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## INSIDE

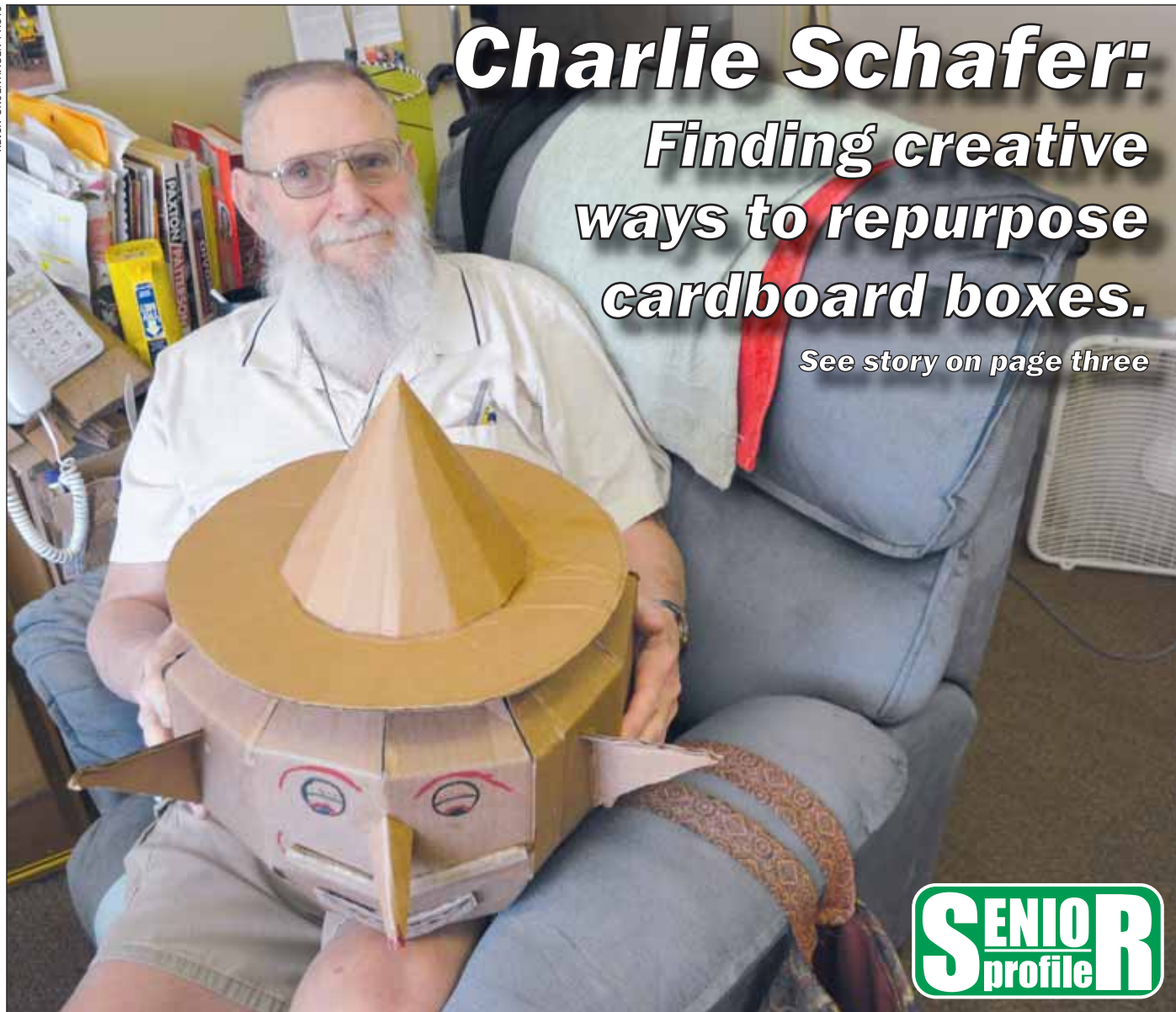


KEVIN GROENHAGEN PHOTO

Hermes Healthcare's goal is to provide patients with the information, tools, and treatments they need to achieve long-term relief from foot-related pain and discomfort. - page 6

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**Charlie Schafer:**  
*Finding creative ways to repurpose cardboard boxes.*

See story on page three



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# Schafer finds creative ways to recycle cardboard

By Kevin Groenhagen

When most people see an empty cardboard box, they see something they need to put in the recycling bin. Charlie Schafer also sees something he can recycle. However, he envisions, among other items, an iPad holder, a smartphone holder, or a coffee cup holder for his wheelchair.

Charlie, a Wellsville Health & Rehab resident, started making items out of cardboard after an incident with his iPad tablet computer.

"I was using my iPad to watch my youngest grandson playing football and I had the iPad on my lap," Charlie said. "I accidentally touched the screen and he disappeared. I pushed my panic button to have one of the aides come in to get my grandson back on the screen. So, I made an iPad holder out of cardboard so I could hold the iPad on my lap and not accidentally touch the screen."

That was cardboard project number one. As of mid-October, Charlie had made 124 items out of cardboard, including more than 90 iPad and smartphone holders. He has orders for several more.

"The kids just love the smartphone holders," Charlie said. "I tell them that as long as I'm alive, they're guaranteed."

Charlie keeps a record of all of his projects and who he gave them to. He finished item 112, a well-constructed box, in August.

"I made this box for our town meetings," he said. "It includes a gavel to call the meetings to order."

The gavel is heavier than one might expect for one made out of cardboard. In fact, it looks and feels like a wooden gavel. Why is it so heavy?

"Glue, glue, and glue," he said.

According to Charlie, he has used more than five gallons of glue while

KEVIN GROENHAGEN PHOTO



Schafer models a mask he made for himself to wear for Halloween.

■ CONTINUED ON PAGE FOUR

Kaw Valley  
**SeniorMonthly**

**Kevin L. Groenhagen**  
Editor and Publisher

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# Charlie Schafer

■ CONTINUED FROM PAGE THREE

constructing his projects.

Fortunately for Charlie, he has a steady supply of cardboard at Wells-ville Health & Rehab.

“They deliver supplies here on Tuesdays, so they have quite a few boxes,” he said. “I grab one or two of them. If I run out of cardboard, I’m kind of like a kid without a pacifier.”

As a child, Charlie lived on an 80-acre farm located southwest of Fulton, Kansas. When he was in first grade, he attended a one-room school house named Fish Creek. In 1945, his family moved to Fort Scott, where he went to grade school, junior high, high school, and junior college.

According to Charlie, he didn’t date anyone while he was in high school. He had other interests, including riding his 1935 Harley Davidson motorcycle.

“I paid \$25 for that motorcycle when I was a junior in high school,” he said while pointing to a photo of him on his Harley. “Can you imagine how much

that would be worth today?”

Charlie’s interests shifted when he was in junior college.

“The faculty at the junior college was putting on a hamburger/hot dog fry for the students so we could get to know one another,” he said. “This little girl from Parker came down with her friend. She and her friend were on one side of the table and I was on the other side of the table with my friend. I saw her and it was love at first sight. I told her later that she didn’t know it, but she was hooked.”

Charlie and Rosalie Stites, a Parker High School graduate, started dating. In addition, during his sophomore year at the junior college, Charlie got to substitute for his shop teacher.

“I didn’t know what in the world I was going to do,” he said. “I had no idea. But while substituting for my shop teacher, I said, ‘Hey, I like this.’”

By this time, Charlie and Rosalie’s relationship had become serious.

“She was working in the business office at the Osawatomie State Hospital,” Charlie said. “She said, ‘I’ll put you through school.’”

Charlie and Rosalie got married in 1959 and moved in with her parents for a while. Charlie wanted to attend Pittsburg State University.

“Rosalie had not applied at the school for a job, but somehow they got her phone number and called her at home” Charlie said. “So, we hustled down there and found a house half a block from the school. The rent was \$25 a month. She put me through school. She got her PHT—‘put hubby through.’”

While at Pittsburg State University, Charlie earned a bachelor’s degree in industrial arts and a master’s degree in industrial education. He also minored in art and served eight years in the Kansas National Guard.

In 1962, Charlie started his first teaching job at Miami R-1 School District in Amoret and Amsterdam, just on the other side of the border in Missouri. He spent six years teaching woodshop, drafting, welding, and foundry classes.

“I learned more during the first year of teaching than I did during my years at Pittsburg,” he said. “It was more or less on-the-job training.”

Charlie and Rosalie then moved

to Richmond, Kansas, where Charlie taught at Central Heights Junior High School for five years. After that, he taught at Southern Coffey County High School in LeRoy for 26 years. He taught general shop for each of the four grades. He also taught small-engine testing and leatherworking.

“I’d even have the kids bring their pistols to school so they could make leather holsters,” Charlie said. “I’d tell

■ CONTINUED ON PAGE FIVE

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# Charlie Schafer

■ CONTINUED FROM PAGE THREE

them to leave their clips and cylinders at home so they couldn't fire their pistols. Nowadays, they can't do that."

After 37 years as a teacher, Charlie retired in 1999. Rosalie, who started working in the kitchen at the Oak Haven Nursing Home in Richmond in 1973, retired in 2002.

Charlie has a photo on his wall that includes him and Rosalie, their sons David and Dan, and their sons' families. A neighbor took the photo in late 2018.

"I told my older boy, David, that I wanted a picture of the family," Charlie said. "So, a neighbor lady took David's smartphone and took that picture. Four months later, my wife was gone. That's a million-dollar picture."

Charlie and Rosalie moved from Richmond to Wellsville Health & Rehab on April 12, 2019, because of her health. Rosalie passed away on April 28, 2019, just before the Schafers' 60<sup>th</sup> wedding anniversary. Then



KEVIN GROENHAGEN PHOTOS



**Left:** Schafer holds a box he made to hold a gavel to use at town meetings at Wellsville Health & Rehab.

**Right:** "Glue, glue, and more glue" makes the cardboard gavel almost as heavy as a wooden one.

the COVID lockdowns began. Like millions of retirement community residents throughout the United States, Charlie was unable to see his family in person. Fortunately, his cardboard proj-

ects kept him busy. His projects demonstrate that individuals can continue to have hobbies and work on projects even while leaving in retirement communities.

Charlie wanted to share his philosophy on life with *Senior Monthly* readers:

"Always keep a smile on your face and a song in your heart," he said.

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# Put your feet in Hermes Healthcare's hands

By Billie David

Considering that each of your feet has 26 bones and 33 joints, and that the total of 52 foot bones makes up about 25 percent of the number of bones in your body, it is no wonder that Leonardo da Vinci observed that "the human foot is a masterpiece of engineering and a work of art."

In light of this and the fact that your feet not only help you get around but often show the first symptoms of diseases such as peripheral artery disease, hypertension, diabetes and diabetic neuropathy, high cholesterol, high blood pressure and degenerative joint

disease, a person would do well to take good care of them.

That's where Hermes Healthcare PA can help. Based in Wichita, it was started by owner and nurse practitioner Jayne Hermes. During her more than 30 years in the nursing field in the Wichita area, foot care became an important part of her practice. In 2015, Harris Healthcare went out of business, prompting her to open Hermes Healthcare, which provides both primary care and foot care.

Since then, she has opened over 75 satellite locations, starting in the Wich-

ita area and branching out throughout central and western Kansas and recently reaching out to the northeastern Kansas area.

Each satellite office consists of a nurse practitioner, who oversees two or more nurses and has a collaborative agreement with a physician to whom they can refer patients when they detect health-threatening conditions such as diabetes and vascular disease.

Nurse practitioner Alissa O'Neill oversees the brand-new satellite office in the Topeka/Lawrence/Kansas City

area. Having been a nurse practitioner for nine years, O'Neill has had experience with hospice care and cardiovascular disease and recognizes the importance of early diagnosis and treatment.

"I'm passionate about education, taking care of ourselves so it doesn't progress," she said.

Instead of having an office that patients go to for care, Hermes Healthcare goes to where the patients are, including senior living situations, assisted living facilities, and local senior centers. They will also schedule appointments at the patient's home.

■ CONTINUED ON PAGE SEVEN



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# Hermes

■ CONTINUED FROM PAGE SIX

“Each patient is given 35 minutes,” O’Neill said. “That allows us to have that extra time as well, so we feel that we don’t have to rush through.”

In addition to tending to basic foot services such as callus removal, treatment for ingrown toenails, freezing plantar warts, toe fungus treatment, preventative care and wound care, the nurses watch for other areas of health-care that the foot examination reveals as needing addressing.

“Some of them don’t know they have a risk factor for cardiovascular disease, such as diabetes, high blood pressure, high cholesterol, overweight, a history of smoking, or burning or aching pain in their legs,” O’Neill said.

In cases where the more serious conditions such as cardiovascular disease is suspected, the patient can be administered a test to obtain accurate information on blood flow.

“If it is significant enough, we can refer them to the collaborative doctor, and if we need to do interventions, we can jump on that and potentially save someone from losing a limb,” O’Neill said, adding that they also keep an eye on the color of the patient’s skin, take their pulse, and watch for progressively worsening conditions.

“Any senior can go to the Senior Center for foot care,” O’Neill said, “and we see younger ages as well. There’s a place on our website (hermeshealthcarepa.com) to fill out information, and we will reach out to you and get you on our schedule. Or we could do a home visit. That’s an option as well.”

When making appointments, however, it is important to remember that Medicare will only cover a foot-care visit every 63 days, so if someone wants to go more often, to have their toenails clipped, for example, they will need to either pay out of pocket or, if they have other insurance such as a Medicare Advantage plan that provides for more frequent visits, they may be charged a copay.

“Most of our patients really enjoy

coming to our clinic,” O’Neill said. “It is one-on-one, and we talk to them, ask how they are doing, check for depression, be their safety net, and we are able to pass on that information to their primary care physician. It gives them someone to talk to and mitigate life’s problems.”

During the session, the nurses use a product to clean the toenails and the debris under them, clip the toenails—“Long toenails are breeding places for bacteria,” O’Neill said—and then they end the session with a massage with lotion.

“We believe that strong, healthy feet help you live a full and healthy life,” O’Neill said. “You have noth-

ing to lose. Come on down. You may have a callus we can help cushion or we can give advice on shoe fitting. We can give education on basic foot care, such as athlete’s foot, and how to use vinegar and Vicks VapoRub for fungus instead of taking some medicine that

can be harmful to the body. The nurses have done this for quite a while and have a plethora of information, and they really care.”

For more information about Hermes Healthcare PA, visit hermeshealthcarepa.com or call 316-260-4110.

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# New Lawrence company helps people navigate healthcare

Sunflower Health Advocates is a new private-pay service that helps clients and families better understand and navigate the healthcare system.

Founder and owner Jill Ice, M.S.N., R.N., is a professional health advocate/navigator who has been a nurse for more than 30 years. During her nursing career, she served for several years in a role that gives her knowledge of functions that are key to providing safe, high-quality care. Additionally, she has personal experience navigating the healthcare system.

"I know firsthand how difficult the health journey can be, and I believe everyone deserves safe and effective healthcare," Ice said. "I am dedicated to meeting the needs of patients and their family members, as well as their physicians, nurses and therapists. Promoting good communication between clients and their care providers will help achieve the best possible outcomes for their care."

Clients are those who are facing a difficult or complex diagnosis, those who are managing care for a family member, or those otherwise overwhelmed with a health challenge. Sunflower Health Advocates provides a variety of services tailored for each client. Services may include reviewing medical records, helping make sense of medical information, organizing medications, developing a list of important questions for a patient to ask their care providers, researching options for treatment and community resources, and more.

Sunflower Health Advocates does not provide hands-on care or transportation, although accompanying patients to doctors' appointments is in the scope of services offered.

"It is important to note that I am not positioned between my clients and their providers," Ice said. "Rather, I am here more as a bridge to be sure my client understands the explanations and advice they have been given. At no time do I make decisions for my clients. My role is to help them make their own decisions, ensuring that they have the input they need to do so."

Ice went into nursing to help patients get the best care and the support they deserve. She earned her bachelor's degree in nursing in 1986 and a master's degree in nursing in 2017. Her master's program focused on lead-

ership methods that push constant improvement in health outcomes while stressing the importance of balancing productivity and quality of care.

"When facing any health challenge, it's easy to be overwhelmed. I recognize that during most patients' journey they are vulnerable and unable to speak for them-

selves. As a patient advocate, I can ensure that my clients have a voice in their care and the knowledge they need to make informed decisions," Ice said. "With less stress they can focus instead on healing."

For more information, see [sunflowerhealthadvocates.com](http://sunflowerhealthadvocates.com) or call (785) 813-1414.



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## HEALTH &amp; WELLNESS

# Collagen peptides

Collagen peptides have come into focus during the recent months as it seems everyone is taking this supplement. What exactly are collagen peptides? What are collagen peptides used for? Who should take collagen peptides?

Collagen is an abundant protein in our human body. Collagen makes up a



*Dr.  
Deena  
Beneda*

major component of connective tissues in the tendons, the ligaments, the skin, and the muscles. Collagen is extremely important for many vital body functions, including strengthening your bones, muscles, and skin.

If you decide to take a collagen supplement, look for the one that is hydrolyzed, which means that collagen has been broken down into small peptides that are easier for the body to digest and absorb.

Consuming collagen can have many health benefits. Some of the benefits of collagen include helping to repair damaged skin, improving skin elasticity, and reducing skin dryness by hydrating the skin. Collagen peptides can improve brittle nails and damaged hair. Collagen helps maintain the integrity of your cartilage, which is the rubber-like tissue that protects your joints. Studies have found that collagen pep-

tides improve the symptoms of osteoarthritis, osteoporosis, and rheumatoid arthritis by reducing the pain in joints.

Your bones are mostly made up of collagen, which gives them strength and structure. Just as the collagen in your body deteriorates as you get older, so does bone mass. Collagen peptides improve bone density by increasing bone strength, which can potentially limit risk of injury and bone fractures.

Research also shows that collagen peptides may improve gut health, improve immune system, boost metabolism, which helps with weight loss and fatigue, and improves heart and brain health.

Collagen peptides are a soluble supplement derived from marine, bovine, porcine, or chicken protein. These peptides are rich in type I collagen and are therefore good for skin, bone, and joint health. Most peptides are flavorless. The peptides dissolve easily in hot or cold liquid.

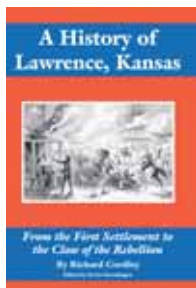
Currently, there are not many known risks associated with taking collagen supplements. However, all supplements are not created equal. Some over the counter forms of collagen are made from food allergens, such as fish, shellfish, and eggs. The bottom line is taking collagen is associated with a number of health benefits and very few known risks. However, always check with your health care provider if a supplement is the right choice for you.

- Dr. Deena Beneda, N.D., is a Naturopathic Doctor practicing at Natural Medical Care in Lawrence. She can be reached at 785-749-2255.

## The History of Lawrence, Kansas

by Richard Cordley

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Shoulder replacement is one of the most successful orthopedic surgical procedures today, and it is commonly performed. In fact, 258 of every 100,000 people living in the U.S. have a replaced shoulder.

Shoulder replacement can be performed with anatomic or reverse implants. Prostheses implanted for anatomic replacement have the same shape as the bones of the human shoulder. In reverse replacement, the geometry of the joint is reversed. The round prosthesis is implanted on the socket side, and the bone in the arm, or humerus, receives a prosthesis with a dish-like plastic liner.

A reverse replacement is generally favored for shoulders with a torn rotator cuff or advanced bone loss, but many

other factors need to be considered for implant selection. Mayo Clinic surgeons have gained significant insight to understand when it is better for you to undergo anatomic or a reverse shoulder arthroplasty, a procedure to restore the function of a joint by switching the natural position of the shoulder ball and socket.

Also, not all implants available for replacement are the same. Certain manufacturers have perfected prosthesis design to use high-quality materials for different types of procedures. So, it is important to discuss the details of the shoulder replacement procedure with your surgeon and learn about the pros and cons of different styles and prosthetic materials to ensure the best outcome to fit your needs.

A major advance in the field is the use of individualized planning and execution for shoulder replacement. Mayo Clinic surgeons use cutting-edge software to upload your CT scan in a program that allows your surgery to be planned virtually. Preoperative planning software ensures that you get the implants that best fit your shoulder, and in the position that provides the best motion and muscle function for you. In addition, the plan can be perfectly executed in the operating room with the use of plastic or metal guides specifically manufactured for each patient

using 3D printing technology. Some Mayo Clinic surgeons also are using holographic mixed reality visualization to perform surgeries, and robotic shoulder replacement is around the corner.

In the past, shoulder surgery could be a somewhat painful procedure. That is not the case anymore. Most people who undergo shoulder replacement at Mayo Clinic can go home the same day of surgery thanks to advances in outpatient procedures.

Intimate collaboration between surgeons and anesthesiologists allows for a comfortable experience. Prior to surgery, local anesthetics are injected around the nerves to block any feeling from the shoulder to the brain. These nerve blocks can stay in place through a catheter for two days. By then, pain can be controlled without resorting to narcotics. Also, Mayo Clinic provides dedicated, individualized physical therapy sessions for all patients prior to surgery.

When you leave the hospital, you and your family will know exactly what to do to optimize your recovery. If you live far away and returning for follow-up appointments is inconvenient, telemedicine appointments enable you to receive personalized, high-quality care in the comfort of your home right from your smartphone.

The availability of anatomic and reverse prostheses; personalized tools to plan and perform your surgery, including robotic surgery soon; and the use of cutting-edge implants allows many patients to return to the practice of sports and other activities they wish to do.

Mayo Clinic is geared to cure disease, connect with patients and transform health care. Shoulder replacement at Mayo Clinic is a prime example of

these goals. Your pain will be gone, you will return to a high level of function, and the procedure will be relatively comfortable while performed with sophisticated techniques and tools. After surgery, Mayo Clinic health care providers can see you in Rochester or in the comfort of your home.

Although no one wants surgery, if you need a shoulder replacement, Mayo Clinic can offer you a good pathway to a successful recovery. -- Joaquin Sanchez-Sotelo, M.D., Ph.D., Division of Shoulder and Elbow Surgery, Department of Orthopedic Surgery, Mayo Clinic, Rochester, Minnesota

- *Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. E-mail a question to MayoClinicQ&A@mayo.edu. For more information, visit www.mayoclinic.org.*

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## HEALTH &amp; WELLNESS

# OrthoKansas: It's not just about broken bones

By Autumn Bishop

LMH Health

When you've got a broken bone, it makes sense that you might receive a referral to an orthopedic surgeon. But if you've got knee, hip or shoulder pain, swelling or other musculoskeletal (MSK) conditions, turn to the providers at OrthoKansas—a regional destination for progressive, multidisciplinary orthopedic and sports medicine care—for help.



“OrthoKansas is a multidisciplinary clinic that specializes in treating the breadth of MSK conditions,” said sports medicine physician Dr. Stephan Prô. “While we certainly treat broken bones, we also provide care for patients with other muscle or tendon issues.”

Our orthopedic and sports medicine providers treat a variety of MSK issues, including:

- Pain – joint, muscle, tendons, ligaments, cartilage
- Arthritis
- Carpal tunnel syndrome
- Cubital tunnel syndrome
- Dislocation
- Joint replacement
- Limited range of motion
- Muscle and tendon injuries, including ACL, MCL and Achilles injuries
- Osteoporosis

“Our providers have the knowledge and skills to address and care for many orthopedic, joint and muscle conditions for patients of all ages and abilities, from infant and pediatric injuries to end-stage active people and everything in between,” said orthopedic surgeon Dr. Adam Goodyear. “You’ll receive personalized, comprehensive care close

to home, from providers you trust. We provide convenient care – from medical care to imaging and therapy – all in a one-stop shop.”

## Tell me about my first visit

If over-the-counter medications such as Advil or Aleve or rest, ice, compression and elevation (RICE) haven’t alleviated your symptoms, Dr. Prô said that it’s probably time to seek medical help.

“If you have a joint or muscle condition that isn’t improving, it’s always appropriate to contact us for care. OrthoKansas has a number of providers that can provide evaluation for any MSK condition,” he said.

Doing a little prep work for your visit with one of the OrthoKansas orthopedic or sports medicine providers will help ensure that your appointment goes smoothly. Here are some things you can do:

- If you’ve seen healthcare providers that aren’t affiliated with LMH Health, make sure that your prior medical records or imaging are available. Contact your previous providers to provide authorization to release your information.
- Write down your injury history and share that during your appointment.
- Evaluate your pain so you can share where and how frequently it occurs and what aggravates the injury.

“The biggest thing you can do is to be patient, especially if there’s any wait time before we can see you in the clinic, as we sometimes have to wait for swelling to go down before treatment,” emphasized Dr. Goodyear. “We want to take care of every patient’s complaints and problems and we’ll do it in the timeliest manner possible.”

At their first appointment, patients who turn to OrthoKansas for evaluation and treatment can expect to undergo a thorough examination and X-rays or other imaging, even if they’ve been done before. LMH Health partners with the MSK-trained radiologists at Radiologic Professional Services. You

can count on their expertise and experience with the subtleties of this imaging to find the intricacies of MSK-related disease.

The advanced imaging center at the LMH Health West Campus provides accurate, same-day results from specialized orthopedic imaging units with advanced 3D viewing capabilities. This includes access to higher resolution imaging using the first 3 Tesla MRI in the area. This technology allows patients to get clearer images close to home, without having to drive to Kansas City or Topeka.

The West Campus also boasts 3D technology that’s not found anywhere else in the region - Robotic Advanced X-ray (RAX). This technology is used by NFL teams including the Dallas Cowboys.

## A variety of options for treatment

Once x-rays and the exam are complete, the team will sit down with you to discuss treatment recommendations and options.

“Treatment plans are patient-driven, meaning that we provide you with information, but it’s a shared decision-making process between the patient and provider. We won’t dictate what your process is going to be,” said Dr. Goodyear.

Surgery isn’t always the first approach to care at OrthoKansas. Depending on your history and examination, your doctor may recommend conservative treatment options before discussing surgical options.

“We might recommend non-surgical treatments like taking a course of anti-inflammatory medications, injections or physical therapy (PT) or a combination of these interventions,” Dr. Prô explained. “When you need PT, the teams at LMH Health Therapy Services and OrthoKansas work closely to care for you and tailor a treatment plan to fit your needs. Our multidisciplinary approach gives us the ability to treat most orthopedic injuries and conditions in house, closer to where our patients live and play.”

If medication and/or therapy don’t relieve pain and improve function, you may need surgery to repair your injury. Dr. Goodyear knows you’re in great hands at OrthoKansas.

“Every one of our surgeons is either

fellowship-trained or has vast experience due to their years of practice. We cover almost any MSK surgery you can think of, with the exception of tumor or soft tissue sarcoma surgeries,” he said. “If you need care outside the scope of our expertise, we’ll use our relationships with other providers to get you where you need to be.”

## Providing care throughout the region

“OrthoKansas is more than just a clinic at the West Campus. Patients across the region benefit from quicker access to care through our partnerships with Newman Regional Health in Emporia, F.W. Huston Medical Center in Winchester and Holton Community Hospital,” Dr. Goodyear said.

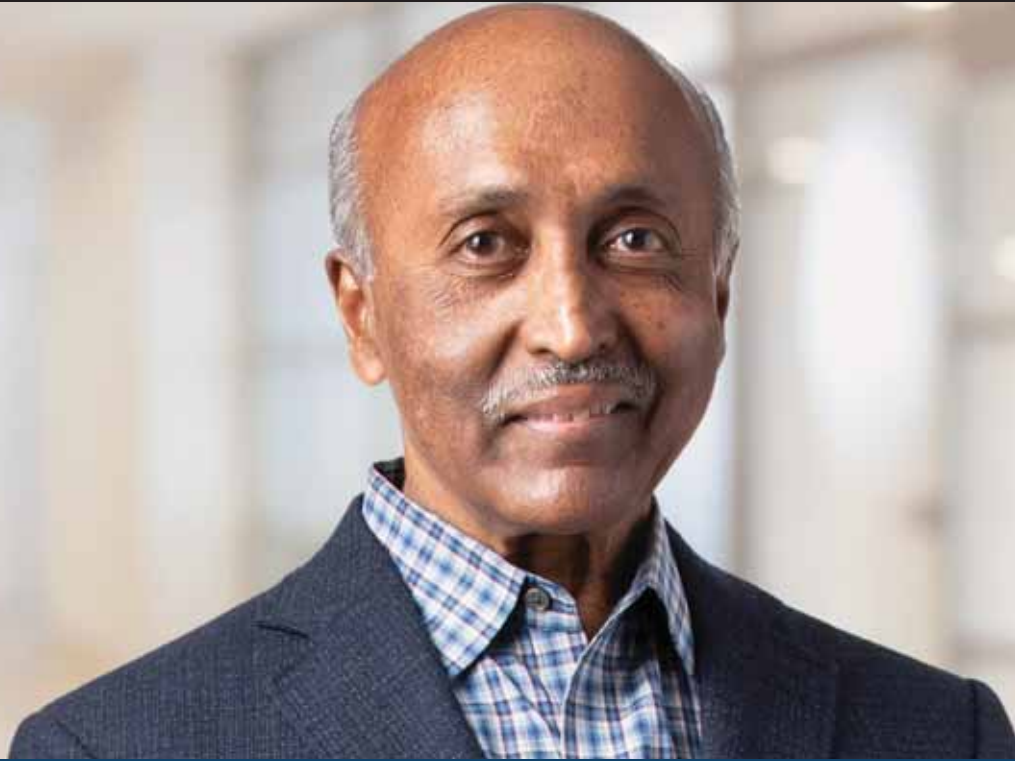
Student-athletes at the collegiate level and high school levels benefit from these relationships as well. We care for athletes at the University of Kansas through our partnership with Kansas Team Health, along with providers from the University of Kansas Health System. OrthoKansas is also the official sports medicine provider for Baker University Athletics and the preferred orthopedic partner of Emporia State University Athletics.

OrthoKansas athletic trainers are integrated into regional high schools to provide orthopedic care for high school student-athletes. We provide trainers in Baldwin City, Basehor-Linwood, Bishop Seabury, Eudora, Lawrence, McLouth, Perry-Lecompton and Tonganoxie.

Whether it’s an acute injury, chronic injury or an unrelated health condition, the team at OrthoKansas treats the whole person and collaborates with LMH Health specialists to provide comprehensive healthcare services. We have the clinicians, technology and facilities to provide healthcare that’s not only exceptional for a community hospital—it’s among the best anywhere. Give us a call and see how we can help you.



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



## Meet Thomas Kurian, MD, FACC Cardiologist

Thomas Kurian, MD, FACC, earned his medical degree from Seth G.S. Medical College & King Edward Memorial Hospital in Bombay, India. He completed his residency in internal medicine and completed an adult cardiology fellowship at Henry Ford Hospital in Detroit, MI. He also completed an interventional cardiology fellowship and a nuclear cardiology preceptorship.

Dr. Kurian wants his patients to know that he will work hard to find answers, research and treatments for his patients to have an accurate diagnosis and give proper care. He is board certified in internal medicine, cardiovascular diseases and interventional cardiology. Dr. Kurian is an active fellow of the American College of Cardiology and in his free time, he enjoys being with family, flying kites and being active outdoors.

Learn more about Dr. Kurian at [www.lmh.org/kurian](http://www.lmh.org/kurian)



To schedule an appointment, call **785-505-3636**.  
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*“I enjoy working with my patients and helping them improve. I like to tell my patients when they get down about their condition to lean on these three things: faith, family and friends as their motivation. Use this as inspiration and from there, we will work on prevention, prevention and prevention.”*

A partner for lifelong health



## FINANCIAL FOCUS

# Maximize your charitable giving

The Tuesday after Thanksgiving has become known as Giving Tuesday, when people are encouraged to donate to charitable organizations. If you'd like to take part in this special day, you'll want to maximize the effectiveness and benefits of your charitable gifts.



Derek  
Osborn

So, consider these questions:

- **Is the charity reputable? Does it use its resources wisely?** Most charitable organizations are honest and dedicated to helping their specific causes. But sometimes there are a few "bad apples" in the bunch. These groups aren't necessarily fraudulent (though some are), but they may spend an inordinate amount of their donations on administrative expenses, rather than directing this money to where it's most needed. Fortunately, you don't have to guess about the trustworthiness or the efficiency of a particular group, because you can check on it.

To make sure that a charity is an actual charity—one that is tax-exempt and listed as a 501(c)(3) organization—you can go to [www.irs.gov](http://www.irs.gov), the website of the Internal Revenue Service, and

hit the "Charities & Nonprofits" link. An organization called Charity Navigator ([www.charitynavigator.org](http://www.charitynavigator.org)) tracks charitable groups' financial health and accountability, including how much is spent on administrative and fundraising costs. Generally speaking, a charitable group that dedicates more than about 30% to 35% of its total costs to administration and fundraising expenses might be considered somewhat inefficient, though you'd want to evaluate each charity individually, since extenuating circumstances can occur. Keep in mind, though, that smaller charities may not have the same resources as a national organization to provide the reporting necessary for Charity Navigator.

- **Will my employer match my contribution?** You can make your charitable gift go a lot further if your employer matches it. Typically, companies match donations at a 1:1 ratio, but some will match at 2:1 or even higher. Check with your human resources department about your company's policy on charitable matches.

- **Are my charitable gifts tax deductible?** A few years ago, Congress significantly raised the standard deduction, which, for the 2021 tax year, is now \$12,550 for single taxpayers, \$25,100 for joint filers and \$18,800 for heads of household. As a result of this increase, many people no longer itemize and thus have less financial incentive to make charitable contributions.

If you still do itemize and you're

thinking of making charitable gifts, you generally have a choice between giving cash and another asset such as stocks. Each type of gift could earn you a tax deduction, but a gift of appreciated stocks could be more beneficial because you may also be avoiding the capital gains tax you might incur if you eventually sold the stocks. You should consult with your tax advisor and the charity (not all accept investments) before making the cash-versus-stock decision.

Even if you don't itemize, you could still get a tax benefit from making a charitable contribution. That's because Congress has extended part of the COVID-19-related legislation that allows taxpayers to claim charitable

deductions of \$300 (for single filers) or \$600 (for married couples) if they claim the standard deduction. The charitable donations must be made in cash, not stocks.

Giving Tuesday comes just once a year, but your gifts can have lasting benefits. So, be as generous as you can afford—and enjoy the good feelings that follow.

- Derek Osborn is with Edward Jones, 1311 Wakarusa Drive, Suite 2200, Lawrence. He can be reached at 785-371-1301 or [Derek.Osborn@edwardjones.com](mailto:Derek.Osborn@edwardjones.com). This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.




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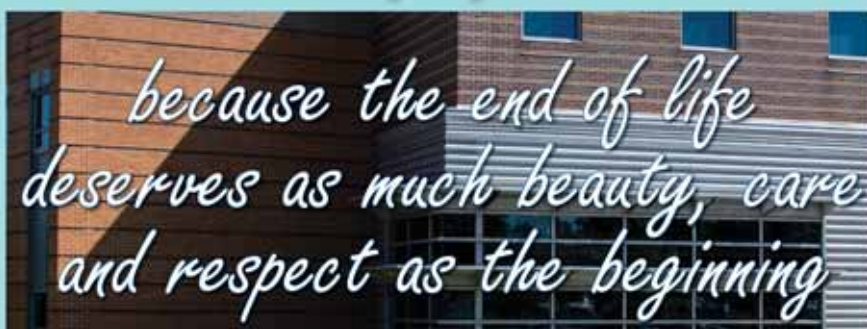
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## JILL ON MONEY

# Fall housing: From boiling over to just hot

The frenzied pace of the housing market has started to abate, but that means that instead of boiling over, the market is just hot. For the first time this year, Existing Home Sales were down from a year ago—1.5% below the August 2020 rate. The year-over-year



Jill  
Schlesinger

comparisons are likely to show drops for the rest of 2021 because activity was elevated in the last four months of 2020.

Although the pace of activity is edging lower, prices continue to remain elevated. The median home price for an existing home in August was \$356,700, up nearly 15% from a year ago. If you can believe it, this data point was seen as a positive, because the pace of annual price growth decelerated from a sizzling 18% in July.

The culprit for high prices is not just demand, but also supply: the number of homes for sale (inventory) is down 13.4% from a year ago. Unsold inventory sits at a 2.6-month supply at the current sales pace. The good news is that

inventory is higher than the record low of 1.9 months, recorded in December 2020, but it is still below what is considered the “normal” range of three to six months.

Until more people are willing to list their homes, many hopeful buyers are turning to newly constructed dwellings. New home sales made up 27% of all single-family homes for sale in August, the largest share since records began in 1982. Builders have been trying to keep up with the demand, especially as the cost of materials has come back to earth. The inventory of new homes has increased to 6.1 months at the current sales rate, but that expanded supply has not kept prices at bay: the median price for a new home stands at \$390,900, a 15% increase from a year ago.

Although mortgage interest rates remain relatively low, these price gains are making a home purchase less affordable. The Federal Reserve Bank of Atlanta has developed a tool, which presents a national view of affordability for the median homeowner. As of July, a typical household would need 32.1% of its income to cover mortgage payments on a median-priced home, the highest share since Nov. 2008.

Compounding the problem is the fact that first time buyers have struggled to compete with those who are armed with cash and no contingencies. The average time for selling

an existing home was 17 days in August, and 87% of all sales took less than a month. And it is not just financing that is making it difficult to enter the market—first-time buyers are also struggling to find lower priced homes. Existing homes that sold under \$250,000 represented just 30% of all transactions in August, down from 44% two years ago. The news is even worse for new homes, where just 28 percent were sold for less than \$300,000, down from 43% two years ago.

Despite the changing market conditions, my advice on purchasing a home remains the same: crunch the numbers. Consider whether buying might preclude you from addressing other important financial issues, like paying down student loans or saving for retirement. Begin your calculations by plugging in mortgage principal and interest, homeowners' insurance, and taxes, upkeep and maintenance (experts suggest 1-3% of the purchase price for, depending on the age of the house and its condition), and closing costs, which can add an average of about \$6,000—or more in some markets. After considering all of this, you may find that renting is more viable for you.

- Jill Schlesinger, CFP, is a CBS News business analyst. A former options trader and CIO of an investment advisory firm, she welcomes comments and questions at askjill@jillonmoney.com. Check her website at www.jillonmoney.com.

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## Are you on Medicare? Medicare Disability? Turning 65 soon?

*Some Medicare Advantage plans actually return, in some cases, up to \$75.00 per month depending on your eligibility.*

### MEETING DATE IN NOVEMBER:

Nov. 9: Lynnmark Mercantile Bakery, Basehor, Kansas, 2 p.m. to 3:30 p.m.

*Facial covering are recommended, social distancing will be observed.*

Please call Willie Dove at 913-909-5866 or email WillieDove3@gmail.com to schedule your meeting time, in-home appointment or virtual meeting.

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# 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 or email [kevin@seniormonthly.net](mailto:kevin@seniormonthly.net). You may also add events on the Kaw Valley Senior Monthly Facebook page.

## ARTS & CRAFTS

### FIRST FRIDAY OF THE MONTH

#### ARTSCONNECT FIRST FRIDAY ARTWALK

During the ArtsConnect First Friday Artwalk, you will find every corner of Topeka filled with art, friends and exciting special events. It's an opportunity to shop local, buy art and see the best that Topeka has to offer. Every month is different - and every business is different, so please check our website at [www.artstopeka.org](http://www.artstopeka.org) for information each month, including an interactive map of First Friday Artwalk businesses and a guide to public art all across Topeka. Free.

TOPEKA, [artstopeka.org/firstfriday](http://artstopeka.org/firstfriday)

### LAST FRIDAY OF THE MONTH 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 the month. See website for participating locations.

LAWRENCE, 785-842-3883  
[unmistakablylawrence.com](http://unmistakablylawrence.com)

## EDUCATION

### SEP 22-NOV 3 (WEDNESDAYS)

#### WHAT'S THE MATTER WITH AMERICAN POLITICS: HOW FAKE NEWS, BLACK WOMEN, COVID-19, PRESIDENTS 45 AND 46, AND PROTESTS MIGHT SHAPE POLITICS IN 2022

Presented by Michele L. Watley. The fall 2021 discussion group series will examine how the political issues, leaders, and events of the past couple years have brought us to our current political climate and explore how these factors will impact the upcoming 2022 election season. The Dole Discussion Groups are made possible by a grant from Newman's Own Foundation. Dole Institute, 2350 Petefish Drive, 4 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900  
[doleinstitute.org/events](http://doleinstitute.org/events)

### NOV 1 NEW TO MEDICARE - ADVICE FOR THOSE ABOUT TO TURN 65

Medicare advice from Jayhawk Area Agency on Aging for those about to turn 65. Topeka and

Shawnee County Public Library, 1515 S.W. 10th Ave., Learning Center, 1 p.m.  
TOPEKA, 785-580-4400  
<https://events.tsopl.org/events>

### NOV 4

#### FT. LEAVENWORTH: VO NGUYEN GIAP AND LE DUAN: VIETNAM'S VICTORS

Between 1945 and 1975, the Democratic Republic of Vietnam fought and won two major conflicts against tremendous odds: one against France and the other against the U.S. and its South Vietnamese ally. The architects of these incredible victories were General Vo Nguyen Giap, the commander of the North Vietnamese Army, and Le Duan, the General Secretary of the Vietnam Worker's Party. Although they both utilized a hybrid politico-military approach that synthesized conventional war, guerrilla warfare, and mass politics, they each pursued a unique variation of communist revolutionary warfare. In this lecture, Martin Clemis will discuss how these men and their theories of war carried the communists to victory in Vietnam, and in doing so, brought the most far-reaching and consequential conflict of the Cold War to a conclusion. Dole Institute, 2350 Petefish Drive, 3 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900  
[doleinstitute.org/events](http://doleinstitute.org/events)

### NOV 4

#### COMPUTERIZED GENEALOGY - VIRTUAL ZOOM CLASS

Get started in genealogy and learn how to build your family tree online. Register to receive the Zoom link. Topeka and Shawnee County Public Library, 10 a.m.

TOPEKA, 785-580-4400  
<https://events.tsopl.org/events>

### NOV 4

#### BEGINNING HISPANIC GENEALOGY WORKSHOP

Genealogy Librarian Sherri Camp will show you how to research your Hispanic heritage. Learn how to build a family tree and get tips on library resources available to help you tell your family's story. Topeka and Shawnee County Public Library, 1515 S.W. 10th Ave., 6 p.m.

TOPEKA, 785-580-4400  
<https://events.tsopl.org/events>

### NOV 4

#### ADOPTIVE GENEALOGY WITH AUTHOR KELLE PARR

Learn about adoptive genealogy with author KelLee Parr and librarian Sherri Camp. Connect with others and learn how the library can help you discover your family story. Attend in-person or by Zoom. Topeka and Shawnee County Public Library, 1515 S.W. 10th Ave., Marvin Auditorium 101BC, 7 p.m.

TOPEKA, 785-580-4400  
<https://events.tsopl.org/events>

### NOV 15

#### MEDICARE PART D DIY

Jayhawk Area Agency on Aging staff will help you navigate the Medicare Part D using your

laptop or one of the library's laptops. Topeka and Shawnee County Public Library, Learning Center, 1 p.m.

TOPEKA, 785-580-4400

### DEC 2

#### FT. LEAVENWORTH: KENNAN AND NITZE: EARLY COLD WAR THEORISTS

Presented by Gates Brown and Dave Mills. Brown and Mills will discuss two of the most influential Cold War theorists George Kennan and Paul Nitze, who were exact opposites in strategy and outlook. Kennan was a realist who believed the U.S. should eliminate its arsenal of nuclear weapons. His guiding philosophy was that an individual or a nation that desired peace should act peacefully, although his opinions on dealing with the U.S.S.R. ironically led to the most aggressive foreign policy in American history. Nitze was a hawk who advocated a more assertive role in foreign affairs, believing that if a nation desired peace, it should prepare for war. More than any other American, Nitze was responsible for the arms race between the two superpowers throughout the Cold War. Dole Institute, 2350 Petefish Drive, 3 p.m. Also available on the Dole Institute's YouTube channel. Free.

LAWRENCE, 785-864-4900  
[doleinstitute.org/events](http://doleinstitute.org/events)

## ENTERTAINMENT

### NOV 19

#### STORY SLAM | INSIDE OUT

Stories told live, MOTH-style, with a new theme each month. Never the same story, or evening, twice. Live music and social hour starting at 7 p.m. — slam starts at 7:30 p.m. Adults, 18+ only. November's Story Slam will take place offsite at Haskell Indian Nation University's Auditorium, E Indian Ave. Free (Encouraged donation \$10).

LAWRENCE, 785-843-2787  
[lawrenceartscenter.org/event/story-slam-on-the-road-again](http://lawrenceartscenter.org/event/story-slam-on-the-road-again)

### NOV 20

#### SYMPHONIC STRINGS!

The wait is over! The Lawrence Community Orchestra returns with a live orchestral performance this fall featuring our string section with music by Holst, Corigliano, and Mendelssohn. Featuring:

- Gustav Holst, "St. Paul's Suite"
- John Corigliano, "Voyage"
- Felix Mendelssohn, "Sinfonia No.7 for Strings in D minor"
- Carlos Gardel Tango, *Por una cabeza*

Plymouth Congregational Church, 925 Vermont St., 7:30 p.m. Fee. Tickets available at the door or at [www.lawrenceorchestra.org](http://www.lawrenceorchestra.org). Masks and social distancing required.

LAWRENCE

## EXHIBITS & SHOWS

### SEP 3-NOV 21

#### LA COMUNIDAD - A COMMUNITY ART EXHIBIT

Community is bigger than geography or family, it's about a shared experience—the shared experience of La Comunidad (The Commu-

nity). From visual to performing arts, murals, paintings, sculpture, dance, music, costumes and lowrider cars, Latino artists in Topeka are flourishing. By mixing cultural traditions with contemporary stories, this group of artists showcases a selection of the depth of talent and vision in the community. Topeka & Shawnee County Public Library, 1515 S.W. 10th Avenue. Free.

TOPEKA, 785-580-4400

### SEP 4-NOV 6

#### ENCOUNTERING JOHN BROWN

A major new exhibit about the radical abolitionist, his fight to end slavery, and the people he met along the way. Watkins Museum of History, 1047 Massachusetts St. Fee.

LAWRENCE, 785-841-4109  
[watkinsmuseum.org/encountering](http://watkinsmuseum.org/encountering)

## FARMERS' MARKETS

### APR 10-NOV 20

#### DOWNTOWN LAWRENCE FARMERS' MARKET (SATURDAYS)

As Kansas' oldest and largest producer market, the Lawrence Farmers' Market offers a festive, bustling atmosphere with the freshest, healthiest food grown within 50 miles of Lawrence. With more than 80 growers, ranchers, bakers, and fine craftspeople, the Lawrence Farmers' Market is the place to go for the freshest and finest quality produce, meat, wine, flowers, plants and baked goods. Saturday Market every Saturday from 7:30-11:30 a.m. at 824 New Hampshire Street.

LAWRENCE, [lawrencefarmersmarket.org](http://lawrencefarmersmarket.org)

## HEALTH & FITNESS

### NOV 18

#### CHAMPSS (CHOOSING HEALTHY APPETIZING MEAL PLAN SOLUTIONS FOR SENIORS)

Jayhawk Area Agency on Aging presents CHAMPSS (Choosing Healthy Appetizing Meal Plan Solutions for Seniors), a nutrition program for older adults age 60+. Join the ever-growing number of older adults 60+ who enjoy the flexibility of dining options that accommodate their active lifestyles. JAAA has partnered with local businesses in Shawnee, Douglas, and Jefferson Counties to offer a dining alternative to congregate meal sites, seven days a week. CHAMPSS participants can visit any participating location and enjoy a delicious, nutritious meal. There are no income guidelines. Space is limited to 35 participants. Reserve your spot today. If you are unable to attend the in-person orientations, view the orientation video at <http://www.jhwwkaa.org/services/nutrition>. Lawrence Public Library, 2 p.m.

LAWRENCE, 785-235-1367

## HOLIDAY EVENTS

### NOV 6

#### LEAVENWORTH HOLIDAY BAZAAR & FLEA MARKET

Presented by Leavenworth Parks & Recreation. An annual event held the first Saturday

■ CONTINUED FROM PAGE 16

in November. Admission is free! Get an early start on Christmas shopping or find that certain "something" at our annual Holiday Bazaar and Flea Market. This event is held at the Riverfront Community Center gym, 123 S. Esplanade, 8 a.m. to 2 p.m. Free admission.  
LEAVENWORTH, 913-682-9201

NOV 22-DEC 4

### FESTIVAL OF TREES

A Topeka tradition for the last 44 years returns in 2021 to help us all ring in the holiday season! SLI's Festival of Trees is more than a fun, family-friendly holiday event - it supports critical supports and services for individuals with intellectual and developmental disabilities. Fairlawn Plaza Shopping Center, 2114 S.W. Chelsea Dr. Free.  
TOPEKA, 785-233-2566

## MEETINGS

MONDAYS

### GRIEF SUPPORT (VIRTUAL)

Join us for an online grief support group. This group is held weekly via Zoom. For more information about this group or to sign up contact our grief and loss department. Midland Care Connection, 4 p.m.  
TOPEKA, 785-232-2044

FIRST WEDNESDAY OF THE MONTH  
CAREGIVER SUPPORT GROUP

Meet with other caregivers in the Baldwin area

who may be struggling with some of the same issues you face while caring for your loved one. This support group is for caregivers of individuals age 60 or older. Baldwin Methodist Church, 704 Eighth St., 1-2 p.m.  
BALDWIN CITY

### THIRD FRIDAY OF THE MONTH CAREGIVER SUPPORT GROUP

Jayhawk Area Agency on Aging, 2910 SW Topeka Blvd., 12-1 p.m.  
TOPEKA, 785-235-1367

NOV 8

### CAREGIVER SUPPORT MEETING

Facilitated by Jayhawk Area Agency on Aging. Being a caregiver can be incredibly stressful. Meet and talk to others in the same situation. For more information call April Maddox at Jayhawk Area Agency. Topeka and Shawnee County Public Library, Hughes Room 205, 3:30 p.m.  
TOPEKA, 785-235-1367

NOV 18

### CAREGIVER SUPPORT MEETING

Facilitated by Jayhawk Area Agency on Aging. Being a caregiver can be incredibly stressful. Meet and talk to others in the same situation. For more information call April Maddox at Jayhawk Area Agency. Topeka and Shawnee County Public Library, Perkins Room 201, 2 p.m.  
TOPEKA, 785-235-1367

## VETERANS DAY

NOV 6

### VETERANS DAY PARADE

Main Street, downtown, 10:45 a.m.-12 p.m.  
OTTAWA, 785-242-9641

NOV 11

### VETERANS DAY PARADE

Presented by Leavenworth County Veterans Day Parade Committee. Event honoring all past and present U.S. Armed Forces personnel for their services. Open to public. No fees to participate or attend parade. Historic Downtown Leavenworth 4th & Cherokee, 10:30 a.m. to 12:30 p.m.

LEAVENWORTH, 816-797-7464  
lvvetsparade.com/index.html

NOV 11

### KANSAS VETERANS VIRTUAL MEMORY WALL VETERANS DAY OPEN HOUSE

Join us for a public open house debut of our Kansas Veterans Virtual Memory Wall. Guests will have opportunities to interact with the virtual exhibit, submit new veteran profiles, and enjoy reflective music while honoring Kansas veterans and their families. Dole Institute, 2350 Petefish Drive, 12-4 p.m. Free.  
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doleinstitute.org/events

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**Description of your services and/or products (up to 75 words)**

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The 2021 Senior Resources Directory is available online at [www.seniormonthly.net/resourcesdirectory2021.pdf](http://www.seniormonthly.net/resourcesdirectory2021.pdf)



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## DOUGLAS COUNTY STORIES

# A Bleeding Kansas Gun

By the staff of the Watkins Museum of History

The current Watkins Museum of History exhibit *Armed With Knowledge: The Scientific Testing of Old Sacramento* is all about a fascinating item of local history: the cannon known as Old Sacramento. In 1871, Thomas Bickerton related his memories of capturing and using the gun in the Bleeding Kansas conflict several years earlier. Here we give some excerpts from Bickerton's account, which is preserved in the Watkins Museum research library.

In August 1856, Bickerton was serving as an artillery captain in the militia defending Lawrence from so-called Border Ruffians. "General" James H. Lane asked him "to go with a company to Franklin, and bring back a cannon that was secreted there. We all met at the old Unitarian church, after dark, and formed our plans." During their subsequent attack on the proslavery settlement, the Lawrence men found their prize under bizarre circumstances:

"It was finally decided to burn them out, as that was the only way to conquer them, and obtain the cannon, the great object of our visit. ... The ruffians, on seeing so great a blaze, supposed the whole house to be on fire, now cried out for quarter. We entered the front door just in time to see our opponents leaving by the back one. We immediately drew away the wagon from the house, and turned it over, and saved both it and the house from destruction. Over the floor of the house were strewn United States muskets in profusion, while in one corner of the room we found the object of our search, dressed up in a lady's dress, with a bonnet, shawl and veil on, all complete, and with muzzle down.

"This was our first introduction to the old 'Sacramento,' which was so named from being taken by a Missouri regiment from the Mexicans, during the Mexican war. ... We found the carriage in the back yard, and I soon got men enough to help mount her, and then putting a pair of Free-State horses

to it, started off for Lawrence. ..."

"After getting started back on our way to Lawrence, Lane thought we had better hide the gun in some corn field. To this I objected, and on making inquiry, I found that Mr. Rice had a cellar in Law-

rence, in which we could secret it for the present. ... [J]ust as day began to dawn the gun was snugly stored in the cellar and the carriage was hidden under the wood-pile. Fearing that we might be betrayed by Mrs. Rice or some one present, I formed the men in line, with Mrs. R. at the head, and swore them not to divulge where the gun was secreted till it was called for by the proper authorities. They all kept their oath just as sacred as they would have done if I had been legally authorized to administer it."

Captain Bickerton had cannon balls cast from the lead type of an antislavery printing office that the Border Ruffians had destroyed on May 21—you could say he planned to quite literally fight the enemy with the power of words! Thomas Bickerton and Old Sacramento experienced further adventures during the thrilling days of Bleeding Kansas. You can learn more about this storied—and mysterious—gun in *Armed With Knowledge*, on view at the Watkins Museum through February 12, 2022.

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# Medicare Open Enrollment is underway; free counseling available from KDADS SHICK Program

More than 553,000 Kansas residents receive health coverage through Medicare, and the time to review their benefits is here. The open enrollment period for Medicare coverage in 2022 began October 15, 2021 and runs through December 7, 2021.

“Older adults can use this 7-week period to sign up for Medicare for the first time, and current Medicare beneficiaries can make changes to several aspects of their coverage as well,” said Kansas Department for Aging and Disability Services (KDADS) Secretary Laura Howard. “If you’re already enrolled, this is an opportunity to review your options for coverage and make adjustments if necessary, so it better meets your needs.”

By shopping available plans and comparing costs, beneficiaries may be able to find a Medicare health or drug plan with better coverage or a lower premium in 2022. The Medicare Plan Finder allows users to compare pricing between Original Medicare, Medicare prescription drug plans, Medicare Advantage plans, and Medicare Supplement Insurance (Medigap) policies.

During open enrollment, those currently enrolled may:

- Switch from original Medicare to Medicare Advantage, or vice versa
- Switch from one Medicare Advantage plan to another or from one Medicare Part D prescription drug plan to another
- If you didn’t enroll in a Medi-

care Part D plan when you were first eligible, you can do so during open enrollment, although a late enrollment penalty may apply

- If you want to enroll in a Medicare Advantage plan, you must meet some basic criteria:
- You must be enrolled in Medicare Part A and B
- You must live in the plan’s service area

If you’re already enrolled in a Medicare Part D prescription plan or a Medicare Advantage Plan and you **don’t want to make changes** to your coverage for 2022, you don’t need to do anything during open enrollment, assuming your current plan will still be available in 2022. If your plan is being discontinued and isn’t eligible for renewal, you will receive a non-renewal notice from your carrier prior to open enrollment. If you don’t, it means you can keep your plan without doing anything during open enrollment.

Be aware that benefits and premiums could be changing for 2022. So even if you’re confident you want to keep your current coverage for the coming year, it’s important to understand any changes that may apply and check to make sure your current plan is still the best available option. The available plans and what they cover change from one year to the next, so even if the plan you have now was the best option when you shopped last year, it’s important to verify that again before you lock yourself in for another year.

Each year, there’s a Medicare Advantage Open Enrollment Period from January 1 – March 31. During this time, if you’re in a Medicare Advantage Plan and want to change your health plan, you can switch to a different Medicare Advantage Plan with or without drug coverage or go back to Original Medicare and, if needed, also join a Medicare Prescription Drug Plan.

Changes to be aware of for 2022 include:

- Medicare Advantage plans are available in 2022: 88 compared to 79 plans in 2021.
- 100 percent of people with Medicare have access to a Medicare Advantage plan.
- The average monthly Medicare Advantage premium changed from \$9.53 in 2021 to \$7.79 in 2022. This represents a -18.19 percent change in average premium.
- 29 Medicare prescription drug plans are available with premiums varying from \$6.60 to \$101.40.
- 100 percent of people with a stand-alone Medicare prescription drug plan have access to a plan with a lower premium than what they paid in 2021.
- Eight stand-alone Medicare prescription drug plans and 29 Medicare Advantage plans with prescription drug coverage will offer lower out-of-pocket insulin costs through the Part D Senior Savings Model.
- Through the CMS Innovation Center’s Value-Based Insurance Design

(VBID) Model, 16 plans will offer Medicare Advantage enrollees eliminated Part D cost-sharing; rewards and incentives programs related to healthy behaviors; and customized, innovative benefits that address social determinants of health, such as food insecurity and social isolation, for certain underserved and/or chronically ill enrollees.

State-by-State Fact Sheets are available at <https://www.cms.gov/files/document/92921-state-state-fact-sheets-2022-medicare-advantage-and-part-d-landscape-final.pdf> (Kansas’ Fact Sheet pgs. 49-51).

For more information on these changes and other Medicare-related issues, please contact KDADS’ Senior Health Insurance Counseling for Kansas (SHICK), a free program that offers Kansans an opportunity to talk with trained community volunteers and get answers to questions about Medicare and other insurance issues. SHICK has counselors throughout the state that can assist people, so they stay informed on changing conditions in health care insurance. Call 800-860-5260 for this free counseling service.

SHICK counselors receive training on Medicare, Medicare Supplement Insurance, Long-Term Care and other health insurance subjects that concern older Kansans. The counselors do not work for any insurance company, their goal is to educate and assist the public to make informed decisions on what’s best for each individual situation.

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## AMERICA'S TEST KITCHEN

# A great weeknight dinner for the season

By America's Test Kitchen  
Tribune Content Agency

Whether you're looking for a comforting dish for the fall or a quick meal for a weeknight dinner after a long day of work and school, these pork chops are perfect for the whole family. Our recipe tester, 10-year-old Zoe, wants kids to know that "it looks fancy, but it's something you can do yourself (with a little help)."

## Apple Cider-Glazed Pork Chops

Serves 4

1/2 cup apple cider  
2 tablespoons maple syrup  
2 teaspoons Dijon mustard  
1 teaspoon minced fresh thyme or 1/4 teaspoon dried  
4 boneless pork chops, 3/4 to 1 inch thick  
1/2 teaspoon salt  
1/8 teaspoon pepper  
1 tablespoon vegetable oil

1. In a liquid measuring cup, whisk together apple cider, maple syrup, mustard and thyme. Set aside.

2. Make 2 cuts through the fat on the edges of each pork chop, about 2 inches apart. (Cut through the fat only, not the meat.) Pat chops dry with paper towels and sprinkle both sides evenly with salt and pepper. Wash your hands.

3. In a 12-inch skillet, heat oil over medium heat for 1 minute (oil should be hot but not smoking). Tilt and swirl skillet to coat evenly with oil.

4. Place chops in the skillet. Cook, without moving the chops, until well browned on first side, about 5 minutes.

5. Flip chops. Reduce heat to medium-low. Pour apple cider mixture into skillet. Cook until chops register 145 degrees on an instant-read thermometer, about 5 minutes. Transfer chops to a serving platter. Cover platter with aluminum foil.

6. Increase heat to medium and cook apple cider mixture in skillet, stirring often with a rubber spatula, until thick



STEVE KLISE/TNS

### The apple cider glaze elevates the meat.

and syrupy, 2 to 3 minutes (sauce will be very bubbly when it thickens). Turn off heat. Spoon glaze over chops and serve.

- For 25 years, confident cooks in the know have relied on America's Test Kitchen for rigorously tested recipes

developed by professional test cooks and vetted by 60,000 at-home recipe testers. See more online at [www.americastestkitchen.com/TCA](http://www.americastestkitchen.com/TCA).

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## MY PET WORLD

# Traveling cat may associate 'grandma' with trip

By **Cathy M. Rosenthal**  
Tribune Content Agency

**Dear Cathy:** My kids have a two-year-old tabby they have had since he was a kitten. When I visited, he was not afraid to be around me. They brought him to visit me last year though, and he was so terrified he hid under the bed most of the day. When I wasn't around, he ventured out to be with them. The next time they visited, he did the same thing. He hid when I came into the room. I visited them recently and he sniffed my hand and immediately hid under the couch. I speak sweetly to him and try to play with him, but he will not come near me. They are concerned because he doesn't eat normally when I am around either. He is accepting of other strangers. What is up with this? I have had two cats and know they can be finicky, but this is my "grand cat!" Please help. - Meredith, Huntington, New York

**Dear Meredith:** He wasn't afraid when you initially visited him. The fear seemed to develop after they travelled to your house. He may have been traumatized by the trip and now associates your scent with that journey. Buy some feline pheromone spray and spray it all over your legs and lap before every visit. Then

ignore him unless he approaches you for attention. Do not touch him; only speak to him. Do this for a few months and I think he will become a lot more trusting and relaxed around you.

**Dear Cathy:** We have a 10-year-old tortie named Daffy. She started pooping outside her litter box sporadically over the last six months. Her litter box is in the basement on a dresser so our dog can't get to it. Daffy has no problem jumping up there. She does her business in the litter box most times, but once a week, she poops in the living room. We brought her to the vet, added a bigger litter box, sprinkled catnip in the litter, but she still does it. I thought about adding a litter box upstairs, but that would be a problem with the dog. - Brenda, Kenosha, Wisconsin

**Dear Brenda:** Even though Daffy has never had trouble jumping up to the litter box, she is 10 years old and may be developing arthritis, so I would get her checked by a vet. She also may be constipated. Sometimes, constipated cats won't poop in the box. If she is, add some wet food to her diet or water to her dry food. You also can give her over-the-counter hairball remedies to add fiber to her diet.

If these things don't work, then

get place a second litter box upstairs and on the floor. You can keep your dog away by putting a "Door Buddy Latch" on the door of the room where it is located. This is a simple, inexpensive device that allows the cat to pass through the door but keeps the dog out.

You also can buy a feline pheromone collar for her to wear while you go through this process (they last about 30 days). Feline pheromones mimic a nursing mother cat and sometimes this can calm an anxious cat if something else is bothering her.

**Dear Cathy:** We have two, two-year-old cockapoos, one male and one female who are littermates. The male is the problem. Both my wife and I have scars where we have had to separate the dogs. The male is aggressive. When we let them on the bed, if he is lying on one of us and we move, he growls and then goes after his sister. He pushes her out of the way if she is getting attention. If she jumps in someone's lap, he pushes her out of the way even if someone else wants to hold him. He has growled and tried to

nip other dogs when my wife shows them attention. He hogs the treats and toys. He was removed from daycare because of his aggressiveness towards other dogs. We have tried two trainers but without success. Based on his behavior, he seems like he needs a one dog family where he gets all the attention. - Larry, Virginia

**Dear Larry:** Trainers can't always help in these instances. Please find a veterinary behaviorist or an animal behaviorist who can observe his triggers and write a custom plan for you on how to manage him around other dogs and people. There are definitely things you can do to manage him, but a specialist is needed when dealing with aggression.

- *Cathy M. Rosenthal is a longtime animal advocate, author, columnist and pet expert who has more than 25 years in the animal welfare field. Send your pet questions, stories and tips to [cathy@petpundit.com](mailto:cathy@petpundit.com). Please include your name, city, and state. You can follow her @cathymrosenthal.*

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# When is the right time to move into a long-term care facility?

By Sarah Randolph

The question caregivers of a loved one with cognitive change due to Alzheimer's, dementia or Parkinson's ask most often is "When is the right time to move into a long-term care facility such as Bridge Haven Memory Care Homes?"

This is a very individual question and depends on a variety of factors, including how much support the primary caregiver has, the design of the home, as well as the ever-changing and care needs of the person being cared for. Increasingly, physical and cognitive support is being provided by working adult children who are also raising children or a spouse who is a senior. A new report issued by Healthview Services reports that "even among the healthiest older adults, a 75% chance exists that one partner will require a significant level of long-term care as he or she ages." The report continues that there is "a 25% probability" that both partners will need long-term care or require more than 40 hours a week of in-home care.

While there is no one-size-fits-all solution, there are common themes that drive most decisions to move into a memory-care home or other long-term care facility.

The most pronounced theme is a concern for safety. Wandering away from home is one safety challenge, but not usually the most common. The broad array of issues facing seniors and their caregivers include not only the actual experience of caring for a loved one with memory needs, but also the anxiety produced from the fear a loved one will wander or fall while the caregiver

is sleeping. An older adult experiencing cognitive change commonly experiences sleep disturbances and may forget to use a walker or other adaptive devices to safely navigate their home. Frequent falls or a fall resulting in an injury often spur a caregiver to make a change. Another common reason it can quickly become untenable to continue care at home is increasing incontinence. The attendant difficulties can quickly exhaust and overwhelm a caregiver.

A first step before leaving home to move to a long-term care facility may be to hire in-home care. This often delays entering a long-term care facility, but may not be a sustainable solution. Many caregivers report that they ended up running a "facility for one" as they scramble for help when a companion can't show up for their shift and they often become frustrated with the inher-



Randolph



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ent turnover that requires training new companions frequently. Additionally, if their loved one needed hands on care, in-home companions are not always certified to perform all necessary tasks.

These decisions can be compounded because 81% of individuals with Alzheimer's and 60% of individuals with Mild Cognitive Impairment (MCI) have anosognosia, according to the Alzheimer's Association of America. This condition is one in which the individual with MCI or dementia is cognitively unaware of having MCI or dementia due to the physiological damage to brain structures. This leads to the caregiver making tough decisions without the usual support and understanding from the parent or spouse they are caring for.

On a positive note, the facilities available now are not like the nursing

homes of yesteryear. Homey interiors without long hallways or walled off nursing stations lead to beautiful secured gardens and walking paths specially designed to promote health and life satisfaction. Most caregivers report an easing of strife between them and their loved one as they are able to return to a more carefree (and care-free) relationship. Additionally, as visitation policies are relaxed nationwide in long-term care families can come together as frequently as they wish.

- Sarah Randolph is the Executive Director of Bridge Haven Memory Care in Lawrence. For additional information on how to evaluate long-term care facilities designed to support memory needs, please feel free to call her at (785) 371-1106 or (785) 218-4083.

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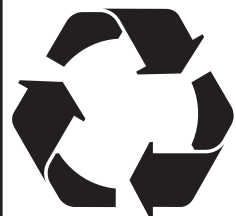
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## HUMOR

# Dinks and Figs

(Editor's note: The following Larry Day column was originally published in an earlier issue of Kaw Valley Senior Monthly.)

My wife and I used to be DINKS. You may be a DINK too. It's nice. If you're a DINK, banks offer you titanium credit cards with titanic credit limits. Upscale mail order companies FedEx their catalogs to you.



Larry  
Day

Real estate organizations offer you free vacations in Tahiti if you'll pretty please let them come to your home and talk about time share condos. Oh, being a DINK is nice.

We even didn't know we were DINKS until I met a guy named Brad at the health club. He and I were waiting to get on a treadmill. Brad was a loan officer at one of the big banks in town. He was very good. So good, in fact, that he had my full family history before the first rerun of "Friends" was over on the big screen television at the front of room.

"You and your wife are DINKs," he said.

"Hey now, watch it," I said.

"That's not an insult," he said, "it's a compliment.

It stands for Double Income No Kids—D-I-N-K."

"Corporations pay megabucks for DINK hone lists. I'll bet you've been offered free trips to Jamaica and Puerto Vallarta just for letting company representatives come to your house, right?"

"Well, Tahiti, actually," I said. "And Bergen, Norway. We were pretty inter-

ested in Bergen."

"Banks and finance companies fall all over themselves to lend money to DINKs," he said. "I'll bet you have a 40K line of credit. And I'll bet the bank calls you every month to see if you want to increase it."

"You're right," I said. "Matter of fact, we just upped it to 50K last month," I said.

"See," said Brad, "You and your wife are bona fide DINKs. Congratulations."

"Thank you," I said.

Just then a treadmill opened up. Brad wrapped his towel around his neck and stood up.

"If you ever need anything, please get in touch," he said, and handed me his card.

That was a few years ago. My wife

and I aren't DINKs anymore. Now we're FIGs. F-I-G stands for Fixed Income Geezer. It's a comedown, believe me. Nowadays we get mass-mailed offers for \$2,500 credit cards, the catalogs come by bulk mail from companies selling memory enhancers, and outfits with names like Sunrise Estates that offer you a river boat ride for letting them come to the house and talk about burial plots.

My wife and I don't belong to the health club any more. We use the tread-

mill and racquetball courts at the city recreation center.

Oh, and Brad called the other day. He was apparently making cold calls from an old list. When he found out that my wife and I are FIGs, not DINKs, he didn't even say, "Have a nice day," he just hung up.

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

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## VARIETY

# 'Squid Game' is a global hit, but South Korean star Lee Jung-jae says Hollywood isn't calling him yet

By Patrick Frater

Top South Korean actor Lee Jung-jae is thoroughly enjoying the extra burnish to his already distinguished career that has come from the global success of "Squid Game," Netflix's hit survival game TV series. However, he says that the phone is not ringing off the hook with new offers from Hollywood.

"No proposals or requests have come my way," he told Variety. "But, if the right one came along, I'd be happy to be in an overseas production. It could be fun."

Lee plays Gi-hun, a penniless wastrel who gambles too much, steals from his family, gets beaten up by loan sharks and accepts a mysterious invitation to become contender #456 in the deadly competition. His affability and carefully crafted backstory make him an easy-to-like protagonist who faces an evil organization that its literally playing with people's lives.

It was a role that Lee accepted with relish after a more than two-decade career, in which he played romantic leads early on but lately has been cast as austere princes, killers and crooks. His credits include "Il Mare," "The Housemaid," "New World" and 2020's "Deliver Us From Evil."

Lee may have been playing against type for too long. Independent producer Jonathan Kim, who has known Lee since he was 19, says "He thoroughly deserves the success he's enjoying with 'Squid Game.' It couldn't happen to a nicer person."

"I didn't expect this kind of success at all when I first boarded 'Squid Game' as a project. But when I read the script, I understood that it contained elements that could resonate with everyone and work outside of Korea," says Lee.

Lee says he was also attracted to "Squid Game" by the stellar track record of writer-director Hwang Dong-

hyuk, whose feature films include historical action drama "The Fortress" and the much-remade body-swap musical comedy "Miss Granny."

"[Hwang's] success comes from being very detailed about explaining the characters, their roles and their feelings. Sadness wears many different faces and [in 'Squid Game'] the characters' different sadnesses can easily be felt by viewers," says Lee. "[Hwang] is very capable of building characters from the ground upwards, which is why when the characters have to take big decisions, they are believable. And it is why the audience is willing to believe in the show's climactic ending. It is actually touching."

Industry gossip says that Lee is now the most bankable actor in Korea, but he shakes off the idea that he has been fundamentally changed by "Squid Game."

"Nothing much has changed for me as an actor. But Gi-hun's character changes a lot over the course of the show. It has a large spectrum, which any actor would want to try out at least once in his career. This was possibly the first time I've played a character with such a range," says Lee.



YOUNGKYU PARK/NETFLIX/TMS



**Lee Jung-jae (No. 456)** is a man in a deadly competition in the Netflix drama "Squid Game."

Korean films have grabbed the global spotlight thanks to titles like "Old Boy," "Snowpiercer" and Oscar winner "Parasite." But within Asia, Korean TV drama has long been regarded as the gold standard, combining creativity, classy performances and high produc-

tion standards. The global streaming giants are now engaged in a race to secure long-term supply deals with Korean producers and content suppliers. That makes it an exciting time to be in the Korean screen industry. And Lee

■ CONTINUED ON PAGE 27

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# Squid Game

■ CONTINUED FROM PAGE 26

says that “Squid Game” has opened his eyes to the options.

“There are always questions about whether something is better as a film or as a series. I’m not sure how much that matters. What is important is whether the script fits the form, whether the story is entertaining and captivating,” he says. “We are living at a time when an actor can choose freely between the two. These days in Korea, many series of ten episodes or less are being made by writers and directors from the film scene. That makes me feel very at home. But series are naturally longer, which gives you more time to develop a character. Maybe as an actor I should do more series, explore some more.”

Lee, who has used the fruits of his past success to become entrepreneurial and venture into restaurants, property and interior design, says he increas-

ingly wants to focus on acting. He is currently producing and making his feature directing debut on “Namsun,” a Korean-language spy thriller that he got caught up in after buying the rights and rewriting the screenplay.

“Just because I’m doing the director’s job on this film doesn’t mean I’m going to be giving up acting. I still like acting the best and intend to focus on that,” he says. When I was younger, I was curious about other trades. I wanted to see other parts of the world, try things out. But it has been quite a while since I was involved in those things.”

“After I turned 40, I felt my stamina dropping, and rationalized that I should just focus on one thing, and I decided to focus on acting alone,” he says with a grin. “Now that I’m nearly 50, I feel it more. And I’ve decided that I’ll only do one job at a time. For now, I don’t have any plans to do an overseas project. But if a good opportunity presented itself, of course I’d be open to it.”

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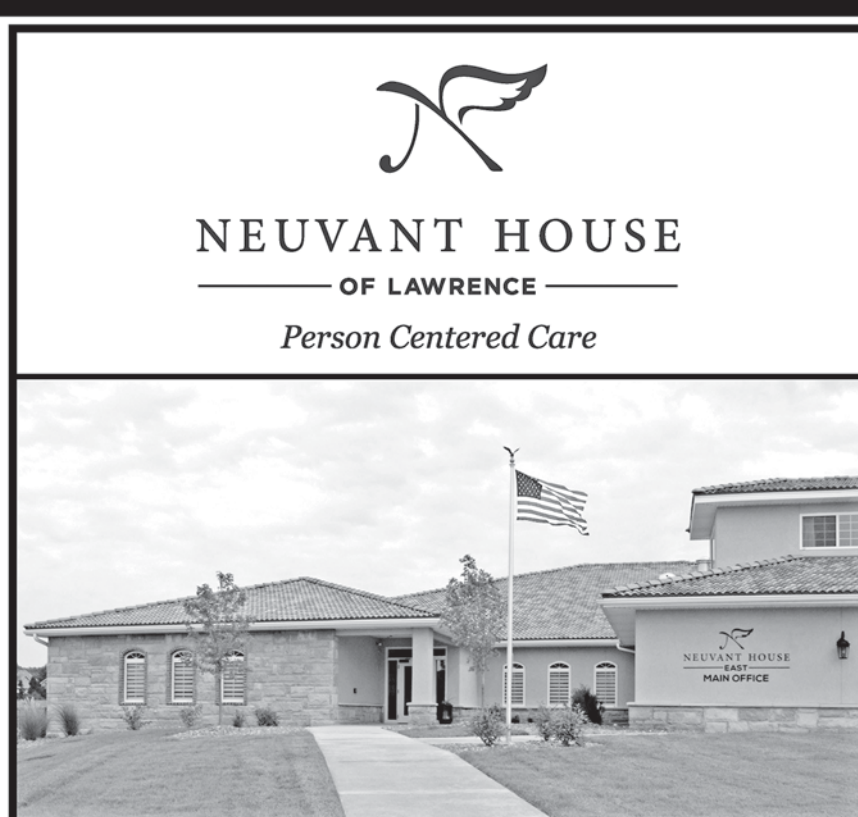
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## RICK STEVES' EUROPE

# The Cotswolds: Thatched kingdom of quaint

By Rick Steves

Tribune Content Agency

As we've had to postpone our travels because of the pandemic, I believe a weekly dose of travel dreaming can be good medicine. Here's one



Rick Steves

of my favorite European memories from small-town England—a reminder of the fun that awaits us at the other end of this crisis.

The Cotswolds are crisscrossed with hedgerows, strewn with storybook villages, and sprinkled with sheep. Everything about them—the meadows, thatched roofs, churches, pubs, B&Bs, and even the tourist offices—is quaint. As a travel writer, I try not to use that word, “quaint.” But this is England's

quaintsville.

The Cotswolds are also walkers' country. The English love to walk the peaceful footpaths shepherds walked back when “polyester” only meant two girls. Hikers vigorously defend their age-old right to free passage. Once a year, the Ramblers, Britain's largest walking club, organizes a “Mass Trespass,” when each of England's 50,000 miles of public footpaths is walked. By assuring each path is used at least once a year, they stop landlords from putting up fences. Most of the land is privately owned, but you're legally entitled to pass through, using the various sheep-stopping steps, gates, and turnstiles provided at each stone wall.

In these small towns, everyone seems to know everyone. They're all ever so polite. Chatty residents commonly rescue themselves from a gossipy tangent by saying, “It's all very . . . ummm . . . yaaah.”

I use Chipping Campden as my home base. Just a few miles from the train station at Moreton-in-Marsh, it was once



Village pubs provide fuel (and memories) for hikers.

the home of the richest Cotswold wool merchants, which explains its delightful thatched and cobbled ambiance.

Nearby, Snowhill, Stanway, and Stanton are my nominations for the cutest Cotswold villages. Like marshmallows in hot chocolate, they nestle

side by side.

Snowhill, a nearly edible little bundle of cuteness, has a photogenic triangular town center and a good pub. I enjoy observing the hikers, young and old, wandering through, much like the

■ CONTINUED ON PAGE 29

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# Rick Steves

■ CONTINUED FROM PAGE 28

wayfarers from centuries past. And, as if standing by for the older hikers, the traditional red phone booth no longer offers a telephone . . . but a defibrillator.

Stanway is notable for its manor house. The Earl of Wemyss, whose family tree charts relatives back to 1202, opens his melancholy home—once so elegant and now wistful for times gone by—to visitors two days a week in the summer. His 14th-century tithe barn was where the peasants of the manor would give one-tenth of whatever they produced to their landlord. While motley peasants no longer gather here to pay their feudal “rents,” the lord still gets rent from his vast landholdings and hosts community fetes in his barn.

Stepping into the obviously very lived-in palace feels like stepping into a previous century. I see a demonstration of the spinning rent-collection

table and marvel at the one-piece oak shuffleboard table in the great hall. I ask about the 1780 Chippendale exercise chair and get an answer from the earl himself. He explains, “Half an hour of bouncing on this was considered good for the liver.” He also shows me that the manor dogs have their own cutely painted “family tree,” but then admits that his last dog, C. J., was “all character and no breeding.”

Stanway and neighboring Stanton are separated by a row of oak trees and grazing land, with parallel waves echoing the furrows plowed by generations of medieval farmers. Driving under a canopy of oaks and past stone walls and grazing sheep to get to Stanton is a joy.

In Stanton, flowers trumpet, door knockers shine, and slate shingles clap—cheering me up the town’s main street. The church, which probably dates back to the ninth century, betrays a pagan past. Stanton is at the intersection of two ley lines (considered by many to come with mystical powers) connecting prehistoric sites. Churches such as this one, built on pagan holy ground, are dedicated to St. Michael—the defender of the Church against pre-Christian spiritual threats. Michael’s well-worn figure is above the door. Inside, I take a seat in the back pew and study the scene. Above the capitals decorating the columns leading to the altar, I see the pagan symbols for the moon and the sun. But it’s Son worship

that’s long established here; the list of rectors behind me goes back to 1269. I finger the grooves cut into the finely carved end piece of the pew, worn away by sheepdog leashes over the generations. Even today, a man’s sheepdog accompanies him everywhere. Some things never change, especially in the Cotswolds.

- Rick Steves ([www.ricksteves.com](http://www.ricksteves.com)) writes European guidebooks, hosts travel shows on public TV and radio, and organizes European tours. This article was adapted from his new book, *For the Love of Europe*. You can email Rick at [rick@ricksteves.com](mailto:rick@ricksteves.com) and follow his blog on Facebook.

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## PAINTING WITH WORDS

# The New-England Boy's Song About Thanksgiving Day

**Poem:** "The New-England Boy's Song About Thanksgiving Day"

**Poet:** Lydia Maria Child

While that is the original title of the poem, you might be more familiar with the lyrics to the song "Over the river and through the wood to grandfather's house we go." Years after it was written, Lydia Maria Child's poem was set to music by an unknown composer. Over the years the song became popular as one that is sung on Thanksgiving Day.



Tom  
Mach

Lydia was born in Medford, Massachusetts, in 1802 and died 78 years later. During her lifetime, she became an American author of antislavery works, such as *That Class of American Called Africans*, published in 1833. It was the first work in book form that denounced the inequality of education and employment for free blacks. Her book influenced others to joining the abolition movement.

Lydia also wrote children's books. In her book of poems called *Flowers for Children, Volume 2*, she included her famous poem now known as "over the river and through the wood." This is a nostalgic piece for those who had ever taken a sleigh ride. The poem describes a single horse sleigh ride, and the horse already knows the way to grandfather's house. (The lyrics to the song changes it to grandmother's house.)

We can visualize in this poem a long sleigh ride as it goes over the river and through the wood. It is windy ("oh, how the wind does blow") and cold ("it stings the toes and bites the nose") The

journey ends when grandmother sees them come and promises a pie she had made for the occasion.

Currier and Ives made a lithograph of horse-drawn sleighs. Whether it was inspired by Lydia Maria Child's poem or not, we do not know. But both the poem and the lithograph makes us think of earlier times when technology didn't complicate our lives somewhat.

Here is Lydia's poem:

### The New-England Boy's Song About Thanksgiving Day

By Lydia Maria Child

*Over the river and through the wood,  
To grandfather's house we go;  
The horse knows the way  
To carry the sleigh  
Through the white and drifted snow.*

*Over the river and through the wood--  
Oh, how the wind does blow!  
It stings the toes  
And bites the nose,  
As over the ground we go.*

*Over the river and through the wood,  
To have first-rate play.  
Hear the bells ring,  
"Ting-a-ling-ding!"  
Hurrah for Thanksgiving Day!*

*Over the river and through the wood,  
And straight through the barn-yard  
gate.  
We seem to go  
Extremely slow--  
It is so hard to wait!*

*Over the river and through the wood--*



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through with it.



Currier and Ives lithograph of horse-drawn sleighs

*Now grandmother's cap I spy!  
Hurrah for the fun!  
Is the pudding done?  
Hurrah for the pumpkin-pie!*

I would appreciate it if you would take the time to read my bio by clicking on [www.Tom-Mach.com](http://www.Tom-Mach.com) You will find

information about me and the books I've written. Among that collection of books there is one called *Persistence, Then Peace*. This is my memoir, which may give you insight into my life.

If you have a comment or question, please send me an email at [tom.mach@yahoo.com](mailto:tom.mach@yahoo.com).



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WITH BOB JONES

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## TOUGH TO TACKLE

Both vulnerable, North deals

### NORTH

♠ A J 6  
♥ K 8 2  
♦ A Q 4  
♣ K J 5 4

### WEST

♠ Q 9 8  
♥ 7  
♦ K 10 9 8 7  
♣ 10 9 7 6

### EAST

♠ K 2  
♥ A Q 10 4  
♦ J 6 5 3  
♣ Q 8 3

### SOUTH

♠ 10 7 5 4 3  
♥ J 9 6 5 3  
♦ 2  
♣ A 2

The bidding:

NORTH	EAST	SOUTH	WEST
1♣	Pass	1♠	Pass
2NT	Pass	3♥	Pass
3♠	Pass	4♠	All pass

Opening lead: 10 of ♣

South forcing to game was aggressive but reasonable. North might have had a bit more in the majors and a little less in the minors and 10 tricks would have been easy. As it was, South had to decide how to tackle both majors.

South won the opening club lead in hand with the ace. It would have

been reasonable, and probably fatal, to have led a low spade to the jack. Instead, South led the 10 of spades from his hand. Had West covered, South would have had a nasty guess on the second round of the suit. West however, perhaps worried that his partner had a singleton king, played low. The 10 lost to the king and East, with no attractive lead, returned a spade. South drew trumps and now had to start on the heart suit.

South could not afford to cross to his hand to lead a heart, so he led the king of hearts from dummy. East won with the ace and shifted to a diamond. This did not cost a trick because declarer always had two diamond tricks available if he needed them. South captured West's king with dummy's ace and led the eight of hearts. East might have done better to play low, giving South a guess, but it was all over when East rose with his queen. East had to give dummy an entry to lead another heart and declarer brought home his ambitious contract. Well done!

*(Bob Jones welcomes readers' responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail: tcaeditors@tribpub.com)*



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By David L. Hoyt and Jeff Knurek



INSTRUCTIONS: Find as many words as you can by linking letters up, down, side-to-side and diagonally, writing words on a blank sheet of paper. You may only use each letter box once within a single word. Play with a friend and compare word finds, crossing out common words.

#### BOGGLE POINT SCALE

- 3 letters = 1 point
- 4 letters = 2 points
- 5 letters = 3 points
- 6 letters = 4 points
- 7 letters = 6 points
- 8 letters = 10 points
- 9+ letters = 15 points

#### YOUR BOGGLE RATING

- 151+ = Champ
- 101-150 = Expert
- 61-100 = Pro
- 31-60 = Gamer
- 21-30 = Rookie
- 11-20 = Amateur
- 0-10 = Try again

#### Boggle BrainBusters Bonus

We put special brain-busting words into the puzzle grid. Can you find them?

Find AT LEAST FIVE TYPES OF PASTA in the grid of letters.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

2-14-21

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# PUZZLES & GAMES

## CROSSWORD

### Across

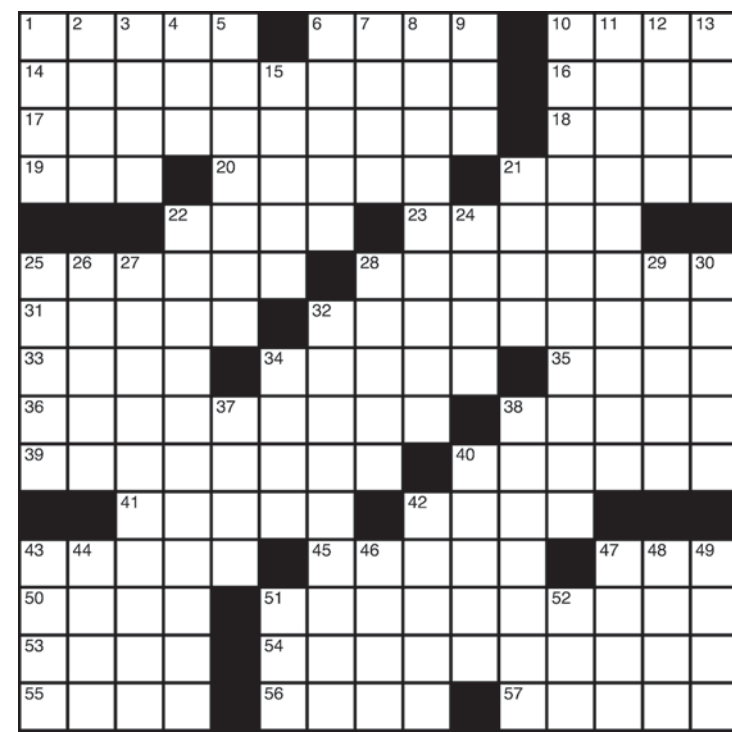
- 1 Epithet
- 6 Econ. indicators
- 10 Sp. title
- 14 Loud item in a closet
- 16 Easily manipulated type
- 17 Study buddies, often
- 18 Natl. law group whose "M" is largely obsolete
- 19 Picnic serving
- 20 Prandial poker
- 21 Cool veggies?
- 22 Café de \_\_: Mexican drink brewed in a pot
- 23 Arduous tasks
- 25 Like some premium services
- 28 Scrapped
- 31 On the offensive, legally
- 32 It's not a side road
- 33 Skin lotion brand
- 34 Stopping at a KOA, say
- 35 Fall place
- 36 Doubts

- 38 Some shared rides
- 39 Excites
- 40 Fictitious 18th-century autobiographer
- 41 Mighty Dump Truck maker
- 42 Hold-up group?
- 43 Like some milk, alas
- 45 Watch with a webcam, perhaps
- 47 Impromptu speech fillers
- 50 Italy's Lake \_\_
- 51 "How many licks does it take ... ?" treat
- 53 Jackie's designer
- 54 Overwhelms
- 55 Lean and muscular
- 56 Capital on a fjord
- 57 Up one day, down the next

### Down

- 1 Spike2 Rag \_\_ Bolognese
- 3 Leaner alternative to pork
- 4 "What?" utterances

- 5 Anchor's responsibility
- 6 Akufo-Addo's land
- 7 Marquee evening
- 8 Continuous newsroom operations
- 9 Familiar gp. of 50
- 10 Facetious metaphor for a difficult situation
- 11 Mountain dangers
- 12 Big volume
- 13 They didn't stop Hannibal
- 15 Alfred E. Neuman feature
- 21 Bop on the bean
- 22 Aptly named jazz work co-written by Charlie "Bird" Parker
- 24 When repeated, acclaimed Chinese pianist
- 25 "I'm here to help"
- 26 Expected
- 27 Inexperienced one
- 28 Legal orders
- 29 Two before marzo
- 30 Fog word
- 32 Pilots start them
- 34 Twice-baked bread
- 37 Squirt
- 38 Metal named for a planet



- 40 Not pleased
- 42 In half
- 43 Shallows craft
- 44 Social science course, briefly
- 46 Gene \_\_
- 47 Prom style, often
- 48 Turned some ground
- 49 Active
- 51 Ontario-based music gp.
- 52 Self-described "non-musician" Brian

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9	3						4	6
8			2	6	5			9
1			5		8			
	8						2	
			9		3			7
							8	
5			1	7	2			4
4	7						1	5

### JUMBLE

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

MATUG

○	○	○	○	○
---	---	---	---	---

ANBIC

○	○	○	○	○
---	---	---	---	---

SHARKN

○	○	○	○	○
---	---	---	---	---

CYREEL

○	○	○	○	○
---	---	---	---	---

“

○	○	○	○	○
---	---	---	---	---

”

○	○	○	○	○	○	○	○	○	○
---	---	---	---	---	---	---	---	---	---

### SCRABBLE GRAMS

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A <sub>1</sub>	E <sub>1</sub>	Y <sub>4</sub>	H <sub>4</sub>	R <sub>1</sub>	T <sub>1</sub>	B <sub>3</sub>
----------------	----------------	----------------	----------------	----------------	----------------	----------------

--	--	--	--	--	--	--

A <sub>1</sub>	E <sub>1</sub>	E <sub>1</sub>	O <sub>1</sub>	L <sub>1</sub>	R <sub>1</sub>	B <sub>3</sub>
----------------	----------------	----------------	----------------	----------------	----------------	----------------

--	--	--	--	--	--	--

I <sub>1</sub>	U <sub>1</sub>	H <sub>4</sub>	L <sub>1</sub>	S <sub>1</sub>	P <sub>3</sub>	M <sub>3</sub>
----------------	----------------	----------------	----------------	----------------	----------------	----------------

--	--	--	--	--	--	--

E <sub>1</sub>	O <sub>1</sub>	K <sub>5</sub>	B <sub>3</sub>	C <sub>3</sub>	R <sub>1</sub>	D <sub>2</sub>
----------------	----------------	----------------	----------------	----------------	----------------	----------------

--	--	--	--	--	--	--

E <sub>1</sub>	E <sub>1</sub>	U <sub>1</sub>	L <sub>1</sub>	T <sub>1</sub>	C <sub>3</sub>	T <sub>1</sub>
----------------	----------------	----------------	----------------	----------------	----------------	----------------

PAR SCORE 265-275  
BEST SCORE 344

FIVE RACK TOTAL  
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 5th Edition.

For more information on tournaments and clubs, email NASPA - North American SCRABBLE Players Association info@scrabbleplayers.org. Visit our website - www.scrabbleplayers.org. For puzzle inquiries contact scrgams@gmail.com

Answers to all puzzles on page 34

# www.seniormonthly.net



## CROSSWORD SOLUTION

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

## SUDOKU SOLUTION

9	3	5	7	8	1	2	4	6
8	4	1	2	6	5	7	3	9
7	2	6	3	9	4	1	5	8
1	6	7	5	2	8	4	9	3
3	8	9	6	4	7	5	2	1
2	5	4	9	1	3	6	8	7
6	1	3	4	5	9	8	7	2
5	9	8	1	7	2	3	6	4
4	7	2	8	3	6	9	1	5

## BOGGLE ANSWERS

ZITI, PENNE, RAVIOLI, FUSILLI, LINGUINE

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## JUMBLE ANSWERS

Jumbles: GAMUT, CABIN, SHRANK, CELERY

Answers: For safety's sake, the coal-company owners agreed to make some -- "MINER" CHANGES

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SCRABBLE GRAMS SOLUTION												
B <sub>3</sub>	R <sub>1</sub>	E <sub>1</sub>	A <sub>1</sub>	T <sub>1</sub>	H <sub>4</sub>	Y <sub>4</sub>	RACK 1 =	<u>65</u>				
E <sub>1</sub>	A <sub>1</sub>	R <sub>1</sub>	L <sub>1</sub>	O <sub>1</sub>	B <sub>3</sub>	E <sub>1</sub>	RACK 2 =	<u>59</u>				
L <sub>1</sub>	U <sub>1</sub>	M <sub>3</sub>	P <sub>3</sub>	I <sub>1</sub>	S <sub>1</sub>	H <sub>4</sub>	RACK 3 =	<u>92</u>				
B <sub>3</sub>	E <sub>1</sub>	D <sub>2</sub>	R <sub>1</sub>	O <sub>1</sub>	C <sub>3</sub>	K <sub>5</sub>	RACK 4 =	<u>69</u>				
L <sub>1</sub>	E <sub>1</sub>	T <sub>1</sub>	T <sub>1</sub>	U <sub>1</sub>	C <sub>3</sub>	E <sub>1</sub>	RACK 5 =	<u>59</u>				
PAR SCORE 265-275								TOTAL <b>344</b>				

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## MY ANSWER

# Christians are different because of what they believe

From the writings of the Rev. Billy Graham

Tribune Content Agency

**Q:** What makes a Christian different from anyone else in the world? - H.Q.

**A:** One Christian might say he is different from his non-Christian friends because he belongs to a church. Another might reply that she is different because she knows she has been forgiven of her sins and is going to Heaven. Someone else might say Christians are different because of what they believe: that the Bible is the Word of God, Jesus was the divine Son of God who died for our sins. Still others might suggest that what makes Christians different is the way they live (although a cynic might respond that he doesn't see anything different about the Christians he knows).

The complete answer is that the difference in Christians - followers of Jesus Christ - is that God Himself lives within them by His Holy Spirit who does a transforming work in the life of every true believer.

When we come to Christ and give our lives to Him, God actually takes up residence within us. We may not always feel different or be aware of His

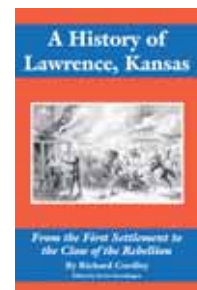
presence, but Jesus' promise to His disciples was fulfilled; for He sent a Counselor to be with us forever, and that is God's Holy Spirit (see John 14:16-17).

The Bible clearly tells us that if we have given our lives to Jesus Christ by receiving His forgiveness of sins and accepting His salvation, He now lives in us through His Spirit. Scripture says that if anyone does not have the Spirit of Christ, he/she does not belong to Christ (see Romans 8:9). God is love and He will not forsake His own.

- This column is based on the words and writings of the late Rev. Billy Graham.

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## The History of Lawrence, Kansas

by Richard Cordley

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