAWRENCE, (785) 505-2712

THIRD WEDNESDAY OF EACH MONTH **ACTIVE AND RETIRED FEDERAL EMPLOYEES**

The Lawrence chapter of the National Active and Retired Federal Employees (NARFE) meets the third Wednesday of each month at Conroy's Pub, located at 3115 W. 6th in Lawrence. A program begins at noon, followed by lunch and a short business meeting. First time lunch is free! NARFE's mission is to defend and enhance benefits career federal employees earn. Employees from all branches of government are welcome and encouraged to attend. For more information, please call Betty Scribner, membership chairman.

LAWRENCE, (785) 843-7481

THIRD THURSDAY OF EACH MONTH **LUNCH AFTER LOSS**

A social support group to re-engage life after the death of a loved one. Meets at 11 a.m. at Paisano's Ristorante, Fleming Place, SW 10th & Gage. Dutch treat. Requires a reservation. Call Terry Frizzell at Heartland Hospice of Topeka for your reservation. TOPEKA, (785) 271-6500

THIRD THURSDAY OF EACH MONTH **CAREGIVER SUPPORT GROUP**

Baldwin Healthcare Center, 1223 Orchard Lane, 1-2 p.m.

BALDWIN CITY, (785) 594-6492

THIRD SATURDAY OF EACH MONTH TOPEKA WIDOWED PERSONS BRUNCH

For all widowed people. Meets at the First United Methodist Church, 6th and Topeka Blvd. in the red brick building, known as the Sweet Building on the Southwest corner of the campus. Please bring a covered dish to share. Beverages and table service provided. 11 a.m.-1 p.m. For more information about the Widowed Persons Service Program, please call Julie. TOPEKA, (785) 357-7290

FOURTH MONDAY OF EACH MONTH **GRIEF SUPPORT GROUP**

Presbyterian Manor, 1429 Kasold., 4 p.m. Sponsored by Grace Hospice. LAWRENCE, (785) 841-5300

FOURTH TUESDAY OF EACH MONTH LAWRENCE PARKINSON'S SUPPORT **GROUP**

Pioneer Ridge Assisted Living Library, 4851 Harvard, 6:30 p.m. LAWRENCE, (785) 344-1106

FOURTH WEDNESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP

Administered by Senior Outreach Services in cooperation with Jayhawk Area Agency on Aging, Inc. Designed to be a safe place to assist and empower caregivers of seniors. Rose Hill Place Clubhouse, 3600 SW Gage Blvd., 1 p.m. TOPEKA, (785) 235-1367, EXT. 130

FOURTH THURSDAY OF EACH MONTH TOPEKA GENEALOGICAL SOCIETY

TGS promotes and stimulates the education, knowledge and interest of the membership and the public in family history, genealogical records and research. Meets at the Topeka-Shawnee County Public Library, 7 p.m. No

KAW VALLEY SENIOR MONTHLY meeting in April, November or December. TOPEKA, (785) 233-5762 www.tgstopeka.org

FOURTH THURSDAY OF EACH MONTH CHRISTIAN WIDOW/WIDOWERS **ORGANIZATION**

We have a covered dish dinner, a short meeting, and then play dime bingo with playing cards. 5:30 p.m. at 17th and Stone. For additional information, email pdpatterson@juno.com. **TOPEKA**

FOURTH FRIDAY OF EACH MONTH RETIRED GOVERNMENT EMPLOYEES

The Topeka chapter of the National Active and Retired Federal Employees (NARFE) meets on the fourth Friday of each month (except Nov. and Dec.) at Aldersgate Village, 7220 SW Asbury Drive, Topeka. Buffet lunch begins at noon followed by a program/speaker and business meeting. NARFE's mission is to represent government employees, active and retired, before Congress. Employees from all branches of federal government employment are welcome, and encouraged to attend. For information, call Jim Miller.

LAWRENCE, (785) 478-0651

SECOND & FOURTH FRIDAY OF EACH MONTH **ALZHEIMER'S/CAREGIVER SUPPORT GROUP**

Sponsored by the Alzheimer's Association-Heart of America Chapter. KU Center for Research, 1315 Wakarusa Dr., Rm. 214, 1-2:30

LAWRENCE, (913) 831-3888

■ CONTINUED ON PAGE 23

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■ CONTINUED FROM PAGE 22

FOURTH FRIDAY OF EACH MONTH

AARP CHAPTER 1696

AARP Chapter 1696 will meet at 11 a.m. at the Lawrence Country Club. Lunch served at 11:30. New and interested members welcome. Please call Mary for reservations.

LAWRENCE, (785) 331-4247

MISCELLANEOUS

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MONDAYS

CATHOLIC COMMUNION

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JUN 1 & 2

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enactments, and demonstrations by the Rolling Thunder Chapter, MVPA, Pancake Feed, and concessions. Event time: 8 a.m.-3 p.m. Fee. Forbes Field, 6700 S Topeka Blvd. TOPEKA, (785) 862-1020 www.kansasguardmuseum.org

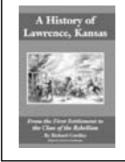
JUN 29

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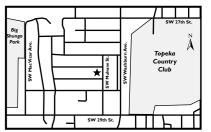
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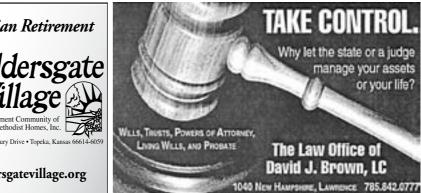
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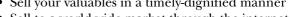
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26 • June 2012 KAW VALLEY SENIOR MONTHLY

Blockbuster stars ride into retirement sunset

By Norm Franker

Social Security District Manager in Lawrence

Summertime is here, and that means blockbuster movies are in season. This summer — and throughout the end of the year — moviegoers can catch some of the usual heroes on the silver screen.

Take Batman. He'll be back on the big screen in another surefire block-buster. The superhero first gained fans in the comics back in 1939. He could be taking advantage of delayed retirement credits — the power to receive bigger payments for delaying retirement benefits beyond one's full retirement age. The credit could be worth as much as eight percent a year until age 70. Learn more about this super power available to anyone at www.socialsecurity.gov/retire2/delayret.htm.

Dark Shadows will be making a big screen debut, based on the popular television series. The main character, Barnabas, is more than two centuries old. Surely, he would qualify for benefits if he would just go online and apply.

Then there are the marvelous superheroes of the "silver age" of comics, several of whom are appearing in *The Avengers*. Captain America was born in 1941, making him not only fit for leading but also ripe for retiring. The Hulk and Thor both came onto the scene in 1962; Iron Man and Nick Fury joined them in 1963. They, along with 1962's Spiderman (also enjoying a movie reboot this year) don't qualify for retirement benefits yet, but they might want to

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

plan ahead by taking a look at the online Retirement Estimator at www. socialsecurity.gov/estimator, where they can get an instant, personalized estimate of future retirement benefits.

From Batman to Spiderman, Captain America to The Hulk, making a decision to retire does not mean hanging up your costume. Today's retirees are more active than ever, even as they collect benefits.

If you'd like to learn more about

your own future retirement benefits, take a break from the big screen and take a look at your computer screen. Visit www.socialsecurity.gov/estimator to receive a picture of your own future retirement.

Ready to start the sequel now? Let the opening credits on your retirement begin; apply for benefits right over the computer. Just visit www. socialsecurity.gov and click the "retirement" tab.

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KAW VALLEY SENIOR MONTHLY June 2012 • 27

HUMOR

Packin' Light Heat

Tirtually all states in the U.S. permit you pack heat (carry weapons) strapped to your hip like Wyatt Earp. That's your constitutional right. Forty-nine of the 50 states also let you to carry concealed weapons if you have the proper stateissued permit.



Larry Day

With people all over the country packing heat, it was just a matter of time before fashion designers and clothing manufacturers got involved. People get tired of wearing grungylooking baggy clothing just to conceal their weapons. The clothing industry saw that people who pack heat wanted to look spiffy. Thus, inevitably, this headline appeared in the New York *Times*:

"New Fashion Wrinkle: Stylishly Hiding Gun"

New York *Times*, Tuesday, April 24, 2012 Page 1A

According to the news story, fashion designers have developed, and manufacturers have produced, stylish street clothes that help you hide your hardware. If you're a man, you'll find, sewn inside specially made fashionable chino trousers, invisible but easily accessible pockets that hold anything from a Beretta Tom Cat to a Ruger LCP or a Glock 26/27. If you want to pack a bigger piece, you can buy a stylish jacket with side pockets. You thrust your hand into the pocket. It goes through a Velcroed opening and lets you grasp that Desert Eagle .45 Long Colt you have stuck in your waistband.

If you're a woman you can pack heat fashionably, too. You can carry a couple of Charter Arms Pink Lady revolvers in unobtrusive pockets sewn into specially made slacks or skirts. Trendy brocade jackets with side-slit pockets can completely conceal a match pair of pink-trimmed Cobra derringers. Word on the street is that a quick-draw Beretta-bra will soon be on the market.

Fashion houses can make a pile of money selling clothing to prosperous people who pack heat. That fact wasn't lost on Eloise Simplelkins.

Eloise Simpelkins grew up in Letongaloosa and worked as a cleaning lady in La Mancha, a moneyed section of town where the streets are curved and the addresses are hand painted on Spanish tile. Later Eloise made a pile of money of her own. She founded a company that services fastidious homemakers. Eloises's company sends pre-cleaning ladies to homes where the homemakers can't stand to let their regular cleaning ladies see the mess.

Ever the entrepreneur, Eloise figured she could tap into a "packin' heat fashionably" niche, so she hired designers to create a line of clothing for the less than fully clad segment of the market.

First came a line of walking shorts. Then came short shorts. Both lines were designed to let the wearers pack heat undetected. Eloise next marketed swim suits in her "The Bam-Bam Swim Suit" line." Men's swim trunks and women's one-piece swim wear were designed to conceal handguns. Sales for "Bam-Bam" swim wear skyrocketed after news reports about a woman who wounded two would-be attackers on a California beach. The woman had whipped out a pink trimmed Sig Saurer Misquito automatic from a hidden pocket in her zebra-striped swim suit.

Flushed with that success, Eloise decided to market a line of scantier swimming apparel.

Eloise asked Melvin Totts and Minnie Cummins, two successful swim wear designers, to create a line of men's and women's bikinis that would allow the wearers to pack heat undetected.

"It can't be done," said Totts, but Eloise got them to give the project a try by promising to import the world's

smallest handgun--a European-built revolver called the Asp. The weapon has a two-inch barrel and fires high velocity bullets that can be deadly at close range.

Melvin and Minnie came up with some fabulous-looking bikinis, but Eloise ran into a road block. The U.S. government bans the import of nonsport guns, and it refused to classify the Asp as a sports gun.

Undeterred, Eloise arranged a private fashion show for U.S. Sen. Marcus Womble and a few of his closest friends. The show's runway featured beautiful models wearing skimpy bikinis. Afterward there was a cozy private reception for the senator, his friends, and the models. After that Eloise got permission to import the Asp. She launched her "teeny weensy, itsy bitsy heat packin" bikini" line. The bikinis flew off store shelves so fast that factories had to put on night shifts.

- 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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28 • June 2012 KAW VALLEY SENIOR MONTHLY

TRAVEL TROUBLESHOOTER

A one-night penalty that stuck

Although Anthony Braxton cancels his hotel more than 24 hours before he checks in, the property charges a one-night penalty, anyway. Can't Hotels.com help him get a refund?

Q: I recently booked a room at Hotel H2o in Manila (www.hotelh2o. com) through Hotels.com. I had to cancel my stay just before my trip, but I was incorrectly charged a one-night penalty.



Christopher Elliott

Despite months of back-and-forth with Hotels.com, I haven't received a refund yet. They said they had to call the hotel. Perhaps that was their strategy, to wear me down.

Do you think you can help me get my money back from these folks? -Anthony Braxton, San Francisco

A: If you canceled your room 24 hours before your arrival, then you shouldn't have been charged the one-night penalty.

But did you? A look at your electronic correspondence with Hotels. com suggests that although the online travel agency received and acknowledged your cancellation a full day before your scheduled arrival, the time difference between you and the Philippines means the hotel received

the cancellation less than the required 24 hours before you were supposed to check in.

Here's where you have to go back to the fine print. The terms of your reservation say it's not the hotel's time zone or your time zone that matters. Cancellations made after 12 a.m. Eastern Standard Time are subject to a one-night room and tax penalty, according to the terms. And you made that deadline.

The second issue troubles me a little more. Hotels.com says it can't refund the penalty until it hears back from the hotel. I don't buy that. Did it need written permission from the hotel to sell you the room? No, it didn't. Securing a refund should be as quick and effortless as debiting your credit card.

You were subjected to a ridiculously lengthy wait for a refund. You canceled your room in early July and asked for a refund and contacted me in late February. If I didn't know any better, I would agree that they were trying to wear you down.

In this situation, a credit card dispute might help. I say "might" because the law limits the types of disputes that must be processed, both in terms of time and geographic proximity. Questioning a charge on an overseas hotel booked almost a year ago would require a first-rate bank or credit union that stands behind its customers.

Another option is small claims court, but given the size of your refund—just \$70—it is probably impractical. I think a final, stronglyworded email to Hotels.com might

have nudged the company in the right direction. Or from me.

I contacted Hotels.com on your behalf. The company promptly refunded your \$70 penalty.

- Christopher Elliott is the author of "Scammed: How to Save Your Money and Find Better Service in a World of Schemes, Swindles, and Shady Deals" (Wiley). He's also the ombudsman for National Geographic Traveler magazine and the cofounder of the Consumer Travel Alliance, a nonprofit organization that advocates for travelers. Read more tips on his blog, elliott.org or e-mail him at chris@elliott.org. Christopher Elliott receives a great deal of reader mail, and though he answers them as quickly as possible, your story may not be published for several months because of a backlog of cases.

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June 2012 • 29

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Wolfgang Puck

spicy salsas, and other embellishments to make tacos, enchiladas, or burritos; crispy tortillas piled high with fresh lettuces and other topping to make refreshing tostadas; all kinds of chile-laced stews and braises; fragrant cornmeal tamales steamed in cornhusks or banana leaves; and so much more.

And then, of course, come those two familiar sides often summed up in a single breath as if they were one word: riceandbeans.

I could spend many columns on each of those topics. But, for the purpose of making Mexican-inspired meals extra easy, I'd like to focus here on the rice—especially one of the easiest, most reliable ways to cook that staple today, with a rice cooker.

Countertop electric rice cookers are unbelievably convenient. Following the manufacturer's instructions, you measure the rice into the cooking chamber with a scoop that comes with the appliance; rinse the rice thoroughly to remove surface starch; add water or broth to a level marked on the side of the chamber corresponding to the number of rice scoops you're cooking; close the lid and press "Cook"; and then wait until the "Keep Warm" or "Ready" light comes on.

The undeniable ease of rice cookers makes it simple to get creative. As you'll see in my two recipes for red or green rice, you can include your favorite seasonings or other additions of your choosing (including a scoop

of drained cooked beans) to produce all kinds of different colorful, flavorful sides.

So anyone can enjoy delicious Mexican-style rice whenever they wish.

RICE COOKER RED FIESTA RICE

Serves 4

3 measures long-grain white rice, about 2-1/4 cups

1 small yellow onion, chopped into 1/4-inch pieces

1/2 medium red or green organic bell pepper, halved, stemmed, seeded, and cut into 1/4-inch dice

1 14.5-ounce can diced tomatoes, drained

Organic chicken broth or water, about 2-1/4 cups

1 teaspoon salt

1/4 teaspoon freshly ground black pepper

Using the rice cooker measuring cup, put the 3 measures of rice into the inner pot of the rice cooker. Pour in enough cold tap water to submerge the rice. Stir the rice to rinse it with the water, which will become cloudy. Carefully pour off the water. Repeat until the water pours off clear.

Add the onion, bell pepper, and tomatoes to the rice in the pot. Add enough of the broth or water to come to the level of the "3" marking on the inside of the pot. Stir in the salt and pepper.

Securely close the lid of the rice cooker and press the "Start" or "Cook" button. Cook until the "Keep Warm" light turns on, indicating that the rice is ready. When ready to serve, open the lid carefully to avoid steam. With a table fork, fluff the rice and mix the ingredients together before serving.

RICE COOKER GREEN CHILE RICE

Serves 4

2 measures long-grain white rice, about 1-1/2 cups

1 small onion, minced

1 garlic clove, minced

1 small organic green bell pepper, halved, stemmed, seeded, and cut into 1/4-inch dice

1 small can chopped mild green roasted chiles

1 bunch fresh cilantro leaves, chopped

1 bunch Italian parsley leaves, chopped

1 tablespoon fresh lime juice

Organic chicken broth or water, about 2 cups

Using the rice cooker measuring cup, put the 2 measures of rice into the inner pot of the rice cooker. Pour in enough cold tap water to submerge the rice. Stir the rice to rinse it with

the water, which will become cloudy. Carefully pour off the water. Repeat until the water pours off clear.

Add the onion, garlic, bell pepper, chiles, cilantro, parsley, and lime juice to the rice. Add enough of the broth or water to come to the level of the "2" marking on the inside of the pot.

Securely close the lid of the rice cooker and press the "Start" or "Cook" button. Cook until the "Keep Warm" light turns on, indicating that the rice is ready. When ready to serve, open the lid carefully to avoid steam. With a table fork, fluff the rice and mix the ingredients together before serving.

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30 • June 2012 KAW VALLEY SENIOR MONTHLY

PET WORLD

Trap/neuter/return programs best option for handling feral cats

Q: I read your column about the Loews hotels that trapped feral cats on their properties and seemed determined to kill them. What's the latest with that? - G. A., Bloomfield Hills,



Steve Dale

Q: Thank you for reporting on what Loews is doing to those cats in Florida. I will never stay at a Loews hotel again. Last I heard, the cats were still being trapped there. Is that true? - S.V., Highland Park, IL

Q: How can Loews be so cruel and coldhearted as to kill defenseless animals? You clearly pointed out a more humane solution. I will continue to follow this story; perhaps you can help me to do that. - S.C., Charleston, SC

A: The most common and effective response to feral cat problems anywhere is to initiate trap, neuter and return (TNR) programs.

Feral cats typically aren't consid-

ered adoptable, so shelters usually euthanize them. It's most humane, less expensive and more efficient, however, to trap the animals. Under a TNR plan, kittens are adopted, as are any friendly formerly-owned cats from a feral group. Truly feral cats are spay/neutered, vaccinated for rabies, ear-notched for identification and then reintroduced to the areas from which they were removed. They live out their lives, perhaps supplemented with food.

Astoundingly, the three Loews properties at Universal Studios in Florida already had a TNR program in place (organized and operated by volunteer employees). Instead of enhancing that program, there's been an ongoing effort to exterminate the

Loews apparently had little interest in whether the cats lived or not. Luckily, a non-profit organization called CARE Feline TNR took an interest, and is providing foster care until people come forward who are willing to allow the cats on their land—perhaps in exchange for free rodent control.

What's more, the exterminating service hired by Loews to trap the cats appears to have little experience with feral cats. Some trapped cats have reportedly languished in cages in the sun for hours, and others have injured themselves.

Over 34,000 people have signed an online petition on the website of Alley Cat Allies (www.alleycat. org), a national cat advocacy organization, to protest Loews' actions. On April 14, about 75 demonstrators protested at the entrance to Uni-

Loews' defense is a document written about rabies prevention and control in Florida, which expresses concerns about people interacting with feral cats. However, feral cats are rarely vectors for rabies since TNR programs vaccinate for rabies.

Loews also maintains that feral cats living on their properties constitute a danger to guests. I suspect Loews will soon be closing down its workout rooms and swimming pools, and no longer allowing guests to use the beds in their rooms. This may sound sarcastic, but truly, a hotel bed is more likely to cause injury than a feral cat.

Despite the protests and offers of assistance from Alley Cat Allies and others, Loews clearly appears intent

on continuing its efforts. I don't want to be the one to tell them, but once all the cats are trapped, sooner or later, still other feral cats will establish residence. I suppose the hotel chain known for its pet friendly motto, Loews Loves Pets, will aggressively trap and kill again.

Phone calls to Loews corporate offices have not been returned. Direct responses to questions from a Loews' representative at Universal are available here: www.catchannel.com/ catalyst/catalyst-loews-feral-catresponse.aspx

- Steve Dale's NEW EBOOKS, "Good Dog!" and "Good Cat!", are available on all major eReader devices and platforms. The basic version of each book is \$2.99. An enhanced version of "Good Dog!" with embedded videos is available at iTunes for \$4.99. For details, check the "Good Dog!"Facebook page. Write to Steve at Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY 14207. Send email to petworld@stevedale.tv. Include your name, city and state. Steve's website is www.stevedalepetworld.com.

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KAW VALLEY SENIOR MONTHLY

June 2012 ● 31

Pet health care primer: What you need to do and when

(ARA) - For pet owners, there are few things more exciting than bringing home a new companion. And while it's fun to play with that new furry friend during those first months together, there's also some business to take care of. Setting a pet up for a long, rich life is in your hands, so it's important to know how to take care of his health from the start.

Whether you found your new pet at a local shelter or through a breeder, it's important to have discussions about what veterinary care the youngster has already received. Many organizations and breeders make the effort to give puppies and kittens the necessary treatments in their earliest weeks of life, before they're ready to go home with new owners. However, you should remember that those steps are only the beginning—it's up to you to continue your pet's health care.

Follow these tips to ensure that your pet's health stays on track for life.

• Fix at four. Spaying and neutering are an essential part of responsible pet ownership. However, even pet parents who know how important the procedure is might not be aware of how early a pet can start reproducing. Because kittens can get pregnant as early as 4 months and puppies at 6 months, Best Friends Animal Society urges pet owners to keep the principle of "fix at four" in mind. That means, in most cases, that you should spay or neuter at 4 months.

You should always consult with your veterinarian, but if that seems young, keep in mind that, depending on the individual animal, it can be safe to fix at that age, and that younger pets can bounce back from the surgery sooner. Even if your pet is male, fixing is just as important, as he might be the cause of an accidental litter - and as many as half of the 70,000 puppies and kittens born every day are accidents, according to Best Friends Animal Society. For more details about spaying and neutering, and to find resources for having your pet fixed, visit www.fixatfour.com.

• Vaccinate regularly. Between 6 and 16 weeks of age, pets need

a regular schedule of vaccinations. For dogs, vaccines for distemper, hepatitis, parainfluenza and parvovirus will likely be recommended by veterinarians; shots will typically be administered in three rounds, at 6-8 weeks, 10-12 weeks and 14-16 weeks. For cats, shots will generally include panleukopenia, rhinotracheitis and calcivirus and perhaps feline leukemia, depending on your vet's recommendations. Some of those are part of a combination vaccine given at 6-7 weeks, 10 weeks, 13 weeks and 16-19 weeks. Rabies vaccinations are also essential for both cats and dogs, and should be given regularly throughout your pet's lifetime.

• Keep up with preventive care. In addition to vaccines, you need to protect your pet from other threats to their health. Some of the most common concerns are ticks, fleas and worms. For both kittens and puppies, you can start fighting heartworm early, by beginning a program of heartworm medication at 6 weeks. If your puppy is older than 7 months and you're not sure whether he's been given heartworm medication in the past, you should have him tested before you start any prevention measures. Other worms, such as roundworms, whipworms and hookworms, can cause diarrhea and growth delays in your pet and are transmissible to humans. Luckily, they are fairly easy to keep in check with a regular deworming treatment

Keeping your pet free of fleas and ticks will make his life more comfortable and also help prevent diseases, such as Lyme disease. Combined flea and tick prevention medications make it easy to prevent both types of pests in one step. Some popular topical preventive treatments can be used on puppies and kittens as young as 8 weeks.

Owning a pet can be one of life's greatest joys, providing you with a best friend and a constant companion. Make sure that you repay your pet's loyalty by caring for him from the start and maintaining a healthy lifestyle that you can both benefit from.

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Popular mint

PUZZLES & GAMES

CROSSWORD

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"To reiterate ..."

Notable Nixon

gesture Jenny Fields's son, in a 1978 best-seller Talked up Certain dieter's

concern Go (for) **Objects** Glassy-eyed one

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6 Airport offering 7 Succulent genus 8 Cargo carrier

9 Summer abroad Good thing to learn

11 Duck in the Eurasian taiga

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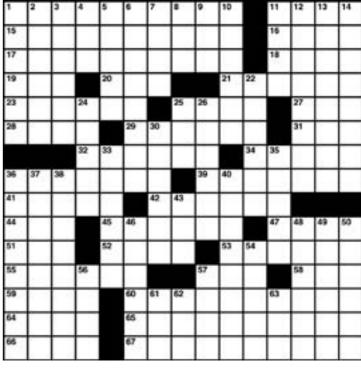
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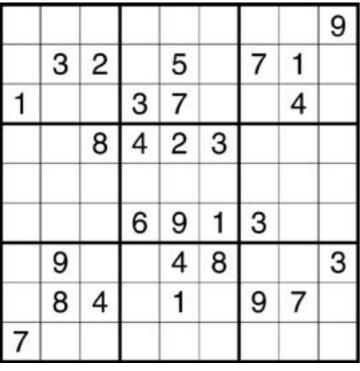
56

Refrain from singing? "Bring __!"

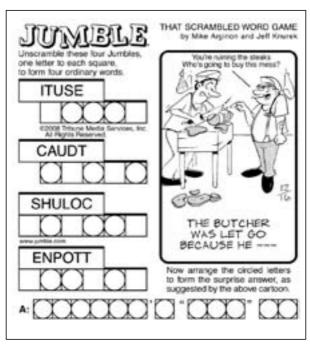
Tudor widow 57 See 43-Down 61

Gp. for teachers

Emulate Sir Mix-A-Lot © 2012 Tribune Media Services, Inc.



SUDOKU: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through 9 with no repeats. © 2011 Tribune Media Services, Inc.





Answers to all puzzles on page 34.

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KAW VALLEY SENIOR MONTHLY June 2012 • 33

PUZZLES & GAMES

BRIDGE

French panache

By Tannah Hirsch

Tribune Media Services

North-South vulnerable. South deals.

NORTH ♠-Q J 10 9 **▼**-A J 5 ♦-Q83 **\$-1094 WEST EAST ♠**-63 **♠**-A K 7 4 **♥-8643 ♥**-Q 10 9 7 **♦-10754** ♦-J 2 ♣-A J 2 **4**-8 7 5 **SOUTH ♦-852 ♥-**K 2 ♦-AK96

The bidding: SOUTH WEST NORTH **EAST** 1NT **Pass** 3NT Pass **Pass** Pass

♣-K Q 6 3

Opening lead: Six of ♥

When this deal was played in the Cavendish Pairs event, most Souths went down at three no trump. France's Alain Levy was one of the few to succeed.

The French pair wasted no time in the auction. With a flat hand, North saw no need to probe for a major-suit fit and raised partner's opening one no trump to game.

West led second best in hearts to

with no honor card. South played low from dummy and captured East's nine with the king. A spade to the nine was allowed to hold and the continuation lost to the king. The seven of clubs was returned, covered by the king and ducked by West. Declarer reverted to spades. West discarded a heart as East won and returned a club, ducked by South and taken by West with the jack. Another heart was returned, taken by the ace, bringing about this ending:

> **♠**-Q **v**-J ♦-Q83 **\$**-10 **♥-**O 10 ◆-10 7 5 4 ♦-J 2 *****-8 ♦-A K 9 6 **♣**-K 6

the ten into South's A-9 tenace.

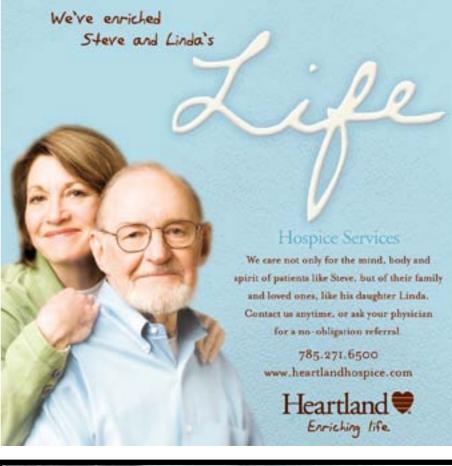
- Tannah Hirsch welcomes readers' responses sent in care of this

show a four-card or longer holding

On the queen of spades declarer let go his low club and West was forced to part with his only safe exit, the eight of hearts. Declarer now finished in style. He cashed the queen of diamonds, led a diamond to the king and threw West in with the ace of clubs. Down to nothing but diamonds, West had to surrender the last two tricks to declarer by leading a diamond from

newspaper or to Tribune Media Services Inc., 2010 Westridge Drive, Irving, TX 75038. E-mail responses may be sent to gorenbridge@aol. com.

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KAW VALLEY SENIOR MONTHLY

This Father's Day give dad some extra help

By Norm Franker

Social Security District Manager in

You can probably think of a number of times when you asked your dad for a little extra help. Now, with Father's Day right around the corner, is the perfect time to offer a little extra help for Dad. People across the nation are helping their dads save nearly \$4,000 a year on the cost of Medicare prescription drugs. You can help your dad too — and it won't cost you a dime.

The high cost of prescription medication can be a burden on fathers (or anyone) who have limited income and resources. But there is Extra Help — available through Social Security — that could pay part of his monthly premiums, annual deductibles, and prescription co-payments. That Extra Help is estimated to be worth about \$4,000 a year.

To figure out whether your father is eligible, Social Security needs to know his income and the value of his savings, investments, and real estate (other than the home he lives in). To qualify for the Extra Help, he must be enrolled in Medicare and have:

• Income limited to \$16,755 for an individual or \$22,695 for a married couple living together. Even if his annual income is higher, he still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where income may be higher include if he or his spouse:

- —Support other family members who live with them;
 - —Have earnings from work; or
 - —Live in Alaska or Hawaii.
- Resources limited to \$13,070 for an individual or \$26,120 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count his house and a car (if he has one) as resources.

Social Security has an easy-to-use online application that you can help complete for your dad. You can find it at www.socialsecurity.gov/prescriptionhelp. To apply by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to the nearest Social Security office.

To learn more about the Medicare prescription drug plans and special enrollment periods, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Think of all the times you've asked Dad for some extra help. This extra help he can use year-round — a savings of up to \$4,000 a year on his

Father's Day, give your dad a little Medicare prescription drugs through Extra Help available from Social Security.

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SUDOKU SOLUTION

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JUMBLE ANSWERS

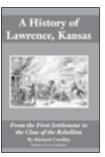
Jumbles: SUITE DUCAT SLOUCH **POTENT**

Answer: The butcher was let go because he -- COULDN'T "CUT" IT © 2012 Tribune Media Services, Inc.



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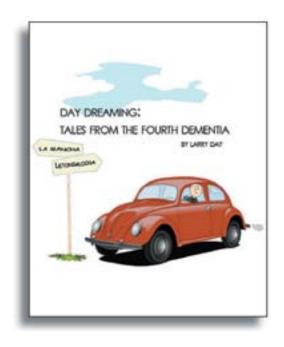
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