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Vol. 13, No. 7

INSIDE



KEVIN GROENHAGEN PHOTO

Vicki Julian's writing brings comfort to others.

See story on page three



SENIOR profile

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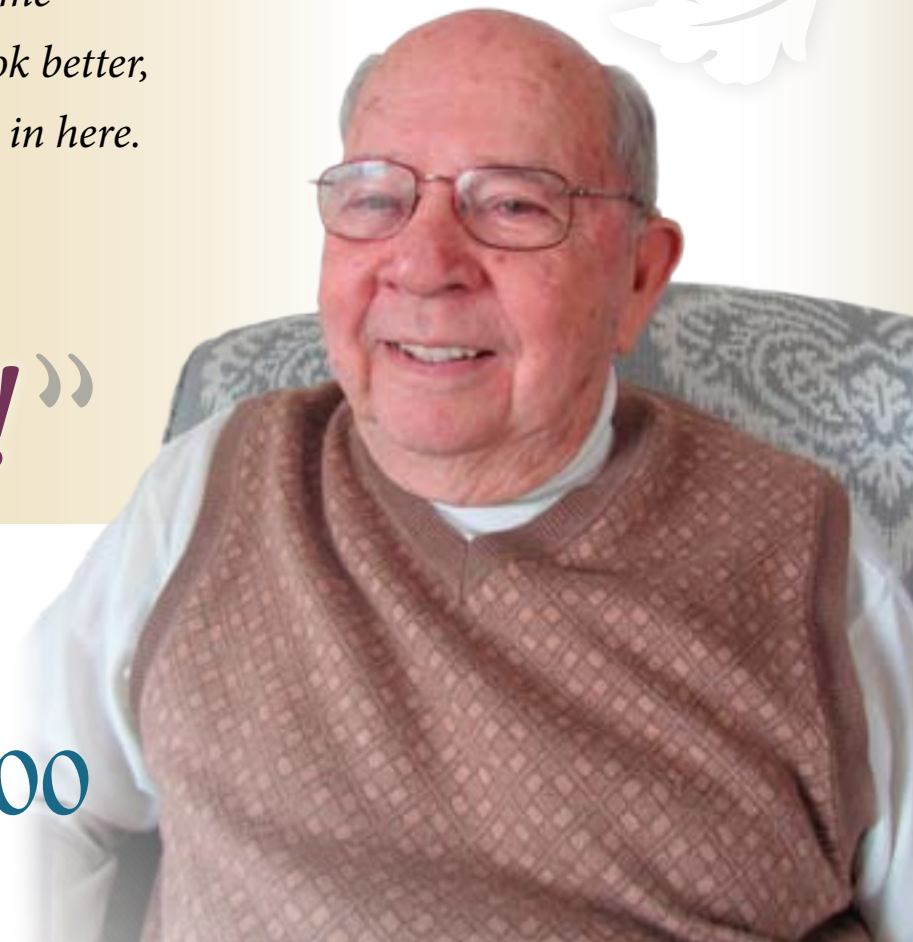
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Grief leads to Vicki Julian's writing career

By Billie David

When Vicki Julian sat down at her computer seven years ago to find solace in journaling after the death of her husband, she wasn't thinking about the old maxim that when one door closes—no matter how painful that event may be—another door opens. So what happened that night took her by surprise.

“I lost my husband shortly before Christmas the previous year,” she said. “I was in shock the first year and the second year I could find absolutely no peace. I tried to find it in reading but I found nothing, so I sat down at my computer to journal or write a letter to my husband.”

At the end of three hours, Julian had written a short story. Then, one after another, she wrote nine more.

“I would sit down and two and one-half hours later I would have a story,” Julian said. “It took about one and one-half months and I had them all written before Christmas.”

She shared the stories with other members of her family, including her sister, local writer Marsha Goff, and they all encouraged her to publish them.

So Julian, who hadn't written much since the days when she composed essays for her college English classes, sent inquiries to five companies and submitted manuscripts to two of them, both of which offered her a contract.

“That started my writing career,” she said of her first published book, *Christmas, a Season for Angels*.

Julian soon discovered that her writing offered more than just an outlet for her rendezvous with grief.

“Books were not only a catharsis for me,” she said of the four books she would eventually have published, “but I was also able to bring comfort to other people. I am an optimist. I truly believe that we are on this earth to care for one another.”

That belief can be traced back, in part, to the example her parents set for Julian and her three older sisters.

“I lived in Lawrence all my life,” Julian said, adding that her sisters, who were 12, 11 and eight years older,



Vicki Julian

begged her parents for a brother. They got a sister instead.

“That's the only reason I'm here,” she explained.

Julian's father was a local attorney,

city council member and state legislator, and the many cases he took on pro bono set an example of generosity for his daughters.

■ CONTINUED ON PAGE FOUR

Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Vicki Julian

■ CONTINUED FROM PAGE THREE

But Julian experienced the joy of giving in a new and vibrant way after she graduated from Lawrence High School and started going out with Steve, whom she had known since seventh grade and who happened to be in the same advanced English class that she was taking at the University of Kansas.

It was then that one of Julian's sisters told the young couple about a family she knew facing a heavy burden at Christmas.

"We were dating at the time, and we thought it would be fun to play Santa Claus," she said.

It was so much fun, in fact, that the two were hooked.

"Steve and I, we really started to do philanthropic things," Julian said.

For example, they made gingerbread houses and turned the proceeds from selling them over to charity. Later, they made gingerbread creations for the Big Brothers/Big Sisters annual gingerbread auction fundraiser.

Julian attended the University of Kansas during the unrest of the late '60s and early '70s, but she didn't get caught up in the turmoil.

She did notice, however, how quickly change descended on the campus.

"I remember during my freshman year the women wore dresses and dress slacks," Julian said. "The next year they were wearing jeans and T-shirts."

She and Steve married three and one-half years after their first date, and five and one-half years later their first son, Chris, was born. In the meantime they traveled, bought a home and enjoyed each other's company.

"We had Chris, and we had Ryan three years and five days later," Julian said.

Julian's Bachelor of Arts degree in Liberal Arts, where she focused on human development and family life, led to a career that centered on children. She worked as a paraprofessional with the Follow Through Program while earning her degree, and then with Head Start Training and Technical Assistance at KU. She then accepted the position of director of La Petite

Academy, which she held for eight years.

The job worked well with her family life because her children at the time were ages three and six and she could be with them at work.

"It was wonderful to be at the same location as my children," she said, adding that it was a bit tough for them to see her hugging other children at first, but they got used to it.

Eight years into her career, Julian began working at the corporate office

in Kansas City as Director of Parent Relations and eventually, when her husband's work with Creative Marketing International Corp also involved commuting to Kansas City, they were able to make the daily drive together.

"Steve was a liaison for companies and agents. He helped agents find the best products for their customers," Julian said, adding that the company now presents a Steve Julian award annually.

Life wasn't always idyllic, however.

Seventeen years ago, Julian was diagnosed with multiple sclerosis and now uses a scooter to help her get around.

Nine years ago, while Julian was working at NCS Pearson, her husband was diagnosed with cancer.

"I left Pearson when my husband was in the last stages of cancer," Julian said.

It was then that she made Steve two promises—that both of their children would graduate and that she would

Vicki Julian

■ CONTINUED FROM PAGE FOUR

send some of his ashes off into space.

They spent their last days together in the hospital, where there were so many visitors that Julian's brother-in-law sometimes had to direct traffic. Then there was the funeral where, in spite of the size of Trinity Lutheran, the church was overflowing with people.

After that, Julian had to face her grief.

"I realized after I was widowed that you lose the person you did everything with," she said.

She also realized that healing would come from doing things with others—and for others.

In her book *Simple Things to Make This World a Better Place* she includes ideas that she and others have used to inspire and help other people through difficult times in addition to ideas for what the title suggests. The idea for the book came to her in church while she was listening to a scripture reading on Hebrews 10:24: "and let us consider

how to stimulate one another to love and good deeds."

"That's the greatest thing we have to do," Julian said. "We have the power to make things better for other people. You can't have a bigger blessing than that."

Julian also published *Always a Season for Angels* and a fourth book, which is currently an e-book scheduled for publication called *An Oleo of Seven Heartwarming Stories*. She also writes articles with a Make a Difference theme for the Topeka Humanitarian Examiner. Her website at www.vickijulian.com has links to the Examiner and also to her blogs. Julian has also contributed to anthologies such as *Voices of Multiple Sclerosis: The Healing Companion* and *The MS Project—Orange is the New Pink*, both of which deal with multiple sclerosis, and most recently she has contributed to the latest edition of *Chicken Soup for the Soul: Devotional Stories for Wives*.

As for the promises she made to her husband, their older son Chris recently graduated from DeVry with a degree in business administration and project

management, and their other son, Ryan, will have his LPN this winter and will be an RN next year.

After five years, Julian was also able to fulfill her other promise to Steve when, after the space flight carrying her husband's ashes and those of more than 300 other people—including those of James Doohan, who played Scottie in *Star Trek*—the rocket was finally launched into space from Cape Canaveral after a previous last-minute aborting of the scheduled lift-off.

"It was fantastic," Julian said of the experience.

In addition to her writing, Julian has volunteered to do AARP tax counseling at the Lawrence Senior Center for five years. She is currently financial secretary of the Kansas Author's Club, maintaining their database, income and doing their tax forms. In addition, she serves as secretary for the Homeowners Association at Parkway Gardens, where she now lives, and she still finds time to serve as a lector and Stephen

minister at Trinity Lutheran Church. Julian is a multiple sclerosis peer advocate with the Shared Solutions program and started Trinity's Terrific Singles group, which is made up of women ages 50 to 90, who are single due to divorce, widowhood, or simply never having married.

As for the future, Julian said. "Because of multiple sclerosis, I've learned to take one day at a time. I also know, because of my life experience, that life is fragile, so you should try to do as much good as you can. What I hope for is to leave the world a better place."

She also has an idea for her next book, *Dying to Live Again*, which will be about faith in the afterlife, and she is looking for people to interview for it, especially people in hospice and others who are experiencing end-of-life immediacy.

"If you want to leave a legacy or inspire people, I would love to talk to you," she said.

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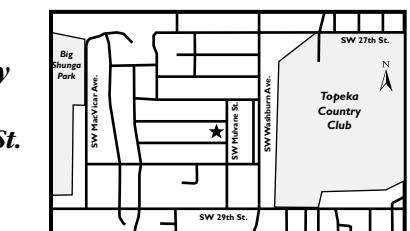
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Keeping your aging loved ones safe in 2014—and beyond *Ring in the new year with a COLA*

Since many families just gathered for the holidays, local senior care experts are encouraging adult children to consider addressing any physical changes that may have occurred in their senior loved ones—changes that may indicate they need assistance.

“The holidays are a great time to really observe and see how mom and dad are doing,” said Gail Shaheed, owner of the Home Instead Senior Care® office serving Shawnee and Douglas Counties including the cities of Topeka and Lawrence. “Even if you’re met with some resistance when gently confronting a loved one about potential issues you may have observed during your visit, it is in both your and your loved one’s best interest to find a solution that can help keep him or her safe and independent at home.”

Shaheed recommends reflecting on the following signs that could threaten your loved one’s independence.

- **Pain.** Does your mother now

pull up a stool by the sink to peel the potatoes? Does she wince in pain when she bends down? If you noticed any red flags, gently ask her if everything is alright. Even if she tries to pretend she’s managing fine, consider helping her make a doctor’s appointment “just to be sure.”

- **Memory.** Did your father have trouble recalling events from earlier in the day? Has he told you the same story over and over? You may want to keep a list of concerns to bring up with his primary care physician.

- **Depression.** If you saw any hints of irritability, sadness or sleep difficulties, these could be signs of depression. Depression can be a problem for seniors and should be checked out by a doctor or mental health care professional if concerns exist.

- **Social Engagement.** Ask your mother to tell you about her friends. Social seniors generally have a healthier and more optimistic outlook on life. If she doesn’t have a strong social net-

work, look into community activities that she may enjoy. Be sure to address any concerns about mobility with your senior’s physician.

- **Safety.** If your father has more difficulty walking, make sure he has a cane, walker or the proper support; remove throw rugs or other potential tripping hazards; and look into installing grab bars and no-slip strips where needed.

- **Housekeeping:** As seniors experience declining health, they may have more trouble keeping up with the housework. If you noticed the house looked more unkempt than usual, con-

sider senior care services that include light housekeeping.

- **Medication:** Did you notice if your senior loved one is taking his or her prescribed medications at the appropriate time (e.g. mealtime or before bed) and if the pill box was organized? If he or she is not keeping a reliable medication schedule, you may want to look into home care services that offer medication reminders.

For more information about Home Instead Senior Care, please visit www.homeinstead.com/584 or call 785-272-6101 in Topeka or 785-856-8181 in Lawrence.

By Kristine Warren
Social Security District Manager in Topeka, Kansas

Many people ring in the new year with Champagne. People who receive Social Security or Supplemental Security Income (SSI) get to ring it in with a COLA. This year, more than 60 million Americans are receiving a 1.5 percent cost of living adjustment (COLA) in their monthly benefit payment.

The 1.5 percent COLA begins with increased benefits for more than 57 million Social Security beneficiaries in January 2014, and payments to more than 8 million SSI recipients in late December 2013.

The estimated average monthly Social Security payment to a retired worker is \$1,294 (in 2014), up from \$1,275 (in 2013). The average monthly Social Security disability payment for an individual is \$1,148 (in 2014), up from \$1,131 (in 2013).

The basic monthly federal payment for SSI is \$721 (in 2014), up from

\$710 (in 2013).

Some other changes that take effect in January of each year are based on the increase in average wages. For example, the maximum amount of earnings subject to the Social Security payroll tax (taxable maximum) will increase to \$117,000, up from \$113,700. Of the estimated 165 million workers who will pay Social Security taxes in 2014, about 10 million will pay higher taxes as a result of the increase in the taxable maximum.

The amount of earnings needed for one credit of Social Security coverage has gone up as well, but all workers can still earn up to four credits in a year. In 2014, a worker earns a credit after earning \$1,200. In 2013, one credit of coverage was \$1,160. It takes forty credits to be fully insured for retirement benefits.

Information about Medicare changes for 2014 is available at www.medicare.gov.

Visit www.socialsecurity.gov/pressoffice to learn more about the COLA and other Social Security changes in 2014.

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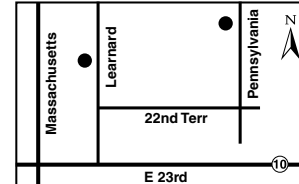
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Top technologies guide for mature drivers

(BPT) - The shiny paint. The new car smell. Many aspects about buying or leasing a new vehicle can excite your senses.

Once you are inside your new vehicle, you are probably asking yourself a lot of questions. Where will I put my sunglasses? Is the trunk big enough for my groceries? What does this button do?

Chances are your new vehicle will feature some new technologies, many of which can make driving safer, easier and more enjoyable. To be safe on the road, it's important to learn how these technologies work in your current vehicle or a new one.

The Top Technologies for Mature Drivers guide is a new interactive tool that outlines the top 10 new vehicle technologies that are most beneficial for mature drivers. Based on research conducted by The Hartford and the MIT AgeLab, it has 10 animated videos that demonstrate how the technologies work. It can be found on the AARP Driving Resource Center at www.aarp.org/drc.

"Learning about vehicle technology is an important component of feeling empowered, confident and safe behind the wheel," says Jodi Olshevski, gerontologist and executive director of The Hartford Center for Mature Market

Excellence. "The Top Technologies for Mature Drivers tool is a great way for drivers to see how these technologies can be used to enhance the driving experience."

Recent research shows 55 percent of drivers over the age of 50 plan to buy or lease another vehicle in the next five years, indicating that more and more drivers will encounter new technologies in their vehicles.

"The most important thing you can do to make the best use of new automobile technologies is to continue your education," says Julie Lee, AARP Driver Safety vice president and national director. "Increasing your awareness of changes to automobiles, traffic laws and roadway designs and learning how they impact your driving may bolster safety, comfort and improve confidence behind the wheel."

An AARP Driver Safety course helps you learn about the latest technology options and traffic laws. You'll learn new skills to improve your defensive driving techniques and completing the course could help you get a multi-year discount on your auto insurance (check with your agent for details). You'll find all these benefits in just one class, available in-person or online.



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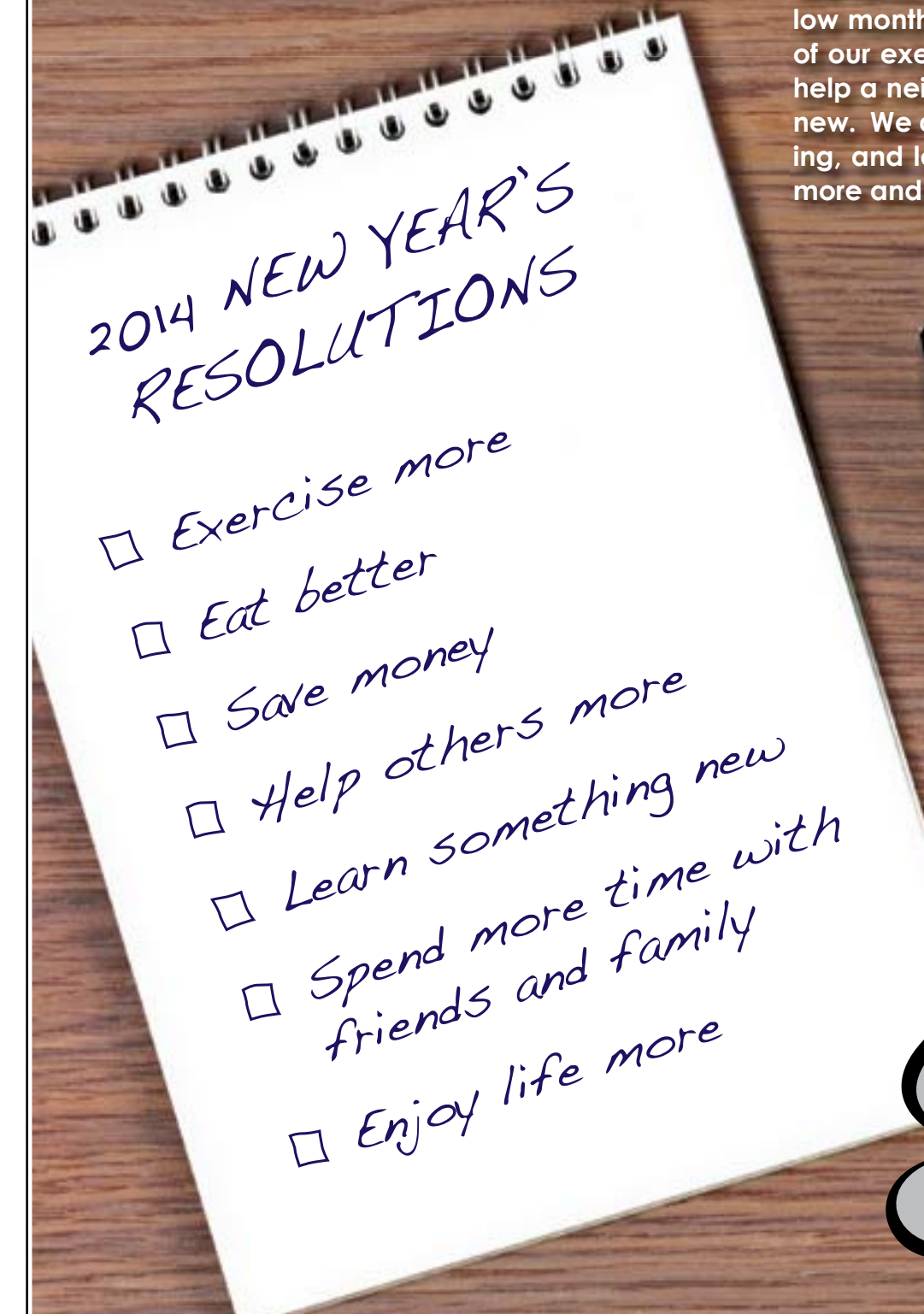


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Medicare is the best care if you are age 65 or older *Medicare*

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

If you are age 65 or older and haven't signed up for Medicare Part B (Medical Insurance), now is the time to consider doing so. The general enrollment period for Medicare Part B runs from January 1 through March 31 each year. Before you make a decision about general enrollment, we want to share some important information.

Remember: Most people are automatically enrolled in Medicare Part B when they become eligible. If you don't enroll in Medicare Part B when you first become eligible, you may have to wait until the general enrollment period, which is January 1 through March 31 of each year. At that time, you may have to pay a higher Medicare Part B premium.

What is Medicare?

Medicare is health insurance for people receiving Social Security

who are age 65 or older or those who have received Social Security disability benefits for more than two years. Some people are covered only by one of the four parts of Medicare; others opt to pay extra for more coverage. Understanding Medicare can save you money; here are the facts.

The four parts of Medicare are parts A, B, C, and D.

- **Part A** (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it was earned by working and paying Social Security taxes.

- **Part B** (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a premium for Part B.

- **Part C** (Medicare Advantage) allows you to choose to receive all

of your health care services through a provider organization. These plans include all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage as part of the plan, and may include extra benefits and services for an extra cost. You must have Part A and Part B to enroll in Part C. Monthly pre-

miums vary depending on your state, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

- **Part D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people

■ CONTINUED ON PAGE 11

with low income and resources may qualify for *extra help* from Social Security to pay the premium and deductible. To see if you qualify for extra help visit www.ssa.gov/prescriptionhelp.

Most people first become eligible for Medicare at age 65, and there is a monthly premium for Medicare Part B. In 2014, the premium for most people is \$104.90, the same as it was in 2013. Some high-income individuals pay more than the standard premium. Your Medicare Part B premium also can be higher if you do not enroll when you are first eligible, also known as your initial enrollment period. There also is a Medicare Part B deductible of \$147 in 2014.

You can delay your Medicare Part B enrollment without having to pay higher premiums if you are covered under a group health plan based on your own current employment or the

current employment of any family member. You can sign up for Medicare Part B without paying higher premiums:

In any month you are covered under a group health plan based on your own current employment or the current employment of any family member; or Within eight months after your employment or group health plan cov-

erage ends, whichever comes first.

If you are disabled and working (or you have coverage from a working family member), the same rules apply.

It's important to note that people who have Medicare coverage *are not* affected by the Affordable Care Act. Medicare is *not* a part of the Affordable Care Act's Health Insurance Marketplace. If you are a Medicare beneficiary, your Medi-

care benefits *are not* changing. You do not need to replace your Medicare coverage with Marketplace coverage. For more information about the Marketplace, visit www.healthcare.gov.

For more information about Medicare Parts A, B, C, and D, visit www.medicare.gov. Or read our publication on Medicare at www.socialsecurity.gov/pubs.

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ESTATE PLANNING

Incapacity/After-You-Die File

It's the season for resolutions, and a good one would be to organize the documents and information your designated representative will need in the event of your incapacity or after your death. For example, I make copies of all end-of-year financial statements and place them in my safe deposit box (removing those from the prior year). If I am incapacitated or die later in the year, the balances will be different but



Bob
Ramsdell

my Attorney-in-Fact or Executor will be able to determine each institution at which I have an account, along with the types of accounts and their numbers.

While not exhaustive, the following is a suggested list of items to keep in a secure location for use by your designated representative:

- Original of your Will or Revocable Living Trust and Pour-Over Will.
- Originals of your Durable General Power of Attorney, Durable Healthcare Power of Attorney, and Living Will & Healthcare Directive.
- These are relevant in the event of your incapacity. While powers of attorney remain effective

while there is uncertainty if you are dead or alive (the cruise ship sank and they are still trying to account for passengers), a power of attorney is ineffective upon your known death.

- Copies of any representation authorizations you have provided to the Social Security Administration, the Veteran's Administration, or any other entity in lieu of your Durable General Power of Attorney.

- Copies of recent tax returns.
- Real estate deeds, motor vehicle titles, etc.
- Any recorded TOD Deeds.
- List of all assets (financial accounts, securities accounts, and motor vehicles) on which a pay- or transfer-on-death designation is in place.

- Life insurance policies, along with copies of the beneficiary designations and information on how to claim the death benefits.

- Birth certificates, adoption records, marriage licenses, divorce decrees, military discharge records, Social Security and Veteran's Administration claims, etc.

- Contracts, lease or rental agreements, etc.
- Receipts and warranty records for major items.

- List of bank accounts, mutual funds, brokerage accounts, etc.

- List of pensions, annuities, IRA's, 401(k)'s, 403(b)'s, etc. along with

copies of the beneficiary designations and information on how to claim the survivor's benefit.

- List of significant personal property.

- List of loans on which you are the debtor or creditor, including active credit cards.

- List of online accounts, user names, and passwords. [Next month's column will discuss virtual assets and the use of a Virtual Asset Instruction Letter.]

- List of the names and contact information for your financial advisor, insurance agent, accountant or tax preparer, attorney, etc.

- List of the names and contact information for significant persons in your life along with any notification instructions.

If you have preferences or instructions regarding your funeral, you

should both discuss these with the persons you anticipate will survive you and write them out. Be sure the proper people know where to find your written instructions quickly so they can act upon them. (Keep in mind your family may not review your Will or go through the complete cache of documents until after the funeral.) Consider including a copy of the list of the names and contact information for significant persons in your life with your funeral instructions.

- *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

Are you prepared for the unexpected?

When you're working to achieve your financial objectives, you will encounter obstacles. Some of these can be anticipated — for example, you won't be able to invest as much as you want for retirement because you have to pay for your mortgage. Other challenges can't be easily anticipated, but you can still plan for them — and you should.



Harley
Catlin
and
Ryan
Catlin



Obviously, the word "unexpected," by definition, implies an unlimited number of possibilities. However, at different stages of your life, you may want to watch for some "expected" unexpected developments.

For example, during your working years, be prepared for the following:

- **Emergency expenses** — If you needed a major car or home repair, could you handle it? What about a temporary job loss? These events are costly — especially if you are forced to dip into your long-term investments to pay for them. To help guard against these threats, try to build an emergency fund containing six to 12 months' worth of living expenses, held in a liquid, low-risk account.

- **Investment risk and market volatility**—Extreme price swings are unpredictable, and they can affect your investment success. To defend yourself against wild gyrations in the market, build a diversified portfolio containing quality investments. While diversification, by itself, can't protect against loss or guarantee profits, it can help reduce the effect of volatility on your portfolio. And here's one more thing you can do to cope with the ups and downs of investing: Maintain a long-term perspective. By doing so, you won't be tempted to overreact to short-term downturns.

- **Long-term disability** — One-third of all people between the ages of 30 and 64 will become disabled at

some point, according to the Health Insurance Association of America. Disabilities can be economically devastating. As part of your benefits package, your employer may offer some disability insurance, but you may need to supplement it with private coverage.

- **Premature death** — None of us can really predict our longevity. If something happens to you, would your family be able to stay in your home? Could your children still attend college? To protect these goals, you need adequate life insurance.

As you approach retirement, and during your retirement years, you may want to focus on these challenges:

- **Living longer than expected** — You probably don't think that "living longer than expected" is necessarily a bad thing. However, a longer-than-anticipated life span also carries with it the risk of outliving your money. Consequently, you may want to consider investment solutions that can provide you with an income stream that you can't outlive. Also, you'll need to be careful about how much you withdraw each year from your various retirement and investment accounts.

- **Need for long-term care** — If you had to stay a few years in a nursing home, the cost could mount to hundreds of thousands of dollars. These expenses could jeopardize your financial security, so you'll need to protect yourself. You could "self-insure," but as that would be extremely costly, you may want to "transfer the risk" to an insurance company. A financial professional can help explain your choices.

None of us can foresee all the events in our lives. But in your role as an investor, you can at least take positive steps to prepare for the unexpected — and those steps should lead you in the right direction as you move toward your important 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

How much can I spend in retirement?

How much money can you safely withdraw from your nest egg each year of your retirement? This is a most vexing question, because it depends on the answer to some tough questions. How long will you live? What is the expected return of your assets? Will your spending change during retirement?



Jill
Schlesinger

To help retirees, many of whom were no longer eligible for standard pension plans, the academic community jumped in. The first study on the subject occurred in the 1990s. William Bengen published the earliest research in the October 1994 Journal of Financial Planning, "Determining Withdrawal Rates Using Historical Data."

Begen tried to determine what the highest withdrawal amount of money, as a percentage of retirement assets, would be over the course of 30 years. He also factored in inflation, so after the base line percentage was determined, retirees could receive a bit

more in subsequent years. Assuming that retirement portfolios had a 50/50 allocation for stocks and bonds, Bengen found that 4.15 percent was the magic withdrawal rate.

Soon after, in 1998, the "Trinity Study" tweaked Bengen's model by using a different bond index. The Trinity Study used long-term high-grade corporate bond returns instead of Bengen's 5-year intermediate-term government bond returns, which resulted in a slightly lower 4 percent withdrawal rate. Most advisors seemed satisfied with the round number of 4 percent, which meant they could tell clients that a portfolio of \$1 million would support a first year withdrawal of \$40,000.

There was almost universal agreement that 4 percent was the right number, all the way through 2007. But the financial crisis and recession blew up notions of the 4 percent rule, as investors faced plunging portfolios and a murky future. Academics soon worried that conditions under which the 4 percent rule was adopted no longer existed. After all, in the 1990s, when 4 percent became the de facto rule of thumb, investment returns were higher. At that time, balanced portfolios were earning about 8 percent annually. In the post-crisis era, those returns have been halved, which could

spell trouble for retirees.

Earlier this year, a Morningstar report found that in order to safely assume (with 90 percent probability) that you would not deplete your retirement nest egg over a 30-year time horizon, you would need to reduce the safe withdrawal rate to 2.8 percent from 4 percent.

That finding threw retirees and near-retirees into a tizzy, because a lower withdrawal rate meant that everyone would need a much larger nest egg. In fact, the seemingly innocent 1.2 percent drop in withdrawal rate "would require 42.9 percent more savings if the retiree wanted to pull the same dollar value out of the portfolio annually as he or she would get with a 4 percent withdrawal rate from a smaller portfolio." Ouch!

For those frustrated by the notion of having to save all of that extra money, Vanguard Group has developed a hybrid strategy for spending retirement savings. Under the Vanguard method, you adjust your withdrawal rate from year to year based on creating a floor of 2.5 percent and a ceiling of 5 percent. Under the Vanguard

method, you would withdraw less money in a bad year and be able to spend a bit more in a good year, which the company says would improve the likelihood of meeting long-term financial goals.

Of course, all of this is moot if you screw up other parts of the equation. As esteemed investment advisor Alan Roth has pointed out, how much you can safely spend each year from your nest egg "depends more on you than it does on market returns." He maintains that controlling your investment expenses and emotions is far more important than portfolio performance. After all, if you keep buying high and selling low and lard up your portfolio with expensive, commission-based funds, you can throw out all of the safe withdrawal rules.

- 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@moneywatch.com.

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MAYO CLINIC

Early signs of testicular cancer often noticeable

DEAR MAYO CLINIC: Are there ever early signs of testicular cancer? If so, what are they? What treatments are available?

ANSWER: Yes, there are early signs of testicular cancer that are often noticeable, particularly when males do regular testicular self-exams. Identifying testicular cancer in its early stages is important because, as with many kinds of cancer, the sooner it is detected, the better the chance for successful treatment.

Testicular cancer occurs in the testicles, which are located inside the scrotum, a loose bag of skin underneath the penis. The testicles produce male sex hormones and sperm for reproduction. When compared with other types of cancer, testicular cancer is rare. But in the United States, testicular cancer is the most common cancer in males between the ages of 15 and 34.

The most common early sign of testicular cancer is a firm lump within or enlargement of a testicle. These nodules or masses are usually painless. To catch testicular cancer in its earliest stages, I recommend that my patients get in the habit of performing testicular self-exams once a month. A good time to do this is during or after a shower because the heat from the water relaxes the scrotum, making it easier to find anything unusual.

The testicles are usually smooth, oval and somewhat firm. It is normal for one testicle to be slightly larger than the other. Also, the cord leading upward from the top of the testicle is a normal structure within the scrotum. If you notice any new lumps or bumps, or any other changes during a self-exam, make an appointment to have them evaluated by your doctor. Blood tests, imaging exams such as ultrasound and other diagnostic tests can help your doctor determine if a lump may be testicular cancer.

If tests show that an abnormality is testicular cancer, there are a number of treatment options. First, for early testicular cancer, a surgical procedure to

remove the testicle, called a radical orchiectomy, can often provide a cure without any additional treatment needed. To remove the testicle, a surgeon makes an incision just above the scrotum and takes out the entire testicle through the opening. This procedure can often be done in an outpatient surgical setting, and a hospital stay is typically not required.

For early stages of testicular cancer, follow-up care after a radical orchiectomy usually involves visits to your doctor every few months for the first couple of years, and then less frequently after that. These appointments may include blood tests, imaging exams and other procedures to check that the cancer has not returned.

For more advanced cases when cancer has spread outside of the testicle, removal of the testicle also is the

first step in treatment. But depending on the stage and extent of the cancer, further surgery, chemotherapy, radiation therapy or a combination of these treatments may be recommended, as well. For example, in some situations surgery to take out lymph nodes in the abdomen may be required either as part of the surgery to remove the testicle or as a separate procedure.

Fortunately, even when cancer has spread, testicular cancer often responds well to treatment and, in most cases, a cure is possible. But if you notice any

changes in a testicle, particularly new lumps or enlargement, make an appointment to see your doctor as soon as possible. - R. Houston Thompson, M.D., Urology, 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. For more information, visit www.mayoclinic.org.*

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HEALTH & FITNESS

Enjoy massage therapy

Have you ever wondered what a therapeutic massage from a skilled massage therapist would be like? Many people find massage helpful for pain relief and relaxation, but if you've never had a therapeutic mas-

(NCBTMB) or for a Certified Massage Therapist (CMT) who has completed a program of massage therapy in a certified program.

Other kinds of therapists who are licensed as medical professionals by the Kansas Board of Healing Arts, including physical and occupational therapists and nurses, also regularly use massage therapy techniques in their practices.

Types of Massage

Beginners are often puzzled by the fact that many kinds of massage are advertised, often with exotic names. But actually there are just three basic types of massage, all of which can help you—Swedish, deep tissue, and acupressure. Newer techniques are also becoming common, including craniosacral massage, myofascial release, and Shiatsu massage. But for our purposes the three main types are the ones to consider here.

Massage Options

Swedish massage promotes improved circulation and relaxation. It is a light pressure massage which is very soothing. If you have had a stressful week, Swedish massage can relieve the tightness in your neck, shoulders and mid back.

Deep tissue massage reduces pain in tight muscles and also promotes relaxation. This type of massage relaxes knotted or sore muscles. If you have tightness in your legs from hours of yard work, deep tissue massage can help loosen the muscles in your legs,

reducing that achy feeling.

Acupressure massage promotes relaxation and reduces pain by pressing on acupressure points. If you hold a lot of tension between your shoulder blades, pressure applied slowly and gently to the area between your spine and shoulder blade will soften and relax the muscles there.

Feel Better

The therapist may have you fill out a form to describe your expectations. You should feel free to discuss the type of massage you want, whether it is light massage or deeper pressure. Once the massage begins, let the therapist know if the pressure is too gentle or too much. An experienced, trained therapist will know how to quickly adjust the massage technique to your comfort level.

Getting Started

Massage doesn't require you to undress completely. Trained therapists know that there is an art to using a sheet to "drape" their clients to ensure their comfort and respect their modesty. You will be given a choice of what to wear, including undergarments, if you like. You should expect to undress privately and cover yourself (normally with a sheet) when you recline on the massage table.

Just Relax!

It's relaxing to listen to soft music during a massage. And relaxation is what you should seek. I recommend that you limit conversation, except to give feedback to the therapist about how you're feeling, as needed. You should focus on actively relaxing during the massage.

To actively relax, listen to soft music. Close your eyes and take two or three slow deep breaths. Next, combine the

activities—listen to your music and continue breathing deeply. Pretend the music is like a small bird flitting around the sky and that you're watching the bird closely. Then imagine that you're on a beach with the sun shining down on you, and let yourself sink down into the soft white sand and relax every muscle. The more you relax your mind and body, the more you will benefit from the massage treatment.

Time Flies

Time will race by and soon the massage will be over. The therapist will leave the room and you can get dressed at your leisure. Take it easy after your massage, so that you can savor the relaxed feeling. And don't hesitate to make another appointment...and mark your calendar.

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



Laura Bennetts

sage, you may have doubts about what to expect.

If that's true—if you're curious about massage but hesitant to make an appointment—I can dispel your doubts. Massage therapy eases pain, decreases stress, improves blood circulation, and relaxes your muscles. After a massage you feel lighter, with a spring in your step.

Find a Qualified Therapist

Massage is offered by a confusing array of practitioners in day spas, medical clinics, beauty salons, athletic clubs, and massage practices. But not all massage practitioners are alike; not all are qualified to offer therapeutic massage.

To find a fully trained and qualified massage therapist, you should look either for one who is certified by the National Certification Board for Therapeutic Massage and Bodywork

HEALTH & FITNESS

Sweeten the new year with honey

Honey is considered one of nature's oldest and most powerful remedies due to its antiseptic, antibacterial, and antioxidant properties. It has a long history dating back to several ancient civilizations, including the Egyptians using honey topically as a dressing for wounds

swelling, and acne. Honey is gaining acceptance as an agent for the treatment of not only wounds and ulcers, but bed sores, gastritis, skin infections, and skin inflammations

Honey comes in a many varieties and the medical properties vary depending on the where the nectar or pollen is gathered by the bees. When buying honey, you will see choices from light honey to dark honey. Honey is also offered from those with the comb and those without the comb. Generally, the best choice for the antibacterial properties is to choose the honey that is dark and still has the comb in it. Honey is composed of sugars, minerals and, depending on the quality of the nectar and pollen it contains, certain vitamins such as vitamin B1, B2, B3, B5, B6, and C.

and as an embalming fluid. The Greeks, such as Aristotle and Hippocrates, referred to the healing properties of honey in their writings. Traditional Chinese, Hindu, and Ayurvedic medicine have used honey for thousands of years to treat various ailments.

Honey has been used as an ancient remedy for thousands of years, but only recently has been rediscovered by the medical establishment, especially in treatments where conventional therapy has failed. Literature shows that honey has been used to cure the common flu, cough, sore throats, diarrhea, and seasonal allergies. In 2007 the *Manchester Evening News* in England stated that a hospital in New Zealand was using Manuka honey to control methicillin-resistant Staphylococcus aureus (MRSA) and other bacterial infections.

Topically, honey has been used to treat diabetic ulcers and peptic ulcers. A Cochrane Library review suggested that honey can reduce the time it takes for a burn to heal—up to four days sooner in certain cases. Honey may reduce the odor, swelling, and scarring from wounds. Antioxidants from honey have been used to reduce the damage from colitis in the colon. It can be mixed with olive oil for skin moisturizers and to reduce facial redness,



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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.

ARTS/CRAFTS

LAST FRIDAY OF EACH MONTH FINAL FRIDAYS

Final Fridays is a celebration of the arts that includes special exhibits, performances and demonstrations in Downtown Lawrence on the Final Friday of every month. See website for participating locations.
LAWRENCE, (785) 842-3883
finalfridayslawrence.wordpress.com

NOV 22-JAN 11

EXHIBITION: SHIN-HEE CHIN. MOTHER TONGUE AND MOTHERHOOD

Shin-hee Chin is an internationally exhibited artist from McPherson. Her work includes oil painting, mixed media, and fiber art. Her artwork has been exhibited globally, including the Metropolitan Art Museum in Tokyo, Japan, Shanghai International Convention Center in China, Carrefour Européen du Patchwork in France, Abil Mente Gallery in Vincenza, Italy, and Jin Heung Art Hall in Seoul, Korea. Free.
Lawrence Arts Center, 940 New Hampshire.
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JAN 11-FEB 1

QUAIL RUN ELEMENTARY ART SHOW

Drury Place at Alvamar invites the community to come experience elementary student artwork at the Quail Run Art Show. Students in kindergarten through 5th grade will be displaying their most prized pieces of art. A reception will be held on January 25 at 2-5 p.m. 1510 St. Andrews Dr.
LAWRENCE, (785) 841-6845

FEB 7 & 8

HIDDEN ART LOCKED AWAY

Artwork produced by inmates of the US Penitentiary and the US Disciplinary Barracks at Fort Leavenworth. Preview Friday 4-8 p.m.; Sale Saturday 9 a.m.-5 p.m. 416 Cherokee St. LEAVENWORTH, (913) 682-4459

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

REBEKAH LODGE

Minis at 12:30 p.m., regular games at 1:00 p.m. 745 NE Chester Avenue.
TOPEKA

MONDAYS & THURSDAYS

AMERICAN LEGION POST NO. 400

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

TUESDAYS

INDEPENDENT ORDER OF ODD FELLOWS

1 p.m. 745 NE Chester Avenue.
TOPEKA

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.
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SUNDAYS & TUESDAYS

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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. Aired from 9-9:30 a.m. on WIBW-TV, Channel 13.
TOPEKA, (785) 354-6787
LAWRENCE, (785) 843-3833 ext. 115

ENTERTAINMENT

JAN 23

ELVIS LIVES

Elvis Lives is an unforgettable multi-media and live musical journey across Elvis life. His iconic style, embraced by many of today's artists, continues to intrigue audiences of all generations. Featuring finalists from Elvis Presley Enterprises' worldwide Ultimate Elvis Tribute Artist Contest, as well as a tribute to Ann-Margret, audiences "Can't Help Falling In Love"® with this phenomenal theatrical concert experience. Topeka Performing Arts Center.
TOPEKA, (785) 234-2787
www.tpactix.org

FEB 2

THE SENIOR CLASS

A great offshoot from TCT's widely successful company, Laughing Matters, The Senior Class is another zany troupe of comedians. Only this time the company is made up entirely of over 55-year-old actors in our community. This group defines life in the golden years as a terrifically fun-filled trip. Admission fee. Topeka Civic Theatre & Academy, 3028 SW 8th Avenue. Doors open at 1 p.m. Show begins at 2 p.m.
TOPEKA, (785) 357-5211
www.topekacivictheatre.com

FEB 28-MAR 1, 2, 6, 7 & 8

OTHER DESERT CITIES

A Drama by Jon Robin Baitz. Brooke Wyeth returns home to Palm Springs after a six-year absence to celebrate Christmas with her parents, her brother, and her aunt. Brooke announces that she is about to publish a memoir dredging up a pivotal and tragic event in the family's history—a wound they don't want reopened. In effect, she draws a line in the sand and dares them all to cross it. Hailed by critics, this is a deeply moving play. All performances at 7:30 p.m., except for the March 2 and March 8 performances, which is at 2:30 p.m. Theatre Lawrence, 4660 Bauer Farm Drive.
LAWRENCE, (785) 843-7469
www.theatrelawrence.com

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

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

WEDNESDAYS

MEDICATION CLINIC

Bring questions about your medications (prescription or over-the-counter), 12:30-4:30 p.m. Call for appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave.
TOPEKA, (785) 354-6787

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

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

THIRD WEDNESDAY OF EACH MONTH

NUTRITION CLINIC

Call for an appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave., 10:30 a.m.-noon.
TOPEKA, (785) 354-6787

■ CONTINUED FROM PAGE 18

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

HISTORY/HERITAGE

JAN 26-FEB 23

LECOMPTON'S BLEEDING KANSAS 2014 LECTURE SERIES LYCEUM

A series of lectures by authors and historians and period portrayals by reenactors discussing and debating the issues of a free state or pro-slave Kansas before the US Civil War in the time period of the 1850s known as "Bleeding Kansas." Sundays, 2-3 p.m. 319 Elmore.
LECOMPTON, (785) 887-6520
kshs.org/constitution_hall

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

BREAST CANCER SUPPORT GROUP

Meets at Presbyterian Manor, 1429 Kasold, 5:30 p.m. Call Dena for more information.
LAWRENCE, (785) 979-8362

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

DOUGLAS COUNTY DEMOCRATS HAPPY HOUR

Douglas County Democrats get together for a happy hour at Pachamamas, 800 New Hampshire St., from 5 to 7 p.m.
LAWRENCE, (785) 331-0421

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

■ CONTINUED ON PAGE 20




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and peace at the end-of-life, regardless of age. Members have backgrounds in health-care, 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 TUESDAY OF THE MONTH

MAN TO MAN PROSTRATE CANCER SUPPORT GROUP - LAWRENCE

Meets at Lawrence Memorial Hospital, 5:30 p.m.

LAWRENCE, (785) 393-1256

FIRST TUESDAY OF EACH MONTH

TOPEKA AREA OSTOMY SUPPORT GROUP

Our focus is supporting, assisting, and educating individuals with colostomies, ileostomies, urostomies and continent ostomies. Meets at 6 p.m. at St. Francis Health Center, 1700 SW 7th St.

TOPEKA, (785) 295-5555

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., 1 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 Newcomer at for more information. Pozez Education Center, 1505 SW 8th St.

TOPEKA, (785) 478-4947 or (785) 296-8349

FIRST WEDNESDAY OF EACH MONTH

OLDER WOMEN'S LEAGUE

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

LAWRENCE, (785) 832-1692

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 THE MONTH

MAN TO MAN PROSTRATE CANCER SUPPORT GROUP - TOPEKA

Meets at St. Francis Health Center's Cancer Center, 1700 S.W. 7th St., 7 p.m.

TOPEKA, (785) 230-4422

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, SEP-MAY

LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN'S CLUBS

Volunteer service club.

LAWRENCE, (785) 331-4575

SECOND MONDAY OF EACH MONTH

GRIEF AND ENCOURAGEMENT GROUP

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

TOPEKA, (913) 599-1125

SECOND 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

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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

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

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

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

MONDAYS

CHURCH SERVICES

Drury Place at Alvarar, 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 Alvarar, 1510 Saint Andrews Dr., 3 p.m. Open to the public.

LAWRENCE, 785-841-6847

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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

Hidden God: Lost Treasure in the Flint Hills by Ken Ohm and Don Pady (Mennonite Press ISBN 978-0-615-48107-4)

This historical novel was based upon a 1905 article which appeared in *The Emporia Gazette* concerning two boys who claimed, from a map they received from a descendant of one of the prospectors during 1848, that a cache of buried treasure would be found several miles southwest of Emporia, Kansas. In 2011 a graduate student named Beth has psychic powers, enabling her to see pioneers who settled in Kansas in the 1850s. Two university professors accidentally find an ancient iron coffin while scuba diving. Beth's psychic powers help these professors and the students in a history of science class learn more about who was buried in this coffin and the mysterious contents of an old safe. The story ends with knowledge about the will to a fortune which these settlers left. For an open-minded reader, this may prove to be an interesting novel.

Daily Walk With Jesus by Sally Jadow & Ardythe Kolb (CreateSpace ISBN 978-14810845-5-0)

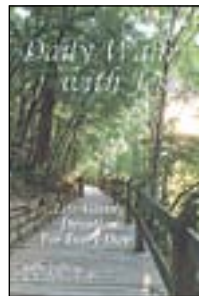
This is a life-giving devotional. Each day begins with a brief Biblical quota-

tion. The authors expand on it, providing us with an application we can use that day. Each meditation ends with a prayer. What I found intriguing is the personal touch given for each day. For example, for March 27, where a quotation from Psalms is given ("And even when I am old and gray, O God, do not forsake me..."), one of the authors talks about her toddler name Kristin. She and Kristin were waiting in a doctor's office when an old man occupied a seat nearby. He was rather unkempt and spoke to Kristin in a raspy voice. Kristin walked over to him and she asked her mother if he could hold her. The mother said yes and the old man's eyes grew moist as Kristin sat on his lap. He thanked the child for making "this old man happy." The author, tears stinging her eyes, realized something wonderful just happened. This is a marvelous devotional book and I heartily recommend it.

Simple Things to Make This World a Better Place by Vicki Julian (CreateSpace ISBN 978-1-4802321-5-0)

This author provides some fascinating tips on how to make this world a better place for all of us. In her book Julian lists many simple things we can do to achieve that goal. She says that before we act on some issue, we should examine the situation in reverse. While our actions might be legal we need to look at whether what we are doing will harm another. We should

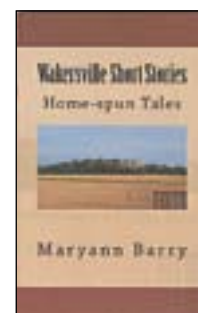
take responsibility and atone for our mistake whenever possible. Your actions, the author says, will "send a clear message of how you value others." Some of the random acts of kindness she suggests are to give money or do something for another, such as anonymously buying their lunch or smiling at complete strangers and asking them how they are doing.



The list of things we can do for others is endless, whether that means phoning a friend, caring for someone who is ill, or doing a Meals on Wheels delivery like the author does. This is a reference book which should be reviewed often by people wanting to make a difference.

Wakersville Short Stories: Home-spun Tales by Maryann Barry (CreateSpace ISBN 978-1-48954-607-4)

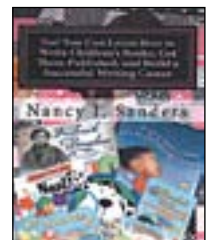
Barry presents ten wonderful short stories centered in the fictitious town of Wakersville in eastern Kansas. I was delighted with the easy writing style of the author who made the characters come alive. All stories were enjoyable, and I caught myself laughing at the dilemma of two young boys who skinny dipped in the creek only to be ordered out of the water by a screaming woman who claimed they were trespassing. I felt badly about the old woman whose only close friends were her dog and a chicken named Pedro. I could feel the fear of a young girl witnessing a damaging hailstorm and how a married man avoided being tempted by an attractive bartender. This is a book you will want to read to reminisce about Kansas farmlands in the 50s and 60s and the simple lives these folks lived. I only hope Barry will write more of these sto-



ries in the future.

Yes! You Can Learn How to Write Children's Books by Nancy Sanders (CreateSpace ISBN 978-1-48117-6521)

If you've ever wondered if you could write a children's book, this is a guide that will help you get through that process. In her book, the author gives you important information on how to land a publishing contract even before you write it. She covers writing for periodicals, picture books, books for beginning readers, chapter books, and middle grade and young adult novels. While I was hoping the author would go into more detail on targeting a publisher, I found her book easy to understand and very supportive of those who seriously want to learn how to undertake this venture. An important tip she gives is the need to read those books that may be similar to the one you are working on. If doing a picture book, she suggests you make a prototype of that book and she provides step-step-by-step instruction on how to do that. Sanders provides invaluable advice on scheduling your time to write and finding a critique group in your area. This is an inspiring book for those who want to write for children.



TRAVEL TROUBLESHOOTER

Delta, Hilton HHonors and the missing loyalty points

When Gale Flake tries to convert his Hilton points to Delta SkyMiles, something gets lost in translation. Can the conversion be undone?

Q: I recently read your story about how persistence pays and it inspired me to write to you about my prob-



Christopher Elliott

lem with Delta and Hilton HHonors. I'm a gold member of HHonors, Hilton's loyalty program, and have saved for many years to plan a trip to Paris. I have accrued 550,000 points, and wanted to redeem them for a flight.

I called Hilton and they suggested that I contact Delta to handle the transaction. I did. At the end of the transaction, I learned that I'd been reduced to 55,000 Delta miles.

I immediately called and asked to put the mileage back into my Hilton account. I have spent months trying to do this, to no avail.

Delta tells me Hilton must request the points to be transferred back, and

Hilton tells me Delta must do this. I have contacted supervisors and written to the president of Hilton. No response.

We recently spent nights in a Hilton in Las Vegas, and an employee told us to "be persistent"—that 550,000 miles were too many to lose. I am 80 years old, my wife is 75. We want to go to Paris. Can you help me? - Gale Flake, Everett, Wash.

A: Uh-oh. Looks like something got lost in translation when you converted your hard-earned Hilton points to Delta.

I couldn't believe Delta was giving you a 1:10 conversion rate, but a check of the online conversion calculator (http://www.webflyer.com/programs/mileage_converter/) shows it's correct. For every 10 Hilton points you'll get one Delta SkyMile. The conversion rates are also clearly disclosed by Delta and Hilton on their sites.

When you called to make the conversion, it might have been nice if someone had warned you before you pushed the button. It appears that didn't happen, and when you received your balance statement, both Delta and Hilton then played the blame game and stonewalled you when you tried to undo the transaction.

Why are these conversion rates so horrible? From my perspective, this

unfair exchange shows how little these companies value their own miles and points. I'm not sure if the 1:10 conversion rate says more (or less) about Hilton or Delta, but one thing is certain: This is no way to repay a gold-level customer's loyalty.

Both companies should have been falling all over each other to help you fix this. I would say that I'm surprised, but I'm not. Loyalty programs are there to help the company, not the customer. Except for the top 10th of a percent of elite-level customers, who bend and break rules by churning credit cards and taking mileage runs at their employers' expense, loyalty programs are a losing proposition for travelers.

I think it's time to rethink your allegiance to Hilton. Giving you the cold shoulder—that's no way to say "thank you" for your loyalty. If you ever have trouble contacting Hilton again, try these executive contacts that I list on my site: <http://elliott.org/contacts/hilton/>.

I contacted Delta, which had your miles, and it reversed the transaction.

- 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

Liven up buffets with this easy Asian appetizer

More and more, the world of dining is going global. In my own flagship restaurant, Spago, for example, you'll find dishes inspired by the kitchens of France, Italy, Japan, China, India, America and my own native Austria, among other places.

So why, I sometimes wonder, do home cooks so often stick to one cuisine when they entertain? They'll offer



Wolfgang Puck

their guests an Italian-themed menu, or they'll cook up some all-American favorites, or they'll announce they're "doing Chinese" for a particular evening.

That approach surprises me, for two main reasons. First, offering a variety of cuisines can delight your guests, a phenomenon I see every day in my restaurants, as people not only get excited by the range of options available but also often turn a meal into an edible world tour. Second, a global approach also expands your options as a cook, giving you even more opportunities to be creative when composing a meal.

Such flexibility comes into play even more as you start planning parties for the quickly approaching holiday season, especially casual gatherings featuring hors-d'oeuvres or buffet-style food. Sure, it helps to fall back on some old standbys—the cheese platter with artisanal breads and crackers, the crudites platter with assorted dips, the deviled eggs, the cocktail meatballs kept warm in a chafing dish or slow cooker.

But why not add a few original twists from around the world? They don't have to be difficult. You could have some preassembled pizzas ready to pop onto a hot pizza stone in the oven,

which bake up in a matter of minutes and can be cut into small, easy-to-pass-around slices or squares. Or maybe serve some simple Chinese dumplings—pot stickers made from wonton wrappers filled with seasoned minced pork or chicken, or steamed shrimp in rice-noodle wrappers—served with a dip of soy sauce, rice vinegar, and ginger.

One my favorite offerings at such parties, though, is satay, the slender skewers of marinated meat, poultry, or seafood popular in Southeast Asia. They're very easy to assemble on bamboo or wooden skewers, cook quickly, and are great fun for guests to eat. If you have an electric countertop grill or griddle, you could even put it somewhere safe and secure on the buffet table and let guests cook their own or pick them up freshly cooked, since the skewers need less than a minute per side.

The recipe I share here for beef satay with a Szechuan-inspired dipping sauce is incredibly simple, yet delivers big flavor. You can use it with pork, lamb, chicken, or turkey, too, and multiply or divide the quantities to suit the size of your party. I hope it will help you expand your horizons and go global during this holiday season.

BEEF SATAY WITH SPICY SZECHUAN SAUCE
Makes 24 skewers

MEAT:

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3/4 pound New York strip steak or fillet

MARINADE:

- 1/2 cup soy sauce
- 1 tablespoon honey
- 1 teaspoon red pepper flakes
- 1/2 teaspoon ground cumin
- 1/2 teaspoon ground turmeric

SPICY SZECHUAN SAUCE:

- 6 tablespoons unsalted butter
- 2 garlic cloves, blanched for 30 seconds in boiling water, drained, chilled in ice water, and minced
- 1 organic green onion, finely chopped
- 1/4 cup bottled hoisin sauce
- 1/4 cup soy sauce
- 1 teaspoon red pepper flakes

Put 2 dozen bamboo or wooden skewers in a shallow baking dish wide enough to hold them flat. Add cold water to cover, put the dish in the refrigerator, and chill for 1 hour.

Cut the steak into 24 long equal strips, each weighing about 1/2 ounce. Drain the skewers and wipe the baking dish dry. Pass each skewer back and forth through a strip of steak all along its length. Arrange the skewers on a platter or baking pan. Cover with plastic wrap and refrigerate until needed.

About half an hour before serv-

ing time, prepare the marinade: In a small bowl, stir together the soy sauce, honey, pepper flakes, cumin and turmeric. Remove the skewers from the refrigerator, uncover them, and pour the marinade over the meat, turning the skewers to coat the meat evenly. Leave at room temperature to marinate for about 15 minutes.

Meanwhile, preheat an indoor countertop electric grill, a stovetop grill pan, or the broiler.

While the grill or broiler is heating, prepare the sauce: In a small skillet, melt 2 tablespoons of the butter over medium heat. Add the garlic and green onion and saute, stirring frequently, until soft, about 2 minutes. Pour in the hoisin sauce and the soy sauce, add the pepper flakes and cook 1 to 2 minutes longer. Strain into a clean pan and whisk in the remaining butter. Cover and keep warm.

Just before serving, arrange the skewers on the grill or under the broiler. Cook until medium rare, 30 to 40 seconds per side.

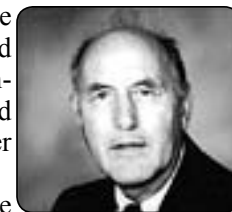
Pour the sauce into a small bowl and set in the center of a large serving platter. Arrange the skewers around the bowl and serve immediately.

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HUMOR

Andrew Klees and the Gadget

After all these years, the Mob came back for the limo. It gave my friend Andrew Klees another real scare. Some time ago, Andy got himself in trouble with the Mob after he saved a fine old stretch limousine from salvage. The limo had been damaged in a collision. A wrecker brought it to the auto shop where Andy worked, and Andy fell in love with the limo at first sight.



Larry Day

His boss said it would take too much time to repair the limo, but Andy intervened. He is one of the best body and fender men in town. Andy knew he could restore the limo, so he paid the salvage fee and told the driver to tow it out to his place.

After Andy had repaired the limo, a couple of Mob enforcers showed up. They were looking for a "gadget" hidden in the limo's passenger compartment. They wanted to take Andy

for a "ride," but they couldn't start the limo. They ordered Andy to start it and drive out to the country while they searched the passenger compartment. After a few blocks Andy looked back. Both men were out cold.

"I put them to sleep," said a melodious female voice that came from somewhere inside the dashboard. "They are bad men. Take them to the police station." The police arrested the mobsters. Andy drove his shiny stretch limousine all around the countryside. In the summer time, folks heard Andy and a woman's voice singing as the limo rolled by but they never saw the woman.

Then the Mob showed up again. This time it was a slick lawyer. He drove up in a town car. The Mob lawyer introduced himself, and showed Andy a sheaf of documents. He said papers proved that the limo belonged to his clients, and that Andy's purchase was invalid.

The lawyer said his clients were willing to pay Andy a "finder's fee" in exchange for the limo, and produced a document that said Andy relinquished all claims.

"Just sign here," said the Mob lawyer. Andy didn't know what to do, so he stalled for time.

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"Let me sit in the limo for a minute," he said.

"Give me the keys first " said the lawyer.

Andy handed over the keys, then got into the driver's seat and shut the door.

"What shall I do?" He had never spoken to the limo first. She had always spoken first.

"The Mob wants a gadget that's hidden in the passenger compartment," said the melodious voice from the dashboard. "It's a thumb drive that contains records of deals the old Mob boss made with crooked politicians. Years ago his rivals sent the goons to get the gadget, but when they failed, the Mob boss let you keep the limo. Now he died. His Ivy League nephews took over and want the gadget, but they sent a lawyer after it instead of goons."

The lawyer tapped on the window. "Let's go," he said. "Get out here and sign the papers."

"What do I do now?" asked Andy. "You let your lawyer handle it," said the limo.

"I don't have a lawyer," said Andy. "Of course you do," said the limo.

Just then a car drove up. A young woman with a briefcase got out.

"I'm Megan Street," she said to the Mob lawyer. "I represent Mr. Klees. I assume you have your clients' power of attorney."

"I do," said the Mob lawyer. "Kindly step into the limo, Mr. Klees," said the young woman.

Andy opened the door and climbed into the passenger compartment. He saw a black thumb drive on the back seat and picked it up. Andy climbed out of the limo and handed the thumb drive to the Mob lawyer.

The young woman laid the quit claim document on the hood of the limo. The Mob lawyer signed it, got into his town car, and drove away without another word.

"How can I ever thank you," said Andy.

"You can take me to lunch," said Megan.

- 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

Dog's skin problems and clogged glands can be treated without breaking the bank

Q: When we purchased our 8-week-old German Shepherd, we were told he was very healthy. However, he's suffered from an unbelievable skin condition, constantly scratching his stomach, genitals and ears. We've



Steve Dale

taken him to a dermatologist and to our veterinarian many times, but all they say is he should undergo "scratch tests" that would cost thousands of dollars - and that might not even help. We can't afford the tests. This dog also suffers from clogged glands. We love him enough to put him out of his misery. We know he must be uncomfortable. What would you advise? - S.M., Cyberspace

A: Euthanizing any pet is a very personal decision, but in this instance, it would seem to be a tragedy.

"In very young dogs, the most likely explanations (for what you describe) are food allergies and/or scabies. They are both 100 percent treatable," says Dr. Dunbar Gram, a veterinary dermatologist in Richmond, VA.

Scabies or sarcoptic mange is caused by mites and is contagious (to other

pets). Some dogs may show symptoms, some not. If scabies is identified, other dogs at the breeder where you purchased yours may have had the problem. Gram adds, "Scabies can be hard to find, but it's not unreasonable to treat thinking they may be there."

Gram says that testing for food allergies can cost several hundred dollars (but not thousands, as you suggest). Most importantly, it probably isn't necessary. A more cost-effective option would be to put your dog on a food trial, using an appropriate hypoallergenic diet recommended by your veterinarian. During a food trial, your dog would eat nothing except the suggested "special" diet for two months - no treats, no table snacks.

It's true that such "special" diets are more expensive than most over-the-counter food brands. However, working with a veterinary dermatologist has several advantages, one being that together you may be able to pinpoint the allergen (if there is one, keeping in mind that mites might be the problem, or a contributing factor).

As for the anal gland issue, Gram wonders if your dog is licking back there because his rear-end itches (as a result of food allergies), or if there are truly unrelated anal gland problems. If so, these can be treated.

My hope is that your dog can enjoy an itch-free happy life and you can help

make that happen without breaking the bank.

Q: I'm desperate for answers. Baby, our 7-year-old, 16-pound cat was very healthy, then she began to leak a black liquid from her rectum, which developed into a vaginal infection. The problem creates an odor, though it's not like "poo." I brought Baby to the vet, but I've now spent \$750 and they still can't find a thing. These trips to the vet are so stressful that Baby has to be sedated.

Dry food is always available, and Baby gets canned food in the morning. Her stools are always very soft. The only suggestion from my vet is that I see a specialist, but that's too expensive. Any other ideas? - M.J.S., Las Vegas, NV

A: No hint as to the problem may be Baby's girth. Dr. Vicki Thayer, president of the non-profit Winn Feline Foundation and past president of American Association of Feline Practitioners, says, "Of course, you'll have a happier, healthier cat overall if you and your veterinarian can develop a weight-loss program. This would likely

include cutting out the free feeding (leaving food out all the time), transitioning to only canned food (a low carbohydrate choice) and beginning an exercise regimen."

Thayer says it's possible Baby isn't able to groom around her rear end because she can't reach (her tummy gets in the way), and with weight and age, she may be developing arthritis so reaching back to groom hurts.

Since Baby's problem doesn't generate a smell like "poo," clogged anal glands is the likely answer, says Thayer, of Lebanon, OR. Your veterinarian can offer advice, depending on whether or not the glands are infected.

- 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 Tri-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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Tips to help new pet parents get off on the right foot

(BPT) - Whether you're acquiring a new puppy or kitten for your household or adopting an adult pet from a shelter or rescue organization, the following tips will help you get off on the right foot with your newest family member.

• What's up, doc? Just as you require regular visits to your doctor and dentist to make sure you stay healthy, so does your new pet. A veterinary visit should be a once-a-year event, minimum, and more frequent check-ups may be needed, depending on your pet's age and health status. Regular visits are likely to include a thorough exam, weigh-in, immunizations and parasite checks (a heartworm test and fecal exam). Blood tests and dental cleanings are also routine procedures.

• Healthy eating. Your new pet may be eyeing your plate with interest, but don't give in. Pets shouldn't eat like people. Cats are carnivores; they need plenty of protein in their diets—

roughly twice the percentage that you do—and they need it in the form of meat, poultry or fish. And while your dog, like you, is an omnivore, that doesn't mean he should share your meals. A food formulated especially for dogs is much better and treats should make up no more than 10 percent of a dog's caloric intake.

• Parasite prevention. You've probably heard of pests like heartworms, intestinal parasites, fleas and ticks but understanding how and when to prevent them is a different matter. Dogs and cats can become infected with heartworms, although the resulting disease differs somewhat between the two species. Heartworm disease can be deadly, or it can reduce the quality of life of both dogs and cats. Mosquitoes spread heartworms and dogs and cats need to be protected year-round, thanks to a mosquito's ability to survive in a variety of environments. A bonus is that many heartworm preventives also protect pets

against other internal parasites. For more information on how to protect your new pet against heartworms and other parasites, talk to your veterinarian and visit the American Heartworm society website at heartwormsociety.org.

• Bathing. Most of us wouldn't dream of letting a day go by without a shower or bath. But daily bathing is unnecessary for pets and can dry out their skin and hair. Most dogs are fine with a bath every three months, unless they get extra dirty or have silky hair. Cats usually keep themselves clean without any help although brushing long-haired cats on a regular basis is advised to keep their fur tangle-free and help prevent hairballs.

• Making a connection. Dogs and cats relate to their owners in different ways. As a pack animal, dogs expect you to lead their pack and give them rules to follow. Dogs make faces - in fact, it's estimated that they have 100

different facial expressions, thanks to their mobile ears. Cats attach to their people as social partners and use affectionate behaviors, such as purring, kneading and rubbing against you to show their affection. They're also quite vocally expressive and can produce more than 100 different sounds.

• Sleep habits. While cats have a reputation for dozing, both cats and dogs spend more than half their time in slumber. Like babies, puppies and kittens sleep more than adults, although their sleep patterns can be erratic. Keep in mind that excessive sleeping can be a sign of boredom. Most pets will be glad to forego a nap for playtime or a walk.

Bringing a pet into your home is one of the greatest joys in life, but it means new responsibilities. Understanding your pet's behavior, as well as the do's and don'ts of pet health care, will help make your bond with your pet a lasting one.



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PUZZLES & GAMES

CROSSWORD

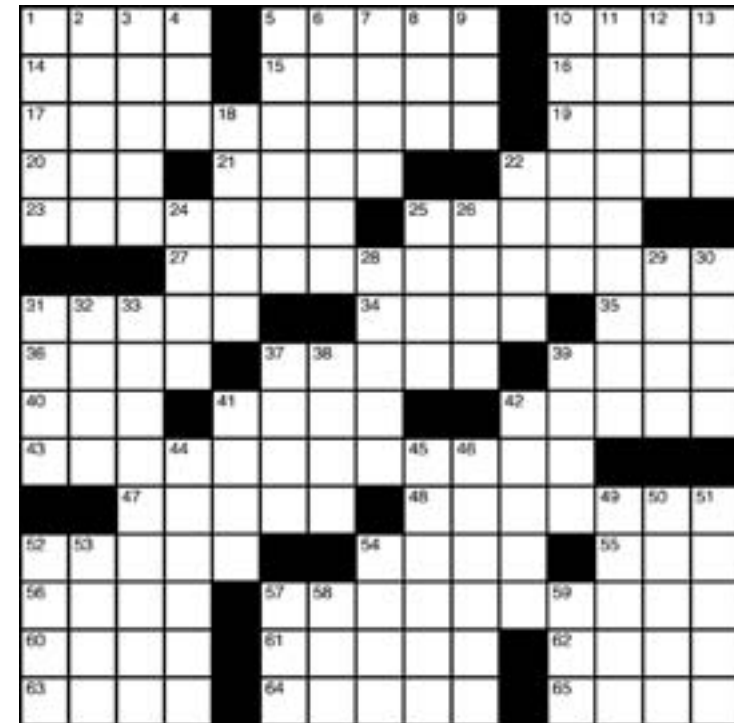
Across

- 1 Take off politely, as one's hat
- 5 Small silvery fish
- 10 Ogden's state
- 14 "The African Queen" co-screenwriter
- 15 Apple drink
- 16 Golfer Ballesteros
- 17 1976 debut single for Heart
- 19 Yoked bovines
- 20 The Beatles' "And I Love ___"
- 21 Metal-yielding rocks
- 22 Practices in a ring
- 23 21-Across tester
- 25 Chasing
- 27 Stable warmer
- 31 Hiding places in walls
- 34 Wild pig
- 35 "We ___ the Champions"
- 36 Jack of old Westerns
- 37 Nationality of the two leaders suggested by the starts of 17-, 27-, 43- and 57-Across

Down

- 39 Not left out of
- 40 Pallid
- 41 Latvian capital
- 42 Move with ease
- 43 Biding one's time
- 47 Like pretentious gallery-goers
- 48 Crime against one's country
- 52 Follow
- 54 Carson's predecessor
- 55 Mary's little lamb, perhaps
- 56 Cabernet containers
- 57 Informal name for the double bass
- 60 Correct copy
- 61 Native Alaskan
- 62 Got long in the tooth
- 63 A bit blue
- 64 Garb at the Forum
- 65 Raises, say

- 5 Cricket official
- 6 Ones who dig
- 7 Outshine fruit bars brand
- 8 Regulus's constellation
- 9 ___TV: "Not reality. Actuality."
- 10 Golf tournament first played in 1895
- 11 Portmanteau region between Dallas and Little Rock
- 12 Solemnly swear
- 13 Ones in a pecking order
- 18 They have strings attached
- 22 Regulus, for one
- 24 "Beg pardon ..."
- 25 Leigh Hunt's "___ Ben Adhem"
- 26 Linen fiber source
- 28 WWII torpedo craft
- 29 Cupid's Greek counterpart
- 30 Portable shelter
- 31 Hems but doesn't haw?
- 32 Jai ___
- 33 Hard to believe
- 37 Moral lapses
- 38 Punk star ___ Pop



- 39 Mite
- 41 Marriage or baptism
- 42 Dearie, in Dijon
- 44 Reliable
- 45 Milano's land
- 46 Botanists' scions
- 49 Swamp grass
- 50 Young bird of prey
- 51 Non-negotiable things
- 52 On any occasion
- 53 Zippo
- 54 Socket insert
- 57 Bridle piece
- 58 Half dos
- 59 Gentle application

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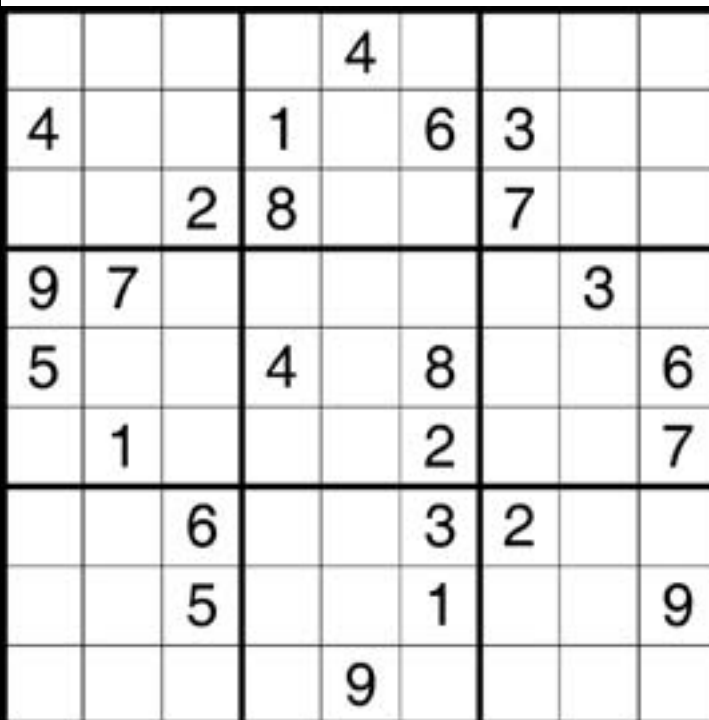
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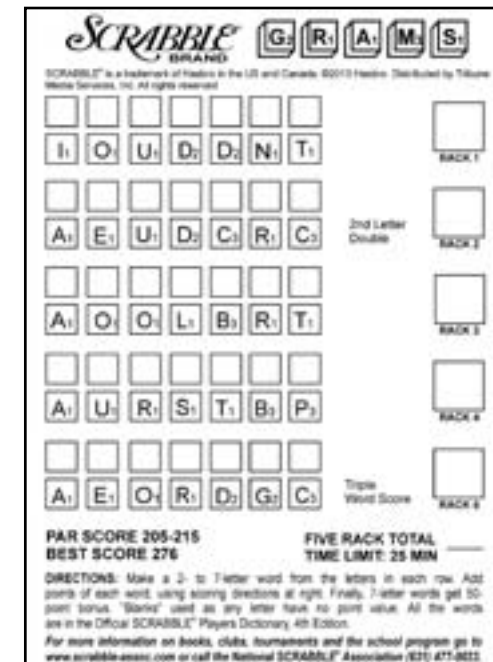
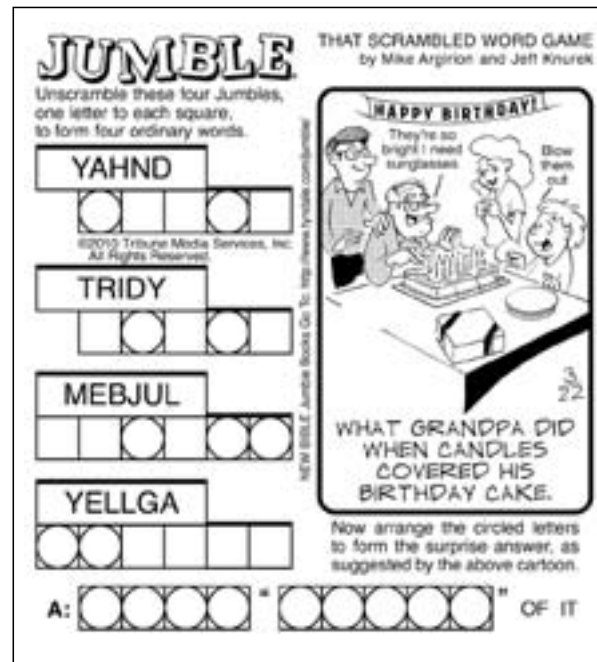
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SUDOKU: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through 9 with no repeats.



Answers to all puzzles on page 34

www.seniormonthly.net

SUDOKU SOLUTION

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

CROSSWORD SOLUTION

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

SCRIBBLE BRAND GRAMS SOLUTION

O ₁	U ₁	T ₁	D ₁	T ₁	D ₁	RACK 1 =	8	
A ₁	C ₁	C ₁	R ₁	U ₁	E ₁	D ₁	65	
T ₁	O ₁	O ₁	L ₁	B ₁	A ₁	R ₁	59	
S ₁	U ₁	B ₁	P ₁	A ₁	R ₁	T ₁	61	
C ₁	O ₁	R ₁	D ₁	A ₁	G ₁	E ₁	83	
PAR SCORE 205-215							TOTAL	276

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JUMBLE ANSWERS

Jumbles: HANDY DIRTY JUMBLE GALLEY
 Answer: What Grandpa did when candles covered his birthday cake -- MADE "LIGHT" OF IT
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ELIZABETH M. GUASTELLO, MD

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Dr. Guastello recently completed a cardiovascular fellowship at the University of Missouri-Kansas City, training at St. Luke's Hospital. Originally from Kansas City, she earned a bachelor's degree in biology from the University of Kansas in 1996, a master's of business administration from KU in 1999, and a master's of public health from the University of Minnesota in 2000. Dr. Guastello attended the University of Missouri-Kansas City for her medical training and earned her doctor of medicine degree in 2006. She completed an internal medicine residency at the University of Michigan in 2009. She is board certified in internal medicine and board eligible in cardiology. She enjoys cooking, traveling and watching football.

CHRISTINA SALAZAR, MD

Cardiologist

Dr. Salazar is a Lawrence native and received a bachelor's degree in biology from the University of Kansas in 2002. After earning her medical degree from KU in 2007, she completed internship and residency training in internal medicine at Ohio State University in Columbus, Ohio, in 2010. She recently finished a fellowship in cardiovascular medicine at Ohio State. She is board certified in internal medicine and board eligible in cardiology. She enjoys running and spending time with her family.

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