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February 2014

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Vol. 13, No. 8

INSIDE



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KEVIN GROENHAGEN PHOTO



Jack Freeman's business honors brother's memory.

See story on page three



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Freeman's urns feature collegiate, military themes

By Kevin Groenhagen

About a month into Marine Corps boot camp during the late 1960s, Jack Freeman learned that a kidney issue would prevent him from graduating with the other recruits in his platoon. Of course, he had no idea at that time that his family's history with kidney disease would ultimately lead to the business that he now owns and operates with his wife, Brenda.

In January 2007, Jack's older brother, Jerry, received a new kidney. Unfortunately, he passed away on August 3, 2008.

"Jerry was cremated, and his ashes were put in a very nice urn selected by his family," Freeman said. "At the memorial service, I began thinking of the idea of collegiate urns. I turned to my wife and asked, 'Wouldn't it be nice if people could be remembered for what they really loved in life, or something that was really important to their lives?' I thought if there had been a KU urn, Jerry's daughters would have picked it out of all others because he was an avid Jayhawk fan. I'm a K-State fan—the only one, I believe, in my family and my wife's family—so

we always loved to bang fists on that."

"I was still working for the City of Topeka at the time," Freeman continued. "I started putting pencil to paper, came up with some ideas on wooden urns, and finally came up with a design that I was satisfied with. So then I started to contact various wood-craftsmen in the area. It took awhile before I found the person who I really thought could do a fine job making exactly what I wanted. I visited with him and his wife and, while do so, they showed me the furniture that he had made throughout their house. I knew that he was the one. That person was David Kroenke out of Tecumseh. I showed him what I wanted and David made our first prototype for me. David had a family member who had lost a loved one, and we gave her our first urn. I had been talking to Kevin at J & K Awards, an engraving company here in Topeka, about the possibility of engraving all the plates for the urns, which he now does. It was a surprise to find out that the person who got our first urn ended up at J & K's to have the engraving done. She told Kevin how much she loved the urn, and that was really the

KEVIN GROENHAGEN PHOTO



Jack Freeman with several of his urn designs.

start of it all."

At about the same time that his brother had his kidney transplant, Freeman learned that he was having some issues with his kidney. His doctor put him on the transplant list.

While on dialysis, Freeman continued to work for the city. His vision of collegiate and military urns kept him focused on what he wanted to do after

he retired.

"To my surprise, my 26-year-old stepdaughter-in-law, Amanda Trober, graciously offered one of her kidneys, which I am pleased to say I now have," Freeman said. "It is a godsend. I wish more people understood that they can live a normal life with only one kidney, even if they donated one

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Kaw Valley
Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

Kaw Valley Senior Monthly is published monthly by Groenhagen Advertising, L.L.C., Lawrence, Kansas, and is distributed at over 130 locations throughout the Lawrence-Topeka area. Any opinions expressed by our writers are not necessarily those of Groenhagen Advertising, L.L.C. Subscription rate is \$7.50 for 12 monthly issues.

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Andrea Graham, Director

Jack Freeman

■ CONTINUED FROM PAGE THREE

of their to those who may not be able to live normally without dialysis. God bless Amanda. When she offered

me her kidney, which is truly the gift of life, I thought somebody was giving me a second chance at life and to do something I now thought was important to me. I think this business is it. I want to be able to give people the opportunity to show others things that they loved, as my brother loved KU. I'm sorry that I didn't get it done before we lost him."



Brenda and Jack Freeman

research on urns, and discovered there was nothing else quite like his designs. Kroenke also shared some ideas of his own. After many modifications to his designs, including a design for a pet urn, Freeman immediately patented them.

After Freeman retired from his position with the City of Topeka in 2011, he began devoting most of his time to growing his business, Forever NR Hearts Memorials. The "N" and "R" stand for "in" and "our."

"We started out with the college theme," Freeman said. "We started out with KU, and then we added K-State. We have since added many

more themes, such as the military branches, Masonic, and the Shriners.

COURTESY PHOTO



Kansas State University plate on purpleheart wood

I wanted the Masonic and Arab Shrine because I belong to the Arab Shrine and help with the Shriners burn center. A percentage of our sales goes to organizations such as the Shriners Hospital, colleges, and service organizations."

Freeman has also gotten licensing rights for Washburn University, Wichita State University, and the University

of Missouri. He is currently working on obtaining licensing rights from the Kansas City Chiefs and Royals, the Veterans of Foreign Wars, the Nation of Pottawatomie Indians, and others.

Fortunately, Freeman has been in sales for the better part of his life and enjoys meeting people, so it was natu-

■ CONTINUED ON PAGE FIVE

Jack Freeman

■ CONTINUED FROM PAGE FOUR

ral for him to sell and promote his own products.

"I started making my calls locally here in Topeka," he said. "I have met so many extremely nice people in the funeral profession. We're in most of the Topeka funeral homes. I make it clear to the funeral homes that the urns are available online. However, if prospective customers are within a 50-mile radius of a funeral home that carries the urns, we cannot sell to them online. We will be more than happy to give them the location of the nearest funeral home in their area."

Freeman's urns are now in 33 funeral homes across Kansas and Missouri.

"Funeral directors have given me numerous ideas to improve our products, and we appreciate their input," Freeman said. "This is their business and they know it well. A funeral home asked me if we had a companion urn. We didn't, so they asked if we could come up with a companion urn. So within six weeks we had our companion urn. Again, I went online and found nothing comparable to our new companion urn. We are having great success with it, and we are very, very proud of it. We just received the patent on it."

Freeman is especially proud of the fact that Kroenke handcrafts the urns in Kansas.

"He does beautiful work for us," Freeman said. "He is one of the best wood-craftsmen that I believe we could ever come across. My brother Jerry was a true craftsman. He was very good with wood. And he was very particular in the work he did. I think of Jerry and how he was with finishing wood, and now I'm the same way. I look at it again and again to make sure that it's done right before it goes out. This is the final resting place for someone, and it should be nice."

Forever NR Hearts Memorials' urns are lockable and include a photo frame for a picture of the loved one. The urns are available in six types of wood (cherry, walnut, oak, mahogany, cedar, and purpleheart, which is a hardwood native to tropical regions of Central and South America) and five types of engraving, which Freeman includes at no cost up to 100 letters. Turnaround time for delivery is one to three days, depending on the location of the customer.

"It's important for people know that they can put whatever they want on the plate," Freeman added. "It's not limited to the universities and service organizations featured online. If people tell us what they desire, we will do our best to

COURTESY PHOTO



Marine Corps plate on cherry

give them what they want." Freeman continues to work on expanding his business. He has added a representative in Scottsdale, Arizona, and is adding one in Missouri

Brenda has a full-time job at Zoeller & Zoeller Chiropractors in addition to helping out with the company. She is

likely to become even more involved with Forever NR Hearts Memorials after she retires.

For more information about Forever NR Hearts Memorials, visit www.forevernhearts.com, email forevernhearts@cox.net, or call (785) 357-1670 or (785) 806-9466.

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BREWSTER AT HOME

Scheurer becomes DCSS executive director *Kristin Scheuer*

By Billie David

For Douglas County Senior Services' new executive director Kristin Scheurer, it's an exciting time to consider the direction senior services will need to take as an increasing number of baby boomers retire.



Kristin Scheurer

"The programs and services we currently provide the older seniors are vital," Scheurer said. "But to engage the baby boomers we need to change."

Many of the current Senior Services clients survived the Great Depression and World War II, avoided debt and saved their money, and with the pensions they earned as well as Social Security and Medicare, many of them have come into a stable, well-earned retirement.

Baby boomers, on the other hand, comprise the largest generation, have more economic power, live longer, are more technologically savvy, travel more, and continue to work and stay mentally and physically active and connected to like-minded individuals.

They're more likely to pursue their interests and have a more holistic approach to a healthy lifestyle, and they're more willing to relocate, Scheurer explained. With a more active lifestyle, baby boomers want access to arts and entertainment, sports, education, travel, community events and dining, and they are also interested in volunteering and reconnecting with their alma maters, such as KU, Baker University, and Haskell, she added.

Programs that Douglas County Senior Services now offers include Senior Meals, where seniors can enjoy low-cost meals at dining centers in Baldwin City, Eudora and Lawrence. In addition, the organization provides door-to-door transportation through Senior Wheels, which, for a small fee, provides rides for appointments and grocery shopping. Seniors can also meet with volunteers who help with preparing tax returns and answering questions concerning Medicare. Other Senior Services programs include Leasing and Learning activities, a caregiver's support group, and Safe Winter Walkways, which is a program that provides volunteers to help seniors shovel snow from their walks.

"Douglas County Senior Services is also a single source of information about local services, programs, events

and activities for people 55 or older," Scheurer said. "Many people don't know what services are available in the community until there's an emergency and if there's one number to call for information, it's better than making ten calls. "These services haven't changed, but with baby boomers we need to tweak that a little bit," she continued. "We will be starting in the upcoming

months to identify and reach out to the boomers here." In addition, as Douglas County Senior Services, along with community members and other organizations, work to attract new retirees to the community, members of the community will benefit through increased volunteerism, economic growth, more charitable contributions, new businesses and job creation, she continued. "Building a vibrant retirement community leads to economic growth and

also leads to the prosperity in the community," she explained. Such an undertaking will require putting together a comprehensive plan to attract those retirees as well as collaboration with other community resources and partners, she said. But marketing is an area that Scheurer, who has been with Douglas County Senior Services since October, has experience in. She grew up in Minnesota and lived in the south before moving to Lawrence, where she worked for three years in the capacity of director of marketing for Bridge Haven, assisted living and memory care homes.

"It was there that I realized that I just love serving seniors," she said. "As I've matured, I've grown to realize that elders have an expertise, passion and wisdom to share. And as the saying goes that kids say the darnedest things, that relates to seniors as well because they say what's on their minds. You get it unfiltered and it's great stuff."

Referring to people born between 1946 and 1964, Scheurer said, "There's a very large population of baby boomers—10,000 are retiring every day—and we are looking at what they desire and how to market to them because they are very different from their parents and they are reinventing retirement. We need to look at their needs and what to do to support them."

The focus of Douglas County Senior Services—to support retired residents in being independent and active in their community—will not change, but the way it is done will be examined carefully because of these differences.

■ CONTINUED FROM PAGE SIX

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Are your Social Security benefits taxable? Rehabilitation Therapy: Your PATH To Home

By Rob Boudreau

Social Security Management Support Specialist in Lawrence, Kansas

If you've recently begun receiving Social Security benefits or plan to apply in the near future, you may be wondering this tax season: are Social Security benefits taxable?

The short answer is: sometimes. Some people have to pay federal income taxes on their Social Security benefits. This usually happens only if you have other substantial income (such as wages, self-employment, interest, dividends and other taxable income that must be reported on your tax return) in addition to your Social Security benefits.

There is never a case when a person pays tax on more than 85 percent of his or her Social Security benefits, based on Internal Revenue Service (IRS) rules. Now, let's get down to the numbers.

If you file a federal tax return as an individual and your income is between \$25,000 and \$34,000, you may have to

pay income tax on up to 50 percent of your benefits. If your income is more than \$34,000, then up to 85 percent of your benefits may be taxable.

If you are married and you file a joint return, and you and your spouse have a combined income that is between \$32,000 and \$44,000, you may have to pay income tax on up to 50 percent of your benefits. If your combined income is more than \$44,000, then up to 85 percent of your benefits may be taxable.

Note that your "income" for the purpose of determining whether you must pay taxes on some of your Social Security

WORDS OF WISDOM

"It will be of little avail to the people, that the laws are made by men of their own choice, if the laws be so voluminous that they cannot be read, or so incoherent that they cannot be understood."

- James Madison

benefits includes your adjusted gross income, your nontaxable interest, and one half of your Social Security benefits.

In January, you should have received a Social Security Benefit Statement showing the amount of benefits you received last year. You can use this statement, or SSA-1099, when completing your federal income tax return to find out whether some of your benefits

are subject to federal income tax. If you didn't receive yours, you can request one at www.socialsecurity.gov/1099.

So, are your Social Security benefits taxable? Maybe. To learn more, read page 14 of our booklet, Retirement Benefits, available at www.socialsecurity.gov/pubs or visit www.irs.gov/ to obtain more detailed information on the subject.

Mahesh Mohan, M.D., Topeka Presbyterian Manor's physiatrist, will present "Rehabilitation Therapy: Your PATH To Home" at 2 p.m. on Thursday, February 20, at Topeka Presbyterian Manor, 4712 SW 6th Ave.

The presentation will include key insights into rehabilitative therapy. Dr. Mohan will share information about the Post-Acute To Home (PATH) program, a proven approach to rehabilitative care designed to bridge the gap between hospital and home. The event is part of Topeka Presbyterian Manors Just Ask education series, a free and ongoing program featuring information expert information on topics of interest to older adults and their families. Light refreshments will be served.

Dr. Mohan is board certified in physical medicine and rehabilitation. He attended Government Medical College in Kottayam, India, and graduated from Washington University School of Medicine in St. Louis, Mo. Dr. Mohan completed an internship at Brookdale University Hospital and Medical Center in Brooklyn, N.Y., and completed a residency at Barnes Jewish Hospital, which is the teaching hospital for Washington University School of Medicine. Currently, Dr. Mohan practices medicine at Midwest Rehabilitation in Topeka.

Seating is limited. Reservations are requested by February 17. For more information, contact Marketing Director Marsha Anderson at 785-272-6510 or manderson@pmmma.org.



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"Seniors have so much to give and make a positive impact on our communities daily," said Gail Shaheed, owner of the Home Instead Senior Care office in Shawnee and Douglas Counties including the cities of Topeka and Lawrence. "Senior volunteerism not only benefits others, but also helps seniors stay active and socially engaged in their communities—import-

tant elements of healthy aging." Members of the community are asked to nominate and vote for these everyday heroes between January 15 and March 1, at SalutetoSeniorService.com. State winners will be determined by popular vote. A panel of senior care experts will then select a national Salute to Senior Service winner from among the state honorees.

Home Instead, Inc. will donate \$500 to each of the state winners' designated and approved nonprofit organizations, and their personal stories will be shared online on the Salute to Senior Service Wall of Fame. In addition, \$5,000 will be donated to the national winner's designated and approved nonprofit charity.

To complete and submit an online nomination form for a senior age 65 or older who volunteers at least 15 hours a month, and to view the contest's official rules, visit SalutetoSeniorService.com. Completed nomination forms can alternatively be mailed to Salute

to Senior Service, P.O. Box 285, Bellevue, NE 68005.

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ESTATE PLANNING

Virtual assets

Most assets have substance. You can see them, pick them up, and hand them to another person. But increasingly, we possess virtual assets that exist as electronic information—digital photographs, email accounts, social media such as Facebook or LinkedIn, electronic banking and brokerage accounts, etc. Access to these assets is often protected by passwords and the ability to answer security ques-



Bob
Ramsdell

tions. If you are incapacitated or die, how will people know these virtual assets exist and be able to access them?

Information regarding virtual assets changes too quickly to allow inclusion in a Will or Trust. Plus, a Will is typically filed with the probate court and becomes a public document. That hardly promotes the security of passwords.

One option is to create a Virtual Asset Instruction Letter (VAIL) that identifies each account and its website, your user name and password, and the answers to any security questions, plus instructs your representative what you want done with it. Pay particular attention to any online financial accounts that do not mail you paper statements or recurring bills you pay online. Also be sure to include virtual assets that are not internet-based, such as those stored on your computer's hard drive or flash memory devices. Update your VAIL as accounts and passwords change (one option is to keep the information on a CD or thumbdrive) and ensure it is stored in a secure location known to your representative.

While the VAIL is intended to

ensure the identification of and access to your virtual assets, it is not a testamentary document. If there are virtual assets you own and want distributed to certain beneficiaries, then these assets should be addressed in your Will or Trust like other property. For example, your Will or Trust might bequeath your ownership of the domain name "www.XYZCorp.com" to one of your children while your VAIL contains any password, security questions, and related information the child will need to access and control the website.

A complicating factor is that you may not own certain virtual assets. If you purchase a CD by your favorite band, it's yours. If you pay to download copies of the same songs to an electronic device, you probably

obtained only a nontransferable license to use the content of the digital file. For example, Amazon's terms of use specify: "You do not acquire any ownership rights in the software or music content."

You should also check the terms of use to verify how each company with which you hold an account handles it when you die. Terms of use vary, but are frequently written to preserve and protect the privacy of the deceased user. For example, upon being notified a user is dead, Facebook provides the option to "memorialize" the decedent's account with the ability of confirmed friends to continue posting messages. On the other hand, Yahoo!'s Terms of Service (accessed on 01/08/2013) include the following:

No Right of Survivorship and Non-Transferability. You agree that your Yahoo! account is non-transferable and any rights to your Yahoo! ID or contents within your account terminate upon your death. Upon receipt of a copy of a death certificate, your account may be terminated and all contents therein

permanently deleted.

However, the article "Life and Death Online: Who Controls a Digital Legacy?" that appeared in the January 5-6, 2013, edition of *WSJ Weekend*, quoted a Yahoo! representative as stating that "users need to provide consent and their account information in their estate plans" in order to be sure their account gets transferred at death. Thus, Yahoo! may be more flexible than the seeming finality of its Terms of Service.

The post-death transfer and control of digital assets is an unsettled area of the law. The key is to verify and be prepared to comply with the terms of use for the particular accounts you hold.

- *Bob Ramsdell is an estate planning attorney with Thompson Ramsdell & Qualseth, P.A., in Lawrence. He can be reached at 785-841-4554. The Kansas Elder Law Hotline, a toll-free legal advice and referral service for Kansas Seniors, can be reached at 1-888-353-5337. The information in this column is intended to provide general public information, not legal advice.*

PERSONAL FINANCE

Assumptions can be dangerous to investors

Every day of our lives, we make assumptions. We assume that the people we encounter regularly will behave in the manner to which we are accustomed. We assume that if we take care of our cars, they will get us to



Harley
Catlin
and
Ryan
Catlin



where we want to go. In fact, we need to make assumptions to bring order to our world. But in some parts of our life — such as investing — assumptions can prove dangerous.

Of course, not all investment-related assumptions are bad. But here are a few that, at the least, may prove to be counter-productive:

- "Real estate will always increase in value." Up until the 2008 financial

crisis, which was caused, at least partially, by the "housing bubble," most people would probably have said that real estate is always a good investment. But since then, we're all more painfully aware that housing prices can rise and fall. That isn't to say that real estate is always a bad investment — as a relatively small part of a diversified portfolio, it can be appropriate, depending on your goals and risk tolerance. But don't expect endless gains, with no setbacks.

- "Gold will always glitter." During periods of market volatility, investors often flee to gold, thereby driving its price up. But gold prices will fluctuate, sometimes greatly, and there are risks in all types of gold ownership, whether you're investing in actual bars of gold or gold "futures" or the stocks of gold-mining companies.

- "I can avoid all risks by sticking with CDs." It's true that Certificates of

Deposit (CDs) offer a degree of preservation of principal. But they're not risk-free; their rates of return may be so low that they don't even keep up with inflation, which means you could incur purchasing-power risk. Again, having CDs in your portfolio is not a bad thing, but you'll only want to own those amounts that are suitable for your objectives.

- "The price of my investment has gone up — I must have made the right decision." This assumption could also be made in reverse — that is, you might think that, since the price of your investment has dropped, you must have made the wrong choice. This type of thinking causes investors to hold on to some investments too long, in the hopes of recapturing early gains, or selling promising investments too soon, just to "cut their losses." Don't judge investments based on short-term performance; instead, look at fundamentals and long-term potential.

- "If I need long-term care, Medicare will cover it." You may never need any type of long-term care, but

if you do, be prepared for some big expenses. The national average per year for a private room in a nursing home is nearly \$84,000, according to a recent survey by Genworth, a financial security company. This cost, repeated over a period of years, could prove catastrophic to your financial security during your retirement. And, contrary to many people's assumptions, Medicare may only pay a small percentage of long-term care costs. You can help yourself by consulting with a financial professional, who can provide you with strategies designed to help cope with long-term care costs.

You can't avoid all assumptions when you're investing. But by staying away from questionable ones, you may avoid being tripped up on the road toward your financial goals.

- *Harley Catlin and Ryan Catlin are with Edward Jones, 4828 Quail Crest Place, Lawrence. They can be reached at 785-841-6262. This article was written by Edward Jones for use by your local Edward Jones Financial Advisors.*

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RETIRE SMART

What's your retirement number?

A former client once argued with me about his "retirement number." He couldn't believe that he needed \$1 million in savings before he could retire. "That amount just seems like way more money than is necessary!" But after walking through the variables and calculations, he finally said, "Geez, a million bucks. ... I guess that's my number."



Jill Schlesinger

Determining your retirement number is like getting on the bathroom scale: Sometimes it's a pleasant surprise; however, more often than not it forces you to face an ugly truth. Just as taking the dreaded step onto the scale is a necessary part of the weight-loss process, so too is crunching the numbers for retirement planning. According to the Employee Benefit Research Institute (EBRI) 2011 Retirement Confidence Survey, only 42 percent of American workers have taken the time and effort to complete a retirement needs calculation. Without going through that process, you're flying blind into your retirement.

Please know that this is not rocket science, especially in an age when there are so many online retirement calcula-

tors available. I like EBRI's Choose to Save Ballpark E\$estimate, which is easy to use, but your retirement plan/401(k) website probably has a tool available as well. The tricky part about using these calculators is that they ask you to estimate several factors that even economists can't agree upon, like future inflation rate or expected rates of return on investments. My crystal ball isn't perfect, but here are some sensible estimates that should help:

- Inflation assumption: 4.5 percent (higher than where we are today, but most economists believe that inflation is headed up in the coming years).

- Rate of investment return both before and after retirement: Consider your risk tolerance and err on the side of being conservative. If you're stuck, use 4-5 percent. Obviously, if you use a higher rate of return, the calculator will ultimately determine that you have to save a smaller amount. After our Great Recession and financial crash, I probably don't have to tell you that higher return assumptions may not always work out as planned.

- Life Expectancy -- if you are younger than 50, use 95; if you're older than 50, use 90. If you want a closer estimate, go to www.livingto100.com and use their Life Expectancy Calculator.

Many calculators will take a percentage of your pre-retirement earnings (most use 80 percent) as a baseline for what you will need in the future—

sometimes called a "replacement rate." A more precise way to determine that number is to figure out how much you spend today, isolate those expenses that won't occur in retirement (so for example: mortgage payments, if you are on track to pay it off before retirement; tuition; child care; commuting expenses) and poof, you have your replacement rate. When I was a young financial planner, it was common practice to remove Social Security and Medicare taxes from your anticipated future need, but now I think it's probably best to assume that the money you were paying in FICA will be necessary to pay some or all of higher health care costs in the future, so leave that amount in for your calculation.

Then you will be asked to plug in the amount of money you have already saved, your annual contributions to your retirement plans and other investment accounts, any future pension amounts, and a Social Security benefit. While Social Security might change in the future, most of the revisions being contemplated would not affect people who are currently over 50. For

those under 50, you might have to wait longer to collect benefits or the benefit amount could be reduced. To adjust for an altered Social Security landscape, you could simply raise your replacement rate by 5 percent.

Once you have entered in all of the information, the calculator is going to spit out your results. For many, this moment could be as stressful as stepping on the scale. But only when you are armed with the necessary information can you alter your course to a smooth retirement. So don't be afraid to take the plunge and discover your retirement number.

- Jill Schlesinger, CFP, is the Emmy-nominated CBS News Business Analyst. A former options trader and CIO of an investment advisory firm, Jill covers the economy, markets, investing and anything else with a dollar sign on TV, radio (including her nationally syndicated radio show), the web and her blog, "Jill on Money." She welcomes comments and questions at askjill@moneywatch.com. Check her website at www.jillonmoney.com

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MAYO CLINIC

Procedure delivers chemotherapy to one arm or leg without affected rest of body

DEAR MAYO CLINIC: A year ago, I had a melanoma removed from my lower leg. I didn't need additional treatment at the time, but unfortunately the cancer has returned. My doctor recommends limb perfusion. What can you tell me about this treatment? Is it just as successful as traditional chemotherapy?

ANSWER: This procedure, known formally as hyperthermic isolated limb perfusion, is a way of delivering chemotherapy directly to one arm or leg without affecting the rest of the body. Limb perfusion is used mainly for melanoma, but some other kinds of cancer that are isolated to a single limb can also be treated using this method.

Limb perfusion is a surgical procedure that was developed in the 1950s. But only in recent years has it been used frequently, as technological advances made it safer. Even now, limb perfusion is done at just a few specialized medical centers because of the procedure's complexity.

The process involves putting the arm or leg affected by cancer on a bypass machine, similar to those used in heart surgery, to isolate the blood flow in the affected limb from the rest of the body. That way, high doses of chemotherapy can be delivered where needed without exposing the rest of the body to the chemotherapy. Typically, the doses of chemotherapy delivered during limb perfusion are six to 10 times higher

than would be possible to give to a person's entire body. This makes limb perfusion more effective at targeting chemotherapy to the cancer, and it's safer for the patient.

In addition to melanoma, certain kinds of soft tissue sarcomas and other rare cancers such as Merkel cell carcinoma can be treated with limb perfusion. Even in people who have melanoma, only about 2 percent are good candidates for limb perfusion.

Melanoma is the most common type of cancer treated with limb perfusion for two reasons. First, the chemotherapy agents given during the procedure have been shown to be effective against melanoma, but they are toxic if given to the whole body in the doses used for limb perfusion. Second, melanoma is the most common form of cancer to affect only an arm or leg. Cancer that's confined to a single spot can usually be effectively removed with surgery. But in some patients, melanoma returns in multiple spots throughout an arm or leg, and simple surgical removal is not feasible. In these cases, limb perfusion is a viable alternative.

People treated with limb perfusion for melanoma confined to one arm or leg respond quite well. More than 85 percent see a reduction in the cancer and, in more than 70 percent, the melanoma goes away completely, though significant risk remains that the cancer

will return.

The risks of limb perfusion treatment are mainly related to the effects of the chemotherapy drugs and, rarely, damage to the blood vessels that are used to connect the arm or leg to the bypass machine. Most people get redness of the skin and have swelling of the tissues where the chemotherapy is delivered. If chemotherapy medication escapes into the rest of the body, it can cause damage such as bone marrow suppression or kidney injury. Other risks are the development of blot clots and damage to blood vessels used in the treatment. Because the chemotherapy does not usually affect a person's entire system, side effects such as hair loss and nausea, which are commonly associated with chemotherapy, do not affect people who undergo limb perfusion.

Among appropriate candidates for the procedure, limb perfusion can be an effective treatment option that targets therapy directly at the cancer while minimizing side effects. It can help almost all those patients avoid amputation of the limb and preserve quality

of life. - Richard Gray, M.D., Surgical Oncology, Mayo Clinic, Scottsdale, Ariz.

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HEALTH & FITNESS

Balance therapy

Eventually, most older adults have balance problems of some kind: dizziness, unsteadiness, difficulty rising from chairs, or walking without help. For those over 65 the risk of breaking your hip or a limb rises steeply. Learning how to cope with your balance problems will reduce the chance of an accident that could cause you serious injury.



Laura Bennetts

Balancing Act

Your ability to stay upright is a skill that emerges from our interaction with the world. At birth, gravity challenges us. Sooner or later we must roll, sit, crawl, stand, walk and run—but along the way we also toddle, trip and tumble. All this refines our sense of balance, enabling us to move safely. So if suddenly you find yourself unsteady on your feet, it is important to seek treatment right away.

Balance therapy is a core part of physical therapy. So if you need to be evaluated and treated for a balance disorder, you should make physical therapy your first stop. Physical therapists solve balance problems in every realm, from sitting and standing to turning and walking, by focusing on the three faculties that control balance: your vision, inner ear, and sense of touch. We pay close attention to the ways in which your senses interact to keep you balanced and mobile. For example, if you're unsteady because you have inner ear problems, you may need to walk with your feet spread apart, to feel more secure as you walk. If your feet are numb, you might need a cane to better sense the floor through your hands. Here are some other ways in which your senses are involved in your ability to stay balanced:

Eyes on the Prize. Your eyes help you keep track of the horizon and distinguish “up” from “down.” In snowstorms, people who can't make out the horizon often fall down. And even walking in familiar but darkened rooms can pose a difficult challenge. Your vision can be limited by cataracts or other eye diseases that cause you to misstep during the night.

Listen and Learn. Your inner ear, meanwhile, is a delicate gyroscope that tells your body when your head or body tilts. Congestion, which can disturb the equilibrium in your inner ear, can cause dizziness. Some medications can also cause dizziness.

Stay in Touch. When you put weight on your leg, you feel pressure in the sole of your foot and you sense the positions of your ankle, knee, and hip. But if your feet are numb, you may not get the data your body needs to maintain your balance. Can you feel your feet, or do you need to look down to see where they are? Numbness in your feet can progress slowly, so you may not notice it at first.

Stay on Your Toes

As kids most of us enjoyed jumping, hopping, and twirling—and the result was that we fine-tuned our balance. As adults, staying active maintains our sense of balance. But if we become fearful of falling and decide that sitting is safer than moving, we will gradually dull our sense of balance and lose strength. Loss of hip strength, in particular, makes it hard to move from sitting to standing and reduces our ability to walk with control. Back and knee pain can also make getting up from a chair difficult—so there are a lot of factors to consider. That is why seeking an evaluation from a physical therapist is wise; expert advice will help you determine what specifically is causing your balance and mobility problems.

Safety in the Balance

Walking is actually a form of controlled falling. Every step is a momentary fall into the next step. Each step, your muscles have to slow your body's

forward motion so that you won't stumble. One muscle group fires at just the right time while the opposite muscle group relaxes, enabling you to move forward with control.

Walking is thus, quite literally, an amazing balancing act, and you need to do everything in your power to remain comfortable on the high wire of daily life. You probably hear every day that exercise inhibits memory loss, improves sleep, prevents falls, and keeps you fresh. But if you have ailments that cause balance problems (joint pain, vision problems, numb feet or heart problems) you may wonder whether you're a good candidate for exercise, and if so, what kind of exercise you could do. So I repeat: Get thee to a therapy clinic. Find a physical therapist and get an exercise prescription.

You may discover, to your surprise, that despite your balance problems you can benefit immensely from an exercise bike or a treadmill or low-impact exercises. Your PT will help you figure this out safely.

Get Up, Stand Up

Loss of balance can be caused by many factors. Sorting out why you're unsteady can save you a lot of grief. If you're dizzy, see your doctor immediately to check for blood pressure or inner ear problems. Discuss your vision and your skin and joint sensations to see if you're getting enough sensory data to maintain your balance. And you may want to inspect your home for hazards:

Low chairs, high bath tubs, clutter on the floor, throw rugs, dark hallways, and steps without railings can all upset your balance. If any of these hazards worry you, ask your doctor to have an occupational therapist come to your home to assess and improve your home safety. Simple equipment, like grab bars in the shower or nitelites in the hallways, can make your everyday life much safer.

Walk It Off

Once you know the source of your problem, your chance of solving it improves greatly. Physical therapists can help you resolve problems of muscle weakness, joint pain, back pain, and neck pain, all of which affect your balance significantly. Knee and hip pain, especially, can unbalance you and make you limp—but fortunately, the right cane or walker, properly used, can shift the weight from your painful joint to your hands, helping you walk more safely. And it's crucial to walk, to preserve your strength and keep your sense of balance as keen as possible.

- Laura Bennetts, PT, has practiced physical therapy professionally since 1982, when she earned a master's degree in physical therapy from the University of Southern California. She owns Lawrence Therapy Services LLC (785-842-0656) & Baldwin Therapy Services LLC (785-594-3162). If you have questions, please write to laura-bennetts@hotmail.com.

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HEALTH & FITNESS

Medicinal plants you can grow in your garden

Spring is right around the corner and it's time to start thinking about what is going to be planted in the garden this year. Common garden items include



Dr. Farhang Khosh

tomatoes, cucumbers, radishes, potatoes, and other vegetables, depending on the space available and how much time one has to spend in the garden.

This year a person might want to consider planting some common medicinal plants or herbs that are easy to grow. Since ancient times, healers grew gardens full of medicinal herbs that then could be used in infusions, i.e., teas that kept them healthy and were used to treat various ailments.

One of the easiest herbs to grow is mint. Mint, or *Mentha*, thrives near pools of water, lakes, rivers, or the cool moist spots in partial shade. However, mint is a hardy plant and tolerates a wide range of conditions, and can also be grown in full sun. Mint grows quickly and doesn't take much maintenance. This plant can easily take over

your entire garden, so keep it trimmed or plant in a separate area. Mint is good for a wide variety of ailments, including those of the digestive system. Stomach ailments include stomach pain, indigestion, nausea and vomiting, gas and bloating. It also has been used for the common cold as a decongestant, headaches, sinusitis, and to whiten teeth.

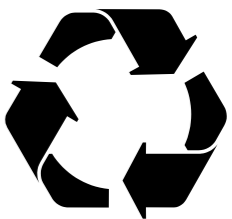
Basil is another common herb that can be planted in gardens. Basil (*Ocimum basilicum*), or sometimes called Sweet Basil, is a common name for the culinary herb that has many medicinal properties. Basil is best grown outdoors in the hot, dry climates and is sensitive to cold temperatures. Basil in many cultures is thought to bring good luck, wealth, good fortune, and love. It has been used medicinally as a common antimicrobial to fight off bacteria, viruses, fungus, and yeast.

Other plants to consider planting that have medicinal properties include Chamomile. Chamomile is known for

its soothing and calming properties that help with common medical conditions such as anxiety, nervousness, and insomnia. Echinacea is a wonderful plant that has been used for its antimicrobial properties, including fighting the common cold. Oregano is an herb that is used for its culinary flavor and has beneficial effects on the digestive system.

So this year when spending hours in your garden, why not consider some herbs that can be used later medicinally.

- 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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CHAPTER 19

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A LOOK AT BOOKS

If you have a book that was published from 2012 to the present, you may send it in for a possible review in *Kaw Valley Senior Monthly*. No poetry collections please. Send a copy of your book to: Tom Mach, c/o A Look At Books, PO Box 486, Lawrence, KS 66044. Send the image of your book cover to: kevin@seniormonthly.net



Tom Mach

Deadly Provenance by Lynne Kennedy (CreateSpace ISBN 978-1-4849-2211-8)

Seventy years after a Van Gogh painting is confiscated by the Nazis, Maggie Thornhill, a world-renowned digital photographer, looks for that missing artwork. While searching for that masterpiece, her friend Ingrid asks her to do what seems impossible—to authenticate from a photograph that it is indeed a Van Gogh. This photo had been passed down to Ingrid by Klaus Rettke, Ingrid's grandfather, who was a prominent member of the German *Einsatzstab Reichsleiter Rosenberg*—a Nazi organization appointed to confiscate art from the Jews. Maggie learns that Rettke stole that painting from the Nazis. However, she must now prove that the painting in the photo is genuine, something that has never been done before. From the National Gallery of Art in Washington, D.C. to the Musée du Jeu de Paume in Paris, Maggie tries to find answers. But as she confronts the possibility that there was an original and several forgeries, she is unaware that a killer is out to murder her because there are tens of millions of dollars at stake. An interesting murder mystery.

Almost to Freedom by Todd Mildfelt

(CreateSpace ISBN 978-0-9743597-2-4)

This is a small (76-page) illustrated novel that deals with a little-known aspect of the Underground Railroad in the winter of 1858-1859. Although there is fiction thrown in concerning a white boy named Billy Samuels and his family, much of this book deals with facts concerning that era of our history, such as how William Ambrose kept watch over the escaped slaves while they were hidden near the town of Berea, Kansas, or a description of the wagon John Brown used to hide slaves as he drove them to freedom. It tells how Brown crossed into Missouri to capture eleven slaves and send them along the Underground Railroad to Kansas. Jack Daniels, a Missouri slave, crossed into Kansas after his owner died. Not wanting to be split up from his family he headed for Fort Scott, Kansas, on the pretext of selling homemade brooms although he was actually seeking help from John Brown. This book, consisting of 10 chapters and including 11 illustrations, is a novel that would appeal to young children and adults alike.

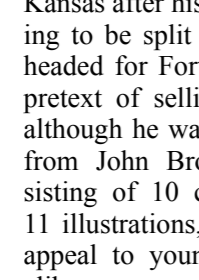
Heaven is Real But So Is Hell—An Eyewitness Account of What is to Come by Vassula Ryden (Alexian ISBN 0983009309)

Vassula Ryden is a controversial figure in that she claims God has spoken to her through her writings. She admits she was a sinner and was clearly not worthy to experience such a deep personal relationship with the Almighty and doesn't know why He had selected her as His instrument. Although a Greek Orthodox faithful, she says God supposedly had said

things to her that were more consistent with the doctrines of the Catholic Church, such as the importance of the Blessed Virgin and the existence of Purgatory. While the Greek Orthodox Church had excommunicated her, Christian churches are now either skeptical or cautiously trust her as being a true prophet. Nonetheless, it is worth reading how she describes God as having so much love for mankind that it is beyond human comprehension. She describes how God has shown her both the horror of hell and the awesome beauty of heaven. The book is sometimes harrowing, yet it speaks a message of hope—something we need more of during these troubled times.

Jaguar Princess by Marjorie Bicknell Johnson (Infinity Publishing, ISBN 978-0-7414-6767-6)

If you are intrigued by ancient Mayan history, this historical novel might make an interesting read. A young girl in Yucatan, Mexico, named Chanlaun "Pesh" Pex is the sole descendent of an ancient Maya King. She grows up to become an archaeological aide because she can read the glyphs carved into the stone trees. However, she refuses to be a shaman (a medium who practices magic or sorcery). Yet when she finds a rare Mayan bark-book that survived the fires set by the Spaniards in 1562, she runs into a looter. The man attacks her with his knife and she is left in a cave to die. It is then she discovers the power she



Portraits of TROY—The Architecture of Topeka High School by Gary Krohe (Idiomatc Images ISBN 978-0-615-72913-8)

Whether or not you were a former teacher or student at Topeka High School (THS), you will appreciate the wonderful changes in architecture of THS over 14 decades since its inception in 1870. Work began in earnest in 1928 for a modern high school that became a Gothic masterpiece. The author tells us that THS was the most expensive high school west of the Mississippi at the time. *Portraits of Troy* is neither a history about THS nor the people who attended or taught at THS. Actually, because of the numerous photographs that speak for themselves there is little in the way of actual copy. There are 342 fascinating photos in this 272-page book. It includes 58 pairs of matching photos that show some aspect of the school in 1931 compared to what it looks like today. It is easy to see why THS is a Topeka landmark and why it was included in the National Register of Historic Places. Even a contributing photographer with National Geographic was impressed with *Portraits of TROY* and I suspect you will be as well.

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TRAVEL TROUBLESHOOTER

Why won't Starwood let me change my reservation?

Carol Pratt is stuck with three pre-paid nights at a Starwood Hotel. Even though she wants to move the reservation by a few days, the hotel won't let her without losing all of her money. What's going on?



Christopher Elliott

Q: I made a pre-paid reservation at the W New York Downtown. The rate description said it was nonrefundable and a penalty would apply for changes. When I tried to change it to a few days later, I was told that the reservation was actually nonchangeable, and

that should I cancel it, I would lose the money and need to book three new nights.

I contacted the W hotel's central line and pointed out that the rate description for nonrefundable rates stated they were nonrefundable and nonchangeable. That's not the same thing as "a penalty for changes," which is the language in the terms for the rate I had booked.

I was essentially told that the penalty was 100 percent of the pre-paid room rate. As a result, I kept the original reservation, and made another for the extra two nights, which was cheaper than canceling and rebooking.

I emailed customer service asking for a review. I had been expecting to pay a higher daily rate and to pay some kind of penalty fee. But I received a prompt reply reiterating the first reservation

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agent's statements. I was told that pre-paid rates are "noncancelable, non-changeable and nonrefundable" and that a penalty is charged for canceling, as well as that changes cannot be made.

The bottom line is that I am now paying more than \$1,700 for five nights when, at most, I believe I should be paying \$1,262 for three, at a higher daily rate, plus a reasonable penalty fee. I think Starwood's reply does not address the issue and that a "known glitch" on the rate description does not excuse them from adhering to the language on both their website and their confirmation email. Am I off base here? - Carol Pratt, Washington

A: You are not off base at all. If anything, Starwood is off base. The way I see it, you're not canceling or changing your reservation, because you still intend to stay at the hotel on some of the days you had originally intended to be there.

The W Hotel, which is owned by Starwood, appears to be interpreting its own rules in a way that is most advantageous to the company. It is saying: If you make any change to this reservation, you lose everything, even if you intend to stay in the room for part of the original booking.

I've reviewed the correspondence between you and Starwood, and the interesting thing is, it knows it was wrong. "The wording of the cancellation policy in two different phrases is a known glitch," it says in an email to you. "Our Web Team is working as fast as possible to get this corrected." (This

case was resolved several months ago, and the problem is now fixed.)

You took your case to the highest level you could, but were still getting form responses. By the way, I list all the higher-ups on my consumer advocacy site: <http://elliott.org/contacts/w-hotels/>.

Your next stop would have been a credit card dispute, which is something I recommend only as a last resort. Calling me was the right move.

I contacted Starwood on your behalf. A company representative got in touch with you immediately and suggested that in the future, you reach out to the hotel directly before taking your complaint to corporate. That's good advice.

The W changed your reservation to the three nights you wanted without a penalty fee, which is far more than you had asked it to do.

- Christopher Elliott is the author of "How to Be the World's Smartest Traveler (and Save Time, Money and Hassle)" (*National Geographic*). 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, which he answers as quickly as possible, but because of a backlog of cases, your story may not be published for several months.

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WOLFGANG PUCK'S KITCHEN

Make eating more vegetables your healthy New Year's resolution

It doesn't take any psychic powers to figure out what you did on New Year's Day. In addition to eating and drinking something deliciously soothing to restore you after New Year's Eve celebrations, you probably saw or heard TV or radio reports or read news articles about New Year's resolutions.



Wolfgang Puck

the shortest way to put it is that fresh vegetables fill you up with fewer calories, while also providing a wealth of essential nutrients. Not to mention, of course, that if you start with great produce and cook it simply, it tastes wonderful, providing the pleasure and satisfaction we all crave in the food we eat.

Look for ways to add more vegetables to the main courses you make for yourself at home, decreasing - but not eliminating—the portion size of animal proteins. And, at least once a week, aim to make vegetables the star of your meal.

My longtime favorite recipe for pasta with fresh vegetables, which I share here, is a great example of how easy, and delicious, such a change can be. Feel free to substitute any fresh farmers' market vegetables you prefer. To add even more healthy, filling fiber to your diet, use whole-grain pasta.

Make this recipe your own. Then, use it as a starting point for transforming your own eating in 2014.

PASTA WITH BROCCOLI, PEAS, MUSHROOMS, AND TOMATOES

Serves 4 as a main dish, 6 as an appetizer

Salt
1/2 pound small broccoli florets
2 tablespoons extra-virgin olive oil
1/4 pound frozen baby peas
1/2 large red, yellow, or orange organic bell pepper, stemmed, seeded,

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deveined, and diced
1/4 pound organic button mushrooms, wiped clean, trimmed, and sliced

1 cup canned diced tomatoes
Freshly ground black pepper
3/4 pound dried fettuccine or other pasta ribbons

1 tablespoon finely chopped fresh Italian parsley
1/2 cup freshly grated Parmesan cheese, optional

Bring a medium saucepan of water to a boil. Fill a large bowl 3/4 full with ice cubes and water and set it on a counter near the stove.

When the water comes to a boil, add 1 teaspoon of the salt and then the broccoli. Cook just until the broccoli's color brightens, 30 seconds to 1 minute; then, with a slotted spoon or a wire skimmer, remove the broccoli and transfer to the ice water. Add the peas to the boiling water and cook for 1 minute; then, drain in a colander and transfer the peas to the ice water with the broccoli. Leave the vegetables to chill for 1 to 2 minutes; then, drain well and transfer them to paper towels to soak up excess moisture, patting them dry. Set aside.

Bring a pasta pot filled with water to a boil. Meanwhile, heat a 12-inch

frying pan or Dutch oven over medium-high heat. When the pan is hot, add the olive oil. As soon as the oil is hot enough to swirl freely in the pan, quickly add the bell pepper and mushrooms, and then the broccoli and peas. Toss or stir the vegetables briskly in the pan to heat them through thoroughly without browning, 1 to 2 minutes. Stir in the tomatoes, bring to a simmer, and cook until the juices thicken slightly and the vegetables are tender-crisp, 1 to 2 minutes. Season to taste with salt and pepper. Remove the pan from the heat, cover, and keep warm.

Meanwhile, as soon as the water in the pasta pot has come to a full boil, add 1 tablespoon of salt and then add the pasta. Cook until al dente, tender but still slightly chewy, following the manufacturer's suggested cooking time.

Drain the pasta and immediately add it to the vegetable mixture in the pan, tossing well. Taste and adjust the seasonings as necessary. Serve immediately, garnishing with parsley. Pass Parmesan at the table for those guests who'd like to add a little to their portions.

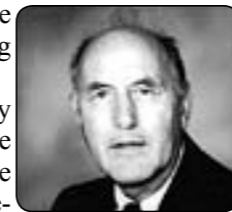
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HUMOR

The Commercial Commercial Networks

You may have missed primetime television's mini-episode revolution. It only lasted a couple of days. If you missed it, here's what happened:

Fifteen of the most important executives in the television industry talked quietly at a long oak table in the boardroom of MEGA-TV. Their leader had summoned them to an emergency meeting.



Larry Day

The boardroom fell silent when the door opened. Their leader, the *capa di tutti capi*, Midgechalene Hembro, walked in. "Please don't stand," she said and sat down. Biggley Masters, a leading network writer, followed her and sat in a chair at her right hand.

Two adversarial units combine to bring primetime television to the nation's screens—the suits and the creatives. The suits dress and act professionally, and handle the network's business. The creatives dress and act grungy and write commercials and primetime programs.

"As you all know, I called this meeting because we have to deal with the apparatus problem," said Ms. Hembro. "Mr. Masters is a leading writer and was involved in the 'Ten Minutes before the Hour' incident back in 2009."

Everyone knows that primetime television's appetite for advertising has grown. Advertising occupied eight minutes an hour back in the early days. Nowadays it occupies 21 minutes an hour.

In 2009 Biggley Masters caused a crisis when he refused to cut two and a half minutes from an episode of "Forced Entry," a top-rated cop thriller, to make room for more commercials.

At an acrimonious meeting the head suits ordered Biggley to make the cut. He agreed, but he cut the episode's key segment, the segment that fell at 10 minutes before the hour. Because of that crucial cut, the television audience didn't know what happened, and couldn't figure out how the cops caught the bad guys. Angry viewers swamped the network's phone lines and jammed the network's Internet servers with complaints.

After things got sorted out, the network didn't fire Biggley, they fired the hotshot suit who ordered the cuts. The suits needed Biggley to write more episodes of "Force Entry."

The apparatus crisis was the result of a newly-invented device that's for sale on the Internet and at many electronic outlets. Some national big box stores had considered selling it too. Viewers plug in the apparatus—a device that automatically cuts out television commercials. The apparatus cuts the commercials then it knits the program back together with no loss of continuity. It scares network executives worse than Frankenstein's Monster scared villagers.

Winning a court case could take years. Meantime advertising revenues would go down the drain.

Midgechalene Hembro said, "Mr. Masters has a radical idea." She turned to Biggley.

"Times have changed," said Biggley. "People communicate in code on 40-character screens. Nowadays it's all about being brief and edgy. So in primetime let's broadcast programs on all three networks that feature four four-minute episodes in all the genres. The programming will take up 20 minutes and we'll fill the rest of the hour with commercials. That way if the apparatus switches channels all there'll be are more commercials."

The network suits took the gamble and tried Biggley's plan. But after

three days the advertisers complained. The advertisers got too much exposure, and the public got cranky with them. The advertisers demanded a return to the old system. They cut commercials from 32 percent of an hour long program back to "the old days" figure of 12 percent.

In the end the fearsome channel switching apparatus didn't sell all that well. The big box retailers decided not

to sell it. The switch channel movement just petered out.

Midgechalene Hembro quadrupled Biggley Master's salary. Then she forced him to accept a position in management. Poor Biggley became a suit.

- 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

We don't know for sure if pets 'grieve' the way we do

Q: We lost our Soft-Coated Wheaten Terrier, and it's still very difficult to talk about and deal with the loss. Poor Gracie, our other dog, has also had a tough time, and it's been heartbreaking. I think Gracie is still waiting for McGee to come home. There's no way



Steve Dale

to tell her that's not going to happen. How can we help Gracie through this difficult period? - S.O., Chicago, IL.

A: I'm very sorry for your loss. I—and many other readers—have felt a similar hole in our hearts.

We don't really know what surviving pets are thinking when it appears for all the world as if they're grieving. They may be, or they may be merely picking up on our sorrow. It could be they're only responding to a sudden change in the household—or the changes may be a combination of all those things. Personally, I'm convinced that pets (who we know, for a fact, feel emotion) can grieve. But why do some pets appear absolutely unaffected by the loss of a best pal? No one knows.

"On average, people actually take about two years to grieve the loss of a loved one," says Sue Yellen, Glenview, IL-based clinical psychologist and chicagonow.com blogger. "I suspect many pets do grieve, though we don't understand that grieving period."

She adds, "It's a difficult balance, you want to give attention to people who are grieving, and I believe the same is true for grieving pets. However, you also don't want to reward sad behavior too much."

Try to keep a regular schedule for Gracie's activities, so there's a consistent structure to her life. Feed her and

take her for walks at about the same time you always have. Playing with a dog's favorite toy is probably the best antidote (for dogs who enjoy play), and the exercise is a great outlet for both you and your pet.

Q: Our Australian-shepherd mix doesn't have fleas, but he scratches constantly and has developed many sores on his body. The vet gives him cortisone shots and then sends us on our way. The cortisone only lasts for a short time and I worry about the long-term effects of these shots. We've tried Benadryl and Chlorotrimeton, which do nothing, and we tried to change the dog's diet. The veterinarian has no further advice. Do you have any ideas? - K.C., Las Vegas, NV

A: Dr. Cecilia Friberg, a Chicago-based veterinary dermatologist, is concerned about those sores, which may be bacterial or yeast infections triggered by allergies. In any case, they should be treated. Obviously, you need to treat infections, but additionally they can be very itchy. Until you deal with these sores and relieve the itching, there's no way to know if the Benadryl or Chlorotrimeton might actually help the allergies.

Friberg adds, "Steroids are a great choice to treat allergies for short-term relief, as you've learned. Steroids also can diminish the immune system, which may more easily allow for infections to occur. The use of steroids should be carefully controlled."

Apparently, you've ruled out flea allergies. Still, a pet doesn't need to be infested with these pests to develop a severe reaction.

The most likely possibilities for your dog's problem are food allergies or environmental allergies. You mention that you tried to change the dog's diet, but it's necessary to transition to a specific single-protein prescription diet or homemade diet (one specifically recommended by your veterinarian). Those are the only choices for a reliable food trial, and your dog must remain on

the new diet for several months, without a scrap of table food or unapproved dog treat. Your veterinarian should oversee the food trial.

If you did go through a proper food trial, then environmental allergy seems the most likely culprit. Since your veterinarian is unsure about the next steps, it might be best to request a referral to a veterinary dermatologist.

Q: A year ago, my 7-year-old cat was diagnosed with kidney failure. Now, my 3-year-old Maine Coon has been diagnosed with the same problem. My veterinarian said his blood count is low and he's been receiving a steroid pill for that. I'm 66 and have had cats my entire life. Is kidney disease in cats something new? What might cause kidney failure in such a young cat? - S.P., Umatilla, FL

A: Kidney disease is an exceedingly common problem among older cats. There's much in your question which is confusing, as feline veterinarian Dr. Susan Little, of Ottawa, Ontario, Canada notes. "Kidney failure is end-stage disease, kidney insufficiency or kidney disease is perhaps more likely your cats' problem, at least your older cat," she says.

As for the younger cat, Little says, "While we do see kidney disease in cats as young as 6 or 7 years, it's very unusual to see kidney insufficiency in a cat who's only 3 years old. As for steroids, cats can withstand their long-term use, but only with careful monitoring. Even in cats, steroids

are not without possible side effects. Of course, cats should only be given steroids when warranted, and while it may be appropriate for this cat, the (reader's) question doesn't offer (a full explanation of what's going on).

Little, editor of the textbook "The Cat: Clinical Medicine and Management" (Elsevier, St. Louis, MO, 2012; \$151), adds, "There needs to be clarification and also an explanation about what's going on with your younger cat. In this instance, I'd suggest an exam by a feline veterinarian." Your veterinarian can offer a referral or you can check the American Association of Feline Practitioners: www.catvets.com.

Q: Our cat, June, sits at the window and meows at birds. Why does she do this? - S.C., Macon, GA

A: When you see something exciting going on outside your window, you might say 'Hey, look at that!' That's exactly what your cat is telling you. Certainly, watching butterflies, birds and moths fly by is exciting entertainment if you happen to be a cat.

- 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 Content Agency, LLC., c/o 16650 Westgrove Dr., Suite 175, Addison, TX 75001. Send e-mail to petworld@steve.dale.tv. Include your name, city and state.

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Your spouse may be covered by Social Security

By Rob Boudreau
Social Security Management Support Specialist in Lawrence, Kansas

If you have a spouse who does not earn an income or who earns less than you do, your spouse (including a same-sex spouse) may be entitled to Social Security spouses' benefits based on your record.

Social Security can be an important financial asset for married couples when the time comes to apply for retirement benefits. In many cases, one spouse may have earned significantly more than the other, or may have worked longer. Or it could be that one spouse stayed home to do the work of raising the children, caring for elderly family members, or managing the household while the other focused on a career.

Whatever your situation, Social Security will look at all possibilities to make sure both spouses receive the maximum Social Security ben-

efits possible, whether based on each spouse's earnings record or the higher wage-earner's record.

Your spouse can apply for benefits the same way that you apply for benefits on your own record. He or she can apply for reduced benefits as early as age 62, or for 100 percent of the full retirement benefits at "full retirement age." Not sure what the full retirement ages are? To learn your and your spouse's full retirement ages, based on birth year, visit www.socialsecurity.gov/pubs/ageincrease.htm.

The benefit amount your spouse can receive at full retirement age can be as much as one half of your full benefit. If your spouse opts for early retirement, the benefit may be as little as a third of your full benefit amount. Note that benefits paid to your spouse do not decrease your benefit amount.

If you have already reached full retirement age but continue to work, you can apply for retirement benefits and request to have the payments sus-

pending until as late as age 70. This would let you earn delayed retirement credits that will mean higher payments later, but still would allow your spouse to receive a spouse's benefit.

People can also apply for spouse benefits based on the earnings record of an ex-spouse or deceased spouse if married for at least 10 years. Spouses can consider a number of options and variables. We make it easier to navigate them. A good place to start is by visiting our benefits planner at www.socialsecurity.gov/planners. Take note of the "Benefits As A Spouse" section.

If you are ready to apply for benefits, the fastest, easiest, and most convenient way is to apply online! You can do so at www.socialsecurity.gov/applyonline and complete your application in as little as 15 minutes.

Due to a Supreme Court decision, we now are able to pay benefits to

some same-sex couples. We encourage people who think they may be eligible to apply now. Learn more at www.socialsecurity.gov/same-sex-couples.

Whether you receive benefits on a spouse's record or your own, rest assured we will make sure you get the highest benefit for which you qualify. Learn more at www.socialsecurity.gov.

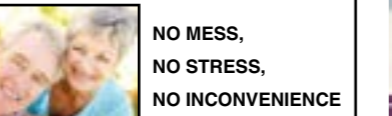
WORDS OF WISDOM

"If Congress can do whatever in their discretion can be done by money, and will promote the General Welfare, the Government is no longer a limited one, possessing enumerated powers, but an indefinite one, subject to particular exceptions." - James Madison

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GOREN ON BRIDGE

A rough time

By Tannah Hirsch
Tribune Content Agency

East-West vulnerable. South deals.

NORTH
 ♠-K 7 4 3
 ♥-Q 10 8
 ♦-2
 ♣-8 7 4 3 2

WEST **EAST**
 ♠-9 6 ♠-10 8 5 2
 ♥-7 3 2 ♥-5 4
 ♦-A J 8 3 ♦-K 9 7 4
 ♣-A K Q 9 ♣-J 10 5

SOUTH
 ♠-A Q J
 ♥-A K J 9 6
 ♦-Q 10 6 5
 ♣-6

The bidding:
SOUTH **WEST** **NORTH** **EAST**
 1♥ Pass 2♥ Pass
 4♥ Pass Pass Pass

Opening lead: King of ♣

Here's another "Thinking Bridge" deal composed by Eddie Kantar for players anxious to improve their bridge.

"West has a good hand but no convenient way to enter the bidding. A takeout double with a low doubleton in

an unbid major is off the wall. North does best to support hearts rather than bid one spade, an unlimited response. If possible, limit a weak hand quickly.

"(The lead) looks normal. It takes a brave soul to lead some other suit when holding A K Q (x) in a suit.

"West must realize that this dummy is good for one thing and one thing only: ruffing diamonds. Club tricks, if there are any, are not going away. West must shift to a trump at trick two and, when in with a diamond, play a second trump. Because the spades are blocked, declarer can take no more than five hearts in the closed hand, one diamond ruff in dummy and three spades. Down one. Without the trump shift declarer can ruff two diamonds in dummy and make the contract.

"When a weak dummy tables with a short suit plus trump support, trump leads are usually called for.

"As a defender, keep length parity with the dummy. East should not discard a spade holding four spades and looking at four of them in dummy"

- Tannah Hirsch welcome readers' responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail responses may be sent to tcaditors@tribune.com.

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PUZZLES & GAMES

CROSSWORD

Across

- 1 Asia's ___ Sea
- 5 "One more thing," for short
- 8 Reaffirming words
- 14 Michael of "Year One"
- 15 "Feels won-n-nderful!"
- 16 Knows about
- 17 Charity
- 18 Dairy aisle selection
- 20 Relaxation of a kind, briefly
- 22 Abbr. seen in repeat citations
- 23 Sonic Dash publisher
- 24 End of a wedding planner's promise
- 27 Publishing houses and such
- 28 Old-time sidewalk show
- 29 NFL miscue
- 30 Old Bikini Bare competitor
- 31 Univ. peer leaders
- 32 They're beside the

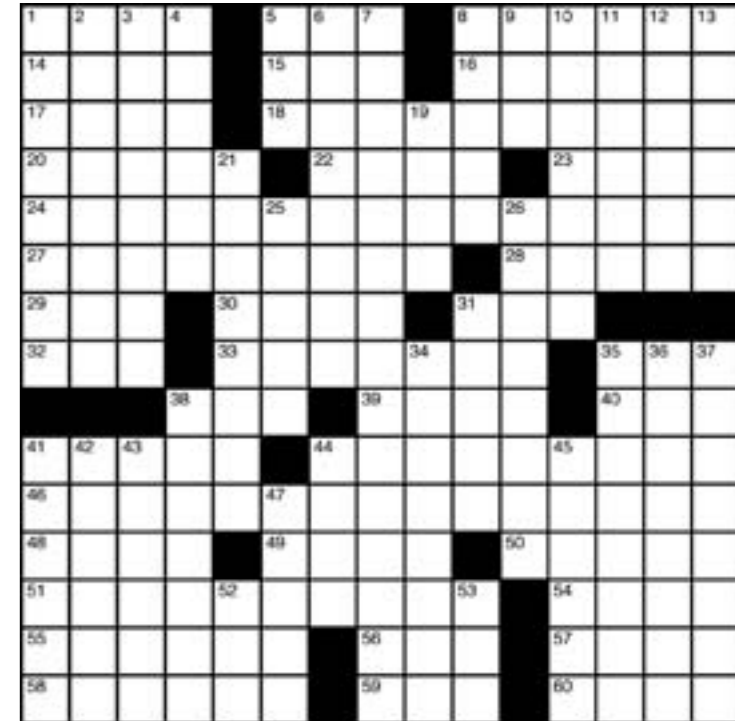
Down

- 33 Pop-up costs
- 35 Raised-eyebrow words
- 38 Letters at sea
- 39 Southwestern ridge
- 40 "Krazy" critter
- 41 One taking a cut
- 44 In cut time, musically
- 46 NFL practice team member
- 48 Give the heave-ho
- 49 Goya's "Duchess of ___"
- 50 Finish with
- 51 Toy based on a sports legend, e.g.
- 54 Overindulge, in a way
- 55 Used a Bic, maybe
- 56 Illegal freeway maneuver
- 57 Scratches (out)
- 58 Patricia McCormick was the first American professional one in Mexico

- 59 S.E. Hinton novel set on a ranch
- 60 Trade-in factor

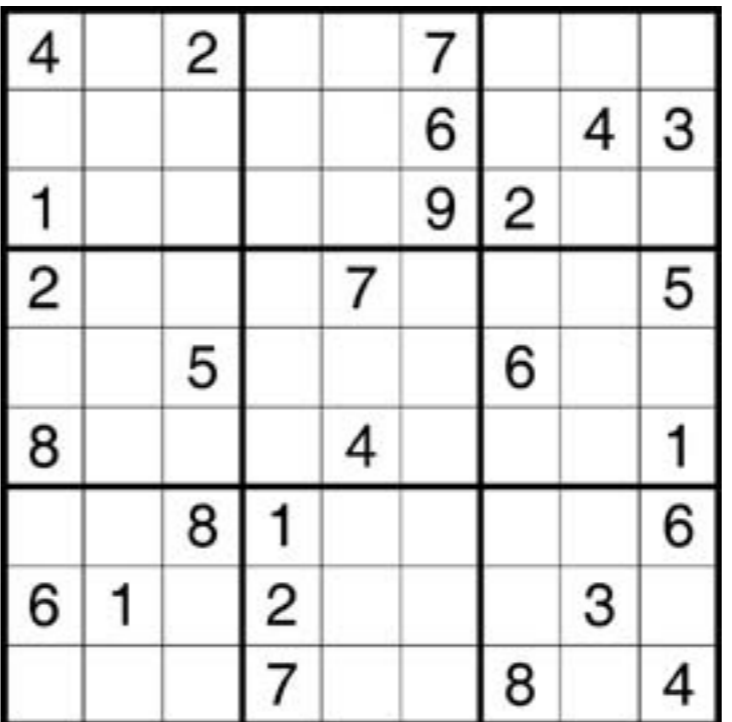
Down

- 1 Purely theoretical
- 2 Like things that matter
- 3 Some are ergonomic
- 4 Light-show lights
- 5 Market option
- 6 Sewing kit device
- 7 Michael Caine memoir
- 8 Give
- 9 Tampico "that"
- 10 Naps
- 11 Engaged
- 12 Window occupant of song
- 13 Not as steep as it used to be
- 19 Target of some mining
- 21 Athletes on horses
- 25 City near Manchester
- 26 Like whiteboards
- 31 Draw new borders for
- 34 Wasn't straight
- 35 "No problemo!"
- 36 Need to fill, as a job
- 37 Least lenient
- 38 Promoting accord
- 41 Glass raiser's cry

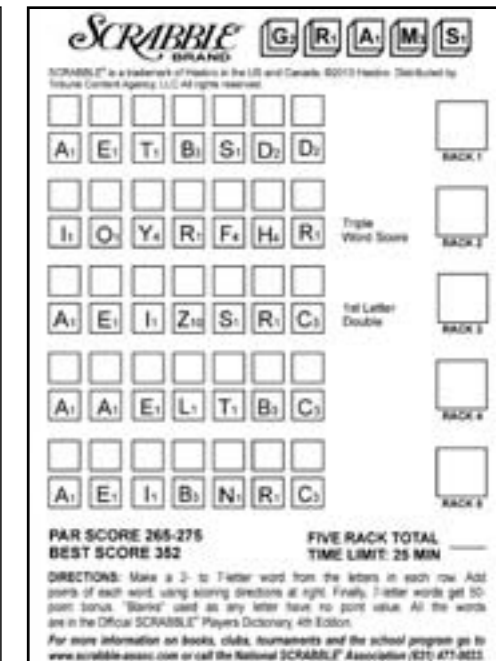
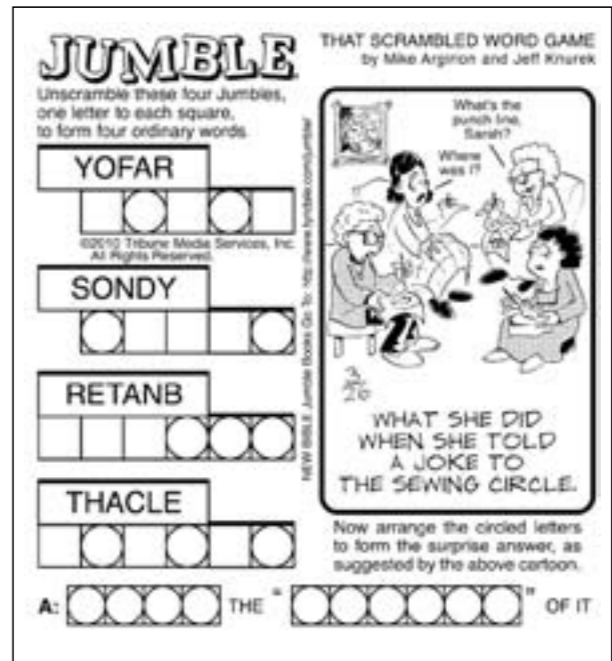


- 42 Pampas rider
- 43 Old-Timers' Day celeb
- 44 Second word of a January song
- 45 Threw a fit
- 47 Post-presentation period
- 52 "The Last Time I Came ___ the Moor": Burns
- 53 Livy's law

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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.



Answers to all puzzles on page 34

www.seniormonthly.net

Sons of The American Revolution

Can you trace your family tree back to a point of having an ancestor who supported the cause of American Independence during the years 1774-1783? If so, please consider joining the Sons of the American Revolution. Local contacts can guide you through the membership process.

Charles Robinson Chapter (Lawrence)
John Saylor (President)
785-841-5756

Thomas Jefferson Chapter (Topeka)
Brian Vazquez (President)
785-272-7647

SUDOKU SOLUTION

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

CROSSWORD SOLUTION

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

SCRIBBLE BRAND GRAMS SOLUTION

B ₅	A ₁	D ₅	D ₅	E ₁	S ₁	T ₁	RACK 1 =	61
H ₄	O ₁	R ₁	R ₁	I ₁	F ₄	Y ₄	RACK 2 =	98
C ₅	R ₁	A ₁	Z ₁	I ₁	E ₁	S ₁	RACK 3 =	71
A ₁	C ₅	T ₁	A ₁	B ₁	L ₁	E ₁	RACK 4 =	61
C ₅	A ₁	R ₁	B ₁	L ₁	N ₁	E ₁	RACK 5 =	61
PAR SCORE 265-275							TOTAL	352

JUMBLE ANSWERS

Jumbles: FORAY SYNOD BANTER CHALET

Answer: What she did when she told a joke to the sewing circle -- LOST THE "THREAD" OF IT

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



TOO COLD? TOO HOT?

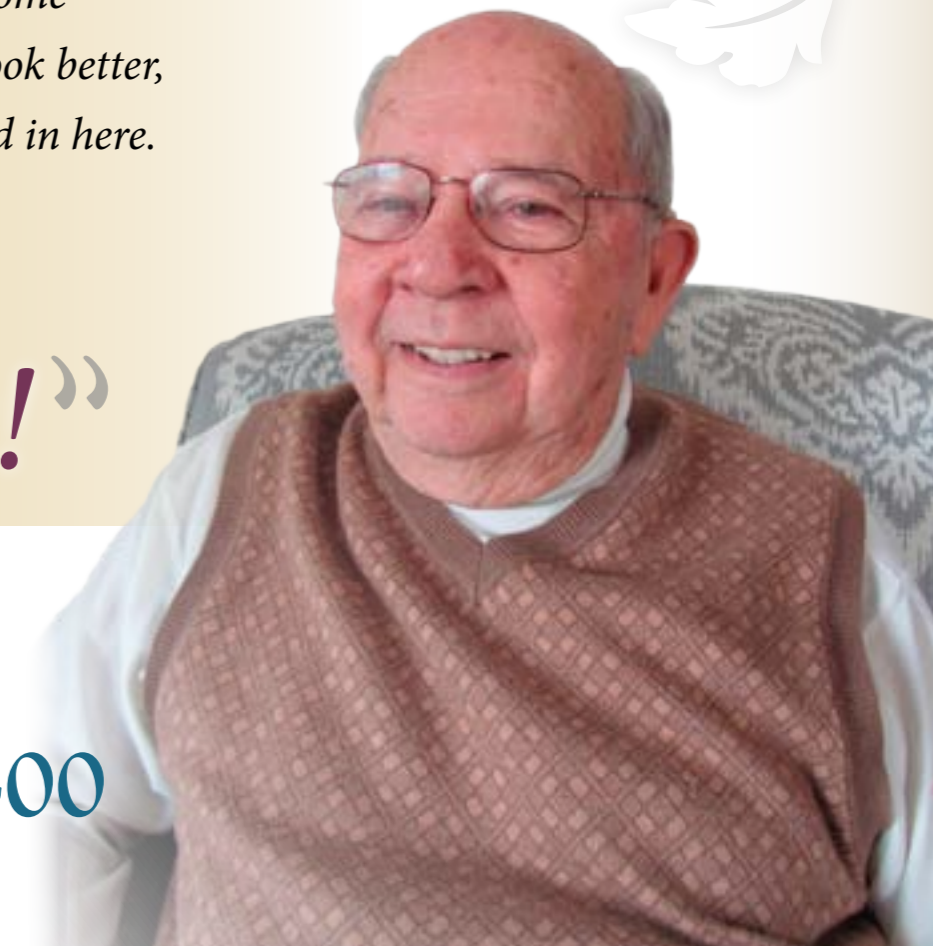
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Dr. Beck most recently served as a Lieutenant Commander in the U.S. Navy, stationed for the past two years at the U.S. Naval Hospital in Bremerton, WA. Previously he served as the solo neurologist practicing at the U.S. Naval Hospital in Okinawa, Japan, from 2007 to 2011.

His credentials include:

- Bachelor's degree in psychology, University of Kansas – 1990
- Doctor of medicine degree, Dartmouth College Medical School, Hanover, NH – 2003
- Internal medicine residency, Naval Medical Center, San Diego – 2004
- Neurology residency, Walter Reed Army Medical Center/Bethesda Naval Hospital – 2007

Dr. Beck believes in a patient-centered approach in working with his patients to treat a wide range of neurological disorders including Epilepsy, Migraines, Multiple Sclerosis, Myasthenia Gravis, Parkinson's disease, Trigeminal Neuralgia, Stroke and post-Stroke syndromes.

To schedule an appointment, call 785-830-8324

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