

Kaw Valley **Senior Monthly** **FREE!**

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INSIDE



KEVIN GROENHAGEN PHOTO



Robert Ramsdell: Teaching the Fundamentals of Estate Planning

**See story on
page three**



Those who are striving to help loved ones remain in their own homes as long as possible have a new resource, thanks to Midland Care, which recently added its Program of All-Inclusive Care for the Elderly to its list of Lawrence services. - page 6

Business Card Directory...22, 23
Calendar18
Health & Fitness14, 15
Humor.....24
Mayo Clinic17
Personal Finance.....13
Pet World25
Puzzles and Games.....32, 33
Restaurant Guide26
Retire Smart.....16
Travel Troubleshooter27
Wolfgang Puck's Kitchen.....26

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Attorney publishes book on estate planning

By Kevin Groenhagen

The honest truth is I enjoy blowing things up at long distances, but nobody was going to pay me to do that as a civilian,” said Robert Ramsdell, who retired from the U.S. Army as a lieutenant colonel in 1996.

Ramsdell began his military career 21 years earlier. While he was a freshman in college, he had received a low number in the Selective Service System’s draft lottery.

“I could either have been in Vietnam in six months or stay in ROTC,” he said. “By the time I was commissioned in 1975, the Vietnam War was over.”

In 1987 and 1988, Ramsdell and his wife lived in Kansas with their two young children. The Army had sent Ramsdell to the Command and General Staff College (CGSC) at Fort Leavenworth. Since World War II, CGSC has primarily been the school for Army majors. However, the college also educates officers from other military services and even from other countries.

“My wife and I really liked Kansas,” Ramsdell said. “You can have all the amenities of Kansas City—major

league sports, museums, restaurants—but you can live in a smaller town and put Kansas City in the rearview mirror when you’re done with it. We’re both from Maryland, but we made a conscious choice to try to get back to Kansas so that we would be here after I left the service.”

However, it would be several years before the family would be able to realize their plan to settle in Kansas. In the meantime, Saddam Hussein had other plans. In 1990, the Iraqi dictator invaded Kuwait. Several months later, Ramsdell, an operations officer of a Multiple Launch Rocket System artillery battalion, took part in Operation Desert Storm.

“We deployed out of Germany with VII Corps,” Ramsdell said. “My battalion was attached to the 1st Armored Division for the ground offensive. I sometimes find it hard to believe that that was 22 years ago.”

In addition to serving in the desert, Ramsdell also served in the classroom while in the service.

“When I was in the Army, I was fortunate enough to be selected to go to West Point to teach on the faculty,” he said. “When you’re selected for that



Robert Ramsdell

type of assignment, they send you off to get a graduate degree. So I got an MBA at Dartmouth College and then went to West Point, where I was an assistant professor of economics.”

Ramsdell’s last tour of duty returned him to Kansas and CGSC, where he served as a tactics instructor until he

retired from the Army.

Having fulfilled the plan to live in Kansas after leaving the service, Ramsdell began the next chapter of his life.

“A few years before I knew I was leaving the service, I began investigating what I wanted to do,” he said.

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Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Marie Thompson at Drury Place

We had the best time visiting with my mom while my brother and sister in law were in Lawrence. We were in and out of Drury Place at Alvamar for almost a week and were always made to feel so welcome by Sandy and all of the staff. We attended the Fall Festival and enjoyed the great food and entertainment. What a great job everyone does to make Drury Place a good place for my mom to call home!!

-Regina Stultz, Marie's daughter

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Robert Ramsdell

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“As an undergraduate, I had had some thoughts about law school, so that was what I decided to do after the military.”

In 1996, Ramsdell used the GI Bill to attend KU Law School, where he graduated in the top 5 percent of his class three years later.

“With my economics and finance background, when I started law school I initially thought about going into contract, tax, and transactional work,” Ramsdell said. “But during my first year, I clerked for Judge David King in the 1st Judicial District in Leavenworth. I found the courtroom fascinating, and that shifted my focus to litigation. So when I first joined the firm now known as Thompson Ramsdell & Qualseth, P.A. in 1999, my primary focus was litigation.”

However, over the next several years Ramsdell’s focus would gradually shift.

“In 2005 the attorney we had in our firm who did a lot of the estates and trusts was getting ready to leave, so I sort of understudied her,” he explained. “That’s when I said, ‘You know, this is what I really enjoy doing.’ So I began transitioning away from litigation. My last trial was actually in June of 2008. During the past year, I have been doing strictly estates, trusts, and probate administration. I enjoyed litigation. To be honest, there can be an adrenaline rush going into a trial. But I enjoy working with people more in their estate planning, partly because when you’re done you feel like you’ve actually accomplished something for

the person. That person is in a better state. Some times you can win the trial in litigation, and it’s still a very difficult experience for your client. It’s not like they’re saying, ‘Oh, let’s do this again next week!’ And that’s if they win. If they don’t win, it’s even worse.”

So the retired soldier who once enjoyed blowing things up is now an attorney helping people put their affairs in order through estate planning. Unfortunately, statistics on estate planning show that there are certainly many Americans who need that help. *Forbes* magazine reported in March 2010 that only 35% of Americans have a will directing who gets their assets, while only 29% have a living will that states their views on end of life procedures. Older Americans are more likely to have made some preparations. However, “only 48% of those 65 and older said they [have] a financial power in place authorizing someone to make decisions for them if they were incapacitated and only 51% said they had a health care power in place.”

According to *Forbes*, “Feeding the neglect, however, were misconceptions about the primary purpose of estate documents or what might happen if someone hasn’t planned.”

While he was teaching tactics at CGSC, Ramsdell said they had a saying: “Failing to plan is planning to fail.” However, he said he can somewhat relate to those who have not yet made plans.

“Our kids where about seven and five when my wife and I got our first wills done while I was still in the Army, so I know about inertia,” he explained. “The motivation for us was that my battalion was deploying to Desert Storm.”

When it comes to nominating a guardian to raise minor children, a will is essential.

“If you die, your kids are going to go somewhere,” Ramsdell said. “If you haven’t nominated a guardian, then who knows? I’ve had several clients who have quite consciously wanted to select someone other than a family member. I can assure you that it is very unlikely that the court would pick someone other than a family member on its own volition.”

For seniors, a major concern might be long-term care.

“You either have lots of money and you pay for it, you have long-term care insurance, or eventually you’ve got to become poor enough to qualify for Medicaid,” Ramsdell said. “Medicare does not cover nursing care for any extended period.”

Realizing that people may find estate planning confusing, about four years ago Ramsdell approached the Douglas County Senior Center (DCSC) to propose a presentation on estate planning. He has been presenting “Fundamentals of Estate Planning” on a regular basis since then. The presentation covers, among other topics, intestate succession, wills, trustee selection, probate, revocable living trusts, estate and gift taxes, durable powers of attorney for finances and healthcare, living wills and healthcare directives, and Medicaid issues.

DCSC later asked Ramsdell to consider teaching another class on investing, so he began teaching “Basic Personal Finance & Investing” about two years ago. This presentation covers, among other topics, Social Security benefits and timing, longevity risks, time and compound interest,

stocks, mutual funds, bonds, exchange traded funds, and possible portfolio allocation.

In addition to presenting his classes in Lawrence, he has also taught in Baldwin City, Basehor, Linwood, and Tonganoxie.

Like most Americans, most of the why we pay people to fix the engine of our car. It’s because that person does it for a living, they’re going to do it right, place, even though most adults should have one or the other for the distribution of their property.

“Each can stand alone,” Ramsdell explained. “A will only takes effect after you’re dead. For a will to pass property, it must be submitted for probate. Probate is a more time-consuming and expensive process than preparing the will. You’re going to pay an attorney a lot more money to assist you in probating an estate than in preparing the documents. A living trust may contain any and all provisions for the distribution of property at death that a will might have, including the creation of testamentary trusts. It’s going to cost more to set up a trust because it’s a more complex procedure. However, there is no need for probate since the trust owns the property and the trust continues to exist after a person’s death, although its provisions become irrevocable at that time.”

“The most common question I get from people is ‘Do I have to have an attorney to do a will?’” Ramsdell said. “If a person really knows what they’re doing, works hard at it, and does their homework, the reality is that a person could probably prepare an effective will and power of attorney on their own using various resources. I try to

■ CONTINUED ON PAGE FIVE

Robert Ramsdell

■ CONTINUED FROM PAGE FOUR

be an honest broker. I think integrity is the gold coin of the realm. Yes, you could do a will yourself, but it’s like why we pay people to fix the engine of our car. It’s because that person does it for a living, they’re going to do it right, and it gets done more quickly.”

During the presentations, Ramsdell does not require those attending to sign in or provide any contact information.

“If they want to contact me, they have my information and they can give me a call,” he said. “On the other hand, if they leave the presentation and call another attorney, they can do that. If they want to see what Nolo has to offer, they can do that.”

Nolo is a company that offers online legal forms.

Last year, Ramsdell began thinking about writing a book concerning estate planning.

“I thought if I could take the information from my presentations and expand on it, it would create a good resource for attendees to refer to later,” he said. “I also found that each time I did documents for a client, I had an introductory-level letter about some of the things the clients had to think about, such as who’s going to be their guardians and who’s going to be their executors. And then when I would draft documents for clients, I ended up sending another letter that included drafted alternatives.”

Ramsdell thought a book would eliminate the need to write new letters every time he sent clients information since a book could cover a lot of that information. So Ramsdell wrote an 82-page book entitled *Estate Planning Overview*, and then used CreateSpace, an Amazon.com program, to self-publish it. He now hands out free copies of the book to his clients and to those who attend his “Fundamentals of Estate Planning” presentations. *Estate*

Planning Overview is also available for purchase at Amazon.com.

Ramsdell’s presentations focus on issues of importance to adults of any age.

“I think anyone who is an adult would find the presentations valuable,” he said. “I rarely get anyone younger than 30. Most of the people who come are probably 45 to 70. Some are even older.”

Ramsdell’s next “Basic Personal

Finance & Investing” presentation will be on May 14. The next “Fundamentals of Estate Planning” presentation will be on May 16. Both presentations will begin at 2 p.m. at the Carnegie Building, 200 W. 9th Street, in Lawrence. Call 785-842-0543 or 785-841-4554 to register for either or both presentations.

For more information about Thompson Ramsdell & Qualseth, P.A., call 785-841-4554 or visit <http://trqlaw.com>.

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Midland Care adds PACE services in Lawrence *Midland Care*

By Billie David

Local citizens who are striving to help loved ones remain in their own homes as long as possible have a new resource, thanks to Midland Care, which recently added PACE (Program of All-Inclusive Care for the Elderly) to its list of Lawrence services.

“Midland had PACE in Topeka since 2007, and we’ve been working on adding PACE authorization in Lawrence for the last two years,” said Beth McKenzie, who is the PACE site manager in Lawrence.

Lawrence’s Midland Care was able to draw on its Topeka experience to help set up the program, she added, “but at the same time we are going to tailor it so that it fits us better for Lawrence.”

PACE offers long-term, comprehensive health services to qualifying Medicare and Medicaid recipients and involves teams of health care professionals that coordinate care tailored to each individual’s needs.

Because each team cares for only a limited number of people, they are able to get to know the participants, their living situations, preferences and needs. The team works with both the participants and their families to develop comprehensive care plans and update them as needed.

“You have that whole team monitoring your care every day,” McKenzie said. “Each person has their own plan of care, so it is individual. It reduces the risk of duplication of medication,

and if something is needed like physical therapy, we make sure it happens. I am excited about it because there’s a team for each person and every team member knows the patient, how much and what kinds of support they need, areas of stress, and what to watch out for.”

In the PACE program, providers are able to deliver all needed services instead of limiting them to what is reimbursable under the Medicare or Medicaid fee-for-service plans.

“The PACE idea is if you had support—not just meds, but day services, emotional needs, dietitians—you could safely stay at home,” McKenzie said. “We cover supplies that the team approves, and vision and dental are covered by PACE.”

Services provided under PACE include primary care, nursing home care, physical, occupational and recreational therapy, adult day care, social services, hospital care, prescription drugs, home care, meals, laboratory and X-ray services, and transportation.

People are eligible for PACE if they are age 55 or older, live in a PACE service area, meet the state criteria for nursing home level of care, and can live safely in the community with the help of PACE services.

“It’s more economical because it is less expensive than nursing home care,” McKenzie said. “The government is behind it because it is cheaper. We’re behind it because it gives you the choice to age with dignity.”

PACE started in the late ‘60s and



Midland’s Adult Day Health center, where many of PACE’s services are provided, is located at 319 Perry Street in North Lawrence in the former Woodlawn Elementary School building.

early ‘70s in San Francisco as a grassroots movement known as On Lok. The Asian community there created the model to support their belief in keeping the different generations together in the home.

“It did so well it caught people’s attention,” said McKenzie, who spent time in San Francisco as part of her PACE training.

“There are only 100 or so in all of the United States,” she added. “The community has to go through the accreditation process to be approved as a PACE site, so Lawrence is very lucky to be one of those few.”

As for the accreditation process for

the Lawrence site, “We had to show the state that we had the physical space and procedures, and that we can provide other services such as a doctor, nurse, physical therapist and dietitian. We got approval at the end of January,” McKenzie said.

Much of what was needed was already being provided by the Adult Day Health facility.

“The only thing that changed was that we added the medical services,” she said.

That meant adding a clinic complete with a doctor’s office, waiting area, exam rooms, a place for medical stor-

■ CONTINUED FROM PAGE SIX

age, a physical therapy room and additional staff members, including Dr. David Wensel, DO, who is now serving patients in Lawrence. Dr. Wensel was recently recognized by the American Association for Hospice and Palliative Care.

Midland’s Adult Day Health center, where many of PACE’s services are provided, is located at 319 Perry Street in North Lawrence in the former Woodlawn Elementary School building.

The center provides services to adults 18 or older who aren’t able to stay home alone safely, allowing those clients access to social activities, mental stimulation and healthy meals in a safe and caring environment, which also allows caregivers to keep their jobs, meet other obligations or just get away for a little while. The center’s staff members include an RN and CMA for medications, and all of the aides are trained in dementia care.

The former school building is spacious and colorful, with plenty of room for the new clinic plus the laundry room, multiple restrooms, a general use area, a place to lie down, a reading area, a large activity room with a pool table, bathing facilities and a TV where participants have gathered recently to share popcorn and watch KU’s progress in the March Madness tournaments.

Midland Care is part of Midland Care Connection, Inc., a not-for-profit organization that began over 35 years ago when four caregivers got together for lunches and started a hospice for Shawnee County, which grew to serve northeast Kansas. It offers a variety of services in addition to PACE and Adult Day Health, including hospice, grief and loss services, home health, home support, palliative care, and respite.

There will be an open house April 11 at the 319 Perry location from 4:30 to 6:30 p.m., and the public is invited to drop by and learn more about the programs. They can also check out the website at www.midlandcareconnection.org for more information about PACE, or they can call 785-232-2044.

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LMH named top 100 hospital in the nation Your number is your Social Security card

Lawrence Memorial Hospital (LMH) was named one of the nation's 100 Top Hospitals® by Truven Health Analytics, formerly the healthcare business of Thomson Reuters. Truven Health Analytics, based in Ann Arbor, Michigan, is a leading provider of information and solutions to improve the cost and quality of healthcare.

This is the first time LMH has been recognized with this prestigious award. No other hospitals in Kansas or Missouri made the 2013 list. The winning hospitals were announced in the February 25 edition of Modern Healthcare magazine.

The Truven Health 100 Top Hospitals® study evaluates performance in 10 areas: mortality; medical complications; patient safety; average patient stay; expenses; profitability; patient satisfaction; adherence to clinical standards of care; post-discharge mortality; and readmission rates for acute myocardial infarction (heart attack), heart failure, and pneumonia. The data reflects five-year performance in most of the categories, and three years for others, including length of stay, complications and mortality. The study is celebrating its 20th year, and has been conducted annually since 1993.

LMH President and Chief Executive Officer Gene Meyer said, "We are so proud to share this recognition with

our community. The 100 Top Hospitals award is based on a set of measures that reflect highly effective performance across the whole organization, including board members, medical staff, management, and nursing. It takes a hospital-wide commitment to excellence and an unwavering focus on patients to realize this kind of achievement. Going forward, we will build on these results to continue demonstrating excellence in all aspects of patient care."

To conduct the 100 Top Hospitals study, Truven Health researchers evaluated 2,922 acute care hospitals. They used public information — Medicare cost reports, Medicare Provider Analysis and Review (MedPAR) data, and core measures and patient satisfaction data from the Centers for Medicare and Medicaid Services (CMS) Hospital Compare website. Hospitals do not apply, and winners do not pay to market this honor.

Jean Chenoweth, senior vice president at Truven Health Analytics, said, "The winners of the 100 Top Hospitals award have driven the national benchmarks higher every year for 20 years. This year's winners have brought even higher value to their local communities — better quality, higher efficiency and high patient perceptions of care — while confronting the challenges of massive industry-wide transformation

to implement healthcare reform.

"The key to success in a tumultuous environment is visionary leadership that develops and maintains a hospital-wide culture of excellence that cuts across everything, from patient care to housekeeping to administration, and the refusal to rest on laurels when it comes to adopting new technologies and techniques. I congratulate this year's winners for their persistent drive for excellence."

The Truven Health 100 Top Hospitals study evaluated hospitals in five categories: major teaching and teaching hospitals, and large, medium, and small community hospitals. LMH was one of 20 winners in the medium community hospitals category (100-249 beds). According to the study, 100 Top Hospitals outperform their peers by demonstrating balanced excellence — operating effectively across all func-

tional areas of their organizations. The study found that when compared to their non-winning peers:

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- 100 Top Hospitals hold down expenses.
- Patients treated at 100 Top Hospitals return home sooner.
- Patients treated at 100 Top Hospitals report a better overall hospital experience.

More information on this study and other 100 Top Hospitals research is available at www.100tophospitals.com.

By Norm Franker
Social Security District Manager in Lawrence, KS

Often times, people decide they need to apply for a new Social Security card because they can't find their old one. As long as you have all of the required information and documentation, it's not difficult to obtain a replacement Social Security card. But here's even better news: you probably don't need the card.

When you think about it, your Social Security number *is* your Social Security card. That is, knowing your number is usually all you'll ever need. Know your number by heart, and you'll never leave home without it.

In the event that you really do want or need to get a replacement card, either for yourself or for a child, you can find all the details at www.socialsecurity.gov/ssnumber. The "Get Or Replace a Social Security Card" page provides information on how to obtain a replacement card and what specific

documents you need to provide. Each situation is unique, but in most cases you simply need to print, complete, and either mail or bring the application to Social Security with the appropriate documentation (originals or certified copies only).

In almost all cases, though, an application for your newborn's Social Security card and number is taken in the


hospital at the same time that you apply for your baby's birth certificate.

There are a number of reasons a baby or child may need a Social Security number, but the main one is so that you can claim your child as a dependent on your tax return. Your child also will need a Social Security number to apply for certain government and social service benefits.

Whether you need a Social Security

card for yourself or your child, it's easy to apply for one. But remember: if you already have one and just can't find it, in most cases all you really need is to know your number. Memorize your Social Security number, and you'll never leave home without it.


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Lawrence Medical Managers to host KanCare presentation **Identity theft – it's no April Fool's prank**

Lawrence Medical Managers, a local group for healthcare administrators, employees and managers in Lawrence, will be hosting a lunch seminar on Wednesday, April 10, titled "KanCare Updates: Meet The Panel."

The presentation, which is open to the public, will be held at Maceli's, 1031 New Hampshire, in Lawrence, from 11:30 a.m. to 1 p.m. and will include lunch. Representatives from United Healthcare, Sunflower and Amerigroup will all be represented and will discuss updates in KanCare, the state's new Medicaid program, and the impact it has on the local community and businesses.

Cost for the lunch seminar is \$12.00 for current members \$15.00 for non-members. Deadline for Registration is Monday, April 1. To register for the seminar or for additional information,

you can register online via the Lawrence Medical Managers website at www.lawrencemm.org.

Lawrence Medical Managers is a

local group that focuses on networking and growth within the community of healthcare administrators and managers in Lawrence and the surrounding

area. We meet the second Wednesday of each month for lunch and a program dealing with current issues in healthcare management.

By Phong Nguyen

Social Security Operations Supervisor in Lawrence, KS

When the first of April comes, you may be on guard to protect yourself from an April Fool's Day prank. But every day of the year, you should be wary of identity thieves.

Identity theft is no joking matter. Identity thieves victimize millions of people each year.

Identity thieves have some sly tricks to obtain your personal information. They do it by:

- Stealing wallets, purses, and your mail;
- Posing by phone or email as someone who legitimately needs information about you, such as employers or landlords;
- Stealing personal information you provide to an unsecured site on the Internet, from business or personnel records at work, and personal information in your home; or

• Rummaging through your trash, the trash of businesses, and public trash dumps for personal data.

Don't be fooled by identity thieves; take the proper precautions. Be sure to safeguard your personal information, such as your Social Security number and mother's maiden name. If an identity thief scores this information, it could result in more than monetary loss for you as a victim—it also can hurt your credit score and record.

You can help protect yourself by not carrying your Social Security card with you and not providing your personal information to unknown sources over the Internet or by phone. Be sure to shred any documents, bills, or paperwork before you throw them away. Most important, never reply to an email claiming to be from Social Security that asks you for your Social Security number or other personal information. If you are contacted by someone claiming to be from Social Security and you have doubts about the validity of the

caller, you can call us at 1-800-772-1213 (TTY 1-800-325-0778).

If you think you've been the victim of identity theft, you should contact the Federal Trade Commission at 1-877-IDTHEFT (1-877-438-4338); TTY 1-866-653-4261. Or go to www.idtheft.gov and click on the link for "Report Identity Theft."

Learn more about identity theft at www.socialsecurity.gov/pubs/10064.html.

Please don't let an identity thief make an April fool out of you.



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General Estate Planning Tips

Thursday, April 11 • 4:00 p.m. Registration • 4:15-6:15 p.m. Session
at Maceli's, 1031 New Hampshire Street in Lawrence

About the Presenters

Cheryl Denton, JD
is a partner in the law firm of Petefish, Immel, Heeb & Hird, LLP. Estate planning is a primary concentration of her practice. Cheryl is also a CPA.



Matthew Hoy, JD
is a partner in the law firm of Stevens & Brand, LLP. His practice areas include estate planning and administration, family wealth planning, and more.



R.S.V.P. by April 5 to 785-505-6134 or kathy.clausing-willis@lmh.org

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Scammers use Affordable Health Care Act to steal personal data

The Kansas Department for Aging and Disabilities Services (KDADS) and the Federal Trade Commission (FTC), the nation's consumer protection agency, is warning consumers nationwide about a scheme related to the Affordable Health Care Act. The FTC, in its campaign to educate the public, advises that common sense is the best protection.

Scammers posing as federal employees are making phone calls to consumers informing them that they're among the first Americans selected to receive health-insurance cards as part of the Affordable Care Act. The FTC warns that part of the scam includes asking consumers for personal data, including name, address, phone number and bank

account number, to receive a nonexistent medical card from the government. For this scam in particular, the caller might have the routing number from your bank and then use that information to get you to reveal the entire account number or ask for your credit card, Social Security number or Medicare ID.

KDADS and the FTC instruct consumers not to give out personal or financial information in response to unsolicited phone calls, emails, or knocks on your door. Scam artists want your information to commit identity theft, charge your existing credit cards, debit your checking account, open new credit card, checking, or savings accounts, write fraudulent checks, or take out loans in your name.

If someone who claims to be from the government calls and asks for your personal information, hang up. It's a scam. The government and legitimate organizations you do business with already have the information they need and will not ask you for it. The next step is to file a complaint. Consumers can file at ftc.gov or call 1-877-FTC-HELP. If you think your identity has been stolen, visit ftc.gov/idtheft or call 1-877-ID-THEFT. You also can file a complaint with your state Attorney General.

In Kansas, consumers also can contact KDADS' Senior Medicare Patrol Program, a statewide project designed to reduce Medicare & Medicaid fraud, waste and abuse, at 785-296-0377 or 1-800-860-5260.

PERSONAL FINANCE

Get ready for some (financial) spring cleaning

Spring is in the air — or, at the very least, it's on the calendar this week. And if you're like many people, you may be looking forward to doing some spring cleaning around your house and yard. But this year, why not go beyond your physical environment and do some "sprucing up" of your financial situation?

some fees and expenses. Perhaps even more importantly, by uniting all your investments in one place, you may find it easier to follow a central, unified investment strategy.

- **Check for "gaps" in your financial strategy.** Every spring, it's a good idea to check your gutters for leaks, your sidewalks for cracks and your paint for chips. By doing so, you'll help protect your home and surroundings. To help protect your family's future, it's important to have adequate life and disability insurance.

- **Plant seeds for growth.** When spring arrives, it's time to plant the seeds for your flowers and vegetables. As an investor, you also have to be concerned about growth. Specifically, you'll want to consider investments that have the potential to grow enough to help provide the financial resources to meet your long-term goals, such as a comfortable retirement. Consequently, you should review your portfolio to determine if it contains an appropriate amount of growth-oriented vehicles for your individual objectives, time horizon and risk tolerance.

- **Seek professional assistance.** When you're tidying up for spring, you may find some jobs that you can't do alone, such as cleaning a heavily stained carpet, unclogging a blocked drain or trimming the highest branches on a tree. For these tasks, you might need to call in trained professionals. It's the same with investing: You can do some things on your own, but for complex tasks such as creating and maintaining an appropriate investment strategy, you may need to work with a financial professional.

Consider putting these spring-cleaning tips to work soon. They may just help put some sparkle and shine into your financial "house."

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



Harley Catlin and Ryan Catlin



Here are a few possibilities to consider:

- **Clean your portfolio of "clutter."** When you go through your house, you may find some clutter in closets, storage areas, on top of desks, under beds or just about any other place. Your investment portfolio also may contain clutter, in the form of investments that no longer meet your needs. Consequently, it's a good idea to "de-clutter" your portfolio periodically by selling those extraneous investments and using the proceeds to help purchase others that may be more effective in helping you make progress toward your financial goals.

- **Consolidate your investments in one place.** As you clean your house, you may find that you have many common items, such as brooms, hammers, duct tape and so on, scattered among various rooms. It might be more efficient to keep all such objects in one central location; this can help prevent you from needlessly replacing or duplicating them. As an investor, you may have an IRA with one financial services provider, an old 401(k) with a different one, and some other investments with yet another institution. If you consolidated all these investment vehicles with one provider, you might be able to save



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HEALTH & FITNESS

Shoulder Pain

Shoulders, as comic Rodney Dangerfield might say, never get no respect. They win lots of metaphorical attention—we have shoulders to cry on, we stand on the shoulders of giants, we shoulder heavy burdens—but knees and hips are far more widely discussed



Laura Bennetts

with respect to pain and coping. That's unfortunate. Anyone who suffers from shoulder problems knows the truth: Shoulder pain can ruin your sleep, weaken your arms, and hurt nearby joints.

If your shoulder aches, you may find it hard to open jars, lift milk cartons, or reach for coffee cups. Your arm might feel so heavy, stiff or weak that you rely on your other hand to lift, pull or reach. You may have trouble turning over in bed or dressing yourself.

How can you manage and reduce shoulder pain? What causes the pain? How can you regain your strength?

Tendonitis

Shoulder pain can be caused by arthritis or by torn tendons. Tendons, the fibrous sinews that connect muscles to bones, can tear for any number of reasons—say, wear and tear after a lifetime of work, or catching yourself when you fall. But shoulder pain is most often caused by inflammation of the group of muscles and tendons, the “rotator cuff,” that holds the shoulder joint together and allows it to move. This is called tendonitis.

Tendonitis can hurt acutely and limit or even “freeze” your shoulder functionally. If you have the following symptoms, you may have tendonitis:

1. Gradual onset of pain. Did your shoulder pain start suddenly or gradually? Did you injure yourself all at

once—say, in a fall or in a forceful activity like hammering or lifting? Or did your pain “sneak up on you” gradually?

2. An arc of pain. Reach up and notice when the pain starts and stops. Tendonitis often hurts in the middle of the movement, not during the whole movement. The pain begins, not when you start to raise your arm, but midway through the upward movement; and it lasts until your hand reaches shoulder height. Curiously, if you reach even higher, the pain often lessens or disappears.

3. Sleep woes. Trying to sleep on your side hurts your shoulder, waking you and forcing you on to your back or stomach.

Get Thee to Therapy

When you first notice pain in your shoulder, you can self-treat with ice, rest, and over-the-counter anti-inflammatory medication. But if the pain doesn't subside and full motion hasn't returned within two weeks, you should seek help from a physical therapist. Waiting and resting the arm for longer than that may actually delay your recovery, because the arm will become weaker and stiffer as you wait. Luckily tendonitis is treatable with a course of therapy that includes deep heat, manual therapy, and exercise.

Strengthening is Key

The longer your shoulder pain lasts, the longer it takes to recover. If your shoulder tightens, the therapist will need to restore your full range of motion by manually stretching your arm and shoulder blade. Strengthening, meanwhile, requires exercises (with weighted wands, hand weights, and elastic bands) to strengthen your weakened muscles. If you have neck pain or elbow pain, the therapist will work those areas and strengthen them as well.

As your pain decreases, your joint mobility will improve and you'll be able to accelerate the strengthening process. Your therapist will give

you home exercises and monitor and increase these exercises as you get better. The more responsibility you take for your own recovery by exercising on your own, the faster you will improve.

Mobile = Vulnerable

An ounce of prevention is worth a pound of cure. So if you don't have shoulder pain, you should take pains to protect yourself. The shoulder is your most mobile joint and can move in countless ways. When you have full range of motion you can reach over your head to touch your opposite ear or behind your back to scratch between your shoulder blades. The shoulder is also a shallowly anchored joint that can easily be dislocated or injured when grasped or pulled.

In order to protect yourself, there are positions you should avoid. If you put grab bars next to your toilet, you should work with a therapist to position the bars correctly so that you can stand up easily without hurting yourself. Reaching up to a grab bar—to pull yourself to a standing position—can transfer your body weight to your shoulders, caus-

ing injury. The bar should be just high enough for you to raise yourself to a standing position by pushing up with your hands.

You should also avoid having other people lift you by your arms. Say that someone is helping you out of a chair. If they tried to lift you by your arms, that would force your shoulders to bear your full body weight. So if you're in a chair and you need to get up, ask your helper to help you help yourself—say, by using your belt for leverage, or clasping you snugly around the waist, to better enable you to push yourself into a standing position.

Respect and protect your shoulders. Rodney Dangerfield will approve.

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

HEALTH & FITNESS

Health benefits of avocado

Before I wrote this article, I asked myself why many people refer to the avocado as a “Super Food” or “the world's most perfect food.” After reading many articles, it was not hard to see why.



Dr. Farhang Khosh

Avocado is the fruit from *Persea Americana*, a native to central Mexico. It is a tall evergreen tree that can grow up to 65 feet in height. Avocados vary in weight from 6-8 ounces to 3 pounds, depending upon the variety. Avocado is derived from the Aztec word “ahuacatl.” The use of avocados dates back to

10,000 B.C. In the 19th century, the avocado made its entry into the U.S. from Mexico through California, and it has since become a very successful commercial crop. Currently, 95% of the U.S. avocados are grown in Southern California, which is well above 350,000,000 pounds. Mexico is the world's leading producer of avocados, producing over 718,000 tons in 1994. In the U.S., the biggest consumption of avocados nationwide is on Super Bowl Sunday.

The avocado provides nearly 20 essential nutrients. These essential nutrients include fiber, healthy monounsaturated and polyunsaturated fats (omega-3-fatty acids), vitamins A, C, D, E, K, the B vitamins (B1, B2, B3, B4, B5, B6, biotin, and Folate), and potassium. Avocado contains no cholesterol and no sodium. A typical avocado will contain both insoluble and

soluble fiber; that alone makes it very powerful. The breakdown in an average avocado is approximately 75 percent insoluble fiber to 25 percent soluble fiber. The avocado is widely considered a vegetable, since it is commonly used in salads. However, it is actually a fruit that tastes like a vegetable, and most markets display it with other fruits.

There are numerous health benefits related to the avocado. The following are the ones that have been scientifically proven:

• **High cholesterol:** Avocados are high in beta-sitosterol that has been shown to lower cholesterol levels. In one study, 45 volunteers experienced an average drop in cholesterol of 17% after eating avocados for only one week.

• **Heart health:** One cup of avocado supplies nearly 30% of daily folate, which is very crucial for heart health. Studies show that people who eat diets rich in folate have a much lower incidence of heart disease than those who don't.

• **Eye health:** Avocados have more of lutein than any other commonly consumed fruit. Lutein protects against

macular degeneration and cataracts, two disabling age-related eye diseases.

• **Morning sickness:** Avocados have vitamin B6, which helps alleviate nausea and queasiness related to pregnancy.

• **Kidney stones:** Avocados have a high potassium content that decreases urinary calcium excretion, and lowers the risk of stones forming in the kidneys.

• **Lower blood pressure:** Since avocados are a great source of potassium (one cup will provide over 700 mg of potassium), they help to control blood pressure levels.

• **Blood sugar regulation:** The healthy fats found in avocados may help reverse insulin resistance. The soluble fiber also has been found to promote blood sugar stability.

• **Birth defect prevention:** The high levels of folate in avocados are beneficial as folate is essential in preventing neural tube defects.

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



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RETIRE SMART

Lessons from the film 'Amour'

The Academy Award-nominated movie "Amour" is sparking much-needed conversations about aging, illness of a longtime companion and dying with dignity. In the film, we follow an elderly French couple strug-



Jill Schlesinger

gling with common end of life questions, like: Can we care for our loved ones on our own? Will our children be of assistance or be a hindrance? When is it time to ask for help? Even if you can afford care, will the provider be what the patient and primary caretaker need?

An increasing number of Americans are asking these important and sobering questions. The reason is clear: There's about to be a population boom in the over-65 age group, fueled by the baby boomer generation. According to the U.S. Department of Health and Human Services' Administration on Aging, the 65-and-over

population increased by 15 percent to over 40 million in 2010. Over the next two decades, it will swell to over 72 million. Breaking down the numbers further, those who are 85 and older will see the fastest population growth, going from 5.5 million in 2010 to 6.6 million in 2020—a 19 percent increase for that decade alone.

While you or your loved ones may be lucky enough to be healthy today, the U.S. Department of Health and Human Services says that about 70 percent of those over age 65 will require some type of long-term care services during their lifetime. When you think of long-term care, you may conjure up the worst-case scenario, but you don't have to be diagnosed with a terrible disease to need assistance with basic activities (dressing, shopping, cooking, doing laundry, managing medications). Still, many are embarrassed to ask for help or fear that relatives might want to remove them from their homes.

This requires friends and family members to be on the lookout for specific warning signs that might indicate a change in needs. Caring.com, a website that provides information and resources to help caregivers, recom-

mends keeping a close eye on seniors who have had a recent accident or close call, who are making a slow recovery from a recent illness, or who have trouble doing tasks that were previously not a problem.

But there are less obvious signs that small changes might be necessary to improve quality of life. For example, if your aging relative stops socializing, abandons hobbies or club memberships, or spends days at a time housebound, it may be time for action. That could mean establishing a rotating schedule with your siblings or hiring a driver. In either case, the goal is to provide regular outings that can increase activity and engagement. If one parent is ailing and the other is relatively healthy, it is also important to give the primary caregiver a break.

As the needs become more acute, it may be time to consider professional assistance. Even in the movie "Amour," there comes a time when the caretaking spouse recognizes that his wife's condition has spiraled out of his control. And while the couple has quick, general conversations

about what should happen next, there was likely no larger, written plan that detailed their wishes.

Given the outpouring of emails I received after a recent article about estate planning, it is clear that many are thinking long and hard about how to plan for unforeseen events and to ensure that they can live independently for as long as possible. Several New York-based estate attorneys reminded me that "living wills" provide more direction than "health care proxies" when it comes to important end-of-life decisions.

Tough conversations, open communication and smart planning will not prevent difficult situations, but they can make them a little more bearable.

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

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MAYO CLINIC

Benefits of osteopenia medication remain even after discontinuing use

DEAR MAYO CLINIC: If I've taken a bisphosphonate for five years, what will happen if I stop? My physician said a two-year sabbatical was all right, but I'm wondering if my bones will return to their original osteopenia state.

ANSWER: Taking a bisphosphonate medication (Fosamax, Boniva, others) to treat bones that are thinner than normal (a condition known as osteopenia) can help build your bones back up. If you stop taking the medication after several years, research has shown that because bisphosphonates accumulate in your bones, the drugs' benefits persist for some time. And, when you're not taking a bisphosphonate, you can make a number of lifestyle choices that can have a positive effect on bone health.

Bones are in a constant state of renewal because the body continually makes new bone while old bone is broken down. In young people, the body makes new bone faster than it breaks down old bone, increasing bone density. Bone density is determined by the amount of calcium and other minerals packed within the bones. The denser the bones, the stronger they are and the less likely to break.

As you get older, the process of bone regeneration slows, the bone break-

down process speeds up, and bone density drops. Osteopenia means that bone density is lower than normal and could lead to osteoporosis, a condition in which bones are weak, brittle and vulnerable to breaking.

Bisphosphonates are used to treat osteopenia because they slow the bone breakdown process, effectively preserving bone density. Taking these drugs can have some drawbacks, though. One side effect that can occur as a result of bisphosphonates is stomach irritation that can cause heartburn or acid reflux.

Long-term bisphosphonate therapy also has been linked to a rare problem in which the upper thighbone cracks or breaks. Bisphosphonates have the potential to affect the jawbone, too, causing a rare condition known as osteonecrosis in which a part of the jawbone dies, most often after root canal procedures, tooth extractions, or dental implants.

To lower the risk of developing these rare side effects, it is recommended that most people not take bisphosphonates for more than five years. But after you stop taking the medication, its positive effects persist. That's because after taking a bisphosphonate for a time, you build up the medicine in your bones and that can have a lasting positive impact on your bone health. Eventu-

ally the beneficial effect of the previous bisphosphonate therapy wears off, and bone density begins to decrease again. At that point, your doctor may put you back on a bisphosphonate or another medication to prevent further bone loss.

In addition, other steps can help prevent a return of osteopenia. For example, getting the right amount of calcium and vitamin D each day can significantly raise bone density, even without medication. For most people, the Recommended Dietary Allowance for calcium is about 1,000 to 1,200 milligrams. Good sources of calcium include dairy products such as milk, cheese and yogurt, as well as green vegetables such as broccoli, spinach, Brussels sprouts and kale. If the calcium in your diet is not enough, calcium supplements can help make up the difference.

Daily exercise is also key to bone health. In general, the best types of exercises for your skeleton are weight-bearing activities that involve doing something on your feet. That could be simply walking, either outdoors or on

a treadmill, jogging, running or any other physical activities that keep you on your feet and active.

Be aware, too, that some behaviors such as smoking cigarettes, taking in large amounts of caffeine each day and drinking too much alcohol can lower bone density, making you more susceptible to bone loss.

How big an effect these lifestyle changes can have on your bone density depends, in part, on the severity of your osteopenia. Talk to your doctor to get more information about ways to ensure your bone health even if you stop taking a bisphosphonate. - Bart Clarke, M.D., Endocrinology, Mayo Clinic, Rochester, Minn.

- *Medical Edge from Mayo Clinic is an educational resource and doesn't replace regular medical care. E-mail a question to medicaledge@mayo.edu, or write: Medical Edge from Mayo Clinic, c/o TMS, 2010 Westridge Drive, Irving, TX 75038. For more information, visit www.mayoclinic.org.*

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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. You may also add events on the Kaw Valley Senior Monthly Facebook page.

ART/ENTERTAINMENT

APR 5
REGINA CARTER: REVERSE THREAD
Reverse Thread, Regina Carter's latest album, invites us to a world of traditional African music infused with contemporary jazz and Afropop energy. Known as one of the finest violinists of her generation, Carter captures both the essence and allure of the original music through a lens of contemporary interpretation. This album blends the exquisite sound of Carter's violin with a rhythm section, the kora (West African harp) and the accordion. Lied Center, 1600 Stewart Dr., 7:30 p.m. LAWRENCE, (785) 864-2787 www.lied.ku.edu

APR 12
BRENTANO STRING QUARTET: FRAGMENTS: CONNECTING PAST AND PRESENT
Brentano String Quartet asked six daring, modern composers, Charles Wuorinen, Sofia Gubaidulina, Vijay Iyer, Bruce Adolphe, John Harbison and Stephen Hartke, to use the unfinished works of masters Mozart, Schubert, Bach, Haydn and Shostakovich as an inspiration for the creation of complementary compositions. The result is stunning. Join the quartet at the Lied Center as they use crisp technique and luxurious sound to imagine the abandoned spaces of these pieces. 1600 Stewart Dr. LAWRENCE, (785) 864-2787 www.lied.ku.edu

APR 12-28
12 ANGRY MEN
A 19-year-old man stood trial. It looks like an open-and-shut case—until one of the jurors begins opening the others' eyes to the facts. Each juror reveals his own character as testimony is re-examined, the murder is re-enacted and there is a new murder threat! Tempers get short, arguments grow heated, and the jurors become 12 angry men. Lawrence Community Theatre, 1501 New Hampshire. LAWRENCE www.theatrelawrence.com

APR 26
ATCHISON ART WALK
Take in the talents of some of the region's best artists in a variety of media. Second annual event hosted by the Atchison business community, who have opened their establishments to

house the artwork. We invite you to explore historic Atchison through art. Stroll the downtown area; enjoy music and art all along the way. Atchison County Historical Society Museum and Santa Fe Depot, 5-9 p.m. ATCHISON, (800) 234-1854

BINGO

SUNDAYS & TUESDAYS
AMERICAN LEGION POST NO. 1
3800 SE Michigan Ave, 6:30 p.m. TOPEKA, (785) 267-1923

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

MONDAYS & THURSDAYS
AMERICAN LEGION POST NO. 400
3029 NW US Highway 24, 6:30 p.m. TOPEKA, (785) 296-9400

WEDNESDAYS
PINECREST APARTMENTS
924 Walnut, 12:30-1 p.m. EUDORA, (785) 542-1020

WEDNESDAYS & FRIDAYS
VETERANS OF FOREIGN WARS
3110 SW Huntoon, 6:30 p.m. TOPEKA, (785) 235-9073

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

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

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

SUNDAYS & TUESDAYS
MOOSE CLUB
1901 N Kansas Ave, 6 p.m. TOPEKA, (785) 235-5050

EDUCATION

ONCE A MONTH
AARP'S 55 ALIVE SAFE DRIVING COURSE
Monthly classes are held at Stormont-Vail. Call to make reservation. TOPEKA, (785) 354-5225

FIRST & THIRD FRIDAYS OF EACH MONTH
HEALTHWISE AFTER 55
Television program offers interviews on

health topics of interest to seniors as well as a 20-minute exercise segment. Aairs from 9-9:30 a.m. on WIBW-TV, Channel 13. TOPEKA, (785) 354-6787

SECOND & FOURTH FRIDAYS OF EACH MONTH FOR FAMILY CAREGIVERS

Television show highlights information for people who providing care-giving service to loved ones. There is also a 20-minute exercise segment for caregivers and their loved ones. Aairs from 9-9:30 a.m. on WIBW-TV, Channel 13. TOPEKA, (785) 354-6787

MAR 12-APR 16 (TUESDAYS)

KANSAS OPTIMIZING HEALTH PROGRAM (KOHP) – LIVING A HEALTHY LIFE WITH CHRONIC CONDITIONS

Do you have or care for someone with arthritis, diabetes, heart or lung disease or other chronic condition? This six week KDHE program developed by Stanford University and facilitated by LMH and Lawrence Housing Authority will cover self-care strategies to reduce pain, deal with fatigue, exercise safely, eat well, manage stress, use medications effectively, and set and meet personal goals. Participants should be working in partnership with a healthcare provider before attending this class. Advance enrollment required as class size is limited. Fee. Call LMH Connect Care. LAWRENCE, (785) 749-5800 www.lmh.org

APR 4 SKILLBUILDERS: HEALTHY EATING FOR ONE

Often the hardest thing to do is to make a meal for one person. Learn tips and recipes to make enjoyable, healthy food for one or two people. Skillbuilders is a series of programs for widows, widowers, caregivers and anyone experiencing significant life changes. The topics are chosen to refresh skills and provide information that maybe helpful in making various decisions concerning daily living. Due to the renovation of the Lawrence Public Library, this session will be held in the downstairs Garden Room of Drury Place, 1510 St. Andrews Drive. The programs will again be offered on Thursday mornings from 10-11:45 a.m. beginning in March and ending in May. The popular topics will be presented by knowledgeable, local experts. Registration is never required. Attend all or only those of interest. Come and bring a friend! Transportation is available by contacting the Douglas County Senior Services Transportation department at 865-6925. Skillbuilders is presented by the Senior Outreach Services of the Lawrence Public Library, Visiting Nurses Association and the Douglas County Senior Services. LAWRENCE, (785) 843-3833 ext. 115

APR 18 SKILLBUILDERS: GARDENING FOR WELLBEING

Master Gardener Judy Northway will show you how to cultivate your indoor "garden" of houseplants as well as tips on spring gardening. For more information about Skillbuilders, including location and time of programs, please see April 4 description. LAWRENCE, (785) 843-3833 ext. 115

APR 25 SKILLBUILDERS: MANAGING YOUR MONEY

Barbara Braa, Trust Officer at CornerBank, can help in lessening financial worries and explain questions on what can be done to get the most from your money when changes occur. For more information about Skillbuilders, including location and time of programs, please see April 4 description. LAWRENCE, (785) 843-3833 ext. 115

■ CONTINUED ON PAGE 19

Visiting Nurses

your local not-for-profit provider since 1969



Home Health



Rehabilitation



Hospice



Private Duty

Visiting Nurses
— LAWRENCE —
Home Health - Rehabilitation
Hospice - Private Duty
200 Maine, Suite C • Lawrence, KS
785-843-3738

Visiting Nurses
— TOPEKA —
Home Health - Rehabilitation
1800 SE 21st Street • Topeka, KS
785-234-2700

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medications and avoiding potential complications. Sponsored by LMH Diabetes Education Center. 12-1:30 p.m. LAWRENCE, (785) 749-5800

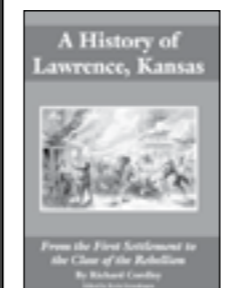
APR 11
SKILLBUILDERS: BASIC CAR CARE
Richard Haig from Westside 66 explains basic information on keeping your vehicle in good running condition, even if you're not sure how to open the hood! For more information about Skillbuilders, including location and time of programs, please see April 4 description. LAWRENCE, (785) 843-3833 ext. 115

APR 18
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Master Gardener Judy Northway will show you how to cultivate your indoor "garden" of houseplants as well as tips on spring gardening. For more information about Skillbuilders, including location and time of programs, please see April 4 description. LAWRENCE, (785) 843-3833 ext. 115

APR 25
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EXHIBITS/SHOWS

MAR 23-MAY 5
THE WAY WE WORKED IN KANSAS
Exhibit from the Smithsonian Institution, sponsored by the Kansas Humanities Council. The exhibition explores the stories of America's workers, the culture of work, and the changes in our workplace over time and across generations through photographs from the National Archives, audio and video clips, and hands-on components. Companion exhibitions and public programs highlighting local work stories



Don't Know Much About Lawrence's History?

Read Richard Cordley's *A History of Lawrence, Kansas: From the First Settlement to the Close of the Rebellion* (1895)

Now available at
The Watkins Community Museum of History
1047 Massachusetts Street • Lawrence • 785-841-4109
Hours: Tuesday, Wednesday, Friday and Saturday, 10 a.m.–4 p.m.; Thursday, 10 a.m.–8 p.m.; Closed Sunday, Monday and Holidays

are on display at each stop on the tour. Baldwin City Lumberyard Arts Center, 718 High St. BALDWIN CITY, (785) 594-3186 www.lumberyardartscenter.org

APR 6
CORVETTE SHOW
5th year for the show, any year/mileage/condition of Corvette is welcome. This year's theme is Corvettes in Racing and will have a special display area for pace cars, festival cars, racing editions etc. RSVP not required but appreciated so we know about how many to expect (just call or email and tell us you plan to attend). Long distance award for the car that travels farthest to attend the show, other awards as well. Franklin County Courthouse, 9 a.m.-2 p.m. OTTAWA, (785) 418-6844

HEALTH & FITNESS

MONDAYS THROUGH FRIDAYS
FIT FOR LIFE
LMH Kreider Rehabilitation Services offers this program, which is designed to help individuals achieve maximum benefit from a personalized exercise plan. Staff members provide exercise instruction and are available to assist participants. **LMH:** Mondays through Thursdays, 8:30-11 a.m. and 2-5:30 p.m.; Fridays, 8:30-11 a.m. and 2-4 p.m. **LMH South:** Mondays through Thursdays, 8-11 a.m. and 2-4 p.m.; Fridays, closed. Fee. LMH KREIDER REHABILITATION SERVICES LMH: (785) 505-2712, LMH SOUTH: (785) 505-3780

TUESDAYS
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 10 a.m.-1 p.m. HealthWise 55 Resource Center, 2252 S.W. 10th Ave. Free. TOPEKA, (785) 354-6787

FIRST TUESDAY OF THE MONTH
MAN TO MAN PROSTATE CANCER SUPPORT GROUP
Meets at Lawrence Memorial Hospital, 5:30 p.m. LAWRENCE, (785) 393-1256

TUESDAYS, WEDNESDAYS & THURSDAYS
JAZZERCISE LITE
Fitness that's invigorating, not intimidating!

This 60-minute class pairs moderate aerobics with exercises designed to improve your strength, balance, and flexibility. 10:20-11:20 a.m. at 3115 W. 6th St. LAWRENCE, (785) 331-4333

TUESDAYS AND THURSDAYS
FREE BLOOD PRESSURE CLINIC
Held at the Wakarusa Wellness Center, 4920 Bob Billings Parkway, located 1 block west of Wakarusa at the intersection of Research Park Drive. From 9 a.m.-1 p.m. and 3-6 p.m. No appointment necessary. LAWRENCE, (785) 856-6030

FIRST THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9-10:30 a.m. Westridge Mall (Entrance of Panda Restaurant). Free. TOPEKA, (785) 354-6787

FRIDAYS
BLOOD PRESSURE CHECKS
Drury Place, 1510 St. Andrews, 8:30 a.m. Open to the public. LAWRENCE, (785) 841-6845

SECOND THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9:30-11 a.m. Southwest YMCA, 3635 SW Chelsea. Free. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
MEDICATION CLINIC
Bring questions about your medications (prescription or over-the-counter), 1:30-2:30 p.m. Call for appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 8:30-9:30 a.m. Oakland Community Center, 801 N.E. Poplar. Free. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9-10 a.m. Rose Hill Place, 37th and Gage. Free. TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 10:45-11:30 a.m. Asbury Mt. Olive Church, 12th and Buchanan. Free. TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH
NUTRITION CLINIC
Call for an appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave. TOPEKA, (785) 354-6787

■ CONTINUED ON PAGE 20

Our 13th Anniversary!



- Physical Therapy
- Occupational Therapy
- Speech Therapy

- Massage Therapy
- In-Home Services
- Two Clinic Locations

Feel Better, Move Better with Therapy!



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Lawrence



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Baldwin City

www.lawrencetherapyservices.com



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FOURTH THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9-10:30 a.m. North YMCA, 1936 N. Tyler St. Free.
TOPEKA, (785) 354-6787

APR 3 CHOLESTEROL SCREENING

This screening event offers a total only (does not include HDL or LDL) cholesterol by finger-stick. No appointment or fasting necessary. \$6/ test. HealthSource room, Lawrence Memorial Hospital, 3-4:30 p.m.
LAWRENCE, (785) 749-5800

MAY 1 CHOLESTEROL SCREENING
See April 3 description. HealthSource room, Lawrence Memorial Hospital, 8:30-10 a.m.
LAWRENCE, (785) 749-5800

HISTORY/HERITAGE

JAN 6, MAR 3, APR 7 & MAY 5 KANSAS TERRITORIAL CHARACTERS
The LeCompton Reenactors present “Kansas Territorial Characters,” a play by J. Howard Duncan. The play features some of the famous and not-so-famous characters from the turbulent time period known as “Bleeding Kansas.” Constitution Hall State Historic Site, 319 Elmore, 2 p.m. Admission fee. Kansas Historical Foundation members and children 5 and under admitted for free.
LECOMPTON, (785) 887-6520

LAWRENCE PUBLIC LIBRARY BOOKMOBILE

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

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

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

LAWRENCE PUBLIC LIBRARY BOOK TALKS

THIRD TUESDAY OF EACH MONTH
Midland Adult Day Care, 319 Perry St., 10 a.m.
Cottonwood Retirement 1029 New Hampshire, 2 p.m.
Babcock Place, 1700 Massachusetts St., 3 p.m.

THIRD WEDNESDAY OF EACH MONTH
Brandon Woods, 1501 Inverness Dr., 10:30 a.m.
Prairie Commons, 5121 Congressional Circle, 1 p.m.

FOURTH WEDNESDAY OF EACH MONTH
Presbyterian Manor, 1429 Kasold Dr., 9:45 a.m.
Presbyterian Manor-Asst. Living, 1429 Kasold Dr., 11 a.m.
Pioneer Ridge-Asst. Living, 4851 Harvard Rd., 1 p.m.
Drury Place, 1510 St. Andrews Dr., 2:30 p.m.

MEETINGS

MONDAYS, WEDNESDAYS & FRIDAYS WATER AEROBICS CLASSES
OrthoKansas, P.A. offers aquatic programs and services, which are open to the public. Special features include warm water therapeutic pool with deep water capability. Class times are 6:30 a.m., 9 a.m., and 5 p.m. 1112 W. 6th St., Ste. 124.
LAWRENCE, (785) 838-7885
www.OrthoKansasPA.com

FIRST MONDAY OF EACH MONTH BEREAVEMENT SUPPORT GROUP
Facilitated by Heartland Hospice and open to those who have lost loved ones. Held at Heartland’s office, 2231 SW Wanamaker Rd., Ste. 202, at 6 p.m. Call Terry Frizzell for more information.
TOPEKA, (785) 271-6500

FIRST & THIRD MONDAY OF EACH MONTH BEREAVEMENT SUPPORT GROUP
LAWRENCE SENIOR CENTER
2:15-3:45 PM, (785) 842-0543

FIRST & THIRD MONDAY OF EACH MONTH GRIEF SUPPORT GROUP
Facilitated by LMH Chaplain Angela Lowe. Meets in the LMH Chapel, 2nd floor. Lawrence Memorial Hospital.
LAWRENCE, (785) 505-3140

FIRST & THIRD MONDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
For adults who have lost loved ones. Call LMH Chaplain Angela Lowe for more information.
LAWRENCE MEMORIAL HOSPITAL
4-5 PM, (785) 840-3140

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

FIRST TUESDAY OF EACH MONTH LAWRENCE AREA COALITION TO HONOR END-OF-LIFE CHOICES
Works with 31 other Kansas communities to help all Kansans live with dignity, comfort and peace at the end-of-life, regardless of age. Members have backgrounds in healthcare, pastoral care, senior citizens’ services, funeral home

care, library and educational services. Meets at 3 p.m. in Conference E of LMH.
LAWRENCE, (785) 830-8130

FIRST & THIRD TUESDAY OF EACH MONTH SCRAPBOOK MEMORIES
Grace Hospice, 3715 SW 29th St., Suite 100, 6 p.m. All supplies provided (except photos).
TOPEKA, (785) 228-0400

FIRST & THIRD TUESDAY OF EACH MONTH GRIEF SUPPORT GROUP
Grace Hospice invites individuals coping with the loss of loved ones to join us. For more information, call Grace Hospice at (785) 228-0400 or 1-800-396-7778. Aldersgate Village, Manchester Lodge, 7220 SW Asbury Dr., 2 p.m.
TOPEKA

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

TUESDAYS GRIEF & LOSS SUPPORT GROUP
Midland Hospice, 200 SW Frazier Circle. 3-4 p.m.
TOPEKA, (785) 232-2044

TUESDAYS GRIEF & LOSS SUPPORT GROUP
Midland Hospice, 200 SW Frazier Circle. 5:30-6:30 p.m.
TOPEKA, (785) 232-2044

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

FIRST & THIRD TUESDAY OF EACH MONTH HEALING AFTER LOSS BY SUICIDE (HEALS)
For those who have lost a loved one by suicide. Fellow survivors offer an atmosphere of understanding and emotional support by encouraging families and individuals to share healthy ways of coping and grieving. Contact Steve New-comer at for more information. Pozez Education Center, 1505 SW 8th St.
TOPEKA, (785) 478-4947 or (785) 296-8349

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

FIRST & THIRD WEDNESDAY OF EACH MONTH CANCER SUPPORT GROUP
Join representatives from Lawrence Memorial Hospital Oncology Center and the American

Cancer Society for a general cancer support group. Open to anyone with any cancer diagnoses and/or family members or others affected by their cancer. For more information, contact Liv Frost at (785) 505-2807 or e-mail to liv.frost@lmh.org.
LAWRENCE

WEDNESDAYS & SUNDAYS OLDSTERS UNITED FOR RESPONSIBLE SERVICE (O.U.R.S.)
Members of O.U.R.S. have met to dance since 1984. The group meets to dance from 2:30-4:30 p.m. on Wednesdays, and from 6-9 p.m. on Sundays at the Eagles Lodge.
LAWRENCE

THURSDAYS GRIEF & LOSS SUPPORT GROUP
Midland Hospice, 200 SW Frazier Circle. 3-4 p.m.
TOPEKA, (785) 232-2044

FIRST THURSDAY OF EACH MONTH LAWRENCE AREA PARTNERS IN AGING
Networking group. Call Ashley at (785) 842-0543 for more information. \$12.00 to attend (includes lunch). 11:30 a.m.-1 p.m.

FIRST THURSDAY OF EACH MONTH PARKINSON MEETING
Midland Care, 200 SW Frazier, 5:30-7 p.m.
LAWRENCE, (785) 235-1367 or (800) 798-1366

FIRST & THIRD THURSDAY OF EACH MONTH TRANSITIONS SUPPORT GROUP
Cosponsored by Brewster Place and Heartland Hospice as a group to help people move from confusion to confidence no matter their loss or life changes and challenges. Meets at 3 p.m. in the main chapel at Brewster Place, 1209 SW 29th St. Call Terry Frizzell of Heartland Hospice of Topeka for more information.
TOPEKA, (785) 271-6500

FIRST FRIDAY OF EACH MONTH STROKE SUPPORT AND RECOVERY GROUP
Providing an opportunity for learning and sharing experience. Meetings begin at 1:30 p.m. for blood pressure readings and at 2 p.m. for program. For information, call Jan Dietrich in the Adult Field Services Office. Health Agency Main Library.
TOPEKA, (785) 232-7765

SECOND MONDAY, SEPT-MAY LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN’S CLUBS
Volunteer service club.
LAWRENCE, (785) 331-4575

SECOND MONDAY OF EACH MONTH GRIEF AND ENCOURAGEMENT GROUP
For those who have lost loved ones. Sponsored by Hospice Care of Kansas. Meets at Brookwood Center, 2900-H Oakley. You are welcome to attend on time or as often as you like. If you have questions or need directions, call Chaplain Nancy Cook.
TOPEKA, (913) 599-1125

■ CONTINUED ON PAGE 21

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SECOND TUESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Independence, Inc. 2001 Haskell Ave., 1-2 p.m.
LAWRENCE, (785) 235-1367 or (800) 798-1366

SECOND TUESDAY OF EACH MONTH NATIONAL ASSOCIATION OF RAILROAD AND VETERAN RAILROAD EMPLOYEES
Meets at 9:30-11 a.m. at Coyote Canyon Buffet.
TOPEKA, www.narvre.com

SECOND TUESDAY OF EACH MONTH KAW VALLEY HERBS STUDY GROUP
An informal group meeting monthly to study herbs. We will learn about the aspects of each herb: culinary uses, aromatherapy applications, medicinal properties, historical lore, growing and crafting. This group is open to anyone wanting to learn more about the herbs grown in the garden and in the wild. Meets at 7 p.m. at the Unitarian Fellowship of Lawrence, 1263 N. 1100 Rd. To sign up to receive updates, email HerbStudyGroup@gmail.com or join our Facebook page at www.facebook.com/HerbGroup.
LAWRENCE

SECOND TUESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
3 Sisters Inn, 1035 Ames St., 3:30-4:30 p.m.
BALDWIN CITY, (785) 235-1367 or (800) 798-1366

SECOND WEDNESDAY OF EACH MONTH MEMORY SUPPORT GROUP
Held at The Windsor of Lawrence, 3220 Peterson Rd., 2 p.m. For more information, please call Amy Homer.
LAWRENCE, (785) 832-9900

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

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

SECOND THURSDAY OF EACH MONTH CAREGIVERS SUPPORT GROUP
Learn more about caregiving, share your caregiving ideas and learn new ones. Find out about living options for your loved one and share comfort among others who are going through the same things. Refreshments are provided
Meets at The Windsor of Lawrence, 3220 Peterson Rd., 4 p.m. Call to RSVP.
LAWRENCE, (785) 272-9400

SECOND THURSDAY OF EACH MONTH NAACP MEETING-LAWRENCE CHAPTER
Meets at the Lawrence public Library Gallery Room at 6:30 p.m.
LAWRENCE, (785) 841-0030, (785) 979-4692

SECOND & FOURTH FRIDAY OF EACH MONTH ALZHEIMER’S/CAREGIVER SUPPORT GROUP
Sponsored by the Alzheimer’s Association-Heart of America Chapter. KU Center for Research, 1315 Wakarusa Dr., Rm. 214, 1-2:30 p.m.
LAWRENCE, (913) 831-3888

SECOND SATURDAY OF EACH MONTH HAPPY TIME SQUARES SQUARE DANCE CLUB
Meets at First United Methodist Church-West Campus, 867 Hwy 40 (1 block west Hwy 40/ K10 Bypass). Plus: 7:30-8 p.m., Mainstream 8-10 p.m. Contact Frank & Betty Alexander.
LAWRENCE, (785) 843-2584
www.happytimesquares.com

THIRD MONDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Oskaloosa Public Library, 315 Jefferson St., 2-3 p.m.
OSKALOOSA, (785) 235-1367 or (800) 798-1366

THIRD TUESDAY OF EACH MONTH LAWRENCE PARKINSON’S SUPPORT GROUP
FIRST PRESBYTERIAN CHURCH, 2415 CLINTON PARKWAY, LAWRENCE, 2 PM

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

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

THIRD WEDNESDAY OF EACH MONTH ACTIVE AND RETIRED FEDERAL EMPLOYEES
The Lawrence chapter of the National Active and Retired Federal Employees (NARFE) meets the third Wednesday of each month at Conroy’s Pub, located at 3115 W. 6th in Lawrence. A program begins at noon, followed by lunch and a short business meeting. First time lunch is free! NARFE’s mission is to defend and enhance benefits career federal employees earn. Employees from all branches of government are welcome and encouraged to attend. For more information, please call Betty Scribner, membership chairman.
LAWRENCE, (785) 843-7481

FOURTH THURSDAY OF EACH MONTH TOPEKA GENEALOGICAL SOCIETY
TGS promotes and stimulates the education, knowledge and interest of the membership and the public in family history, genealogical records and research. Meets at the Topeka-Shawnee County Public Library, 7 p.m. No meeting in April, November or December.
TOPEKA, (785) 233-5762
www.tgstopeka.org

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

THIRD THURSDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Baldwin Healthcare Center, 1223 Orchard Lane, 1-2 p.m.
BALDWIN CITY, (785) 594-6492

THIRD FRIDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Jayhawk Area Agency on Aging, 2910 SW Topeka Blvd., 12-1 p.m.
LAWRENCE, (785) 235-1367 or (800) 798-1366

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

FOURTH MONDAY OF EACH MONTH GRIEF SUPPORT GROUP
Presbyterian Manor, 1429 Kasold., 4 p.m. Sponsored by Grace Hospice.
LAWRENCE, (785) 841-5300

FOURTH TUESDAY OF EACH MONTH LAWRENCE PARKINSON’S SUPPORT GROUP
Pioneer Ridge Assisted Living Library, 4851 Harvard, 6:30 p.m.
LAWRENCE, (785) 344-1106

FOURTH TUESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Countryside United Methodist Church, 3221 SW Burlingame Rd, 1-2 p.m.
TOPEKA, (785) 235-1367 or (800) 798-1366

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

FOURTH THURSDAY OF EACH MONTH TOPEKA GENEALOGICAL SOCIETY
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TOPEKA, (785) 233-5762
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FOURTH THURSDAY OF EACH MONTH CHRISTIAN WIDOW/WIDOWERS ORGANIZATION
We have a covered dish dinner, a short meeting, and then play dime bingo with playing cards. 5:30 p.m. at 17th and Stone. For additional information, email pdpatterson@juno.com.
TOPEKA

FOURTH FRIDAY OF EACH MONTH RETIRED GOVERNMENT EMPLOYEES
The Topeka chapter of the National Active and Retired Federal Employees (NARFE) meets on the fourth Friday of each month (except Nov. and Dec.) at Aldersgate Village, 7220 SW Asbury Drive, Topeka. Buffet lunch begins at noon followed by a program/speaker and business meeting. NARFE’s mission is to represent government employees, active and retired, before Congress. Employees from all branches of federal government employment are welcome, and encouraged to attend. For information, call Jim Miller.
LAWRENCE, (785) 478-0651

MISCELLANEOUS

SUNDAYS CHURCH SERVICES
Drury Place, 1510 St. Andrews, 4 p.m. Open to the public.
LAWRENCE, (785) 841-6845

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Drury Place at Alvamar, 1510 Saint Andrews Dr., 11 a.m. Open to the public.
LAWRENCE, 785-841-6847

THIRD SATURDAY OF EACH MONTH COFFEE & CONVERSATION
Drury Place at Alvamar, 1510 Saint Andrews Dr., 3 p.m. Open to the public.
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HUMOR

The Potty Party Pity Party Problem

Gwendolyn Sharp and Vibaldina Aguilera have offices in the same building. They were only nodding acquaintances before someone tried to sabotage their businesses. But after everything turned out for the best, the two became good friends. Dina and Gwen are college-trained event planners who serve a very different clientele.



Larry Day

Gwen puts on potty parties for mothers whose toddlers are ready to ditch their diapers. The events she stages are always happy. Gwen festoons the homes where she holds her potty parties with lots of balloons and colored streamers. She furnishes party hats for everyone, toddlers and adults. Gwen gives sock monkeys and Dr. Seuss books to the kids, and tie dye tee shirts and bottles of homemade jams to the moms. The recipes for her refreshments are often featured in potty party trade magazines. She always puts up yard signs at her potty parties. The signs declare: "Today Is No Diaper Day!" Gwen has many imitators in the potty party business, but she has no equal.

Dina is also tops in her field, but her clients are way at the other end of the emotional needs spectrum from Gwen's. Dina's clients are people who throw pity parties for themselves, so it helps that she has a master's degree in clinical psychology. Most of her clients suffer from "Poor Me Syndrome" or some other depressive condition. Dina's clients can't even imagine themselves at something as lively and colorful as a toddler's potty party. They

are mostly referred to Dina by their spouses, family members, physicians, employers, co-workers and friends.

There are no decorations and no refreshments when Dina shows up at someone's pity party. Dina deals with people whose energy has all drained away. Her clients have typically been let down or smacked down by something, or someone. For them, life seems too much to bear.

It's still not clear who hatched the sinister plot designed to cause Gwen and Dina serious problems. Perhaps it was someone in the potty party business who was jealous of Gwen's success. Or perhaps it was someone who resented Dina's success with a pity party client. Maybe the perpetrator wanted the client to remain permanently down and out. No one knows.

What is known is that someone hacked into both Dina's and Gwen's company computer systems and switched appointments on them. The hacker scheduled legitimate-looking appointments for Gwen and Dina on the same day at the same time, and, as it happened, in the same neighborhood.

Dina's bogus appointment sent her to a home where, at the insistence of her husband, a first-time mom had scheduled a potty party for her two-year-old son.

There was a long silence after Dina rang the doorbell. Then a woman with a tear-streaked face opened the door. The baby in her arms wore nothing but a diaper.

"I'm sorry," said the woman, "but I called off the potty party and sent everyone home. My baby is growing up too fast. I just can't stand it."

Dina realized there had been a serious mistake, but she also realized that the woman needed her.

"I think I can help," said Dina.

The woman stepped aside. By the time Dina left an hour later, the baby was dressed and the woman was smiling.

ing. They had agreed to chat again later.

Gwen, on the other hacker-generated bogus appointment honked her horn loudly as she drove her potty party van up the driveway of a house in the same neighborhood. Inside was a disheveled woman wearing a grunchy looking house coat. The woman had finally gotten up enough courage to kick her good-for-nothing boyfriend out of her house, but she had felt rotten ever since. When she heard honking and saw Gwen's brightly painted party van, something snapped and the woman felt

a surge of pure joy. With a yip, she dashed out the door. Gwen was pounding a sign into lawn. It read "Today Is A No Diaper Day"

"You got that right," said the woman. "Is everyone ready to party?" asked Gwen.

"You bet your booties," said the woman.

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

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PET WORLD

Licking Dachshund cause of concern

Q: My 7-year-old Dachshund-mix licks at everything—her furniture, her bed, and she even licks leaves during walks. I believe poor Goldie was kept in a crate for many hours as a puppy. Do you have any insights on her behavior? - J.A.C., Orlando, FL



Steve Dale

A: Dr. Ilana Reisner, a veterinary behaviorist in Philadelphia, PA, explains that persistent licking can be coined a "displacement behavior," sort of letting off steam, as an outlet for anxiety, much as nail biting can be for people. However, since your dog seems so intent, more might be going on." One determination of seriousness is to assess if your dog can easily be distracted from licking and redirected to another behavior, such as coming when you call her.

Lots of folks might jump to the idea that Goldie has a compulsive disorder, and certainly that possibility exists. However, Reisner says to first rule out a medical explanation (which most likely explains the licking), particularly a possible gastro-intestinal issue, or even chronic tonsillitis. Scoping with biopsies will rule out the stomach issue and visually looking at throat will rule out the other. Crazy as it sounds, a

food allergy is also possible.

Reisner suggests you keep a log to determine what Goldie licks and when to determine if there's any pattern. This information might help a veterinarian.

Meanwhile, you can do no harm to enhance your dog's enrichment. Feed Goldie from various Kong or food dispensing toys. You might even stuff food inside toys and then hide them around the house, so she can sniff them out. Also, take Goldie for daily walks on-leash, not only for exercise but also to sniff what's new in the 'hood.

A compulsive behavior is a diagnosis of exclusion, meaning that after everything else is ruled out, it is considered. If this ends up being the diagnosis, a psycho-pharmaceutical might help, as can a referral to a veterinary behaviorist.

Q: Avi, our 7-month-old kitten, has battled disease his entire life. We adopted him from an overcrowded shelter when he was 2 months old, and at that time we treated a urinary tract infection. For an entire month (in August), he had a fever, and his temperature often hit 104.9. I thought he might die.

We offered an experimental diet with seaweed, kiwi, liver, beef, turkey, milk, vitamins and dry cat food, and he improved. Now, he has uveitis (inflammation of the middle layer of the eye) and he's tested positive for the Corona virus. Can you tell me where to order Polypropyl Immunostimulant? Do you believe our cat has FIP (feline infectious peritonitis)? His appetite remains good. - L.B., Cyberspace

A: FIP is caused by a mutation of the corona virus, which occurs in some cats, but decidedly not all cats with the corona virus. Actually, the corona virus is benign in most cats.

Dr. Sandra Wright, a veterinary internal medicine specialist in Seattle, WA, notes that dry FIP is especially challenging to diagnose. While there's no blood test available to determine if a cat has FIP, a complete blood panel may indicate another explanation for what's going on. Possible symptoms of dry FIP include uveitis and a persistent fever. However, fevers caused by FIP don't typically respond to antibiotics unless there's a secondary infection, which makes this all the more complex. FIP also doesn't respond to any known "experimental diets."

Wright notes that while toxoplasmosis is rare in cats, this possibility should be ruled out, as should a possible upper respiratory viral infection.

Sadly, FIP has always been considered fatal. However, Dr. Al Legendre has seen limited success at treating cats with dry FIP with a drug called Polypropyl Immunostimulant (PI). The drug was recently approved for cats with rhinotracheitis (a common respiratory or pulmonary infection caused by the herpes virus), but PI may be used alternatively to treat dry FIP. Your veterinarian can contact Legendre, at the University of Tennessee College of Veterinary medicine for details.

- Steve Dale welcomes questions/comments from readers. Although he can't answer all of them individually, he'll answer those of general interest in his column. Write to Steve at Tribune Media Services, 2010 Westridge Drive, Irving, TX 75038. Send e-mail to PET-WORLD@STEVE DALE.TV. Include your name, city and state.

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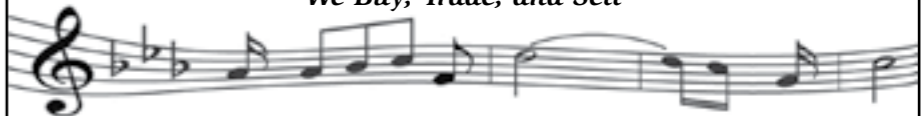
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WOLFGANG PUCK'S KITCHEN

A beautiful, classic side

Anyone who loves good food wants it to look good, too. After all, as I often like to tell people, we eat with our eyes before we eat with our mouths.

Let's face it, though, too many vegetable side dishes look more than a little bit unexciting, like nothing our eyes would want to eat. Think of those sad little broccoli florets sitting there on the plate, or that scoop of spinach leaves, or those steamed baby carrots. They're colorful, yes. But tempting?



Wolfgang Puck

Of course, there are many ways to make vegetable sides look more enticing. Some of the simpler options include adding garnishes that contrast beautifully with the featured ingredient while also adding sparks of flavor—sun-dried tomatoes, for example, or toasted almond slices, a drizzle of pesto or just a sprinkling of minced fresh herbs. Asian cooks certainly know how beautiful it looks and delicious it tastes when you attractively cut up a medley of vegetables and stir-fry them together. And you can always slice or chop vegetables and combine them with a starchy side, creating a colorful tangle of pasta or a confetti-like rice or quinoa pilaf.

But there's more you can do by actually transforming the vegetables into something new: pureeing them, layering them, and then baking them in a loaf shape that, when sliced, presents a beautiful, delicious rainbow of contrasting colors and flavors.

That's what I've been doing for years with my Three-Colored Vegetable Loaf. It combines chopped and cooked carrots, mushrooms, and spinach, lightly bound with touches of egg and cheese, to make a bright rainbow of a side dish that goes wonderfully with roast, grilled, broiled, or sauteed

meats, poultry, or seafood.

Such dishes are classics of the French repertoire. And I think it's time for them to make a comeback.

Impressive though this side is to serve, you'll find it surprisingly easy to put together, and much of the work—cooking and pureeing the vegetables, all the way up to layering them in the pan before baking—can be done up to several hours in advance. Just be sure to eliminate excess moisture from the spinach, to keep the dish from turning soggy, and line the pan carefully with parchment paper to stop the loaf from sticking.

Once you've mastered the recipe, use its techniques to prepare loafs featuring other not-too-watery vegetables that will have similar consistencies when cooked and chopped, such as cauliflower, broccoli, fennel bulb, kale leaves, or parsnips.

Whatever the combination, I encourage you to give this recipe a try for your next dinner party, or just for a family meal when you have a little extra prep time. Make it a classic in your own kitchen repertoire.

THREE-COLORED VEGETABLE LOAF

Serves 8

- 5 ounces unsalted butter
- 2 pounds organic carrots, peeled and cut into 1/4-inch-thick slices
- 1/4 pound organic button mushrooms, wiped clean with a damp paper towel, cut into 1/4-inch-thick slices
- 1/2 pound organic baby spinach leaves, rinsed and patted dry with paper towels
- 5 large cage-free eggs
- 4 ounces shredded Swiss cheese
- 1 teaspoon salt
- 1 teaspoon freshly ground black pepper

Melt 2 ounces of the butter in a saute pan over medium-low heat. Add the carrots and saute, stirring frequently, until tender, 7 to 10 minutes. Empty them from the pan to a cutting board,

chop coarsely, and then transfer to a large mixing bowl and set aside.

In the same pan, melt 1 ounce of the butter over high heat. Add the mushrooms and saute, stirring constantly, for 2 minutes. Empty them onto the cutting board, chop coarsely, and add to the carrots.

Melt 1 ounce more butter over high heat. Add the spinach and saute, stirring constantly, until wilted and any excess moisture has evaporated, 2 to 3 minutes. Chop coarsely and transfer to a separate bowl. When the spinach has cooled, add 1 egg and stir thoroughly with a fork.

In another bowl, beat the remaining 4 eggs. Stir in the Swiss cheese. Add the egg-and-cheese mixture to the carrots and mushrooms, season to taste with salt and pepper, and stir thoroughly.

Position an oven rack in the center of the oven. Preheat the oven to 400 degrees F.

Line the bottom of an 8-1/2 by 4-1/2 by 2-1/2-inch loaf pan with parchment paper. Butter the pan and the parchment paper with 1 tablespoon of the remaining butter. In the bottom of the pan, spread half of the carrot mixture. Add all of the spinach mixture, spreading it evenly; then, top with the remaining carrot mixture. With the remaining

butter, coat 1 side of a piece of parchment paper cut to fit the top of the pan, and place the paper buttered side down on top of the final carrot layer.

Place the loaf pan inside a baking dish with high sides. Into the dish, pour enough hot water to come halfway up the side of the loaf pan. Pull out the oven rack, place the baking dish with the loaf pan on the rack, and carefully slide the rack into the oven. Bake until a knife inserted into the center of the vegetable loaf comes out clean, about 1-1/4 hours, checking and adding more hot water to the baking dish if necessary.

Carefully slide out the oven rack and lift out the baking dish. Remove the loaf pan. Peel off the top piece of parchment paper. Run a thin, sharp knife around the insides of the loaf pan to loosen the loaf. Invert a serving platter over the loaf pan. Holding the pan and platter tightly together with pot-holders, invert them. Then, place on a work surface and carefully lift off the loaf pan. Peel off the remaining parchment paper.

With a sharp knife, cut the vegetable loaf crosswise into slices. Serve immediately, carefully transferring the slices to serving plates.

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TRAVEL TROUBLESHOOTER

Help, my ticket credit disappeared

Miriam Bustamonte's ticket credit with American Airlines is gone because she and her husband were "no shows" for their flight. But they canceled the tickets, didn't they?

Q: We had to cancel a cruise recently because my husband needed to have



Christopher Elliott

surgery. I called American Airlines to cancel the flight and was told that the tickets would be good for one year from the day they were purchased.

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I've called American Airlines several times and they keep insisting that we have lost the tickets. I called Expedia, the online travel agency through which we booked the tickets, and they show that the tickets were canceled.

I don't want my money back—I just wanted to use the tickets for another trip in two months. I would appreciate anything you could do to help. - Miriam Bustamonte, San Francisco

A: Your credit should still be good. But how can you know if it is?

Normally, when a business cancels a service, it offers you a cancellation number. If you get a cancellation number, be sure to keep it for future reference, just in case someone questions your order. If you didn't, then you need to get one. A business should be able to offer some kind of proof in writing that you forfeited a product or service.

And what if it doesn't? Well, then it's your word against its word if there's ever

a dispute like the one you're having. And businesses—and specifically airlines - have a way of believing their own version of events. American thinks you didn't show up for your flight.

I can understand why American would want to keep your money if you were a "no show." It didn't have the opportunity to resell your seats, so it lost money. Still, if you tried to cancel, there should be some record of it, somewhere.

I would have handled this cancellation differently. Since you booked your tickets through Expedia, I would have canceled my tickets directly through the online travel agency and insisted that it provide evidence of the cancellation in writing. Expedia would have been able to let American know of your change in plans. At the very least, I would have let Expedia know of your cancellation, preferably in writing.

After that, you needed to get a paper trail going: written proof that your flights were canceled—preferably a cancellation number of some kind—and then, when American denied credit, use the back-and-forth emails between

you and the airline. (These emails can easily be forwarded to a supervisor, if necessary.)

Calling American or Expedia wasn't the best idea. There's no evidence of these conversations, so they're not even worth having, when it comes to a grievance like yours.

I contacted American on your behalf and it restored your credit.

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

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Take steps to retire on your own terms **Dechand named KDADS' February Volunteer of the Month**

By Norm Franker

Social Security District Manager in Lawrence, KS

Most Americans are aware that they need to save for retirement. It is a topic that is easy to brush aside to a later date because although the subject is important, it may not seem urgent. But the longer you put off some basic retirement planning, the harder it will be to catch up later.

Now is the perfect time to give it some thought, as National Retirement Planning Week takes place in April.

We'd like to share with you a few important items about Social Security retirement benefits.

When you decide to retire, the easiest and most convenient way to do it is right from the comfort of your home or office computer. Go to www.socialsecurity.gov where you can apply for retirement benefits in as little as 15 minutes. In most cases, there are no

forms to sign or documents to send; once you submit your electronic application, that's it!

In addition to using our award-winning website, you can call us toll-free at 1-800-772-1213 (TTY 1-800-325-0778) or visit the Social Security office nearest you. Either way you choose to apply, be sure to have your bank account information handy so we can set up your payments to be deposited directly into your account.

Your age when you start to receive Social Security makes a difference in your benefit amount. The full retirement age (the age at which 100 percent of retirement benefits are payable) has been gradually rising from age 65 to age 67. You can retire as early as age 62, but if benefits start before you reach your full retirement age, your monthly payment is reduced. Find out what your full retirement age is by typing in your year of birth at www.socialsecurity.gov/pubs/ageincrease.htm.

You also can choose to keep working beyond your full retirement age to take advantage of a larger payment. Your benefit will increase automatically each year from the time you reach your full retirement age until you start receiving your benefits or until you reach age 70.

The decision of when to retire is personal and depends on a number of factors. To help, we suggest you read our online fact sheet, When To Start Receiving Retirement Benefits, available at www.socialsecurity.gov/pubs/10147.html.

You may want to consider your options by using our Retirement Estimator to get instant, personalized estimates of future benefits. You can plug in different retirement ages and scenarios to help you make a more informed retirement decision. Try it out at www.socialsecurity.gov/estimator.

You'll also want to take advantage of our latest and extremely popular service by setting up an online my Social

Security account. You can use my Social Security to obtain a copy of your Social Security Statement to check your earnings record and see estimates of the retirement, disability, and survivor benefits you and your family may receive. Visit www.socialsecurity.gov/myaccount.

Another great website for financial planning — whether for retirement or other financial goals — can be found at www.mymoney.gov. The website features information about how to plan for a host of life events, such as the birth or adoption of a child, home ownership, or retirement. The site also provides money management tools, including a financial savings calculator.

To learn more about Social Security retirement benefits and options, please read our publication, Retirement Benefits, at www.socialsecurity.gov/pubs/10035.html.

You can retire on your own terms, and we're here to help.

Kathy Dechand has spent nearly every Saturday and Sunday since 1974 volunteering hours of her time each day to residents of the Kansas Neurological Institute (KNI). On March 11, she was honored as the Kansas Department for Aging and Disability Services (KDADS) Volunteer of the Month for February. KDADS Secretary Shawn Sullivan presented Kathy with the award in the company of Todd Han, Volunteer Coordinator at KNI, several residents and fellow volunteers, and KNI Superintendent Barney Hubert.

The award presentation was a surprise to the nearly 40-year volunteer who was nominated last month by Han. He was thrilled Kathy was chosen for the honor, saying, "If every volunteer was like Kathy, it would be too easy. She does everything she's ever asked to do and does most things without having to be asked and that makes my job easy. We can't thank her enough for all she does for us."

"When I was Volunteer Coordinator here 30 years ago, Kathy was already volunteering here... in the 30 years since, her volunteerism has had a huge positive impact on the lives of our residents and we appreciate it so much," added Hubert.

The Volunteer of the Month program was created to recognize Kansans who donate their time and energy to help persons with disabilities and/or older adults.

"Kathy Dechand is an admirable example of how enriching the lives of others through volunteer work can and does better ourselves and our community," KDADS Secretary Shawn Sullivan said. "Her positive attitude and caring approach impacts countless lives and we are so proud to honor her as KDADS' Volunteer of the Month."

Dechand walked into a room full of residents and volunteers at the Honey Bee Lodge on the KNI campus when she was surprised to learn she was there to be named Volunteer of the Month. Initially, all Dechand could say was "Wow." But after she absorbed the surprise, she began talking about the residents she works with, "The 'kids' are great," she said. "I got introduced to them back in 1974 and the more I got to know them the more lovable they got. I truly believe that your life is better if you give more and the more you give the better your life will get. I have no doubt that holds true. The part that makes me feel like I'm a millionaire is that I get back more than I give every day."

KDADS Secretary Sullivan presented Dechand with a certificate of appreciation, a \$20 Walgreens gift card and a \$50 check from KDADS. Kansas Care Managed Care Organizations Amerigroup, Sunflower State Health Plan and United Healthcare are proud sponsors of the Volunteer of the Month program.



Kathy Dechand, Topeka, with KDADS Secretary Sullivan

For additional information about the Kansas Neurological Institute Volunteer Program, contact Volunteer Services coordinator, Todd Han, at 785-

296-8346. For more information on the Volunteer of the Month program or to nominate a Volunteer of the Month, go to www.kdads.ks.gov.

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Diet rich in nutrients promotes a lifetime of healthy vision **Making Healthcare Make Sense**

(BPT) - From dry eye to age-related eye diseases, research shows that nutrition plays a critical role in maintaining the health of our eyes. Caring for eyes includes looking carefully at what you eat.

Thirty million (or one out of four) Americans age 40 and older suffer from some level of vision loss. Yet only 30 percent of Americans indicate they incorporate specific foods or supplements into their diet to help improve eye health and vision, according to the American Optometric Association's American Eye-Q survey, which assesses public knowledge and understanding of a wide range of issues related to eye and visual health.

Six nutrients—antioxidants lutein and zeaxanthin; essential fatty acids; vitamins C and E; and the mineral zinc—have been identified as helping to protect eyesight and promote eye

health. Since the body doesn't make these nutrients naturally, it's important to incorporate them into a daily diet and, in some cases, supplement with vitamins.

Consuming a variety of the following foods can help protect your eyes for the future:

1. **Lutein and zeaxanthin:** To help reduce your risk of developing age-related macular degeneration (AMD), eat one cup of colorful fruits and vegetables such as broccoli, spinach, kale, corn, green beans, peas, oranges and tangerines four times a week.

2. **Essential fatty acids:** Studies suggest omega-3 fatty acids such as flax or fleshy fish like tuna, salmon, or herring, whole grain foods, lean meats and eggs may help protect against AMD and dry eye.

3. **Vitamin C:** Fruits and vegetables, including oranges, grapefruit, strawberries, papaya, green peppers and

tomatoes, can help minimize the risk of cataracts and AMD.

4. **Vitamin E:** Vegetable oils, such as safflower or corn oil, almonds, pecans, sweet potatoes, and sunflower seeds are powerful antioxidants that can slow the progression of AMD and cataract formation.

5. **Zinc:** A deficiency of zinc can result in poor night vision and lead to cataracts; therefore, consuming red meat, poultry, liver, shellfish, milk, baked beans, and whole grains on a daily basis is important.

It's also important to remember that all foods are not created equal in their nutritional value. The Eye-Q survey also showed that nearly half of all Americans (49 percent) still believe carrots are the best food for eye health. While carrots do contain nutritional value by supplying beta-carotene, which is essential for night vision, spinach and other dark, leafy greens are

the healthiest foods for eyes because they naturally contain large amounts of lutein and zeaxanthin.

The AOA encourages consumers to make small dietary changes in order to experience a big impact with vision. Another good way to monitor eye health and maintain good vision is by scheduling yearly, comprehensive eye exams with an eye doctor. For a list of quick and simple recipes that promote healthy eye sight and vision or to find an optometrist in your area, visit www.AOA.org.

WORDS OF WISDOM

"In the spring I have counted one hundred and thirty-six different kinds of weather inside of four and twenty hours."

- Mark Twain

Q: Can you explain the better health insurance choices coming this October 2013 that I've heard called the Health Insurance Marketplace? Is this a part of the Affordable Care Act or what has been called Health Care Reform?

A: When key parts of the health care law (the Affordable Care Act) take effect, there'll be a new way to buy health insurance for yourself, your family or your small business: the Health Insurance Marketplace. Whether you're uninsured or just want to see what's available, the Marketplace offers more choice, more transparency, and more control over your health insurance options.

To clarify, this health insurance is not for those who have Medicare, as Medicare beneficiaries already have health insurance. This is for those individuals, families and small businesses who do not have health insurance through an employer or as an employer, or they cannot get health insurance on their own that fits their budget, and offers a comprehensive set of health insurance benefits.

The Marketplace is designed to help you find health insurance that fits your budget, with less hassle. No matter where you live, you'll be able to buy insurance from qualified private health plans that cover a comprehensive set of benefits, including doctor visits, preventive care, hospital visits and prescriptions. New laws mean plans must treat you fairly and can't deny you coverage because of pre-existing or chronic conditions.

One application, one time, and you and your family can explore every qualified health insurance plan in your area. You'll be able to take control with better information to help you choose, including details about benefits and price presented in clear language you can understand, so you know what your premium, deductibles, and other costs will be before you make a choice.

At the Marketplace, you'll also get information about Medicaid, the Children's Health Insurance Program (CHIP), and a new kind of advance tax credit you can use right away to lower your monthly health plan premiums.

In fact, more people than ever before will be able to get a break on costs — you may even qualify for free or low cost plans. You'll see all the programs you're eligible for right after you apply.

When enrollment in the Marketplace starts in October 2013, you'll be able to find insurance that fits the way you live, at a price you can be comfortable with. You can enroll directly through our website at HealthCare.gov.

Enrollment starts October 2013. Sign up now at HealthCare.gov to get email or text alerts to keep you on track.

The Marketplace will let you compare health private plans and check eligibility for several low-cost and no-cost insurance affordability programs all in one place, with a single application.

The Marketplace at HealthCare.gov will be much more than any health insurance website you've used before. Insurance companies will compete for your business on a level and transparent playing field, with no hidden costs or misleading fine print. When open enrollment starts in October 2013, you'll have more choice, more control, and more clout when it comes to health insurance. And if you have difficulty finding a plan that meets your needs and budget, we're working to make sure there'll be people in local communities who can give you personal help with your choices.

Keep checking back for more information about the Health Insurance Marketplace, and sign up for updates to get ready to enroll in the Fall.

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PUZZLES & GAMES

Goren On Bridge: Avoid The Danger

By Tannah Hirsch

Tribune Media Services

Both vulnerable. North deals.

NORTH

♠-A J 9 5 3 2

♥-A 5 2

♦-K 7 3

♣-6

WEST

♠-Q 7 6

♥-Q

♦-Q J 9 8 6

♣-10 8 5 3

EAST

♠-K 8 4

♥-J 10 8 6 4 3

♦-4 2

♣-A 7

SOUTH

♠-10

♥-K 9 7

♦-A 10 5

♣-K Q J 9 4 2

The bidding:

NORTH	EAST	SOUTH	WEST
1♠	Pass	2♣	Pass
2♠	Pass	2NT	Pass
3NT	Pass	Pass	Pass

Opening lead: Queen of ♦

Looking at all four hands, it is easy to see that three no trump is unbeatable on this lie of the cards. Win the opening lead with the king of diamonds, lead a club to the king, which holds, and continue with a low club to the ace. That gives you one spade trick, two hearts, two diamonds and five clubs and the opponents can do nothing about it. But what if East holds the ten of clubs, not the ace? West ducks the first club lead and East wins the low club continuation to return a diamond, and down you go. If, however, you play clubs from the top and the cards are as in the diagram, West's diamonds will be established while that defender still has a

club entry.

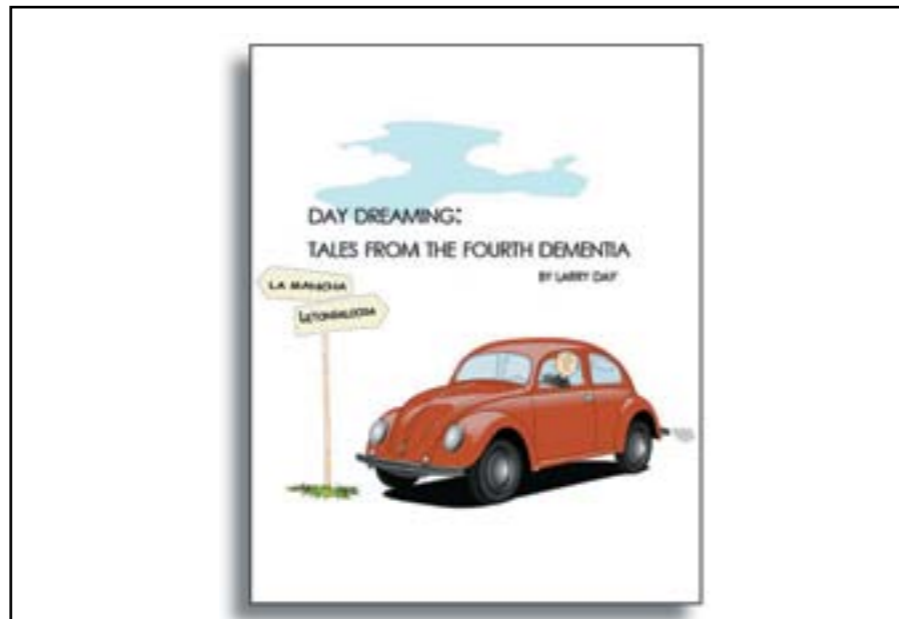
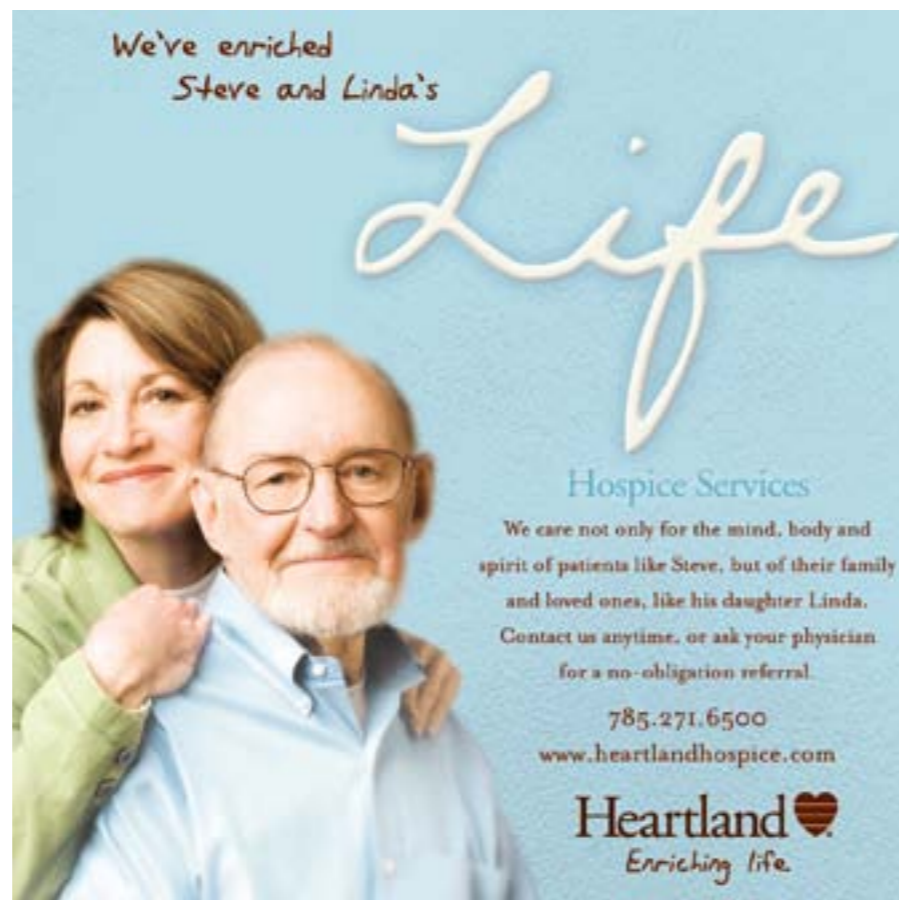
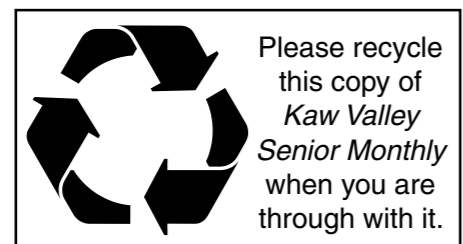
North-South were playing that a two-over-one response was game forcing, hence South's rebid of two no trump. Since North's spade rebid usually shows a six-card suit on this sequence, North chose to raise to three no trump rather than bid such a moth-eaten suit a third time.

Declarer correctly won the opening lead in dummy with the king, East following with the four, leaving the ace-ten tenace in the closed hand. Since South needed only four club tricks to come to nine tricks, the contract was assured if East could be kept off lead—West could not attack diamonds without giving declarer an extra stopper in the suit.

As is usually the case, once you have diagnosed the malady, the cure is simple to find. At trick two declarer led the table's club and, when East followed low, inserted the nine! East won cheaply enough but, since a diamond return was out, West shifted to a spade. Having found the winning line, declarer was not going wrong now. Since the defenders could collect only two spade tricks, dummy's ace was called for, the closed hand was entered with the king of hearts and the king of clubs was led to force out the ace. The diamond return was taken by the ace, and declarer cashed out nine tricks.

- Tannah Hirsch welcomes readers' responses sent in care of this newspaper or to Tribune Media Services Inc., 2010 Westridge Drive, Irving, TX 75038. E-mail responses may be sent to gorenbridge@aol.com.

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PUZZLES & GAMES

CROSSWORD

Across

- 1 Clips for trailers
- 7 Fridge incursion
- 11 Triangular sail
- 14 Kia model
- 15 Dagwood's pesky kid neighbor
- 16 Japanese salad ingredient
- 17 Daffy trying to hit the piñata?
- 20 Campfire remains
- 21 It originates from the left ventricle
- 22 Pops
- 23 "Garfield" waitress
- 24 Detective Spade
- 25 Survey response at the farm?
- 33 Stows in a hold
- 34 x, y or z
- 35 Many a Louis
- 36 Supplies for Seurat
- 37 Sends regrets, perhaps
- 39 Entry in a PDA
- 40 Maui strings
- 41 Waterfall sound

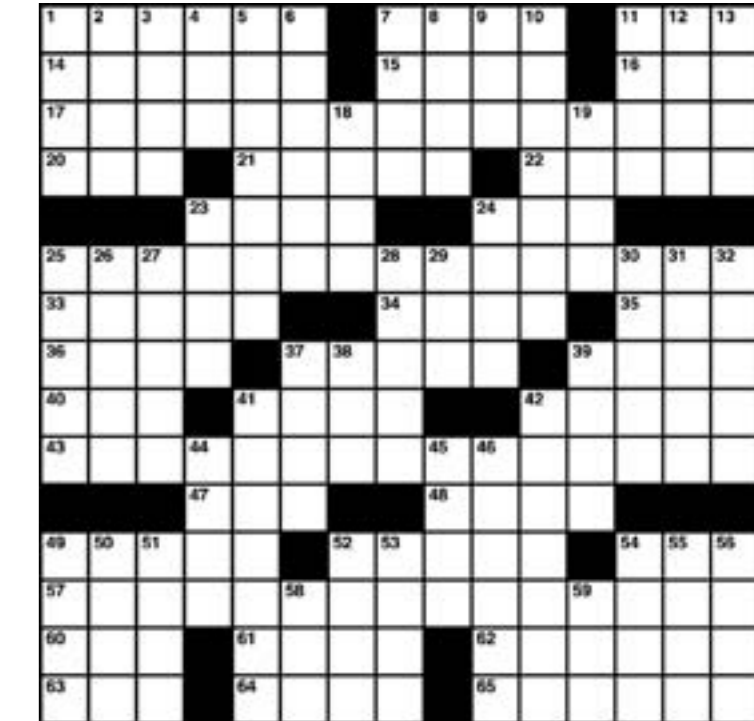
Down

- 1 Fizz in a gin fizz
- 2 PC "brains"
- 3 Make quite an

Across

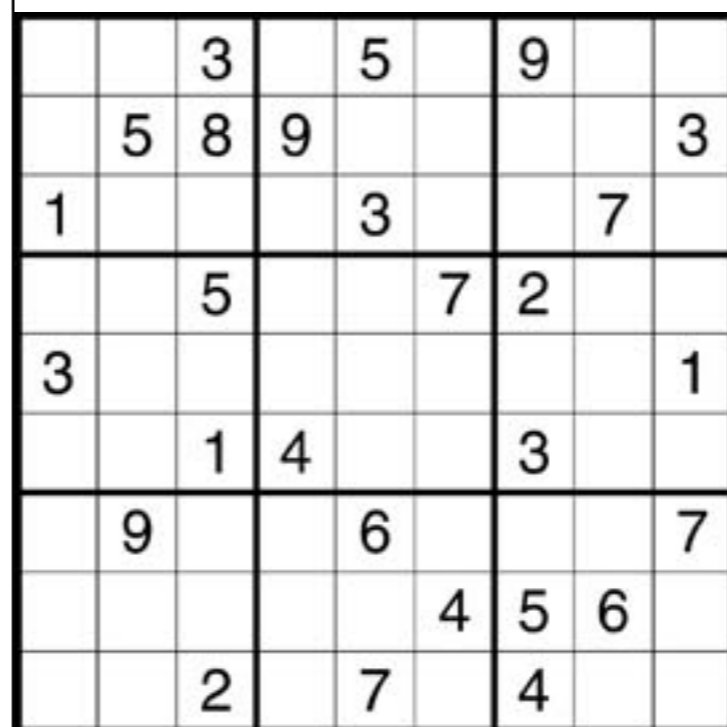
- 42 Not at all good at losing?
- 43 Tom fooler?
- 47 Only reason to watch the Super Bowl, some say
- 48 Like a pretentious museumgoer
- 49 Plane parking place
- 52 Mountaintop home
- 54 Likely result of failing a Breathalyzer test, briefly
- 57 Looney's cake-making aid?
- 60 Dedicatee of Lennon's "Woman"
- 61 Jazz singer Laine
- 62 Blanche Dubois's sister
- 63 Place with presses
- 64 It may be a peck
- 65 "Mustn't do that!"

- 4 impression
- 5 Beat back?
- 6 Boards at the dock
- 7 Strauss opera based on a Wilde play
- 8 Flat bread?
- 8 "M*A*S*H" actor
- 9 Currency-stabilizing org.
- 10 Thingamabobs
- 11 Hirsch of "Numb3rs"
- 12 Picked from a lineup
- 13 Shampoo ad buzzword
- 18 Shah's land, once
- 19 New ewe
- 23 Brain freeze cause
- 24 Juanita's half-dozen
- 25 Leverage
- 26 17-syllable verse
- 27 Slugabed
- 28 Green Bay legend
- 29 Abbr. on food labels
- 30 Adrien of cosmetics
- 31 Small woods
- 32 Bad-check passer
- 37 Acuff and Clark
- 38 Actor Mineo
- 39 With skill
- 41 Scapegoat in some down-home humor
- 42 Downs more dogs than,



- 54 in an annual contest
- 54 "Get Smart" evil org.
- 55 Shirts and skirts
- 56 Mass leader
- 57 Visibly wowed
- 58 Chincoteague horse
- 59 Sufficient space
- 52 Sits in a wine cellar
- 53 Inflatable items
- 54 Shoulder muscle, for short
- 55 Bing info
- 56 Writer Dinesen
- 58 Bulldog booster
- 59 Shatner's "___War"

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

JUMBLE THAT SCRAMBLED WORD GAME
by Mike Argrillon and Jeff Knurek

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

LAWRB
EFING
MUDINS
PAMEND

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

Ans: [] [] [] [] [] [] [] [] []

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PAR SCORE 215-225
BEST SCORE 300

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

DIRECTIONS: Make a 3- 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. "Blank" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 4th Edition.

For more information on books, clubs, tournaments and the school program go to www.scrabble-america.com or call the National SCRABBLE® Association (822) 477-8822.

Answers to all puzzles on page 34

CROSSWORD SOLUTION

SCENES	RAID	JIB
OPTIMA	ELMO	UDO
DUCKBLIND	FOLDED	
ASH	AORTA	DADDY
	IRMA	SAM
CHICKEN	FEEDBACK	
LADES	AXIS	ROI
OILS	RSVPS	APPT
UKE	ROAR	OBESE
TURKEY	LEGPULLER	
	ADS	ARTY
APRON	AERIE	DUI
GOOSE	EGBEATERS	
ONO	CLEO	STELLA
GYM	KISS	TSKTSK

SUDOKU SOLUTION

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

SCRIBBLE BRAND GRAMS SOLUTION

H ₄	I ₁	G ₅	H ₄	W ₄	A ₁	Y ₄	RACK 1 =	70
B ₅	U ₁	R ₁	L ₁	E ₁	S ₁	K ₅	RACK 2 =	64
S ₁	I ₁	P ₁	H ₄	O ₁	N ₁		RACK 3 =	11
L ₁	A ₁	W ₁	S ₁	U ₁	I ₁	T ₁	RACK 4 =	60
F ₄	L ₁	Y ₁	T ₁	R ₁	A ₁	P ₁	RACK 5 =	95
PAR SCORE 215-225							TOTAL	300

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JUMBLE ANSWERS

Jumbles: BRAWL FEIGN
 NUDISM DAMPEN
 Answer: When the couple
 couldn't afford a vacation, they
 let their -- MINDS "WANDER"
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ATTENTION ADVERTISERS



The Spring 2013 issue of **Amazing Aging!**, the Jayhawk Area Agency of Aging, Inc.'s newsletter, will be included as a pull-out section in the May issue of **Kaw Valley Senior Monthly**, which is distributed throughout the Topeka and Lawrence area.

JAAA advocates on aging issues, builds community partnerships and implements programs within Shawnee, Jefferson, and Douglas counties to help seniors live independent and dignified lives.

When you advertise your services and/or products in **Amazing Aging!** you help JAAA fulfill its mission and reach thousands of seniors in Shawnee, Jefferson, and Douglas counties.

Advertising Deadline is April 15.

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