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July 2011

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Vol. 11, No. 1

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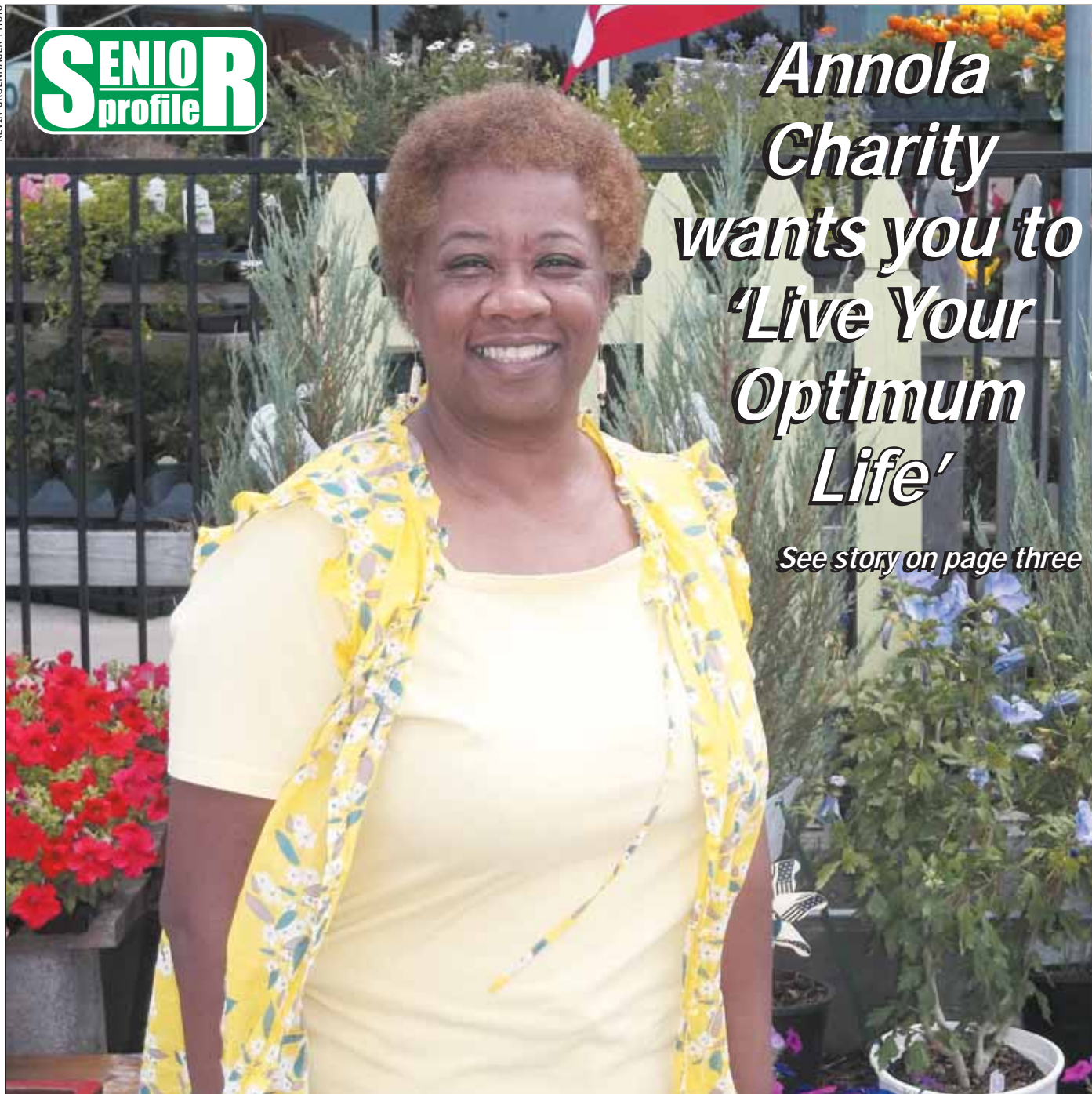


The Windsor of Lawrence's senior residential care facility has been busy welcoming its new director and its new healthcare coordinator and enjoying the results of an ongoing remodeling project. Phase one of the project involved work on the walls, floors and carpeting, while phase two will entail remodeling work in the commons areas. - page 6



Entertaining this summer? Wolfgang Puck shares a recipe for Crab-stuffed Sweet Spanish Peppers that is sure to be a hit. - page 29

KEVIN GROENHAGEN PHOTO



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*See story on page three*

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# Annola Charity's varied interests lead to new business

By Kevin Groenhagen

If you were to spend several minutes with Annola Charity and then asked to describe her with just one word, chances are you would say, "ENERGETIC."

It may have been Annola's own awareness of her energy that sparked her interest in energy healing during the mid-1990s.

"The body is an energy system," she said. "The whole universe is made up of energy. Everything is a vibration or a pulse of energy. Sometimes a chakra in your body gets out of alignment through something you thought or said, or through a trauma you might have experienced. There is a reason your energy came out of alignment. What I can do is go in with my energy and the energy of the One, and help you realign that energy in your body so you can attain health again."

"Chakra" is a concept that originated in Hindu texts, and literally translates as "wheel" or "disk." There are seven major energy centers, or chakras, in our bodies. Out-of-balance chakras can affect your physical and mental health. An energy healer works to restore balance to these energy centers.

Many cultures share the belief that an energy field surrounds everything in the universe. It's known as *Prana* in India, *Ki* in Japan, and *Chi* or *Qi* in China. Quantum physics also incorporates this energy field in the Unified Field Theory.

According to Annola, she had to become an ordained minister to practice hands-on energy healing in Kansas. This led to a new vocation for her.

"Since I was ordained, people started asking me to do weddings," she said. "I love doing weddings. I'm a real romantic. I usually work with people who don't have a church or don't have a religion. I honor whatever a person believes, and perform whatever ceremony is right for them. I do whatever the spirit calls me to do."

Annola said the most unusual wedding she performed was at a restaurant.

"I tell my couples you need four things to get married," she said. "You need an officiant, a place, a license,

and witnesses. So we met at a table in a restaurant. They were having dessert when I arrived. We did the service with them sitting at the table, and then we signed the papers. That was a wedding. It wasn't expensive, it was intimate, and it was what they wanted."

Annola also does recommitments and funerals, and does some premarital coaching.

In addition to her energy healing and activities as an ordained minister, Annola likes to express herself through art and writing. She enjoys doing a relatively new art form known as scanography. Scanography entails arranging objects on a flatbed scanner and capturing digital images to create printable art. She has art pieces at the Lawrence Art Guilds' 1109 Gallery, where she is a member.

With the increased popularity in electronic books (e-books), Annola, who is a member of the Kansas Authors Club, has regained her interest



Annola Charity

in writing books.

"I loved to write children's stories, but I couldn't get published," she explained. "So I became a storyteller. Now I'm turning those stories back into e-books, which I can publish my-

self. I have stories about a character named Anancy the Spider, who was very popular in African folklore. A lot of my stories have a spiritual base. My favorite is *Bubble the Dragon*, which

■ CONTINUED ON PAGE 11

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# Clearing clutter and going green go hand in hand

(ARA) - These days, we're all trying to make small changes in our everyday habits to live a little more "green," from switching to energy-efficient light bulbs to carrying reusable shopping bags and composting kitchen waste. But many don't realize that one of the easiest ways to be more eco-friendly is by de-cluttering and donating gently used items that you're no longer using.

"We know millions of families across the country are already clearing out their clutter with spring cleaning," says Tony Shumpert, vice president of recycling and supply chain operations for Savers, Inc., a thrift store chain. "By donating these items, instead of simply throwing them away, you can give back to the community and save quality goods from polluting the earth. In fact, we operate one of the largest recycling programs in the world, keeping more than 500 million pounds of goods out of landfills last year alone."

But if the thought of going green has you turning red in exhaustion, consider some of these tips to make the task easier:

- Bring a friend in to help with spring cleaning. Not only can the two of you spend a great afternoon together, but your friend can also give you an objective opinion as you sort through items to keep or donate.

- Be organized about getting organized. Start in one corner of one room, and make your way around the room in a circle. Don't move on to the

next room until you are finished with the first. If you need to take a break, go for it, but always return to where you left off.

- Designate a specific place for donations. Your "clutter corner" should be in a handy, but out-of-the-way location in your home. Encourage family members to place items—clothes, toys, housewares—that they aren't using any longer into the bin. For parents, your children will see that gently used items shouldn't be thrown away, and something they don't want any longer can have a new life with someone else.

- Be realistic about what you think you want to keep. If you haven't worn that shirt in more than a year, it's ready to go. Another way to determine what to donate is to put items you're not sure about into a box. Seal it and store it. If you haven't opened that box a year later, donate the entire thing. Chances are, you don't have a clue what's in the box and don't need it.

- Know your nearest donation drop. Once you've designated items

to donate, you don't have to spend hours tracking down a location to drop your items off. Simply visit [www.communitydonationcenter.com](http://www.communitydonationcenter.com) to find a nearby Community Donation Center where you can drop off your goods. This site also provides a list of nonprofits in your area with donation home pick-up service where they'll come straight to your door to collect donations.

"Even donations not suitable for resale, or that just don't sell on our shelves, find a second life with Savers," says Shumpert. "A portion of these goods are sent to developing countries where they support micro-economies and help improve the lives of people in other parts of the world. Remaining items are sold to domestic

material wholesalers who recycle the products into new materials such as wiping rags, car insulation and much more."

Another bonus to donating your gently used goods—Savers partners with more than 140 nonprofits and pays these organizations for every item they collect. These partnerships turn otherwise unused goods into sustainable funding that supports the nonprofits' programs and services.

When you donate your unused items to Savers' nonprofit partners, another person can put them to use, which helps save space in landfills, and charitable organizations in your area will benefit as well. And you can feel good about taking one more step toward living a little greener.

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# Retirement estimator celebrates three years

By Norm Franker

Social Security District Manager in Lawrence

It's been three years since Social Security's Retirement Estimator went online. Within months of coming out, the online application was praised as one of the highest-rated online ser-

vices around, and it has consistently remained so every year.

Results from the American Customer Satisfaction Index show Social Security's online Retirement Estimator in one of the top two spots, with a score of 90. (Social Security's online benefit application took the top spot.)

■ CONTINUED ON PAGE 34

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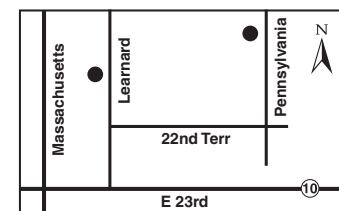


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# The Windsor completes phase 1 of remodeling project

By Billie David

The Windsor of Lawrence's senior residential care facility has been busy welcoming its new director and its new healthcare coordinator and enjoying the results of an ongoing remodeling project lately.

The new director, Brandon Ziph, has been with the Windsor since the second week in February. The Bonner Springs native has had an interest in providing care to seniors since she was 14 years old and began working as a candy striper in an area nursing home.

After obtaining her CNA from Kaw Valley Tech, she began working at other nursing homes and has worked a total of 39 years in the field of aging.

"I've worked in all areas," she said, adding that she has served as the program manager for the Jayhawks Area Agency on Aging (JAAA), helped open a dementia unit in Abilene in 2000, and obtained an administrator's license in 2009.

Ziph also gained personal experi-

ence working with Alzheimer's patients when she helped her grandfather and her mother after they developed the disease.

"I respect caregivers," she said. "They have a very hard job to do. I can honestly say that I know."

Ziph was drawn to the Windsor, she said, because it ties in with her philosophy of care.

"I came here because I was very impressed with the foundational concepts," she said. "They support the right to privacy, they involve the family in the resident's care, and they honor individuality while keeping dignity and respect."

One area that Ziph is particularly excited about is the Reflections program, in which trained staff members work with family members and friends to put together a life story of residents who have dementia.

"They are legacy books," Ziph said. "They are scrapbooks with pictures of residents from birth on up. We work with family members to collect childhood experiences, families, vacations.



The Windsor's outdoor courtyard

It helps give us the foundation to develop activities specific to that individual."

Ziph, whose thesis was about special care units and the effect of val-

idation care with aging populations, said that staff members are trained to validate what the resident is going through at any particular moment—

■ CONTINUED ON PAGE SEVEN

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# t The Windsor

■ CONTINUED FROM PAGE SIX

going with the flow—and the legacy books help them to do that with understanding and respect.

Another goal for the dementia unit is to help families deal with the situation, Ziph added.

“It’s a very long goodbye,” she said. “We all, as care professionals, want to make sure we have the programs in place to help them. It is truly a roller coaster of emotions.”

As for the remodeling project, Ziph said, phase one is already completed. It involved work on the walls, floors and carpeting. Phase two will involve remodeling work in the commons areas, including new carpets and furniture as well as expanding the size of the room to make it more functional.

The Windsor, located at 3220 Peterson Road, has been serving the Lawrence area since 1990 and has been under the ownership of Legends Senior Living for about five years. There are 44 apartments, and residents can choose from three different styles: the governor’s suite, one bedroom apartments, and studio apartments.

The apartments come with carpeting, individual temperature controls, a kitchenette and private bath, closets with room for storage, emergency call systems and connections for TV and telephones.

The commons areas include a living room, large dining room, a reading room, a beauty salon/barber and an outdoor courtyard.

“We have a beautiful courtyard. Everybody loves the courtyard,” Ziph said, adding that the residents have been growing vegetables there.

The Windsor provides medical assistance, three meals a day, life enrichment programs, and family and community support, which is in keeping with their goal of promoting individuality and independence, offering respect, dignity and privacy, and working with the residents

and their families to make decisions about care and services. They also offer respite care so that other family members can take an occasional break.

The new healthcare coordinator at the Windsor is David Holland.

“He has an extensive history working with extended care facilities,” Ziph said. “His experience and my experience combined give us a very strong background.”

For more information about the Windsor, call (785) 832-9900 or check it out online by selecting Lawrence from the options at legendseniorliving.com.



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# Things you can do to help those facing a serious illness

When someone you know is facing a serious illness, it might be hard to know what to do, how to act, and how to help. Everyday tasks—shopping, eating, going for a drive, cleaning—may not be so “everyday” for a sick friend or loved one. There are many things you can do to help out and show your care.

First and foremost, don't avoid a sick friend or loved one. Continue to be the same friend you have been. Simply providing a listening ear proves you are the same loyal, compassionate companion you have always been. Sitting quietly is ok, but ask if they want to talk about their illness. Also, share good news. Verbal reports help the person feel that the world is not passing them by.

While engaging in conversation, know that it is ok to touch. Simply squeezing their hand lets them know you care. And don't be afraid to show emotion—cry when they cry, laugh when they laugh.

While companionship is important, it's not always a good time to stop by for a visit. Remember to call before you drop in. If they are up for some company, remember to bring a positive attitude. Smile—it can be catching! If you can't visit, send a card with a nice message. It lets your friend or loved one know that they are on your mind.

Sometimes, extra help is needed with daily tasks. Let your loved one

know you would like to help, and if they are ok with it, ask what you can do. There are many situations that might require an extra hand. Think of things that have to be done at your own home—cleaning house, washing dishes, doing laundry. Also, offer to provide transportation. Ask, “Who needs a ride?”

A daily necessity that can't be forgotten is food! You can call and get your loved one's grocery list and deliver the items. Or, while you're at it, make them dinner. Call and let them know you are bringing their favorite dish. This can be especially helpful during the holidays, when you can offer to decorate their room or home as well.

Holiday time means family time, but sometimes family needs to take a break. Help out by staying with your friend while they get some time away. It doesn't have to be a long vacation, even an hour or two will do the trick. While spending time with your friend, be creative. Take a book of thoughts, a CD made especially for them, a poster to brighten the room or cookies to share.

Family may need a break at times, but this can also work the other way. If your friend needs some time alone, offer to watch their children. Take them to the park or movie. You can also take your loved one out for a drive, just to get some fresh air and see the sights. But always remember

KEVIN GROENHAGEN PHOTO



**John Kavanagh and other staff members at Meadowlark Estates** stopped construction work on June 5 to hold a “Construction Sneak Preview.” The staff of the new retirement community, which is located at 4430 Bauer Farm Drive in Lawrence, conducted tours, answered questions, and provided guests with snacks. Meadowlark Estates is scheduled to open in August.

to know their limitations, and if you don't, just ask.

Keeping all this in mind, remember to always include your loved one in family decisions. Just as you want to remain a caring friend and family member, they want to keep a presence in your life as well.

- *This information was compiled by Hospice Care of Kansas. Hospice Care of Kansas is located at 2900-H Oakley Avenue in Topeka. Call (785) 273-4357 locally, or toll-free 1-800-HOSPICE (467-7423). You can also “like” us on Facebook.*

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# Better Business Bureau offers summer travel tips

By Mary Ann Redeker-Perez and Roberta Namee

Summer is upon us and for many people that means taking a vacation. Whether you're considering travel by plane, train, bus or car, the Better Business Bureau wants to advise vacationers to plan ahead to ensure a safe, fun-filled and stress-free vacation.

The U.S. Department of Transportation and the BBB advises consumers to be proactive when it comes to planning a trip by air. According to The Bureau of Transportation's 2011 statistics, 25.5 percent of all flights were reported to be delayed.

The BBB and the DOT recommend travelers do the following when booking and securing flights:

- **The early bird gets the flight.** A flight that is booked early in the day is less likely to be delayed than a later flight. If an early flight does get cancelled, you may have more rerouting options.

- **Know your rights as a consumer.** If your flight is canceled, most air-

lines will rebook you on their next flight with space available to your destination, at no additional charge. If the cancellation involves a significant delay, find out if another carrier has seats open and then ask the first airline to endorse your ticket to that new carrier. Unfortunately, compensation is required by law only when you are "bumped" from a flight that is oversold. Airlines almost always refuse to pay passengers for financial losses resulting from a delayed flight.

- **Secure your payment.** Consider paying by credit card, which provides certain protections under Federal credit regulations.

With the high price of gasoline, travelers may want to consider planning a rail vacation, and traveling with Amtrak has never been easier. For more information and reservations, call 800-AMTRAK2 or visit: [www.amtrak.com](http://www.amtrak.com) to see everything Amtrak offers.

Taking the bus is another affordable alternative for vacation travel. For many long-distance travelers in the

United States, Greyhound Lines connects major cities from coast to coast. Travelers can purchase bus tickets with Greyhound by phone at 800-231-2222 or online [www.greyhound.com](http://www.greyhound.com)

For many, summer vacation means a road trip. According to a survey conducted by the U.S. DOT, more than 240 million vehicles travel U.S. roadways each summer.

The BBB offers these tips to make sure you are ready to hit the road:

- Make sure your vehicle is ready to travel. Inspect your vehicle's fluids, tires, belts, wipers and lights. Make sure the spare tire is properly inflated.

- Prepare a roadside emergency kit. Keep these essentials in your vehicle at all times: cell phone charger; sun screen; flashlight and batteries; blankets; matches or lighter; snacks and bottled water; first aid kit; jumper cables and signal flares; pocket knife; road atlas; quart of oil; hand cleaner and paper towels.

- Create a list of emergency contacts you may need in case you are involved in an accident or need medical

assistance, and take this list with you. Also, include a list of all medications and dosages for an emergency.

- Leave a copy of your travel itinerary with a relative, friend or neighbor.

- Take a copy of your vital information with you, your passport, driver's license and health insurance cards. If your wallet or purse is stolen, you can refer to these copies when you make a police report.

### Happening now

Recent storms in the area have caused property damage for many. The BBB recommends consumers check out a business before doing business. Contact us at 800-856-2417 or at [www.kansasplains.bbb.org](http://www.kansasplains.bbb.org) for a list of accredited roofers and contractors.

- Mary Ann Redeker-Perez and Roberta Namee work for the Better Business Bureau of Kansas. Redeker-Perez can be reached at [maredeker@kansasplains.bbb.org](mailto:maredeker@kansasplains.bbb.org) or 785-232-5055. Namee can be reached at [rnamee@kansasplains.bbb.org](mailto:rnamee@kansasplains.bbb.org) or 800-856-2417.

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# Spend some quality time on Social Security's website

By Norm Franker

Social Security District Manager in Lawrence

Summertime is here, and for many people that means vacation. Some of the best vacations are the ones that allow you to spend time with family who live far away.

If you're planning to visit your kids and grandkids this summer, why not make the most of your time with them? You may know your way around a computer. But youngsters today who grew up on a computer can teach most of us some new tricks. And they'd probably be thrilled to share some online time with their grandparents. Ask them to pull out their tablet, iPad, or laptop and show you how to find your way around Social Security's website, [www.socialsecurity.gov](http://www.socialsecurity.gov).

Ask them to show you how to use [www.socialsecurity.gov](http://www.socialsecurity.gov) to avoid unneeded trips to a Social Security office. Have them show you our library of online publications containing all the information you might want to

know on an array of Social Security, retirement, and Medicare subjects. The publications can be found at [www.socialsecurity.gov/pubs/index.html](http://www.socialsecurity.gov/pubs/index.html). If you're thinking about retirement, for example, you may want to check out When To Start Receiving Retirement Benefits at [www.socialsecurity.gov/pubs/10147.html](http://www.socialsecurity.gov/pubs/10147.html). (Unlike some libraries, there's no due date to remember.)

That was easy! With the young ones helping you, you might as well go ahead and spend another 15 minutes to get the job done. No need to put on your shoes and sunglasses — you can apply online without having to leave your home. Visit [www.socialsecurity.gov/applyonline](http://www.socialsecurity.gov/applyonline) where you can apply for retirement benefits in as little as 15 minutes. Once you click the "submit" button, you're done; in most cases there are no forms to sign or documents to mail in.

Here's a way to get the attention of the young ones: ask them about Facebook and Twitter. Once they've got you on Facebook, you'll have a new way of

connecting with them. Did you know Social Security is on Facebook and Twitter too? Just go to [www.socialsecurity.gov](http://www.socialsecurity.gov) and click the Facebook and Twitter icons on the main page.

Visiting your kids and grandchildren can be a lot of fun. Make it more productive as well by asking the young whiz kid in your family about [www.socialsecurity.gov](http://www.socialsecurity.gov).

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# e Annola Charity

■ CONTINUED FROM PAGE THREE

hil-  
e it gum bubbles, and how he learns not  
the to forget who he really is.”

out Annola is also working on publish-  
ing a multicultural Christmas story,  
*The Christmas Blessing Bows*, as an  
e-book.

Recently, Annola started a new  
business, Live Your Optimum Life,  
which essentially combines her inter-  
ests in writing, art, life coaching, and  
inspirational speaking into one enti-  
ty.

“My new business is based on the  
home show model, such as Tupper-  
ware, Mary Kay or Silpada,” she  
explained. “I’m presenting mini, in-  
home seminars where I give mini-  
talks about how to live your optimum  
life. I recently became a licensed and  
certified ‘Heal You Life’ workshop  
teacher. This teaching is based on the  
bestselling book *You Can Heal Your  
Life* by Louise Hay. She is a pioneer  
in mind-body healing and healed her-  
self of ovarian cancer by using affir-  
mations and meditation. I also have  
a selection of my own topics, includ-  
ing ‘Total Health,’ ‘Metaphysics 101,’  
and ‘Live Your Optimum Life.’ The  
attendees will also be able to sign up  
for full, life-changing workshops and  
retreats, life coaching, and purchase  
books, jewelry, and inspirational art-  
work. The main goal is to introduce  
people to the concept of being self-  
empowered and living their optimum  
life at any age.”

Annola is a Lawrence native, al-  
though she notes she was born in

Altus, Arkansas.

“I’m the third of eight children,”  
she said. “My mom went home to Ar-  
kansas when she was pregnant with  
me so my grandmother could help  
take care of the other two kids after I  
was born. We were back in Lawrence  
about two weeks later.”

Annola’s name is a combination of  
her mother’s name, Annie, and one  
of her mother’s favorite aunt’s name,  
Iola.

“I have an unusual name, kind of  
like Oprah,” she said with a laugh.

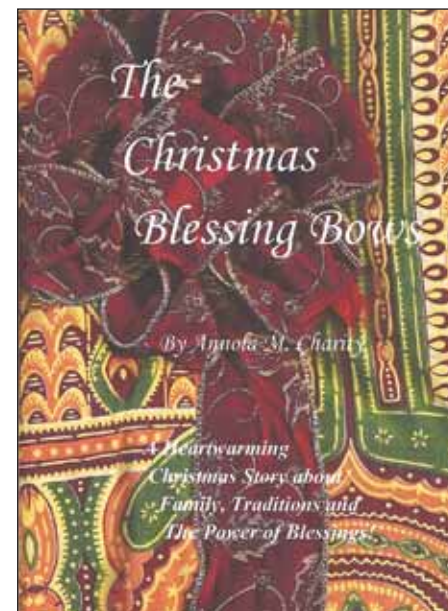
After completing high school in  
Lawrence and having a daughter, An-  
nola joined the Air Force in 1972.

“I was one of the first female car-  
penters at a time when they opening up  
traditional male training to women,”  
she said. “That was something I re-  
ally enjoyed, although the Air Force  
wasn’t quite ready for me. For exam-  
ple, there wasn’t even a women’s rest-  
room where I worked.”

Annola married a fellow airman  
while in the service, and separated  
from the Air Force after becoming  
pregnant so she could become a stay-  
at-home mom. The family returned  
to Lawrence after Annola’s husband  
separated from the Air Force.

Back in Lawrence, Annola used the  
GI Bill to study at the University of  
Kansas where she studied art. She  
earned an associate’s degree from

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**Two examples of Annola Charity’s scanography**

Platt College in drafting in 1984.

Annola believes her retirement  
years should be about living her life  
purpose and her life promise, and that  
the gifts she came here with should  
sustain her for the rest of her life.

“I believe the greatest part of our-  
selves is our spirit,” she said. “The  
least of ourselves is human. We’re  
spiritual beings having a human ex-

perience. When we reconnect with  
that grander part of ourselves, all  
things are possible. That’s what Jesus  
said.”

For more information about Annola’s  
interests and business, please visit her  
website at [annolacharity.wordpress.com](http://annolacharity.wordpress.com) or  
email her at [annolacharity@gmail.com](mailto:annolacharity@gmail.com).  
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## PERSONAL FINANCE

# Long term care planning for your longer life

All things considered, the longer life that improved medical care and nutrition provides us today would be in the category of a good thing. While it is encouraging, an extended life also brings with it the increased likelihood of experiencing a long-term physical or cognitive illness. To effectively enjoy our extra years, we need to preserve our freedom of



Joe B.  
Jones

choice, particularly if we become impaired. To preserve our options tomorrow, we must carefully plan today.

Most of us might resign ourselves to the idea that if we live long enough we will experience some long-term illness. In fact, if you live past 65, you have a 70 percent chance of needing some type of long-term care. How well you protect your assets from this type of costly care, could have much to do with the future material security of your family. It may also have much to do with how well your family fares

emotionally in this type of situation.

Long-term care refers to a broad range of services available to individuals who have lost some level of independence and need help with daily activities that most healthy people take for granted. This necessary assistance is often the result of a chronic illness – one in which modern medical science has developed treatments but no cures. Arthritis and Alzheimer's disease are two common, chronic illnesses.

Rehabilitative medical care due to acute conditions is different from long-term care. When medical care is the result of an acute, or short term, medical condition (e.g., hip replacements, strokes, or cancer), a hospital stay is often necessary to help stabilize the condition.

With these types of conditions, Medicare (for qualifying individuals) or private-pay health insurance will usually pay for rehabilitative care, but not care that is chronic.

There is no single way to identify when or if someone will need long-term care. Every case is different due to the type of illness or injury, who can provide the necessary care, and the financial resources available.

Understanding the types of illnesses and injuries that create the need for

long-term care is important. A chronically ill individual generally has either a *physical* or a *cognitive impairment*.

### Physical Impairment

There are six activities of daily living (ADLs) defined by Section 7702(B)b of the Internal Revenue Code, enacted by HIPPA, as they apply to long-term care insurance coverage.

These activities of daily living include:

- Bathing
- Dressing
- Toileting
- Transferring
- Continence
- Eating

When assistance is needed with ADLs, some individuals may simply require that a health care practitioner remain within arm's reach to ensure that the activity is completed safely. This is referred to as standby assistance. As the care recipient's needs increase, someone may be needed to physically assist with completing the required activity. This is referred to as hands on assistance. In general, for coverage under most long-term care policies, the inability to perform at least 2 ADLs must be expected to last at least 90 days.

### Cognitive Impairment

Cognitive impairment is a condition that usually requires care and protection due to loss of intellectual capacity, attention and/or memory. When a cognitive impairment exists, individuals are frequently able to complete the physical activities but may not remember how or when to complete them. Common examples of a

cognitive impairment are Alzheimer's disease, senility, or dementia.

Maintaining a healthy lifestyle and receiving annual check-ups at your doctor's office are effective ways of minimizing that risk. However, even these steps can not eliminate a long-term care event from happening to otherwise healthy people, or prevent the normal effects of aging.

It is important to take the time to educate yourself early about your options for accessing long-term care and how you can plan for the future. A good place to start is by visiting [www.longtermcare.gov](http://www.longtermcare.gov), or to consult with your state's insurance department for additional information, including a buyer's guide that can further explain long-term care issues.

One option is to consider purchasing long-term care insurance. The cost of long-term care insurance is lower if you buy it in your 40s or 50s, instead of waiting until after you retire. By working with a knowledgeable and trusted financial professional, you can learn how long-term care insurance may help protect you against some of the costs of long-term care. Today, long-term care insurance policies offer freedom of choice when it's needed most—and at a fraction of the cost which might be incurred by paying out-of-pocket.

- Joe B. Jones is a Financial Representative with the Northwestern Mutual Financial Network based in Lawrence, KS for The Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin. To contact Joe, please call (785) 856-2136 or email him at [joe.jones@nmfn.com](mailto:joe.jones@nmfn.com).

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## PERSONAL FINANCE

### Know your investment risks — and how to respond

When you invest, you take some risks. While you can't totally avoid these risks, you can take steps to help reduce their impact and increase your comfort level. And the



Harley Catlin and Ryan Catlin

more comfortable you are with your investments, the easier it will be to follow a long-term strategy that can help you meet your goals.

Let's look at the most common types of risk related to investing, along with some suggestions on helping to reduce these risks:

• **Losing principal** — This type

of risk is most closely associated with investing. For example, when you purchase a stock, you know that its value could go up or down. If it drops below your purchase price, and you then sell your shares, you will lose some of your principal.

• **Your response** — You can't eliminate the risk of losing principal, but by owning a mix of stocks, bonds, government securities and other types of investments, you can help reduce the impact of volatility on your portfolio. Keep in mind, though, that diversification, by itself, can't guarantee a profit or protect against loss.

• **Losing value when interest rates change** — This type of risk primarily affects fixed-income investments, such as bonds. If you purchase a bond that pays, say, a 4% interest rate, and the market rate goes up to 5%, then the value of your bond will drop because no one will be will-

ing to pay you the full price for it when newer, higher-yielding bonds are available.

• **Your response** — You can combat, or even ignore, interest rate risk by holding your bonds until they mature. By doing so, you'll get your full principal back, provided the issuer doesn't default, and you'll continue to receive regular interest payments unless the bonds are "called," or repurchased by the issuer. (You can help protect against this by purchasing bonds that have some degree of "call protection" and by owning bonds with different maturities.)

• **Losing purchasing power** — This risk largely applies to fixed-rate investments such as certificates of deposit (CDs). To illustrate: If you purchase a CD that pays 2%, and the inflation rate is 3%, you are actually losing purchasing power.

• **Your response** — Despite their vulnerability to inflation, CDs can offer you some valuable benefits, such as preservation of principal. Yet if you are concerned about fighting inflation, you may want to look for investments than have the potential to offer rising income, such as dividend-

paying stocks. In fact, you can find stocks that have increased their dividends for many consecutive years. (Be aware, though, that companies can reduce or eliminate dividends at any time. Also, an investment in stocks fluctuates, and you could lose your principal.)

Apart from these individual techniques to reduce investment-related risk, you should also save early and save often — because the more money you accumulate, the greater your ability to follow a long-term strategy that reflects your personal risk tolerance. That's why it's a good idea to contribute as much as possible over the years to your IRA and 401(k) or other employer-sponsored retirement plan.

By understanding the different types of investment risk, and by acting to help lessen them, you can reduce much of the stress sometimes associated with investing — while you increase your prospects for achieving your objectives.

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

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## HEALTH & FITNESS

# Getting help is the key to staying independent

Self-reliance is a virtue, but we risk losing our independence if we don't know how to seek and accept help. We all depend on each other in big disasters, or when we need rides to the airport. But many people treat infirmities differently. They don't want to be a bother or to admit weakness. Instead of suffering the small indignities of dependency, they prefer to suf-



Laura Bennetts

fer in silence. And many people grow so accustomed to their infirmities that they barely even notice them.

Either way—whether we resist help or fail to realize that we even need help—the usual consequence is that we grow weaker, putting our very ability to remain independent at risk. This is unnecessary. The key to living independently is not to avoid getting help but knowing when to get help.

### Independence Declared

You might think... Not me, I've always done my own driving, gardening, and housecleaning. But think again. Reduced vision, joint pain, and unsteadiness can make even routine tasks risky. And getting help is not a loss of independence. Taking the initiative is a form of independence. You seek out and guide the person who is best able to provide the help you need.

Step 1 is to plan ahead so that you'll

be ready when you need help. Many personal care tasks become difficult as we age, and navigating around the house is also important to handle well. Basically, you need to keep tabs on your strengths and weaknesses and take action when a task becomes difficult or dangerous.

### On the Go

If you find that you're walking less and sitting more and more, you may need help to stay on the go. One sign of leg weakness is when you have trouble getting up from your chair or from your bed. This is when you need help from a physical therapist to improve your strength and treat any joint or back pain that made you stop walking.

You need to ask for help when:

1. You have to try more than once to stand up from your favorite chair.
2. You find that you're holding onto the walls and furniture as you walk.
3. You limp when you walk because you have back or leg pain.
4. You have trouble getting in or out of the car safely.
5. You have trouble getting in or out of the shower safely.
6. You have trouble getting on or off the toilet easily.
7. You find it hard to move around in your bed.
8. You avoiding walking for a full day or more.

Tell your doctor that you want to work with a physical therapist, who will help you get back on your feet, safely and comfortably.

### Stay on Your Toes

For those who remain wonderfully limber, it can be hard to imagine that something as simple as trimming your toenails can be a hazard to your

health; that someday you may need help to reach your feet safely. But the fact is that stretching to reach your feet can strain your back or cause you to fall. Standing with your foot on a chair and leaning forward to cut your nails, for example, may cause you to lose your balance. You are also at risk of injuring your spine when you bend forward trying to reach your toes.

If you can't reach your toes easily while sitting, you have these options:

1. Get someone else to cut your toenails—say, a family member who cuts your softened nails after you shower.
2. See a podiatrist (that is, a doctor who handles foot problems). Medicare covers podiatric care to insure foot safety.
3. If you have diabetes or a medical condition that limits your circulation, you will also want to see a podiatrist. Diabetes can reduce blood flow and numb your toes. A podiatrist will help you prevent accidental toe injuries, care for your nails, and monitor skin problems.

### Your House, Your Home

Anything you use regularly should be stored in easily reached cabinets. If you're unsteady on your feet, you won't want to climb on a chair or step stool to reach a wine glass. And if you have a back problem, you don't want to store the laundry soap under the sink. To use your shower safely, a grab bar can be a life saver. But where should you place the grab bar and what length of bar is best? A therapist can help you reorganize your home to be safe and accessible. Occupational therapists specialize in improving home safety and convenience.

### You need help when:

1. You store often-used items on the floor (say, in your closet or bed-

room).

2. You store items on your stove-top.
3. You counters are covered with medications.
4. You have trouble walking with a walker through your cluttered home.
5. You don't have a well-cleared pathway from your bed to your bathroom.
6. You spend a lot of time searching for things you can't easily find.
7. You have a near fall in your shower or bathroom.

You will be much safer, and better able to remain independent, if you reorganize your kitchen and bathroom to be able to easily reach the items you rely on most. And you'll be able to safely walk and stay organized—without help—if you decrease the clutter in your home.

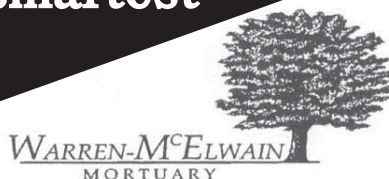
### Always Ask

Your friends know you don't want to bother them. But helping is what friends are for! Medical experts, friends and community resources are available to help you be adapt to your changing life. Taking care of yourself is a big job as you age...and it works best when you treat it as teamwork. You should ask for, and accept, the help YOUR team offers.

- Laura Bennetts (PT, MS) has been a practicing physical therapist since 1982, when she earned a Master's of Science degree in Physical Therapy from the University of Southern California. She owns and directs Lawrence Therapy Services LLC (785-842-0656) and Baldwin Therapy Services LLC (785-594-3162).

For details about these clinics, see <http://lawrencetherapyservices.com/> For answers to your therapy questions, you can write to Laura c/o [laurabennetts@hotmail.com](mailto:laurabennetts@hotmail.com).

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# HEALTH & FITNESS

## Food allergy vs. food intolerance

People are often confused with the terms food allergy and food intolerance. Adding to this confusion is that food intolerance can cause some of the same signs and symptoms as a food allergy. What is the difference between food allergy and food intolerance?



Dr. Farhang Khosh

A food allergy affects about 2 percent of adults and 6 percent of children. A food allergy is a response from the immune system. A food allergy is when the body mistakes an ingredient in the food—usually a protein—as harmful to the body and it creates an antibody to fight it. When you eat the food for a second time, the body releases antibodies and other chemicals in the body, including histamine, in an effort to expel the protein or “foreign invader.” Histamine is a powerful chemical the body releases that can effort your respiratory system, gastrointestinal tract, skin, or cardiovascular system.

The allergy symptoms a person develops depend on where in the body the histamine is released. If the histamine is released in the nose, you may have an itchy nose. If the histamine is released in the throat, you may develop trouble breathing or swallowing. If the histamine is released in the skin, you may develop a rash or hives.

Symptoms from a food allergy can range from mild to severe, such as a rash or hives to shortness of breath, chest pain, and anaphylaxis. The most common food allergies are to peanuts, seafood, shellfish, tree nuts, milk, eggs, soy, and wheat.

It is estimated that the prevalence of food intolerance varies widely from 2 percent to over 20 percent of the population. Food intolerance is much more common than a food allergy. Food intolerance is a digestive system response rather than an immune system response. The response is a nega-

tive reaction to food, drink, or a food chemical that can involve one or more organs in the body.

Food intolerance is not a true allergy. It occurs when something such as food irritates a person’s digestive system, or when a person is unable to properly digest or breakdown the food it has eaten. Symptoms of food intolerance can vary greatly. Food intolerance can affect a person’s skin, respiratory tract, or gastrointestinal system. Symptoms of food intolerance can include the following: skin rashes, hives, nasal congestion, sinusitis, gas, bloating, cramps, heartburn, headaches, irritability or nervousness, fogginess, inflammation, mental confusion, or diarrhea.

Food intolerances have been found to be associated with the following conditions: multiple chemical sensitivities, irritable bowel syndrome, inflammatory bowel disease, eczema, rheumatoid arthritis, respiratory illness including asthma, chronic constipation, attention defiant disorder, poor memory, fatigue, depression, anxiety, celiac disease, or leaky gut syndrome.

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



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## RETIRE SMART

# Retiree health plans to rely more on savvy consumer shopping

Can consumers fix what's wrong with healthcare?

Letting consumers call the shots is a central idea in the Medicare reform plan proposed by Rep. Paul Ryan (R-Wis.) and adopted by the GOP-controlled House of Representatives. The GOP plan proposes replacing fee-for-service Medicare with



Mark Miller

a voucher that seniors would use to buy private health insurance on a public insurance exchange.

Another central—but unstated—idea in the plan is cost-shifting. Projections show that seniors' healthcare tabs would far exceed the voucher's value, which means they'd have to cover the difference out of pocket. The idea here is that patients are more careful healthcare "shoppers" when they perceive that the money being spent is their own.

"You tend to think of it as spending your own money," says Helen Darling, president of the National Business Group on Health, a non-profit association focused on employer healthcare issues and concerns. "That's because it is."

Ryan's Medicare plan is a cousin of a fast-spreading idea in private employer health plans—consumer-directed health plans (CDHPs).

CDHPs exchange big breaks on insurance premiums for a very high deductible. While premiums can range from 10 percent to 40 percent below traditional co-pay health plans, the consumer pays at least the first \$1,200 in annual costs for individual coverage, or \$2,400 for family coverage, with insurance covering 80 percent beyond that point, up to an out-of-pocket limit.

CDHPs usually are coupled with Health Savings Accounts (HSAs),

which allow tax-free contributions and withdrawals so long as the funds are used to pay for healthcare. They also can provide a vehicle for long-term saving to offset the rising cost of healthcare in retirement, since unused funds can be rolled over from year to year, and the accounts offer IRA-like portability.

HSAs permit total annual contributions up to \$3,050 (individual) or \$6,150 (family); the numbers are \$1,000 higher if you're over age 55. And some employers make direct contributions to employee accounts. In some instances, HSA funds can be invested.

A survey by Towers Watson and NBGH shows that 38 percent of companies offered a CDHP coupled with an HSA in 2010, with another seven percent expected to add the option in 2012.

HSAs also are gaining ground among employers as a retiree medical solution.

About 27 percent of employers that sponsor retiree health coverage currently offer an HSA option, the Towers Watson/National Business Group on Health survey found. But 25 percent of companies plan to convert their current retiree health coverage subsidy to an HSA in the coming year.

Do CDHPs reduce health expenditures? For employers, yes. A survey of large health plan sponsors by Towers Watson and the National Business Group on Health (NBGH) finds that sponsors with at least half of their employees enrolled in an account-based health plan (there are a variety of types), spend about \$600 less annually for coverage compared with companies using traditional co-pay insurance.

But that reflects mainly the cost shift from plan sponsors to enrollees. Is there any evidence of lower utilization and prices? The data on that are "all over the map," according to Helen Darling, NBGH's president.

If your employer offers a CDHP, it can be a good deal if you're in good health and don't mind paying for rou-

tine care out of your own pocket. Here are some important issues to keep in mind:

- **Catastrophic coverage.** Many, but not all, CDHP plans have strong coverage above the out-of-pocket limit. Be sure to read the fine print to understand how well you're covered in the event of serious illness.

- **Preventive care.** The CDHP model can discourage enrollees from using an appropriate level of preventive care, since payment for those services comes from the consumer's pocket, argues Dan Mendelson, CEO of Avalere Health, a research and consulting company specializing in healthcare. "But there's been an interesting change lately in the design of some plans to cover certain types of preventive care and generic medicines," he says. "Again, check the fine print to understand what preventive services are covered, and which you'll pay for out of pocket."

- **Current expenses or saving?** Fidelity Investments says 24 percent of its HSA accounts are used for long-term saving. HSAs can also be rolled over if you change jobs, or moved to

a standalone IRA-style account.

- **How to invest.** Most HSA account holders can choose between an array of equity and fixed-income investments, but most make conservative choices, says William Applegate, vice president for HSA products at Fidelity. "Most people leave the bulk of their account balances in cash, partly because it's a relatively new product and the balances are low."

- **Will you save money?** Nearly 60 percent of respondents in the Towers survey said employees are paying no CDHP premiums that are at least 30 percent less than those for traditional co-pay plans. "If you put (the savings) aside in an HSA account, most people would come out ahead, unless they have very large families who get mal-

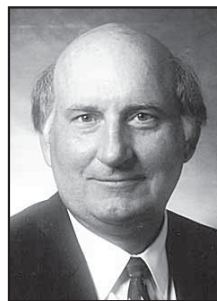
But - Mark Miller is the author of "The Clinton Hard Times Guide to Retirement Security: Practical Strategies for Money, Work and Living" (John Wiley & Sons/Bloomberg Press, June 2010). Subscribe to Mark's free weekly eNewsletter at <http://retirementrevised.com/enews>. Contact: [mark@retirementrevised.com](mailto:mark@retirementrevised.com). © 2011 Tribune Media Services, Inc.

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# MAYO CLINIC

## Men go through hormonal change as they age, but most experience no symptoms

**DEAR MAYO CLINIC:** Is there a male menopause?

**ANSWER:** Menopause refers to the end of menstruation and fertility in women. It's caused by a dramatic drop in production of the female hormone estrogen by a woman's ovaries. There's no equivalent in men. So, no, men don't experience a male menopause.

However, men do experience a hormonal change as they get older. Clear evidence indicates that they gradually produce less testosterone, the primary male hormone, throughout adulthood.

But, even taking this age-related decline into consideration, the testosterone level of most men stays within what's considered a normal range, and they don't experience signs or symptoms.

If a man's testosterone production drops below normal levels, for example, as the result of using medicine to turn off testosterone production for

the treatment of prostate cancer, he can experience symptoms that include hot flashes (similar to hot flashes experienced by women during menopause), fatigue, trouble sleeping, difficulty concentrating and reduced sexual drive and performance. Erectile function may or may not be affected.

The underproduction of testosterone is called hypogonadism. In addition to hormonal therapy inducing this condition, hypogonadism can be inherited or result from a past injury or infection of the testicles, and also can occur with aging.

If you suspect a low testosterone level, see your doctor. In addition to the symptoms described above, the condition can cause a decrease in muscle mass and loss of bone mass (osteoporosis), similar to postmenopausal women. Some men who are diagnosed with hypogonadism can be helped with testosterone replacement

therapy, which slows this loss of muscle and improves bone density.

Some people worry about the treatment's potential side effects. They think of anabolic steroid use in athletes, for example, which can cause liver problems and male infertility. But our primary concern with testosterone replacement therapy in older men is prostate growth and prostate cancer, because the prostate gland grows under the influence of testosterone. While there's not a great deal of evidence that patients who receive testosterone replacement therapy are at increased risk of prostate cancer, this possibility is an unresolved issue.

Testosterone replacement therapy can produce other unwanted side effects, however, including the development of obstructive sleep apnea and the overproduction of red blood cells in some men. Because of these risks, it's important that your doctor talks with you about your symptoms, measures your blood cell count, examines your prostate and checks your prostate-specific antigen (PSA) blood level.

In men who are not clearly underproducing testosterone—their levels still register in the normal range—no

evidence indicates that supplemental testosterone therapy is helpful. Also, research does not tell us if testosterone therapy improves muscle strength, muscle mass, or physical performance measurements.

Your doctor can diagnose underproduction of testosterone with a simple blood test. A sample is usually taken in the morning after fasting and, typically, is measured on more than one occasion because testosterone production can vary slightly from day to day. A diagnosis of hypogonadism is based on the presence of symptoms suggesting low testosterone, and at least two or three abnormally low testosterone blood tests. - J. Taylor Hays, M.D., General Internal Medicine, 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](mailto:medicaledge@mayo.edu), or write: Medical Edge from Mayo Clinic, c/o TMS, 2225 Kenmore Ave., Suite 114, Buffalo, N.Y., 14207. For more information, visit [www.mayoclinic.org](http://www.mayoclinic.org).*

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# SENIOR CALENDAR

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

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

## ART/ENTERTAINMENT

APR 6-JUL 11

### SUMMER BAND CONCERTS

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

JUN 17-SEP 23

### ART WALK

Art Walk, sponsored by the Baldwin Community Arts Council, takes place on the 3rd Friday of the months of June through September. The art walk on September 16 is our Annual Cuppa Java event where you have an opportunity to purchase a hand-crafted mug and dessert. 718 High St. BALDWIN CITY, (785) 594-3200 <http://www.baldwincitychamber.com>

JUN 24-JUL 10

### PIPPIN

Once upon a time, the young prince, Pippin, longed to discover the secret of true happiness and fulfillment. He sought it in the glories of the battlefield, the temptations of the flesh and the intrigues of political power. In the end, he found it in the simple pleasures of home and family.

This hip, tongue-in-check fairy tale, performed by The Bath House Players, continues to appeal to the young at heart everywhere, with music and lyrics by three-time Oscar-winning composer Stephen Schwartz. Tickets go on sale June 6. Helen Hocker Theatre - Gage Park. TOPEKA, (785) 368-0191 <http://www.topeka.org/parksrec/hocker>

JUL 4

### SPIRIT OF KANSAS BLUES FESTIVAL

Topeka Blues Society presents Spirit of Kansas at Lake Shawnee Reynolds Lodge. Performing are the Bart Walker Band, Mike Farris with the McCrary Sisters, Mike Zito, Mary Bridgett Davies Group and Grand Marquis. Event time: Noon-9 p.m. Event Cost: Free. TOPEKA, (785) 234-4317

JUL 8 & 9

### SUNFLOWER ARTFEST 2011

Join the De Soto Arts Council as it presents Sunflower Artfest 2011—a Kansas 150 Event. Food, entertainment and children's crafts round out the community event. Friday's entertainment will feature Rich Berry, a noted Kansas City blues singer, and on Saturday Kaw Prairie's Worship Band and additional musicians. Friday from 6-9 p.m. and Saturday from 8 a.m.-6 p.m. Zimmermans Kill Creek Farm, 9210 Kill Creek Road. DE SOTO, (913) 583-3400

JUL 15-AUG 13

### PETER PAN

Peter, Wendy, John, Michael, Tiger Lily, Captain Hook, and of course, Tinkerbell take flight once again as Topeka Community Theatre audiences share in the thrilling exploits of the boy who won't grow up! 3028 SW 8th Ave. TOPEKA, (785) 357-5211 <http://www.topekacivictheatre.com>

JUL 21

### WTCT PLAYERS

WTCT Reader's theatre company celebrates the radio plays of the 30s, 40s, and 50s! Show time: 8 p.m. Topeka Community Theatre. 3028 SW 8th Avenue TOPEKA, (785) 357-5211 <http://www.topekacivictheatre.com>

JUL 22

### SENIOR CLASS

A great offshoot from TCTA's widely successful company, LAUGHING MATTERS, SENIOR CLASS is another zany troupe of improv comedians. Only this time, the company is made up entirely of actors over 55 years old! This group defines life in the golden years as a terrifically fun-filled trip! Doors open at 7 p.m. Show starts at 8 p.m. TOPEKA, (785) 357-5211 <http://www.topekacivictheatre.com>

JUL 31

### JAZZ IN JULY

Craig Treinen Jazz Quartet will perform. Bring your lawn chairs and enjoy this great jazz band at the best spot in Topeka. Event time: 6:30 p.m. Admission is Free. Lake Shawnee Ted Ensley Gardens. TOPEKA, (785) 267-1156

## BINGO

SUNDAYS & TUESDAYS

### AMERICAN LEGION POST NO. 1

3800 SE MICHIGAN AVE, TOPEKA, 6:30 PM, (785) 267-1923

SUNDAYS, WEDNESDAYS & FRIDAYS

### CAPITOL BINGO HALL

Minis start at 6 p.m. on Sundays and 6:30 p.m. on Wednesdays and Fridays. Regular sessions start at 6:30 p.m. on Sundays and 7 p.m. on Wednesdays and Fridays.

2050 SE 30TH ST, TOPEKA, (785) 266-5532

MONDAYS & THURSDAYS

### AMERICAN LEGION POST NO. 400

3029 NW US HIGHWAY 24, TOPEKA, 6:30 PM, (785) 296-9400

MONDAYS & SATURDAYS

### LEGIONACRES

3408 W. 6TH ST, LAWRENCE, 7 PM, (785) 842-3415

WEDNESDAYS & FRIDAYS

### VETERANS OF FOREIGN WARS

3110 SW HUNTOON, TOPEKA, 6:30 PM, (785) 235-9073

WEDNESDAYS

### PINECREST APARTMENTS

924 WALNUT, EUDORA, 12:30-1 PM, (785) 542-1020

WEDNESDAYS & FRIDAYS

### EDGEWOOD HOMES

1600 HASKELL, STE 188, LAWRENCE 10:30 AM-12 NOON, (785) 760-1504

THURSDAYS

### BABCOCK PLACE

1700 MASSACHUSETTS, LAWRENCE 10:30 AM-12 NOON, (785) 842-6976

FRIDAYS

### EAGLES LODGE

1803 W. 6TH ST, LAWRENCE, 7 PM, (785) 843-9690

FRIDAYS

### ARAB SHRINE

1305 KANSAS AVE., TOPEKA MINI BINGO 6:30 PM, REGULAR BINGO 7 PM (785) 234-5656

SUNDAYS & TUESDAYS

### MOOSE CLUB

6 p.m. 1901 N KANSAS AVE, TOPEKA (785) 235-5050

## LAWRENCE PUBLIC LIBRARY BOOKMOBILE

MONDAYS

Prairie Commons, 5121 Congressional Circle, Lawrence, 9-10 a.m. Babcock Place, 1700 Massachusetts St., Lawrence, 10:30-11:30 a.m.

WEDNESDAYS

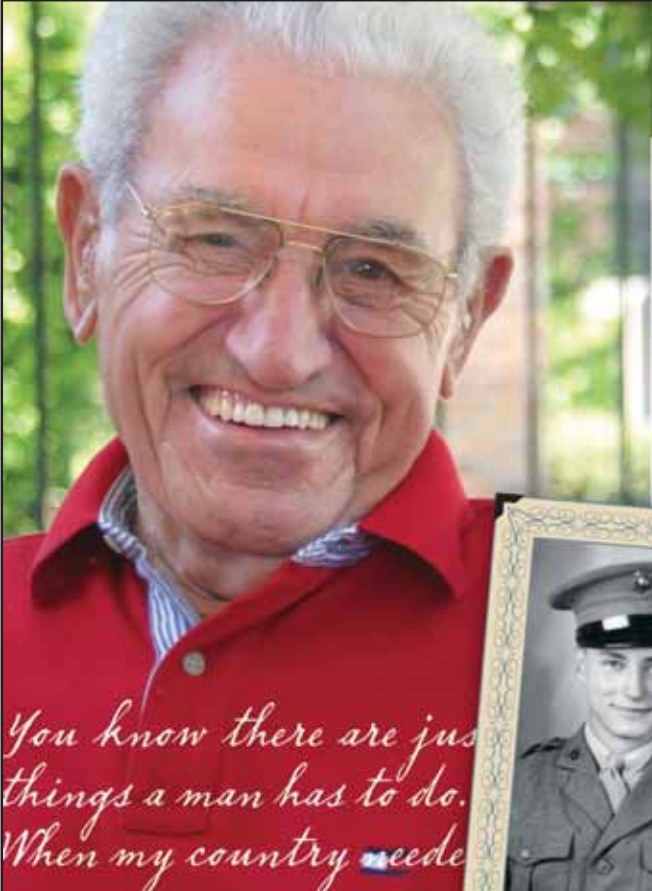
Brandon Woods, 1501 Inverness Dr., Lawrence, 9-10 a.m. Presbyterian Manor, 1429 Kasold Dr., Lawrence, 1:30-2:30 p.m. Drury Place, 1510 St. Andrews Dr., Lawrence, 1-2 p.m.

FRIDAYS

Vermont Towers, 1101 Vermont St., Lawrence, 11:15 a.m.-12 p.m. Peterson Acres, 2930 Peterson Rd., Lawrence, 1:30-2:30 p.m.

## LAWRENCE PUBLIC LIBRARY BOOK TALKS

THIRD TUESDAY OF EACH MONTH COTTONWOOD RETIREMENT CENTER, 1029



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NEW HAMPSHIRE ST., LAWRENCE, 2 PM  
BABCOCK PLACE, 1700 MASSACHUSETTS ST.,  
LAWRENCE, 3 PM

THIRD WEDNESDAY OF EACH MONTH  
BRANDON WOODS, 1500 INVERNESS DR.,  
LAWRENCE, 10:30 AM  
PRAIRIE COMMONS, 5121 CONGRESSIONAL  
CIRCLE, LAWRENCE, 1 PM  
WINDSOR HOUSE, 3220 PETERSON RD.,  
LAWRENCE, 2:15 PM

FOURTH WEDNESDAY OF EACH MONTH  
PRESBYTERIAN MANOR, 1429 KASOLD RD.,  
LAWRENCE, 9:45 AM  
SENIOR CENTER, 745 VERMONT ST.,  
LAWRENCE, 1:30 PM

## CLASSES/LECTURES

### ONCE A MONTH AARP'S 55 ALIVE SAFE DRIVING COURSE

Monthly classes are held at Stormont-Vail. Call to make reservation.  
TOPEKA, (785) 354-5225

### JUL 7 LUNCH & LEARN

Gail Shaheed from Home Instead Senior Care will provide information on services that are available for older individuals who need a little assistance in daily activities. Housekeeping, shopping, bathing, companionship are just a few of the offerings that you may not realize are available through home service providers. Noon-1 p.m. in the gallery room of the Lawrence Public Library. No registration is needed. Drinks and dessert will be provided. Presented by the Senior Outreach Services of the Library. For more information, contact Pattie Johnston at the Library.

LAWRENCE, (785) 843-3833, EXT. 115

### JUL 14 LUNCH & LEARN

Cecilia May, local Mary Kay consultant, will demonstrate how to keep your skin healthy and vibrant no matter what your age. Men this is for you, too, because healthy skin is everyone's concern! Noon-1 p.m. in the gallery room of the Lawrence Public Library. No registration is needed. Drinks and dessert will be provided. Presented by the Senior Outreach Services of the Library. For more information, contact Pattie Johnston at the Library.

LAWRENCE, (785) 843-3833, EXT. 115

### JUL 26 PREDIABETES CLASS

This free class is for those at risk for developing diabetes or have already been told that they have prediabetes. Topics include preventing or delaying Type 2 diabetes, diet, exercise, weight loss, medications and avoiding potential complications. Meeting Room E, 12-1:30 p.m. Lawrence Memorial Hospital.

LAWRENCE, (785) 749-5800

### AUG 18 & 19

#### AARP DRIVING SAFETY CLASS

Registration is being taken now. This two-day class will be held 10 a.m.-3 p.m. on both days. A refresher course that covers traffic laws, driving tips and techniques is taught by a trainer AARP instructor. Class is \$12 for AARP members/\$14 for non-members. Space is limited. Registration is required. To reserve a spot for this session, call Pattie at the Library.

GE 19 LAWRENCE, (785) 843-3833, EXT. 115

## EXHIBITS/SHOWS

JAN 21-DEC 31

### 150 THINGS I LOVE ABOUT KANSAS

This special exhibit will commemorate the 150th anniversary of Kansas statehood. 6425 SW 6th Avenue.  
TOPEKA, (785) 272-8681  
<http://kshs.org>

### JUL 15-17 THRESHING SHOW

Feature tractor: Farmall F-12. Feature engine: 1928 McCormick-Deering. Threshing daily, antique tractors, gasoline engines, tractor pull, flour milling, blacksmithing, parade daily, flea market, live music, all building exhibits open, stock garden tractor pull. Meriden Antique Engine & Threshers Assn., 8275 K-4 Highway.  
MERIDEN, (785) 633-9706  
<http://www.meridenthreshers.org>

### JUL 16 HEARTLAND ANTIQUE CAR SHOW

Annual antique car show. Visitors view an amazing group of beautiful, well maintained antique cars. Downtown Park Square.  
PAOLA, (913) 294-4335  
<http://www.paolachamber.org>

### AUG 4-6 2011 LANE AGRICULTURAL FAIR

Don't miss the oldest continuous fair in Kansas! The City of Lane leaves no one out by providing activities for the whole family. The Lane Fair Association will have concessions all three days.  
LANE, (785) 867-3298

## FAIRS/FESTIVALS

### JUL 2 JULY JUBILEE

5th annual 4th of July festival featuring bands, food, games, a lighted boat parade and of course, fireworks. Banner Creek Reservoir.  
HOLTON, (785) 364-4236  
<http://www.holtonks.net/chamber>

### JUL 7-9 RICHMOND FREE FAIR

Come join the fun at the 83rd annual Richmond Free Fair. Each year hundreds of people visit this quaint town in southern Franklin County for fun and games. Take part in a horseshoe pitch

tournament, co-ed volleyball, the Saturday night fair dance, watch the parade and see hundreds of 4-H exhibits from surrounding counties.  
RICHMOND, (785) 835-6365

### JUL 8 & 9 SUNFLOWER ARTFEST

Along with Fields of Sunflowers available for picking and purchase—for the De Soto Rotary Sunflower Project. Live Music, Food and Children's Activities. Friday, 6-9 p.m. Saturday, 8 a.m.-6 p.m. at Zimmermans Kill Creek Farm in rural De Soto, Kansas 9210 Kill Creek Road.  
DE SOTO, (913) 583-3400

### JUL 8-10 GREAT MIDWEST BALLOON FEST

The second annual. Come to this family-friendly event for a thrilling weekend of spectacular hot air balloons, non-stop activities, delicious food, the Kids Korner, and entertainment. You'll see balloon ascensions and magical balloon glows. 20700 W 151st St.  
OLATHE, (913) 764-1050  
<http://greatmidwestballoonfest.org>

### JUL 12-16 78TH ANNUAL FIESTA MEXICANA

Festival features authentic Mexican foods, crafts, music on three stages and carnival excitement for all ages. Since 1933, this weeklong event has celebrated Topeka's Hispanic culture. The activities last from 4-11 p.m. Our Lady of Guadalupe Church.  
TOPEKA, (785) 232-5088

### JUL 14-17 FRANKLIN COUNTY FAIR & RODEO

Livestock and 4-H judging begins Wednesday; Thursday night is the annual community BBQ and youth rodeo; Friday night is the annual livestock sale; Saturday night is the finals of the PRCA rodeo at 8 p.m.; and Saturday the fair is the annual demolition derby. Each day event-goers can view exhibits, enjoy the carnival and rides in the Midway, and sample the hearty fair food. 17th & Main St.  
OTTAWA, (785) 255-4554  
<http://www.visitottawakansas.com>

### JUL 15 & 17 AMELIA EARHART FESTIVAL

15th annual event honoring Atchison's favorite daughter. Friday evening lakeside concert features nationally-recognized country music artists. Activities throughout the day on Saturday

include a 2K/8K Fun Run, arts and crafts fair, carnival rides, food vendors, two entertainment stages, speakers' symposium with women of distinction, award luncheon, aviation displays, riverfront activities including live music, aerobatic performances over the Missouri River and a spectacular fireworks display choreographed to music and staged over the river.  
ATCHISON, (913) 367-2427  
<http://www.atchisonkansas.net>

## FARMERS MARKETS

APR 12-NOV 1  
**LAWRENCE TUESDAY FARMERS MARKET**  
The market offers fresh fruits, vegetables, baked goods, flowers and herbs, along with musical entertainment. 1000 block of Vermont.  
LAWRENCE, (785) 331-4445

APR 23-NOV 5  
**LAWRENCE FARMERS MARKET SATURDAY**

Offering fresh fruits and vegetables, baked goods, flowers and herbs. More than 80 growers, bakers and fine craftspeople. Live music every Saturday morning. 800 block of New Hampshire.  
LAWRENCE, (785) 331-4445  
<http://downtownlawrence.com/farmersmarket.html>

## HEALTH

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

TUESDAYS  
**BLOOD PRESSURE CLINIC**  
HealthWise 55 Clinic. 10 a.m.-1 p.m. Health-

■ CONTINUED ON PAGE 20



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Are you looking for assistance how to make your Mom or Dad live safely? Let us be your help in giving your loved ones an appropriate aid with a degree of independence. Base your decisions on critical information about your loved one's health and the professional services which may greatly improve their condition.

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■ CONTINUED FROM PAGE 19

Wise 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

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

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

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

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

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

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

**THIRD THURSDAY OF EACH MONTH MEDICATION CLINIC**

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

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

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

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

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

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

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

**FOURTH THURSDAY OF EACH MONTH NUTRITION CLINIC**

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

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

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

JUL 6

**CHOLESTEROL SCREENING**

These screening events offer a total only cholesterol by fingerstick. No appointment or fasting necessary; just drop in. Please note there may be a wait involved. We are sorry but at this time we are not offering a full lipid panel test option. \$6/test. Lawrence Memorial Hospital, HealthSource Room, 8:30-10 a.m.  
LAWRENCE, (785) 749-5800

JUL 8

**BONE DENSITY SCREENING**

Advance appointment required. Appointment takes about 20 minutes and includes education about osteoporosis prevention as well as the screening. Note: this is NOT the same as a DEXA scan which is ordered by a physician

and scans the hips and the spine. That is done through Radiology. Healthsource Room, 9-11 a.m.  
LAWRENCE, (785) 749-5800

JUL 19

**BONE DENSITY SCREENING**

See July 8 description. Healthsource Room, 1-3 p.m.  
LAWRENCE, (785) 749-5800

AUG 3

**CHOLESTEROL SCREENING**

See July 6 description. Healthsource Room, 3-4:30 p.m.  
LAWRENCE, (785) 749-5800

**HISTORY/HERITAGE**

MAY 7-OCT 16

**BLACK JACK BATTLEFIELD & NATURE PARK 2011 TOURS**

Admission for seasonal guided tours is free. Guided tours at 1 p.m. Saturdays and Sundays until the third Sunday of October. You may still visit us 365 days a year from dawn till dusk for self-guided tours. Black Jack Battlefield, 163 E 2000 Rd. WELLSVILLE, (785) 883-2106  
<http://www.blackjackbattlefield.org/>

JUL 17

**THE TULSA LYNCHING OF 1921**

Producer, writer and director Michael Wilkerson

■ CONTINUED ON PAGE 21

*Winter Meadow Homes Inc.*

Is there someone special in your life who needs extra care? A Home Plus Adult Care Home is an alternative solution to a nursing home environment.

We provide an intimate family setting and more "Attentive" attention.

Residents can choose their meals and have family recipes prepared for them. It's easier for the families to be involved. We provide a home setting with group and individual activities available.



**Services Include:**

- Personalized Care
- Private & Semi-private bedrooms
- 24 Hour Care by Certified Staff
- Daily supervision by RN and LPN
- Medication Assistance
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- Social interaction and activities
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- Personal Laundry Service
- Licensed and inspected by the Kansas Department on Aging

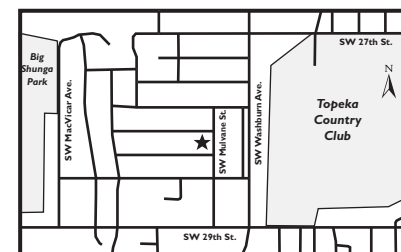


You can bring your own personal belongings, including furniture, to make it feel more like home.



**We provide:** Long-term Residency, Respite Service, Day Care, Hospice Services Welcomed, Dementia Care, Diabetic Care

**We're conveniently located at 2832 SW Mulvane St. in Topeka!**



At our Home Plus in Topeka, Kansas, you can continue to live in a familiar homelike setting while you receive 24 hour a day supportive nursing care. Call Ben or Darlene for a tour at 785-234-2989 or 785-383-4531. Or visit our website at [www.wintermeadowhomesinc.com](http://www.wintermeadowhomesinc.com) for more information.

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reveals the unsettling story of the Tulsa Race Riot of 1921 in his documentary film, *The Tulsa Lynching of 1921: A Hidden Story*. The documentary will be followed by a brief discussion of the Topeka connection to the events through the Scott law firm by Thom Rosenblum. Please RSVP by July 15. Seating is limited. Admission is free. Program begins at 3 p.m. 1515 SE Monroe St.  
TOPEKA, (785) 235-3939

## MEETINGS

MONDAYS, WEDNESDAYS & FRIDAYS

### WATER AEROBICS CLASSES

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

FIRST MONDAY OF EACH MONTH

### BEREAVEMENT SUPPORT GROUP

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

FIRST & THIRD MONDAY OF EACH MONTH

### BEREAVEMENT SUPPORT GROUP

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

FIRST & THIRD MONDAY OF EACH MONTH

### BEREAVEMENT SUPPORT GROUP

Facilitated by LMH Chaplain Angela Lowe. Meets in the LMH Chapel, 2nd floor. Lawrence Memorial Hospital.  
LAWRENCE, (785) 505-3140

FIRST & THIRD MONDAY OF EACH MONTH

### CAREGIVER SUPPORT GROUP

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

FIRST & THIRD MONDAY OF EACH MONTH

### CAREGIVER SUPPORT GROUP

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

FIRST TUESDAY OF EACH MONTH

### LAWRENCE AREA COALITION TO HONOR END-OF-LIFE CHOICES

Works with 31 other Kansas communities to help all Kansans live with dignity, comfort and peace at the end-of-life, regardless of age. Members have backgrounds in healthcare, pastoral care, senior citizens' services, funeral home care, library and educational services. Meets at 3 p.m. in Conference E of LMH.  
LAWRENCE, (785) 830-8130

FIRST & THIRD TUESDAYS OF THE 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 TUESDAYS OF THE MONTH

### GRIEF SUPPORT GROUP

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

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 in the Lawrence Public Library auditorium. 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 at (785) 832-1692.

WEDNESDAYS AND SUNDAYS

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

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

THURSDAYS

### GRIEF & LOSS SUPPORT GROUP

Midland Hospice, 200 SW Frazier Circle. 3-4 p.m.  
TOPEKA, (785) 232-2044

FIRST THURSDAY OF EACH MONTH

### LAWRENCE AREA PARTNERS IN AGING

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

FIRST AND THIRD THURSDAY OF EACH MONTH

### TRANSITIONS SUPPORT GROUP

Co-sponsored 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

# Neuvant House of Lawrence

An assisted living home designed specifically for persons with memory loss.



Neuvant House is much more than a house—it's a lovely home with well designed private suites. We care for each person as an individual, with a lifetime of unique experiences.

*Come visit us and see the difference we can make.*



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OF LAWRENCE

*Personal Memory Care*



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admin@neuvanthouse.com • www.neuvanthouse.com

■ CONTINUED FROM PAGE 21

of Topeka for more information.  
TOPEKA, (785) 271-6500

**FIRST FRIDAY OF EACH MONTH  
STROKE SUPPORT AND RECOVERY  
GROUP**

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

**SECOND MONDAY, SEPT-MAY  
LAWRENCE CLASSICS, GENERAL  
FEDERATION OF WOMEN'S CLUBS**

Volunteer service club.  
LAWRENCE, (785) 331-4575

**SECOND MONDAY OF THE MONTH  
GRIEF AND ENCOURAGEMENT GROUP**

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

**SECOND MONDAY OF THE MONTH  
CAREGIVER SUPPORT GROUP**

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

**SECOND & FOURTH MONDAY OF THE 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, 7:30 p.m.  
LAWRENCE, (913) 831-3888

**SECOND & FOURTH TUESDAY OF EACH  
MONTH  
GRIEF SUPPORT GROUP**

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

**SECOND TUESDAY OF EACH MONTH  
NATIONAL ASSOCIATION OF RAILROAD  
AND VETERAN RAILROAD EMPLOYEES**

Meets at 9:30-11 a.m. at Coyote Canyon Buffet.  
TOPEKA, <http://www.narvre.com>

**SECOND TUESDAY OF EACH MONTH  
HERBS STUDY GROUP**

An informal group meeting monthly to study herbs. We will learn about the aspects of each herb: culinary uses, aromatherapy applications, medicinal properties, historical lore, growing and crafting. This group is open to anyone wanting to learn more about the herbs grown in the garden and in the wild. Meets at 7 p.m. at the Unitarian Fellowship of Lawrence, 1263 N. 1100 Rd. To sign up to receive updates, email [HerbStudyGroup@gmail.com](mailto:HerbStudyGroup@gmail.com) or join our Facebook page (search Good Earth Herbs)  
LAWRENCE

**SECOND & FOURTH TUESDAY OF EACH MONTH  
SCRAPBOOK MEMORIES**

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

**SECOND & FOURTH TUESDAY 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., 6:30-8 p.m.  
LAWRENCE, (785) 842-0543

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

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

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

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

**SECOND THURSDAY OF EACH MONTH  
NAACP MEETING - LAWRENCE CHAPTER**

Meets at the Lawrence public Library Gallery Room at 6:30 p.m.  
LAWRENCE, (785) 841-0030, (785) 979-4692

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

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

**THIRD MONDAY OF EACH MONTH  
ACTIVE PRIMETIMERS**

For ages 50+. Seniors group for friendship fun and travel. Luncheon meeting every third Monday at the Holidome. Reservations needed Thursday prior to meeting. Call Elsie for more information.  
LAWRENCE, (785) 224-5333.

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

FIRST PRESBYTERIAN CHURCH, 2415 CLINTON PARKWAY, LAWRENCE, 2 PM

**THIRD TUESDAY OF EACH MONTH  
GRANDPARENT AND CAREGIVER  
SUPPORT GROUP**

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

**THIRD TUESDAY OF EACH MONTH  
STROKE SUPPORT GROUP**

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

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

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

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

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

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

Baldwin Healthcare Center, 1223 Orchard Lane, 1-2 p.m.  
BALDWIN CITY, (785) 594-6492

**THIRD SATURDAY OF EACH MONTH  
TOPEKA WIDOWED PERSONS BRUNCH**

For all widowed people. Meets at the First United Methodist Church, 6th and Topeka Blvd. in the red brick building, known as the Sweet Building on the Southwest corner of the campus. Please bring a covered dish

to share. Beverages and table service provided. 11 a.m.-1 p.m. For more information about the Widowed Persons Service Program, please call Julie.  
TOPEKA, (785) 357-7290

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

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

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

PIONEER RIDGE ASSISTED LIVING LIBRARY 4851 HARVARD, LAWRENCE, 6:30 PM (785) 344-1106

**FOURTH WEDNESDAY OF EACH MONTH  
CAREGIVER SUPPORT GROUP**

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

**FOURTH THURSDAY OF EACH MONTH  
TOPEKA GENEALOGICAL SOCIETY**

TGS promotes and stimulates the education, knowledge and interest of the membership and the public in family history, genealogical records and research. Meets at the Topeka-Shawnee County Public Library, 7 p.m. No meeting in April, November or December.  
TOPEKA, (785) 233-5762  
<http://www.tgstopeka.org>

■ CONTINUED ON PAGE 23

# RJ's Auction Service



*"A Successful Auction Doesn't Just Happen – It's Planned!"*

Auctions start at 3:00 p.m. and last until around midnight (auction house open for viewing on Friday and Saturday). Concessions available during auction and plenty of friendly people to help you load your purchases.

We're a full-service auction company and can help you sell your estates, collectibles, vehicles, and much more! We're always looking for good consignment items.

Auction house open from 10:00 a.m.-5:00 p.m., Monday through Friday, to take phone calls, pickups, deliveries, etc.

**July 1 & 22:** Coin auctions start at 6 p.m. Coins will be sold in house and online at the same time.

**July 9 & 23:** Auctions start at 3 p.m. outside, inside at 4:30 p.m.

15767 Topeka Ave. • Scranton, KS • 785-793-2500  
[www.rjsauctionservice.com](http://www.rjsauctionservice.com) • [rjsdiscount@sbcglobal.net](mailto:rjsdiscount@sbcglobal.net)

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

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

**FOURTH FRIDAY OF EACH MONTH  
AARP CHAPTER 1696**

AARP Chapter 1696 will meet at 11 a.m. at the Lawrence Country Club. Lunch served at 11:30. New and interested members welcome. Please call Mary for reservations.  
LAWRENCE, (785) 331-4247

**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**

**APR 6-DEC 7  
SENIOR WEDNESDAY AT THE ZOO!**

You're never too old to visit the Topeka Zoo and we have just the event for Senior Citizens. All seniors are invited to join us the first Wednesday of each month and enjoy coffee and an educational chat. Program is free with zoo admission. Event time: 9:30 a.m.  
TOPEKA, (785) 368-9134  
http://www.topekazoo.com

**JUN 1-JUL 31  
LEGENDS 14 THEATRE FREE SUMMER  
MOVIES**

Free Special G and PG rated movies every Tuesday and Wednesday at 10 a.m., during the months of June and July. Doors open at 9 a.m., seating limited to availability. Current feature films are not included in free admission. 1843 Village West Parkway.  
KANSAS CITY, KS (913) 788-3700

**JUL 16  
STRAW HAT SATURDAY**  
During Shawnee Town's Straw Hat Saturdays you can walk through the town visiting with Shawnee townfolk as they crack walnuts, crochet or quilt, do laundry, pick beans, churn ice cream and barter at the General Store. Event runs 10 a.m.-2 p.m.  
SHAWNEE, (913) 248-2360

http://www.shawneetown.org

**JUL 21  
SIDEWALK SALE**  
Come early and shop the bargains galore as merchants slash prices on their inventory. Dawn to dusk. Downtown.  
LAWRENCE, (785) 842-3883



As Heart of America Hospice our caring team has been serving Topeka, Lawrence and the surrounding communities since 1996. In order to serve you better we are joining with our sister hospice from Kansas City and changing our name to **GRACE HOSPICE**.

WE ARE THE SAME CARING TEAM, WE JUST HAVE A NEW NAME.

*Please help us spread the word.*



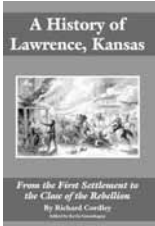
Yes, there is a difference in hospice service providers.

**- TOPEKA -**  
3715 SW 29<sup>th</sup> St., Ste. 100 • Topeka, KS 66614  
(785) 228-0400  
Fax (785) 228-9049  
Toll Free: 800-396-7778

**- LAWRENCE -**  
1420 Wakarusa, Ste. 202 • Lawrence, KS 66049  
(785) 841-5300  
Fax (785) 841-5310

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9233 Ward Parkway, Ste. 201 • Kansas City, MO 64114  
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**The History of Lawrence, Kansas**

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See [www.seniormonthly.net/books](http://www.seniormonthly.net/books)  
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**Kaw Valley Senior Monthly**



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2612 Cranley St.  
Lawrence, KS 66046

# Every month is 'National Social Security Online' month

By Norm Franker

Social Security District Manager in Lawrence

Have you ever stopped to appreciate the many celebrations we enjoy in this country? For example, did you know that July is National Baked Beans Month? It's also National Hot Dog Month. If beans and hot dogs are not on your diet, that's okay—it's also National Blueberry Month!

July also happens to be National Ice Cream Month—something almost as American as apple pie. (National Apple Pie Month was in May.)

As you're marking your calendar to keep all of these festivities in mind, we want to make sure you're aware that every month can be National Social Security Online Month!

As you're taking all of these commemorative foods out on a picnic (July is also National Picnic Month), take your laptop or tablet with you so you can visit [www.socialsecurity.gov](http://www.socialsecurity.gov). Whether you want to see what's new at Social Security with our news section, find an answer to a question with our frequently asked questions section, or plan for your retirement with our Retirement Estimator or Benefits Planners, you can do it all easily at our website.

Make [www.socialsecurity.gov](http://www.socialsecurity.gov) a part

of your recreation (July is National Recreation Month). Visit our History page to learn all about the history and early days of Social Security. Resting on a blanket under a tree is a fun way

to spend a picnic, but if that begins to get boring (July is National Anti-Boredom Month), you'll want to tune into some of our fun public service

■ CONTINUED ON PAGE 25



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

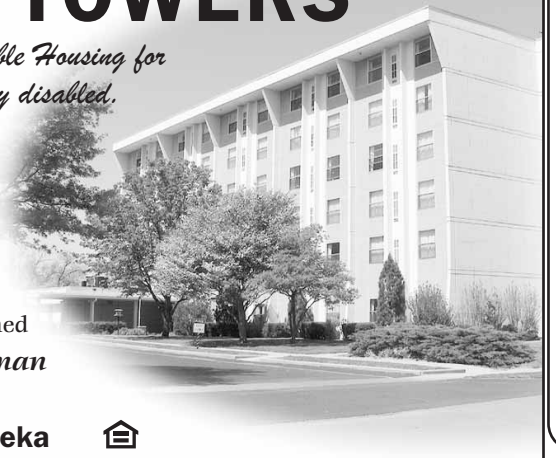
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# h Social Security

■ CONTINUED FROM PAGE 24

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GE 25

announcements featuring Patty Duke, George Takei, Chubby Checker, and Don Francisco at [www.socialsecurity.gov/](http://www.socialsecurity.gov/)

[pressoffice/psa-video.html](http://pressoffice/psa-video.html).

If you're feeling ambitious and ready to retire, you may even decide to apply online for benefits as you're enjoying your baked beans and ice cream. You can apply easily in as little as 15 minutes. Patty Duke and

George Takei will tell you all about it in the online videos.

If you go to our home page, you'll find our most popular services listed on the left-hand side of the page. These include getting or replacing a Social Security card, applying for retirement or

disability benefits, applying for Medicare, and getting Extra Help with Medicare prescription drug costs. There is so much you can do at Social Security's website, you may find yourself celebrating National Social Security Online Month throughout the year.

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## BOOKSHELF

### What's your subconscious doing?

By Margaret Baker

**David Brooks: *The Social Animal*** (Random House Audio Books, read by Arthur Morey on 13 cds ISBN 978-0-307-73900-1. Print edition also available from Random House)

So many discoveries about our brains have been made in the last 30 years, what sections do, what affects them, even how to "fix" them. Now, author Brooks sheds light on the subconscious, which does a lot more than let us breathe without thinking about it.

The subconscious appears early in the fetus, and continues to grow throughout life. This is the realm of intuition, emotions, genetic predispositions, personality traits.

Brooks brings a light touch to this interdisciplinary search by creating a composite couple, Harold and Erica, showing how the subconscious subtly controls their character growth through love, parentage, even the adolescent search for self-discovery.

You may understand yourself a bit better!

**Bill Crider: *Murder in the Air*** (St. Martin's Minotaur, hc, ISBN 978-0-312-38695-5)

Sheriff Dan Rhodes returns in this mystery set in the sparsely-populated Texas southwest.

There's a big stink emanating from a poorly-run huge chicken farm. Rhodes thinks it's a job for the pollution control folks, but when owner Lester Hamilton drowns in an old rock pit it becomes his case. Looks like Lester was noodling for catfish, a dangerous and illegal method of trusting your hand down that ugly piscatorial mouth.

But it wasn't an accident; Rhodes has enough suspects to fill a Bingo

Hall on Saturday night. The chicken ranch is detested by so many, and protesters regularly picket. The present protesters are complainers are using nudity to attract attention.

Well-plotted and often hilarious! Rhodes' laconic laid-back approach does not endear him to the county commissioners but does solve the case.

**George R. R. Martin: *Game of Thrones*** (Random House Audio Books, read by Roy Dotrice on 18cds, ISBN 978-0-307-91309-8. Print edition available from Bantam Books)

Sci-fi/fantasy fans will appreciate the complex world created by Martin. A very long time ago, some catastrophic event threw the seasons out of balance. Weather becomes the main adversary. Summers can be decades long and winters a lifetime.

In Winterfell, summer has been an epicurean paradise, but now the cold is returning. The powerful Stark family controls Winterfell, and woe betide anything that gets in their way.

Conflict, dragons, betrayals, romance, magic swords and sorcerers—all here in a defiant journey.

Many of you have requested information on paperbacks, especially nice for late spring and summer when outdoor activities gear up. Several great new ones are just out.

**Lorna Barrett: *Chapter & Hearse*** (Berkley Prime Crime, pb, ISBN 978-0-425-23601-7)

Fictional Stoneham, New Hampshire is a town I'd love to vacation in—quaint, small, friendly, with multiple specialty bookstores on Main Street.

Tricia's Haven't Got a Clue mystery bookstore is next to a cookbook store with an adjoining café, Booked For

Lunch. Tricia's sister Angelica runs both and is attempting to become the next Julia Child.

When the history bookstore explodes in flames it first looks like a gas leak from the new atmospheric street lamps (very Victorian) but upon investigation it is arson.

Stoneham is looking more and more like Cabot Cove!

**Ruth Downie: *Medicus*** (Bloomsbury, tpb, ISBN 978-1-59691-427-8)

At 386 pages, this trade paperback is no light read, but Roman Britain comes alive in it, and you'll learn much about the Britons, the Roman army, and, surprisingly, medicine.

Gaius Petreius Ruso is a military doctor, supporting both his free-spending family and his ex-wife (the Romans did have forms of alimony) back in Rome. Ruso has just been reassigned to Deva (present-day Chester) with the Twentieth Legion.

Since his luggage hasn't come in (some things never change), he has put his scant belongings in the barracks and is walking around the town when he is called to check two bodies. Both are female, slaves in a nearby brothel (perfectly legal at the time). One is quite past help; the other is heading the same way. Her arm is badly broken and she bears the marks of a beating.

Ruso has her taken to the army hospital to tend to her wounds, not legal because the hospital is only for the legionnaires. Tilla survives, and repays him by doing the chores a housekeeper would. She "cleans up well," as our time would put it, and becomes a rather bossy slave.

Ruso is put upon by the hospital administrator, an exceedingly corrupt individual, a well as practically everybody. Ruso is a thoroughly nice man too honest to recognize deceit in others.

You'll like Ruso and those he rescues (Tilla, a stray dog) and look forward to future adventures. The cast of characters at the beginning will help you through all those Roman names,

and provides a hint at the humor to follow.

**James Grippando: *Money to Burn*** (Harper, pb, ISBN 978-0-06-155631-9)

Return to modern day, where Michael Cantello is a rising star in Saxton Silvers, a Wall Street investment bank. His first wife, Ivy, vanished on their honeymoon in the Bahamas. Four years later he has married again. When he checks his investment accounts on line, he discovers he's been wiped out. There's an email message saying "just as planned. XOXO."

Saxton Silvers is on the brink of bankruptcy and Michael is suspected of involvement through fraud and corporate chicanery.

It appears that Ivy is not only alive but involved. Will she be his savior or nemesis?

**C. S. Challinor: *Murder on the Moor*** (tpb, Midnight Ink, ISBN 978-0-7387-1981-8)

Challinor's delightful series features Scottish barrister Rex Graves.

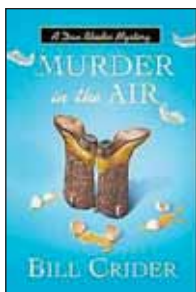
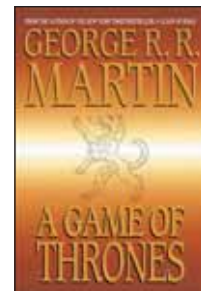
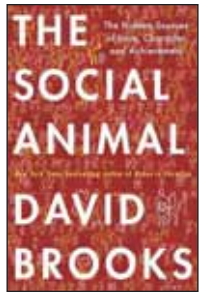
He's purchased Gleneagles, an old lodge on Loch Lochy, spruced it up, and invited several friends for a housewarming. And is wishing he hadn't, and could just spend the time with Helen, whom he hopes to marry.

Loch Lochy is deep and believed connected at depth to nearby Loch Ness, home of famous Nessie. Nessie's cousin, Lizzie, dwells in Loch Lochy and is often seen by fisherman (usually after a stop at the pub).

The area also has had a rash of murders of young girls. When a local girl goes missing a voracious press spreads fear, calling them the Ranoch Moor Murders.

Rex, Helen and their guests settle in and a storm so isolates them that the road is pure mud. One of the guests may well be the murderer.

- Margaret Baker can be reached through Kaw Valley Senior Monthly or emailed at [glencoe@knetconnect.net](mailto:glencoe@knetconnect.net).



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HUMOR

# Beyond Screw-ups

The Clarington Center was originally a repair shop for people in government who screwed-up. Later it became a rehab venue for corporate screw-ups. Now it has a new mission.

The center is out on Highway K4Z a few miles north of Letongaloosa. It is surrounded by a 10-foot industrial strength chain link fence. After it opened, folks in town never went out there and Clarington Center employees never came in to town. Helicopters and black SUVs with opaque windows brought the center its clientele. Unmarked semis rumbled in the night as they offloaded the center's supplies.

The Clarington Center was established to rehabilitate diplomats, judges, military officers, and elected officials who had screwed up and embarrassed the government.

People got sent to the Clarington Center for near-terminal dumbness—like the U.S. cabinet secretary who posted photos of his toenail clippings on the Internet, and the U.S. ambassador who put a whoopee cushion on the United Nations Secretary General's chair.

The government eventually sold the Clarington Center to Bilgewater USA and it became a refuge for corporate screw-ups who couldn't be fired.

Downsizing, outsourcing and the recession eliminated most of the corporate Clarington Center candidates, and Bilgewater USA shut it down.

Then social engineering research came along and breathed new life into the place. Now it treats entertainers who screw-up.

Adelaide Majors was the Clarington Center's executive director. She was lead agent for the music world's hottest singer, Clementine Cartwright.

Clemmie C. had erupted from obscurity into super stardom in a few short weeks. She sold five blockbuster albums in a row. Her last album, "Get

Your Junk Outa My Drawers," went platinum in just two days.

If Clemmie C. was an agent's economic dream come true, she was an agent's social nightmare. She had the cultural awareness of a 12-gauge shotgun and the social skills of a barbed wire fence.

Adelaide had to do damage control every time Clemmie C. opened her mouth in public.

Adelaide called on Jeep Neverblush for help. Jeep had made himself a successful career by saving blundering politicians who were teetering on the brink of electoral obsolescence.

"Jeep," said Adelaide, "I need some advice."

"You don't need advice, darlin'," said Jeep, "You need a good disguise and a one-way ticket to Turkestan."

"Is it that bad?"

"Bad? Darlin' the only place your client knows how to act appropriately is in a bar room brawl with a the neck of a broken beer bottle in her hand."

The crisis motivated Adelaide to look into social engineering research. She needed a way to deal with Clemmie and others like her. Research takes money, so, naturally, Adelaide applied for a government grant.

She won an eight-million dollar grant from the U.S. Department of Eclectic Wellness for research on a project titled: "Egocentrism or Naiveté?: Discovering Developmental Parameters for Social Engineering Protocols to Assist Highly Successful but Public-awareness Challenged Individuals."

Grant in hand, Adelaide leased the Clarington Center and hired a staff of linguists, political scientists, speech and forensic professionals, rhetorical strategists, journalists, communication mavens, ad agency executives, and one cowboy poet.

On the first day, Adelaide got everyone together in the great hall and explained their mission: turn Clementine Cartwright into a smooth-talking, clear-thinking, socially aware public entertainer. Adelaide brought Clemmie to the microphone and said, "talk to these nice folks, honey."

After Clemmie sat down, seven top staff members turned in their name tags and left. Others advised Adelaide

to apply for a two-million dollar supplement to her grant, and quit also.

Everybody else stayed on. What with policy squabbles, jurisdictional disputes, and cross-professional sniping, it took three weeks for the staff to hammer out an acceptable research protocol. While that was going on Clemmie and Dutch, the Cowboy poet, spent a lot of time together.

The night before "Operation Rescue" was to begin, Clemmie and Dutch eloped. They flew to Argentina

where Clemmie bought an estancia. She and Dutch are there now happily raising cattle and kids.

Adelaide Majors quit the celebrity agent business and started a high end grant writing company, and is doing very well. She funnels part of the grant money to the Clarington Center.

- 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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## TRAVEL TROUBLESHOOTER

# Is my lost train ticket a lost cause?

*When Stephanie Sanzo loses her Eurail pass, she's promised a quick refund. But now, more than a year later, the promised 313-euro refund is still missing in action. Is she out of luck?*

**By Christopher Elliott**  
Tribune Media Services

**QUESTION:** I am writing to you in hopes that you can help me receive my refund for a Eurail ticket, or find a way to receive a refund, as I am a student and have no funds to cushion this loss.

I am waiting for a 313-euro refund from Eurail for a lost ticket, which was fortunately covered under a ticket protection plan I bought when I made my reservation. I filed the claim

with the appropriate paperwork, but didn't receive a check.

I subsequently got in touch with Eurail via email, but they have since been ignoring all correspondence from me.

I am at the end of my rope. I have contacted the Better Business Bureau, but they found no valid address for Eurail and so couldn't complete my claim. I have since emailed the BBB two times with valid addresses, but they have not responded to my correspondence.

This matter is of the utmost importance to me. I hope you can help me. - Stephanie Sanzo, Hartford, Conn.

**ANSWER:** Eurail should have refunded your lost ticket promptly. You paid extra to "insure" your ticket against a loss, and the least the com-

pany can do now is honor your claim.

Your policy, which is referred to as the "Rail Protection Plan" promises you'll be reimbursed for a pass or ticket "that is lost or stolen while traveling in Europe," adding that it will refund the unused portion of the lost or stolen rail ticket or the cost of replacement, whichever is of lesser value. But it doesn't indicate how quickly you'll be reimbursed.

Since Eurail never rejected your claim, I had to assume it was still being processed—even though it had been more than a year since your initial claim. Delays like that aren't uncommon, but there's no excuse for them. Companies that take your money in a split-second should be able to return it just as quickly, if you ask me.

Paper tickets shouldn't be used in a place like Europe, which in many ways is more technologically progressive than the United States. Which is to say, if you can do a paperless airline ticket, why not a paperless train ticket—and certainly a paperless Eurail pass. I'm not going to call the ticket "insurance" a racket (I'll leave that to you to decide) but in 2011, I think it should be unnecessary.

Also, I'm not sure if you want to take up a problem with Eurail with the Better Business Bureau. The BBB would have a limited influence on a European company.

If you paid for your pass with a credit card, you might have checked to see if you had any additional protection. Some payment systems will guarantee purchases made through them, and depending on the kind of plastic you carry, you might have been able to make a claim to recover your lost train ticket.

I contacted Eurail on your behalf. A few weeks later, you received a check for 313 euros.

- Christopher Elliott is the author of the upcoming book "Scammed: How to Save Your Money and Find Better Service in a World of Schemes, Swindles, and Shady Deals" (Wiley). He's also the ombudsman for National Geographic Traveler magazine and the co-founder of the Consumer Travel Alliance, a nonprofit organization that advocates for travelers. You can read more tips on his blog, [elliott.org](http://elliott.org) or e-mail him at [chris@elliott.org](mailto:chris@elliott.org).

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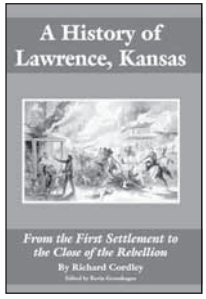
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# WOLFGANG PUCK'S KITCHEN

## A refreshing summertime appetizer

By Wolfgang Puck

Tribune Media Services

One of the best ways I know to start a party, whether I'm entertaining in one of my restaurants or have having a casual gathering at home, is to offer my guests quick little bites of food that they can pop in their mouths—something bright and beautiful that explodes with delicious flavor. In an instant, you can see the happy surprise in people's eyes, and the smiles on their faces.

When you're entertaining in summer, something cool and refreshing is the way to go. You want something you can prepare in advance and keep in the refrigerator, ready to serve with drinks, wine, or cocktails. It also helps if the dish works equally well as a sit-down first course or as a tray-passed hors d'oeuvre. (The French term "hors d'oeuvre," by the way, literally means "outside the work," something that comes before a meal's progression of courses.)

Stuffed vegetables play the part perfectly when the weather is warm. You have a wide variety of choices for the vegetable base, from endive leaves to mushroom caps, sections of cucumber to curved wedges of crispy bell pepper. The fillings can be equally diverse, including creamy cheeses mixed with fresh herbs, chopped veg-

etable salads, Middle Eastern hummus, or any of the other kinds of thick, flavorful mixtures you might also serve as dips.

One of my favorite stuffed-vegetable appetizer recipes begins with bite-sized roasted peppers such as the mildly spicy sweet Spanish variety known as piquillos. If you can't find them fresh in the market to roast for yourself at home, look for jars of already roasted and peeled whole piquillos in well-stocked markets. You could also use whatever other mild to moderately hot peppers are available in your market, choosing those that are one or two big mouthfuls in size. And if you can handle a little extra spiciness, try using big, plump red jalapeno chilies.

Most supermarket seafood departments sell good cooked lump crabmeat, ready for you to use in the filling. Just be sure to take the little extra effort to sort through the crabmeat, using clean fingertips to pick out any bits of shell or cartilage. If you prefer, you could also substitute chopped cooked shrimp or even lobster meat. A little extra chopped chili pepper, chopped fresh herbs, and a splash of fresh orange juice brighten the seafood's flavor, and good-quality prepared mayonnaise binds the mixture together. Just before serving, add a drizzle of extra-virgin olive oil

and more herbs for final aromatic bursts.

It's that simple. And yet, from the first sight and the first bite, your guests will feel like you've spent hours preparing this special appetizer. What an excellent way to get the party going!

### CRAB-STUFFED SWEET SPANISH PEPPERS

Serves 6

- 7 small red piquillo peppers
- 7 small yellow piquillo peppers (or 7 more red piquillo peppers)
- 1/2 pound cooked crabmeat
- 1 teaspoon finely chopped fresh chives, plus extra for garnishing
- 1 teaspoon finely chopped fresh chervil, plus extra for garnishing
- 1 teaspoon finely chopped fresh tarragon, plus extra for garnishing
- 1/4 cup mayonnaise
- 1 tablespoon freshly squeezed orange juice
- 1 teaspoon sugar
- Salt
- Freshly ground white pepper
- Extra-virgin olive oil
- Aged balsamic vinegar

Preheat the broiler.

Arrange 6 red and 6 yellow piquillo peppers (or 12 red ones) on a foil-lined broiler tray. Slide the peppers under the broiler and cook until their skins are evenly browned and blistered and the peppers have turned tender, watching carefully and turning them frequently using tongs.

Remove the tray from the broiler. Protecting your hands with oven mitts or pads, carefully fold up and crimp the edges of the foil to enclose the peppers. Leave them to steam inside the foil until cool enough to handle, at least 30 minutes.

Open the foil carefully to let any steam escape without burning you. Working on a cutting board, use a knife to cut off the stem end of each pepper at the pepper's widest point. Peel off and discard the blistered skin. With a teaspoon, scoop out and discard the seeds and veins from inside each pepper. Set the peppers aside.

With your fingertips, make sure to sort through the crabmeat to remove any fragments of shell or cartilage. Put the crabmeat in a mixing bowl. Halve, stem, seed, and devein the remaining 2 peppers and cut them into small dice. Add them to the crabmeat along with the chives, chervil, tarragon, mayonnaise, orange juice, and sugar. With a fork, mix gently but thoroughly. Taste and correct the seasonings with salt and pepper.

Using a teaspoon, stuff the roasted peppers with the crabmeat mixture. If not serving immediately, cover with plastic wrap and refrigerate.

To serve, arrange the peppers on a platter or individual plates. Drizzle with a little olive oil and balsamic vinegar, and sprinkle with fresh herbs. Serve immediately.

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## Restaurant Guide

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785-242-7757 | 913-390-9905

Seniors dine out an average of 4-5 times per week! If you would like to add your restaurant to the Senior Monthly Restaurant Guide, please call Kevin at 785-841-9417 for details.



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"We never forget the person within."

## PET WORLD

### Dog reacts oddly to new husband

**QUESTION:** Baxter, my 6-year-old Miniature Schnauzer, defecates or urinates wherever my new husband is around. The last straw was when Baxter left both "gifts" on our bed at 3 a.m. Before this, Baxter only had rare accidents when I was away too



Steve Dale

long. I've tried diapers, rewards, punishment and extra walks, all to no avail. Now, we keep Baxter in the dog run during the day and the garage at night. We're both miserable with this arrangement. Any advice? - S.S., Cyberspace

**ANSWER:** Rule out a potential physical issue first with your veteri-

narian, says Susan McCullough, author of "Housetraining for Dummies" (Wiley Publishing, New York, NY, 2009; \$16.99).

You never describe the relationship your husband has had with Baxter from the start, but clearly it isn't so hot. McCullough says that many years ago, she had a similar problem with an ex-boyfriend.

"I took over full responsibility for the dog, and did what the dog enjoyed. We really did have fun," she recalls. "When (my boyfriend and I) broke up, the dog clearly preferred to be with me."

McCullough, of Washington, D.C., adds, "Have your husband play with Baxter and take over feeding him whenever he can. All the treats should come from his hands. And the three of you should take leash walks together." New research confirms McCullough's plan. If you want to bond with your dog, take a leash walk. It turns out all those exciting smells and all the fun

on the walk is apparently associated with whoever's at the other end of the leash.

If your dog seems stressed, ask your vet about a Dog-Appeasing Pheromone Collar or Anxitane, a nutritional supplement that helps to calm anxious dogs.

At the same time, take Baxter out to relieve himself as if he were a puppy. He can certainly "hold it" longer than a pup, but the more times outside, the better. Take him out on-leash, and when Baxter does his business, offer a reward.

If these solutions don't help, contact a veterinary behaviorist ([www.dacvb.org](http://www.dacvb.org)) or dog behavior consultant ([www.iaabc.org](http://www.iaabc.org)).

**QUESTION:** What was the formu-

la you wrote about one time to reduce a dog's stinky odor? I can't find the column. I have two smelly Cocker Spaniels. Help! - J.J.R. Boulder City, NV

**ANSWER:** I can't find the formula, either (though I do have a 'recipe' for removing skunk odor, which involves Dawn dishwashing soap and tomato juice). Actually, it's not normal for dogs to randomly stink. I wonder if your pets might have an infection. Please see your vet.

- Write to Steve at Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY. 14207. Send e-mail to [PETWORLD@STEVE DALE.TV](mailto:PETWORLD@STEVE DALE.TV). Include your name, city and state.

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## Need a Rate Card?

Advertisers: If you would like a *Senior Monthly* rate card, please call Kevin at 785-841-9417, or e-mail [rates@seniormonthly.net](mailto:rates@seniormonthly.net) to receive an autoresponder message with rate information.

## NOSTALGIA NOTEBOOK

### July 1941

#### Births

- July 12:** John Lahr, *New Yorker* senior drama critic
- July 19:** Vikki Carr, American singer/actress
- July 29:** David Warner, English actor (*The Omen*)
- July 30:** Paul Anka, Canadian-American singer and songwriter

#### Events

- July 3:** Joseph Stalin, in his first address since the German invasion, calls upon the Soviet people to carry out a "scorched earth" policy of resistance to the bitter end.
- July 17:** Joe DiMaggio's 56-game hitting streak ends.
- July 31:** Under instructions from Adolf Hitler, Nazi official Hermann Göring orders S.S. General Reinhard Heydrich to "submit to me as soon as possible a general plan of the administrative material and financial measures necessary for carrying out the desired Final Solution of the Jewish question."

### July 1951

#### Births

- July 5:** Rich "Goose" Gossage, American baseball player
- July 8:** Anjelica Huston, American actress
- July 12:** Cheryl Ladd, American actress and singer (*Charlie's Angels*)
- July 12:** Robin Williams, American actor
- July 23:** Edie McClurg, American actress
- July 24:** Lynda Carter, American actress and singer (*Wonder Woman*)
- July 28:** Doug Collins, American basketball player, coach and analyst

#### Events

- July 13:** The Great Flood of 1951 reaches its highest point in Northeast Kansas, culminating in the greatest flood damage to date in the Midwestern United States.
- July 14:** In Joplin, Missouri, the George Washington Carver National Monument becomes the first United States National Monument to honor an African American.
- July 26:** Walt Disney's 13th animated film, *Alice in Wonderland*, premieres in London.

### July 1961

#### Births

- July 1:** Diana, Princess of Wales (d. 1997)
- July 1:** Carl Lewis, American athlete
- July 4:** Andrew Zimmern, American television personality (*Bizarre Foods*)
- July 8:** Toby Keith, American country music singer
- July 23:** Woody Harrelson, American actor and comedian
- July 30:** Laurence Fishburne, American actor

#### Events

- July 21:** Gus Grissom, piloting the Mercury-Redstone 4 capsule Liberty Bell 7, becomes the second American to go into space (sub-orbital). Upon splashdown, the hatch prematurely opens, and the capsule sinks (it is recovered in 1999).
- July 25:** U.S. President John F. Kennedy gives a widely watched TV speech on the Berlin crisis, warning "we will not be driven out of Berlin." Kennedy urges Americans to build fallout shelters.

# Protect your financial future by thwarting identity theft now

(ARA) - With a combination of good decisions and some luck, you've managed to build a tidy little nest egg for retirement. Having enough saved for retirement can help ensure your golden years are the best they can be. But what are you doing right now to protect the nest egg that's essential to your future financial well-being?

"Retirees are a favorite target for identity thieves," says Jennifer Leuer, general manager of Experian's ProtectMyID. "Seniors usually have more investments and cash reserves, and are less likely to check their credit regularly. Identity thieves target seniors in a number of ways, from phone scams in which they pose as a relative in need, to raiding 401(k) accounts."

Your nest egg doesn't have to be at risk from common types of identity theft. Be aware of the ways in which thieves can make use of your personal information, check your credit report regularly, and take these steps to thwart identity theft:

### Monitor your credit

Your credit will be an important

part of your financial health even after you retire. Just because you stop working doesn't mean it's safe to stop checking your credit report. Review your report regularly and consider enrolling in a protection product like ProtectMyID, which is designed to detect ID theft, protect against it and help resolve the situation if you're a victim while enrolled. It works by monitoring your credit daily, performing daily Internet scans for your personal information, and alerting you when key changes occur.

### Watch over your 401(k)

Employer-administered retirement accounts are becoming increasingly popular targets for thieves, who can defraud these funds of millions of dollars. Always thoroughly read your 401(k) statements. If you only get a quarterly statement, ask for more frequent account summaries and review them with a financial professional. Review your account online regularly so that you can quickly detect any activity that doesn't look right. And once you retire, consider rolling your 401(k) into an IRA.

### Take care of your Social Security

You probably protected your Social Security number throughout your professional life. Continue protective measures in retirement, including not carrying your Social Security card in your wallet, and being cautious about whom you give your SSN to. As a retiree, your SSN is particularly valuable to identity thieves, who can use it to pilfer your monthly Social Security payment, access your medical records

or even falsify your tax return so that your refund goes to them instead of into your bank account.

### Stay alert and educated

Identity thieves come up with new ways to scam people all the time. With seniors being a favorite target, it pays to keep abreast of the latest scams. Check online resources like IRS.gov, FTC.gov and IDtheftcenter.org, the website of the Identity Theft Resource Center, for updates on current identity theft scams.

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# PUZZLES & GAMES

## CROSSWORD

### ACROSS

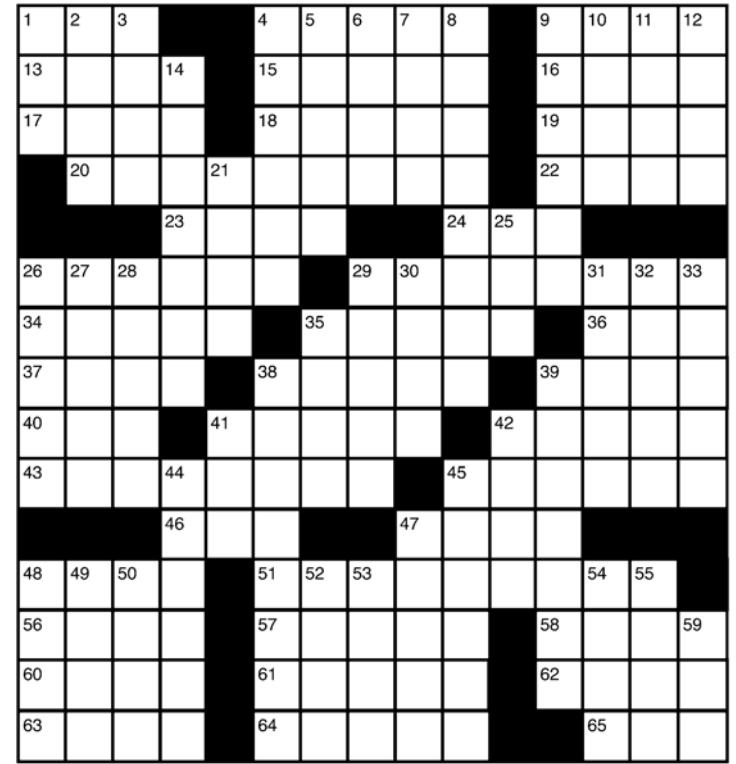
- 1 Calico or cougar
- 4 Very angry
- 9 Tiny amount
- 13 College credit
- 15 Burrowing animals
- 16 Drug dealer's nemesis
- 17 Venerable historian
- 18 Transports for school kids
- 19 Worry
- 20 Boring
- 22 Inquires
- 23 After-bath wrap
- 24 Prefix for fat or sense
- 26 Try hard
- 29 Not talkative
- 34 Wading bird
- 35 Throw in the \_\_; give up
- 36 Neckwear
- 37 Pealed
- 38 Walkways
- 39 Actress Bonet
- 40 Suffix for real or journal

- 41 Long skirts
- 42 Like less vibrant colors
- 43 \_\_ spelling; guide to pronunciation
- 45 Excavators
- 46 Half and half
- 47 Takes to court
- 48 Messy person
- 51 Requirement
- 56 Chauffeured car
- 57 Chris of tennis
- 58 Lunch hour
- 60 Make \_\_ dash for; charge at
- 61 Marsh plant
- 62 Wildly enthusiastic
- 63 Umpteen
- 64 Contemptuous look
- 65 Use a ladle

### DOWN

- 1 Baby bear
- 2 Once again
- 3 Rise and fall of the waves

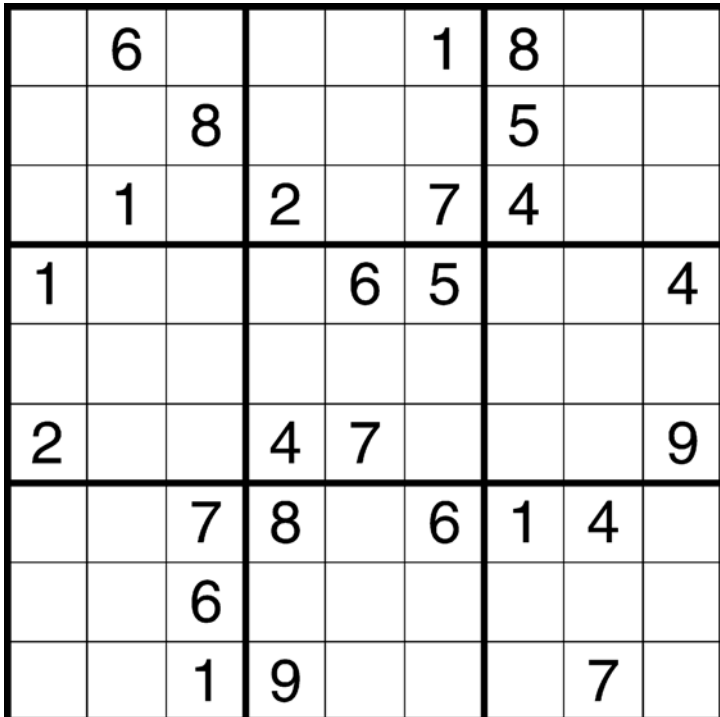
- 4 Drink
- 5 Awaken
- 6 In addition
- 7 Be abundant
- 8 Perfumes
- 9 Baby
- 10 Crew members
- 11 Journey
- 12 Goes on stage
- 14 Ripping
- 21 Wander
- 25 Lubricate
- 26 Paper note used as currency
- 27 Garbage
- 28 Rushed toward the arms of
- 29 Pick-me-up
- 30 Strikes with wonder
- 31 Useful
- 32 Stair piece
- 33 Approaches
- 35 Hailed vehicle
- 38 Tardiness
- 39 Capital of Michigan
- 41 Chess pieces
- 42 Fruit or cream desserts
- 44 Nary a soul
- 45 Pass \_\_; be approved
- 47 Twilled fabric



7/22/10

- 48 Close noisily
- 49 Peru's capital
- 50 Nation in the Middle East
- 52 Balanced
- 53 Relinquish
- 54 Warty creature
- 55 Cartoon bear
- 59 Siesta

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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.

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**JUMBLE**  
 THAT SCRAMBLED WORD GAME  
 by Henri Arnold and Mike Argiron

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

ROBEW  
 TONCH  
 JUNIER  
 LATHEC

Mix some Jamaican and Colombian

It smells wonderful

WHERE THE ACCOUNTANT WENT TO GET FRESHLY GROUND COFFEE.

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

A: TO THE

**SCRABBLE** BRAND

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RACK 1: A1, E1, U1, D2, R1, F4, D2

RACK 2: A1, E1, I1, Y4, G2, R1, M3

RACK 3: A1, E1, I1, O1, R1, S1, P3

RACK 4: A1, E1, O1, G2, G2, N1, L1

RACK 5: A1, E1, I1, R1, R1, N1, F4

PAR SCORE 250-260  
 BEST SCORE 330

FIVE RACK TOTAL  
 TIME LIMIT: 25 MIN

DIRECTIONS: Make a 2- to 7-letter word from the letters in each row. Add points of each word, using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blanks" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 4th Edition.

For more information on books, clubs, tournaments and the school program go to [www.scrabble-assoc.com](http://www.scrabble-assoc.com) or call the National SCRABBLE® Association (631) 477-0033.

Answers to all puzzles on page 34.

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**Please visit Kaw Valley Senior Monthly on Facebook.**



# PUZZLES & GAMES

## BRIDGE

# Safe, Not Sorry

By Tannah Hirsch

Tribune Media Services

Both vulnerable. South deals.

NORTH

♠-A Q 10

♥-Q 4 2

♦-10 9 8 2

♣-J 6 2

WEST

♠-9 8 6 2

♥-K 8

♦-Q 7 3

♣-10 9 5 3

EAST

♠-J 5 3

♥-10 9 6 5

♦-K J 6 4

♣-A 4

SOUTH

♠-K 7 4

♥-A J 7 3

♦-A 5

♣-K Q 8 7

The bidding:

c.	SOUTH	WEST	NORTH	EAST
	1NT	Pass	2NT	Pass
	3NT	Pass	Pass	Pass

Opening lead: Nine of ♠

When this deal was played in a national tournament, three no trump was the popular contract, but it failed more often than not. Can you do better after West leads a spade?

The auction is routine. North's two no trump was invitational and South,

with a maximum, had an easy raise to game.

If there is a weakness in declarer's holding, it is in diamonds. If East can gain the lead to play a diamond through declarer's doubleton ace, the defenders might be able to collect three diamond tricks, which, together with the ace of clubs and king of hearts, will spell the end of declarer's chances.

Declarer should win the first trick with dummy's queen and lead a heart to the jack, losing to the king. West cannot lead a diamond profitably and will probably continue with a spade. Declarer wins on the table and leads a club. East cannot rise with the ace without presenting declarer with the fulfilling trick, so he must play low and declarer's queen wins. South returns to the table with a heart to the queen to lead another low club and, when that fetches the ace, declarer has nine tricks—three spades, two hearts, one diamond and three clubs.

File the hand under "A" for avoidance.

- Tannah Hirsch welcomes readers' responses sent in care of this newspaper or to Tribune Media Services Inc., 2225 Kenmore Ave., Suite 114, Buffalo, NY. 14207. E-mail responses may be sent to [gorenbridge@aol.com](mailto:gorenbridge@aol.com).

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**Joe B. Jones**

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The Jayhawk Financial Group  
627 Monterey Way  
Lawrence, KS 66049  
(785) 856-2136  
(913) 269-1109  
[joe.jones@nmfn.com](mailto:joe.jones@nmfn.com)

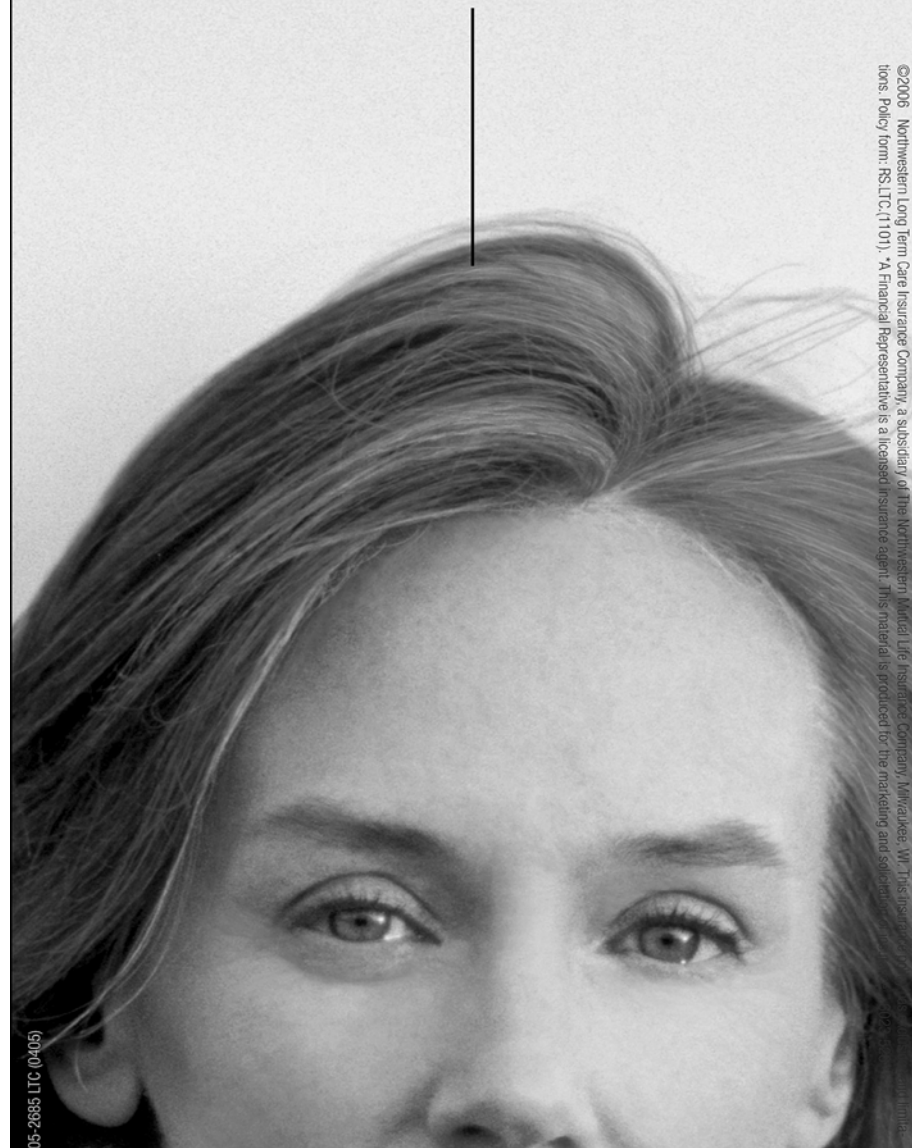


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[www.seniormonthly.net](http://www.seniormonthly.net)

2  
3  
9  
1/10  
1  
2  
3  
4  
5  
Add it 50-words go to 0033

# Calculator

■ CONTINUED FROM PAGE FIVE

The Retirement Estimator ranks higher than the websites of any other public and private sector agencies and companies, including the likes of Netflix and Amazon.

Millions of people have used the Retirement Estimator. You may try it yourself at [www.socialsecurity.gov/estimator](http://www.socialsecurity.gov/estimator).

Now that Social Security's most

popular online application is available in Spanish at [www.segurosocial.gov/calculador](http://www.segurosocial.gov/calculador), even more people can use the Retirement Estimator.

The Retirement Estimator is a convenient, secure, and quick financial planning tool that lets workers calculate how much they might expect

to receive in Social Security benefits when they retire. The attractive feature of this calculator is that it uses your earnings information on file at Social Security, without displaying your personal information. So you get an instant, personalized estimate of your future retirement benefits.

The Estimator even gives you the opportunity to run different scenarios and "what if" situations. For example, you can change the date you expect to retire or change expected future earnings to create and compare different retirement options. This can help you as you plan ahead.



## SUDOKU SOLUTION

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

## CROSSWORD SOLUTION

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

**SCRABBLE BRAND GRAMS SOLUTION**

D <sub>2</sub>	E <sub>1</sub>	F <sub>4</sub>	R <sub>1</sub>	A <sub>1</sub>	U <sub>1</sub>	D <sub>2</sub>	RACK 1 =	<b>62</b>
I <sub>1</sub>	M <sub>3</sub>	A <sub>1</sub>	G <sub>2</sub>	E <sub>1</sub>	R <sub>1</sub>	Y <sub>4</sub>	RACK 2 =	<b>89</b>
S <sub>1</sub>	O <sub>1</sub>	A <sub>1</sub>	P <sub>3</sub>	I <sub>1</sub>	E <sub>1</sub>	R <sub>1</sub>	RACK 3 =	<b>60</b>
A <sub>1</sub>	G <sub>2</sub>	E <sub>1</sub>	L <sub>1</sub>	O <sub>1</sub>	N <sub>1</sub>	G <sub>2</sub>	RACK 4 =	<b>59</b>
R <sub>1</sub>	E <sub>1</sub>	F <sub>4</sub>	R <sub>1</sub>	A <sub>1</sub>	I <sub>1</sub>	N <sub>1</sub>	RACK 5 =	<b>60</b>
PAR SCORE 250-260							TOTAL	<b>330</b>

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## JUMBLE ANSWERS

Jumbles: BOWER NOTCH INJURE CHALET

Answer: Where the accountant went to get freshly ground coffee - TO THE BEAN "COUNTER"

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Senior care is **personal**. Whether it's for you or your loved one, you want the peace of mind that the care being provided is being given with compassion and respect. A Home Plus Adult Care Home provides the "culture change" environment that you want and expect for senior care.

At Sweet Country Home we provide a home-like, family setting where our staff not only see to our residents needs but also become companions. Our goal is to provide our residents a peaceful, supportive environment that allows them to enjoy quality of life everyday.



Personal touch and belongings are highly recommended for our residents to create and live in a room that feels like their own safe haven and home.

### Services Include:

- Personalized Care
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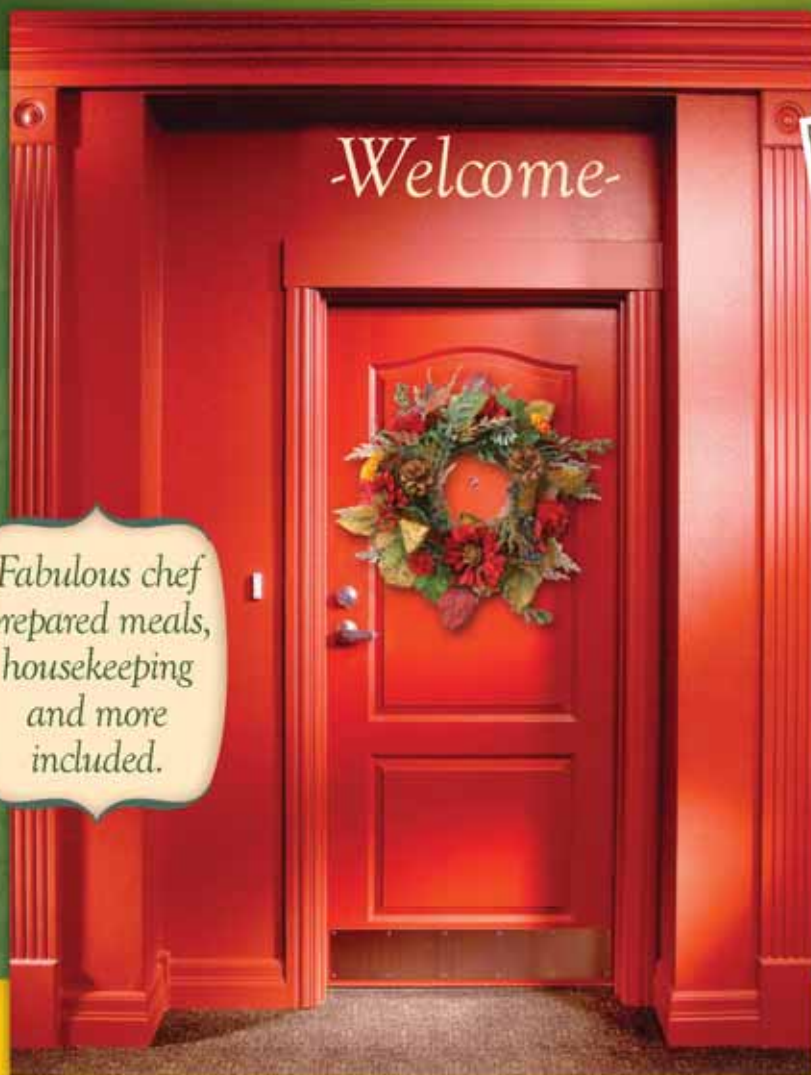


We encourage our residents to stay active and participate in the choices of everyday living and activities. Some activities include Sundae Socials, Bingo, Cards, Memory Lane, Exercise Time, and Movie Night just to name a few



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I'd rather read the phone book cover to cover. Twice.

Ask your physician to schedule an appointment for a comprehensive colon health screening today. Don't have a physician? Visit our online physician directory at [lmh.org](http://lmh.org).

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