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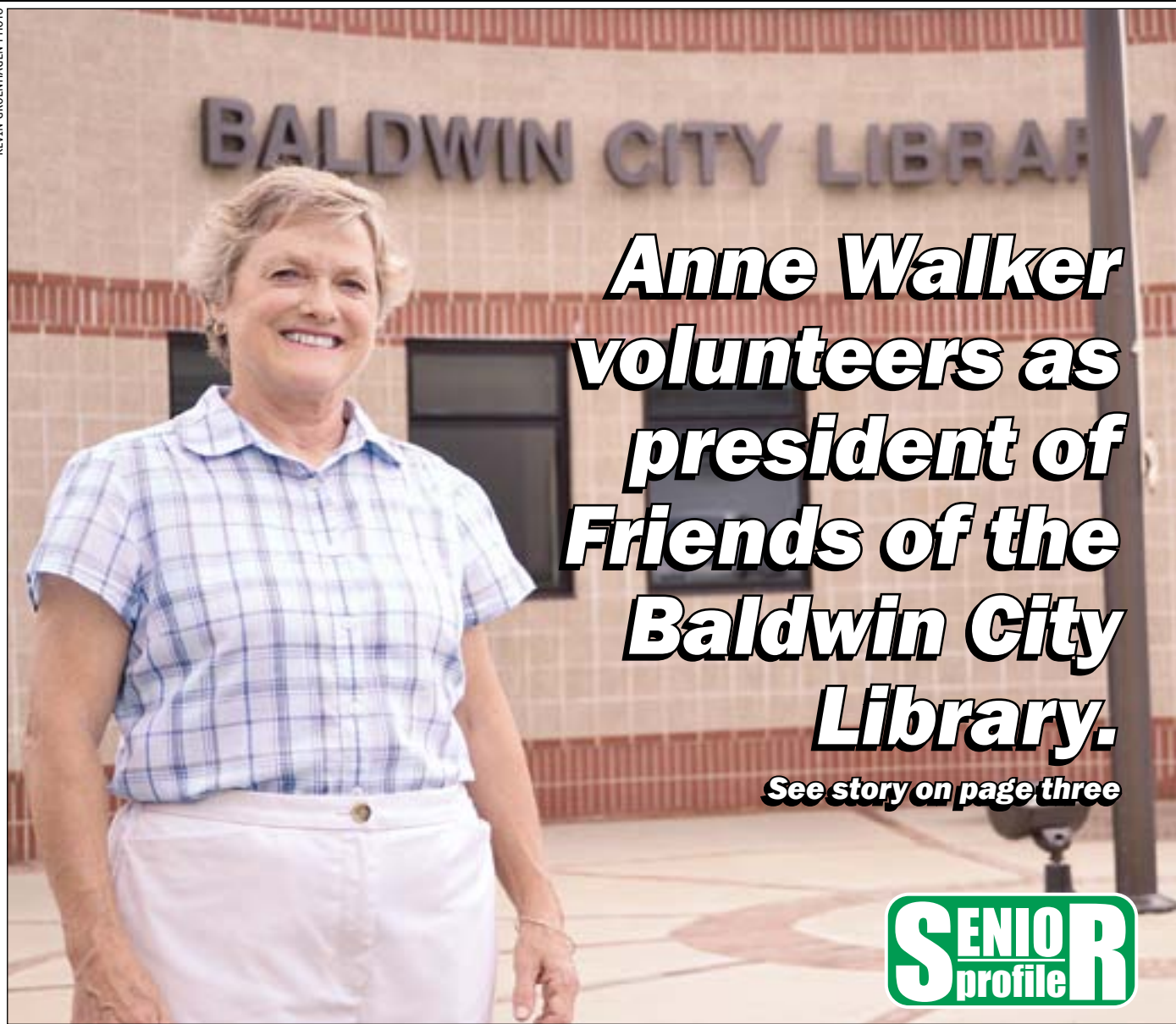
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KEVIN GROENHAGEN PHOTO

Kansas Elder Care helps people with their daily needs, including light housekeeping, laundry, showering and dressing, taking medications, cooking meals, running errands, playing cards, and keeping them company. - page 6

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**Anne Walker
volunteers as
president of
Friends of the
Baldwin City
Library.**

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Walker enjoys role as 'professional' volunteer

By Billie David

What does Baldwin City resident Anne Walker have in common with William the Conqueror?

The answer is the year 1066. That's the year that William the Conqueror invaded England, and it's also the year that Tain, the town in Scotland that Walker and her husband visit annually, was founded.

But the similarities end there. While William the Conqueror did battle to consolidate his power, Walker is busy doing things for others, a quality that she said she learned from her parents.

"My mother was a volunteer and I just kind of grew into it," she said.

One of Walker's most recent projects is helping with the expansion of the Baldwin City Public Library, which patrons will soon be celebrating with an open house.

"We will have a grand opening with all the bells and whistles in place at the end of summer, when people are thinking of sitting down and reading again," said Walker, who, as president of the Friends of the Baldwin City Library, helped see the project through to its completion.

"I'm glad that we're on the other side," she added. "It is beautiful. It has been a learning experience."

The library, built in 1992, had served the community well, but the community has grown since then and the role that technology plays in our lives has expanded as well, she said.

So in 2005, before the Walkers even moved to Baldwin City, library officials started planning for the expansion. But the funding wasn't in place and the plans turned out to be inadequate, while technological needs continued growing and changing.

The Walkers moved to Baldwin City in 2007, and Walker kept doing what she has always done—volunteering, including at the public library.

"I have always volunteered at community libraries," Walker explained.

And while she was volunteering at the library, she just happened to mention the fact that she'd had a little experience through her previous volunteering projects of seeing first-hand what one needs to consider when expanding a library.



Anne Walker

The next thing she knew, she was serving as president of Friends of the Baldwin City Library.

"I was secretary of the board where

they did an expansion in Pennsylvania," she said, adding that she mentioned to the library expansion

■ CONTINUED ON PAGE FOUR

Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Anne Walker

■ CONTINUED FROM PAGE THREE

planners that if they didn't like the existing plan, then they needed to ask questions to help them determine what they did want, especially in view of the fact that their needs were quite different than they had been 10 years earlier. "It snowballed from there," she said.

When they asked her to serve as president of the Friends of the Baldwin City Library, they got an unexpected two-for-the-price-of-one deal.

"My husband Mac has experience with building commercial buildings and he helped a lot," Walker said. "It was nice to have someone overlooking it."

Expanding a library takes money, and one of the first tasks was determining how much would be available and from what sources. The original plans had called for adding approximately 5,000 square feet, which would have cost an estimated \$750,000.

What Walker and Susan Butell, who co-chaired the expansion committee, presented to the city council was a scaled-back plan to be completed in three stages, and they asked the city council members for \$500,000 that they proposed be bonded and paid for by the city's quality of life 0.25 percent sales tax. This was in addition to money that the library board had been saving up for the project.

The work, started in November of 2013, nearly doubled the library's square footage and included a community meeting space, reading areas, more shelving and storage space, a separate room for Kansas and local history, and a new entry plaza.

All that's left, basically, is tweaking and adding finishing touches here and there. The books have been moved back into the children's section, and the focus is on cushions and fixtures.

"Now we're ordering shelves, chairs and things like that," Walker said.

Walker's personal favorite part of

the expansion is the reading nook, with built-in seating and plenty of windows. Walker grew up in Massachusetts near the Atlantic Ocean. The fifth of six children, she said that what she enjoyed most about being in a big family was that as one of the youngest, she had relative freedom because nobody really noticed what she did. After high school she attended secretarial school and then found a job with Little Brown publishers.

She met her husband (Graham, although people call him Mac) through a high-school classmate, and they have been married for 46 years.

"My husband was a Pennsylvanian and had lived there a long time," Walker said. "His dad grew up in Salina and wanted him to go to KU, and he loved it."

In fact, the University of Kansas became a family tradition, and the Walker's two sons also ended up attending KU, although their daughter, who is a dancer, attended Cornish Col-

lege of the Arts and now teaches dance in Dallas, Texas.

The Walkers lived in a renovated old log farmhouse in Pennsylvania, although they didn't farm. Mac was a Chevrolet dealer in Easton, Pennsylvania, for 26 years. He eventually sold the business because his sons were not interested in continuing it, and now he is fully retired.

The Walkers moved to Baldwin which includes trips to Dallas to see their grandchildren. They have three grandchildren, two of whom live in Kansas and one who lives in Texas.

When Walker is not gardening in the summer or crocheting in the winter, she is busy volunteering or traveling.

"I call myself a professional volunteer—at schools, the hospital, and I tutor adult literacy and English as a second language. I also volunteer with a group called the Garden Connection, and we take care of the big flowerpots downtown," she said.

■ CONTINUED ON PAGE FIVE

Anne Walker

■ CONTINUED FROM PAGE FOUR

"I like books and I like working with people," Walker continued. "It's orderly, and I like shelving the books and seeing the new books come in, and I live nearby—only four blocks away."

The Walkers also enjoy traveling, and we go there every year," she said. "My husband plays golf and we walk all over the place, and we have friends we visit. Everything is so old there."

Old, as in 1066, when the borough of Tain, near where the Walkers stay, was founded. "When Mac and I travel, we like to look at gardens and parks," Walker said of the Scottish connection. "We saw a gardening tour in Scotland at the back of a magazine—it was a 17-day tour—and we liked it. We have been going every year now since the tour in 2000."

Walker considers herself fortunate in life.

"I have been lucky not to have had really serious challenges," she said. "I kind of floated along. I've learned not to expect too much of myself and others. I just kind of glide through life, and I consider myself fortunate to be able to do that. If I see things that need to be done along the way, I do it, like picking up a Sonic cup that has been dropped on the sidewalk."

There may not have been Sonic cups in the days of William the Conqueror, but it is hard to imagine him stopping to pick up the trash that somebody else threw away. Then again, it is hard to imagine him helping to expand a public library, either.

WORDS OF WISDOM

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Kansas Elder Care helps people stay in their own homes

By Billie David

Jennifer Shambaugh, administrator and co-owner of Kansas Elder Care in Lawrence, was looking for employment in a place where she could feel comfortable with the work ethic. Meanwhile, Seth Movsovitzev wanted to get out of the franchise business and go private.

So Movsovitzev waited a year after leaving Comfort Keepers, and in 2006 he started Kansas Elder Care, an in-home care provider.

"I did private duty for seven years, and that person moved away. After that I worked for another agency, but I didn't like the work ethics. Then somebody suggested Seth," Shambaugh said of her becoming involved with the business.

Her goal as co-owner of Kansas Elder Care is to help people stay in their own homes.

"Whatever it takes to keep them in their homes—as long as it is possible," Shambaugh said. "Even if I can't help them, I will find the care they need and refer them. People are happier and healthier in their own homes, on their own schedule; they can eat and go to the bathroom when they want."

Kansas Elder Care helps people with their daily needs, including light

housekeeping, laundry, showering and dressing, taking medications, cooking meals, running errands, playing cards, and keeping them company

"Whatever their needs are, from the time they get up to the time they go to bed," Shambaugh said. "We don't provide skilled nursing care—no tube feedings or the medical end of it. If there is a problem I go over and check. We have close contact with the doctors of the people we take care of, and we can refer them."

When potential clients call, Shambaugh said, she goes over to their home, talks to them and finds out what their needs are, and discusses what Kansas Elder Care can provide to fit those needs.

"I encourage them to be perfectly honest about what they are looking for in a caregiver," she said.

Then Shambaugh personally introduces the caregiver and they spend a couple of days getting the routine down.

"I check in with the caregiver regularly to make sure everything is going OK," she said.

Kansas Elder Care has about 14 employees, all of whom have been screened, bonded and insured.

"I have a wide variety of people working for me," Shambaugh said. "Your company is only as good as the people who work for you. They tend to be 40 to 65 in age, so they can relate to the clients better."

Building relationships with the clients through continuity of care is one of Shambaugh's goals.

"We don't send five people out to each person per week," she explained.

"The caregivers know the clients well enough to see if they don't look as well today as they did yesterday."

Shambaugh's career wasn't something she planned from an early age.

"I got into it through a fluke," she said. "A friend asked me to help take care of a person while she was on maternity leave. I took care of that person for seven years, and they became like part of the family."

Later, when she lost her job as a corrugated box estimator through downsizing, she got her nursing degree and worked as a home health aide.

"I still do rehab nursing in Topeka," she said, adding that she uses what she has learned through her rehab work to help her Kansas Elder Care clients. "I have also worked a lot in hospice, and

that has helped me to understand our elderly population."

Shambaugh emphasizes encouraging clients to use their minds through conversation, to tell her what they think. It keeps their minds active and makes them feel more vibrant, she explained.

"I have worked with people who have done amazing things in their lives," Shambaugh said, "things you would never know by looking at them."

Kansas Elder care is a private-pay company, although they do accept long-term care insurance. More information about Kansas Elder Care can be found at the website kseldercare.com. Shambaugh can be reached at (785) 550-7240.

"Just call," she said. I'm usually available. If I don't answer right away, I'm with a client and I will call you back."

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

Neuvant House receives Bronze National Quality Award

Neuvant House of Lawrence has been recognized as a 2014 recipient of the Bronze – Commitment to Quality Award for its dedication to improving the lives of residents through quality care. The award is the first of three distinctions possible through the National Quality Award program, presented by the American Health Care Association and National Center for Assisted Living (AHCA/NCAL). The program honors centers across the nation that have demonstrated their commitment to improving quality care for seniors and individuals with disabilities.

"I applaud Neuvant House for its commitment to delivering quality care," said Mark Parkinson, President and CEO of AHCA/NCAL. "This award represents the dedication that each Bronze recipient has given to improve quality in the long term and post-acute care profession."

Implemented by AHCA/NCAL in 1996, the National Quality Award Program is centered on the core values and criteria of the Baldrige Performance Excellence Program. The program assists providers of long term and post-acute care services in achieving their performance excellence goals.

The program has three levels: Bronze, Silver, and Gold. Centers begin the quality improvement process at the Bronze level, where they develop an organizational profile with essential performance elements such as vision and mission statements and an assessment of customers' expectations. Bronze applicants must also demonstrate their ability to implement a performance improvement system. Trained Examiners review each Bronze application to determine if the center has met the demands of the criteria. As a recipient of the Bronze - Commitment to Quality Award, Neuvant House may now move forward in developing approaches and achieving performance levels that meet the criteria required for the Silver - Achievement in Quality Award.

"This award demonstrates that Neuvant House is committed to striving for quality improvement," said Ed

McMahon, Ph.D., Chair of the AHCA/NCAL National Quality Award Board of Overseers. "Neuvant House has laid a strong foundation for continuing on to the Silver and Gold levels."


The awards are sponsored by AHCA/NCAL Associate Business Members My InnerView, by National Research Corporation and PointRight. My InnerView represents the true voice of nursing home and assisted living residents, families, and employees with the most insightful quality measurement solutions and satisfaction surveys in the healthcare continuum. PointRight is the recognized leader in data-driven analytics for health care and insurance. Neuvant House was one of 390 centers to receive the Bronze level award. The award will be presented to Neuvant House during AHCA/NCAL's 65th Annual Convention and Exposition, October 5-8, in Washington, D.C.

Neuvant House of Lawrence has recently expanded its services. Its modern campus now offers two types of assisted living care: Neuvant House West was designed specifically for individuals living with Alzheimer's and Dementia, and the just completed Neuvant House East was designed to provide a wide range of personal physical care and an alternative to traditional nursing facility care. The expansion allows Neuvant House to provide personal physical care in a residential setting that feels more like home to residents and their family members. Neuvant House continues to focus on the individual needs and preferences of each resident and develop a care plan that enriches their life while providing the most advanced care and support to both the resident and the resident's family.

"Neuvant House is honored to have been chosen for the Bronze quality award and is committed to a continued quest of high quality services to residents and families," said Matt Stephens, administrator of Neuvant House of Lawrence.



You can learn more about Neuvant House, their assisted living care, and take a video tour at Neuvant House.com.





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Home Instead offers free home safety checklist for area seniors

The Home Instead Senior Care office serving Shawnee and Douglas Counties, including the cities of Topeka and Lawrence, is offering a free home safety checklist for area seniors and their families.

According to the Centers for Disease Control and Prevention, nearly 20 million seniors ages 65 and older visit the emergency room each year with almost a third of the visits related to injuries, many of which are sustained in the home. However, almost half of all home accidents by seniors (48 percent) can be avoided according to a recent survey of emergency room doctors, conducted by the Home Instead Senior Care® network

“The home should be the safest and most comfortable place for aging seniors,” said Gail Shaheed of the Home Instead Senior Care office serving Shawnee and Douglas Counties, including the cities of Topeka and Lawrence. “It is critical for families and seniors to invest the time in identifying the necessary home safety modi-

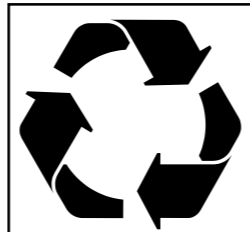
fications to ensure it stays that way.” Senior home safety experts recommend that adult children of seniors take at least one day each year to perform a thorough safety check of their parents’ home.

“An annual safety check can help seniors avoid dangers that could threaten their independence,” said Shaheed. “When we go into homes, we see a lot of red flags that are easily overlooked by those who are famil-

iar with the home. Most of the time, these are relatively easy and affordable fixes—and they could be the difference between a trip to the emergency room and staying safe at home.”

To request a free home safety checklist, please call the local Home Instead Senior Care office at 785-272-6101 in Topeka or 785-856-8181 in Lawrence. For other resources including online safety assessment and recommenda-

tions for inexpensive modifications, please visit www.makinghomesaferforseniors.com.



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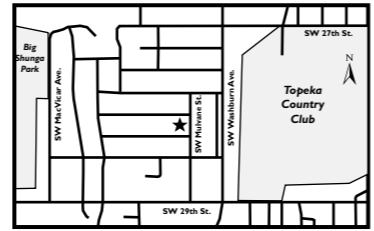
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Interim Health Care of Topeka receives recognition

In an awards ceremony held during the National Franchise Conference held April 27-29 in Ft. Lauderdale, Fla., Interim HealthCare of Topeka was recognized by the National Headquarters for excellence in growth and leadership during the 2013 business year.

Jill Harrison, owner of the Topeka office, was honored with the Raymond

C. Herriges Management Award. Herriges was the first franchise owner and was instrumental in developing Interim’s initial operating policies and procedures. The award is presented to the individual who has achieved the greatest degree of operational excellence combined with outstanding sales growth during the previous year.

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Sharon Hobbs (second from right) and Sherry Wright-Anderson (right)

AVVA officers lay wreaths in Washington, D.C., on Memorial Day

Sharon Hobbs, National President of Associates of Vietnam Veterans of America (AVVA), and Sherry Wright-Anderson, AVVA Region 6 Director, were selected to lay a wreath in honor of our veterans at Arlington Cemetery in Washington, D.C., on Memorial Day.

Hobbs is a long-time member of AVVA Chapter 203 in Chattanooga, Tenn., while Anderson is a member of AVVA Chapter 912 in the Ottawa, Kan., area. Wreaths were also placed at the Vietnam Veterans Memorial Wall and the Vietnam Veterans In-Memory Plaque by AVVA National Vice-President Cathy Keister, member of AVVA Chapter 542, Harrisburg, Penn., and AVVA Region 3 Director Beverly Pounds, member of AVVA Chapter 950 in Dickson, Tenn.

AVVA is a Veterans Service Organization made up of veterans, their families, and community members, and is dedicated to addressing issues affecting

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Brewster Place celebrates 'Brewster Place Day' with 50th birthday bash and block party

On May 16, Brewster Place, one of the largest continuing care retirement communities in Northeast Kansas, celebrated its 50th anniversary since it first opened its doors in 1964 at an outdoor event open to the entire Topeka community. Over 500 people celebrated the organization's past and looked toward the future with Brewster further expanding beyond retirement and healthcare services on its 30-acre campus in Topeka.

"Today we are a nation looking for answers and needing solutions for problems that loom, many of them related to how we're going to care for the next 'new generation,' the baby boomers," said David Beck, president/CEO of Brewster Place.

Ironically, the post-war baby boom ended the same year Brewster Place was born. The boom started in 1946 and 78 million people were born during the next 18 years. Now and every year for the next 18 years, 10,000 people will turn 65 every day.

"The sheer number of seniors needing supports and services in the decades

to come will force us to consider some very significant changes, and we really need to get started now if not yesterday," Beck said. "As evidenced by our

four founding churches many years ago, the faith community and the not-for-profit sector are the leaders. On the big issues facing us now—chiefly how

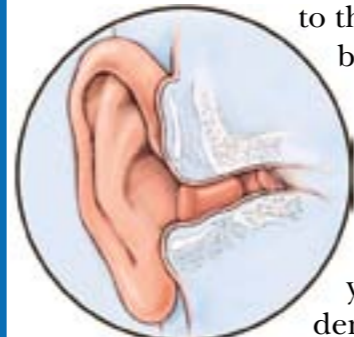
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ESTATE PLANNING

Selecting a Trustee

The trustee is the person or financial institution responsible for investing assets, determining distributions, paying taxes, and otherwise meeting the trust's objectives and requirements. This might be a successor trustee to



Bob
Ramsdell

serve in the event of your incapacity, or the trustee of a beneficiary trust created upon your death. In either case, it is a position of significant responsibility requiring absolute integrity and appropriate skill. Do not name your eldest child simply because it is "expected."

There is no bright line rule on whether to name an individual or a financial institution as trustee. Factors to consider include:

- The amount and nature of the assets in the trust, and the trustee's ability to manage them.
- The ability of the trustee to say "No" (when appropriate) to a beneficiary's request for a discretionary distribution.
- More broadly, your family's

dynamics and whether there is a person whose decisions the others will generally respect.

- The anticipated duration of the trust, and the trustee's ability to serve for that duration. Contrast a trust for a child that will end no later than the attainment of a specified age with a special needs trust that will exist for the unknown length of the beneficiary's life.

- The complexity of the trust's distribution provisions, and the trustee's ability to balance competing interests in accordance with the trust's terms. Contrast separate trusts for minor children, each with a single beneficiary, with a spray trust for multiple children where the trustee has authority to make differing distributions. Or contrast a separate trust with a single beneficiary whose assets are distributed to the beneficiary's estate if the beneficiary dies before the trust ends with a lifetime trust for the benefit of one beneficiary with one or more other beneficiaries designated to receive the remainder upon the death of the initial beneficiary.

If you name one or more individuals as trustees, then consider naming a financial institution as the final back-up trustee in case the individuals cannot or will not serve for the full duration of the trust.

There are many financial institutions

that might serve as a trustee, both trust departments of banks and separate trust companies, which could be local or national in scope. Factors to consider in evaluating and deciding upon a corporate trustee include:

- The institution's fee schedule.
- The minimum amount of assets it requires. (For example, I am aware of several national institutions that require a minimum of \$500,000 in trust assets to serve as trustee while local institutions generally accept smaller trusts.)
- Whether the institution limits the nature of the assets it will manage as trustee. (For example, will it retain and lease farmland or residential rental properties, perhaps retaining the services of a property manager, or sell such assets to place the proceeds in marketable securities?)
- The institution's staff and internal procedures. (For example, what are the experience and credentials of the trust officers? How will the trust officer handling your trust be selected when the time comes? How frequently do trust officers change? How are beneficiary requests for discretionary distributions handled?)

In some cases you might consider naming a friend or family member and a financial institution as co-trustees with a clear division of responsibilities. The friend or family member can be a source of information and guidance on issues of family history and dynamics while the corporate trustee focuses on proper accounting of principal and income,

investment decisions, taxes, etc. To be effective, this requires the co-trustees to communicate and work together. It may also increase trust expenses with two trustees being compensated.

In the case of minor children, it is prudent to name a trustee different than the person you name as guardian. This is a safeguard to ensure the trust's assets are properly used for the child's welfare. For example, the trustee can agree to purchase a good practice piano and pay for lessons, but decline to purchase a Porsche 911 Targa so the guardian can drive the child to piano lessons in style.

Finally, you should include provisions for the selection and appointment of a new trustee should those named prove unable or unwilling to serve. Also consider a provision allowing the beneficiary to replace the trustee, although any such replacement is best limited to a financial institution to prevent the beneficiary from selecting an individual trustee whose primary qualification is an inability to say "No."

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

PERSONAL FINANCE

What can investors learn from the All Stars?

Baseball's best players will gather in Minneapolis on July 15 to participate in the All-Star Game. If you're a fan or even a "weekend athlete," you can admire these players for their abilities, even if you — like the vast majority of humanity — can't hope to duplicate them. But if you're an investor, you may be able to learn some practical lessons from the All Stars.



Harley
Catlin
and
Ryan
Catlin



So let's look at a few common All Star traits to see how they might apply to investors:

- Consistency — All Stars typically don't just have a few good weeks or months — they tend to be consistently excellent, year after year. As an investor, you, too, need to strive for consistency. Instead of periodically chasing after "hot" stocks, try to follow a long-term strategy by staying invested in the financial markets, through both "up" and "down" periods, and by rebalancing your holdings, as needed, to reflect changes in your life.
- Ability to avoid errors — Everyone makes mistakes, but All Stars seem to make fewer of them. Whether it's fielding balls cleanly, successfully executing a sacrifice bunt or not walking a player with the bases loaded, All Stars seem to avoid errors while making the right moves at the right time. When you invest, you need to avoid common "errors," such as investing either too conservatively or too aggressively. Instead of going to either of these extremes, build a portfolio appropriate for your risk tolerance but still capable of helping you reach your goals.
- Preparedness — All Stars keep themselves in great shape and often develop additional skills as the years

go by, such as developing a new pitch or learning to hit the ball to different parts of the field. By preparing themselves in this way, they can take advantage of opportunities as they arise. As you invest, you will also need to be prepared to take advantage of new opportunities. One such way to prepare is to have enough liquidity in your portfolio to make appropriate investment moves. In addition to preparing for opportunities, you'll need to prepare for challenges that could jeopardize your investment strategy. So, for example, you may want to build an emergency fund containing six to 12 months' worth of living expenses. With such a fund in place, you may not have to dip into your long-term investments to pay for short-term needs, such as a major car repair, a new furnace or a big bill from the dentist.

- Awareness of limits — Not even the best All Stars can do everything well. A good "singles hitter," for instance, won't waste a lot of effort in trying to hit home runs, while a powerful, but slow, slugger might not attempt to steal a base. Investors have limits, too, based on their sophistication and their financial resources. To illustrate: Some wealthy and highly experienced investors may embark on complex or risky strategies, or purchase hard-to-understand investments. But these risky techniques and complex investments are not for everyone — and smart, "everyday" investors know this and stick with proven strategies and comprehensible investments.

You may never step foot on a baseball diamond. But as an investor, you can still pick up some "gems" of wisdom from the All Stars.

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

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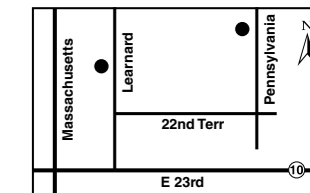
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JILL ON MONEY

Don't make these 401(k) blunders

According to a new paper, Americans commit a series of blunders with their retirement accounts. Author Jacob Hale Russell of Stanford Law School says that the flubs are not entirely our fault. "Over the past four decades, the American retirement system has dramatically shifted risk



Jill Schlesinger

onto the individual worker." Whereas in the past, professional investment management committees were tasked with making complicated financial decisions, today the burden has shifted to individuals and the results have not been good.

Retirement investors consistently make the following blunders:

- Not allocating retirement accounts and leaving money in cash or low-interest money-market funds, where it will decline relative to inflation
- Leaving a job, cashing out plan assets and paying a tax penalty, instead of rolling over the funds into another retirement account
- Choosing high-fee funds
- Failing to diversify and over-investing in employer stock
- Not rebalancing on a periodic basis

- Overtrading individual securities
- Failing to take advantage of employer matching programs for contributions

With all of the literature that accompanies retirement plan enrollment, why do retirement savers continue to blow it? The author posits that people are simply overwhelmed by the decisions that they need to make. The policy response has been to use behavior economics to "nudge" retirement plan participants into making better decisions.

"Soft paternalism" or "libertarian paternalism" presents choices to individuals in a way that "encourages them to make better choices. The best example was the 2006 enactment of the Pension Protection Act, which allowed companies to automatically enroll employees, who could then choose to opt out, in 401(k) plans. Participation has jumped for those companies who nudged employees into retirement plans.

That's the good news. However, other efforts have not been as effective. So what should be done? Russell encourages policymakers to take a big picture approach and ask: What purpose do we want 401(k)'s to serve? Russell notes that there are often conflicts of interest that can lead investors down the wrong path, which is why he advocates regulating the quality and fee structure of the funds that serve as default investment options.

Until a wholesale review and upgrade to retirement plans occurs, here are some tips which should help improve

your retirement plan results:

Put your 401(k) plan on autopilot: Many plans offer the opportunity to automatically increase annual contributions. Have the plan add one or two percent each year in order to maximize your contributions over time. Additionally, plans also can be set to auto-rebalance your allocation on a periodic basis (quarterly, biannually or annually). Using this feature can help take emotions out of the investment process.

Diversify your holdings: You know that you shouldn't put too many eggs in one basket. But some participants don't realize how much overlap they may have among their retirement funds. It's far more important to diversify among asset classes (stocks, bonds, commodities and cash) than in the total number of funds. If your company stock is an option in your plan, limit your exposure to 5 percent of your holdings.

Choose index funds, when possible: One way to increase your return without risk is to reduce the cost of investing. If your plan offers index funds, you may be able to save for retirement at a fraction of the cost of managed

funds. If your plan is filled with expensive funds, gather your co-workers and lobby your boss to add low-cost index funds to your plan.

Beware pre-retirement withdrawals: During the recession, many were forced to take withdrawals from their retirement accounts to survive. But many workers still dip into retirement funds to fund everything from mortgages to credit cards and other bills. While the IRS does allow for hardship withdrawals in certain instances, pulling money from retirement accounts should be a last resort, due to potential fees and tax implications.

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

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MAYO CLINIC

Goal of pain rehab program is to help patients live life in spite of chronic pain

DEAR MAYO CLINIC: Since a car accident three years ago, I've had chronic back pain. Medication is no longer working. The pain makes it hard for me to get out of the house. I can't do the activities and hobbies I used to because I'm too uncomfortable. Would a pain rehabilitation program be a good next step? If so, what can I expect?

ANSWER: From your description, it sounds like you may benefit from a pain rehabilitation program. Because chronic pain cannot be eliminated, the goal of these programs is not to get rid of pain. Instead, they can help you take control of your life in spite of the pain.

Pain rehabilitation programs usually involve experts from many medical backgrounds. They bring together physicians, psychologists, nurses, physical and occupational therapists and pharmacists to help participants improve their quality of life.

Many of these programs are intensive and include full-day schedules that last several weeks. This may seem like a big commitment. But participating in this kind of comprehensive program can give you the tools and confidence you need to start enjoying life again.

Pain rehabilitation programs involve a variety of activities. Most have daily physical and occupational therapy sessions. Planning also plays a key role. For example, at Mayo Clinic, we ask participants to set a structure for their days that they can follow even if they have pain. This technique allows people to get past the tendency of waiting to make plans until they see how much pain they have on a certain day. Instead, the mindset is one that sets a plan in motion, knowing there may be some pain.

We also ask them to develop a plan

for difficult days. Then on days when pain is more troublesome, they have in mind activities or support that they know will help. That may be taking a walk, going to see a friend or taking a drive. It involves making a conscious effort to engage in activities that help and avoid behaviors that can make pain worse, like staying in bed, doing too much or avoiding other people.

Spending time with others who are dealing with pain issues also can be a benefit of a pain rehabilitation program. Even people who have supportive family members may feel isolated when they have long-term pain. Others in similar situations can offer ideas that may help manage pain, increase confidence and provide encouragement. With the support of peers, as well as the medical team, many participants feel better equipped to make changes that are hard to do alone.

Most people who enter pain rehabilitation programs take pain medication. With long-term use, these drugs may eventually fail to lessen pain and can actually make pain worse. In many programs, participants are slowly tapered off pain medications. Plenty of support is provided to help people through the process. At the same time, participants gain skills that allow them to manage pain and get back into daily activities. While they may be nervous about tapering off the medications, patients often describe feeling and functioning better and thinking more clearly.

Although many people do have less pain after they finish a pain rehabilitation program, that is not the primary goal. Many factors can affect a person's pain level, from the weather to stress. Instead, pain rehabilitation programs teach participants to focus on the

things they can control.

Despite having long-standing chronic pain, about 90 percent of participants complete Mayo Clinic's program. About 80 percent report improved functioning, better mood and decreased pain. Most do not go back to taking pain medications. In many cases, those who come into pain rehabilitation programs willing to try the various therapies offered and who follow through on their team's recommendations are able

to get back to their day-to-day routines and begin to enjoy life again. - Cynthia Townsend, Ph.D, Pain Rehabilitation Center, 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 medicalede@mayo.edu. For more information, visit www.mayoclinic.org.

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HEALTH & FITNESS

Healing with electricity

The fact that pain can be treated with low-level electrical current was known by the ancient Greeks. They found a fish that emitted electrical currents mild enough to cause no new injury but strong enough to ease pain, when it was applied to the painful area. Amber was also thought to have healing powers because of the static electricity it can generate. And electrified hydrotherapy baths were also used to



Laura Bennetts

treat pain by early healers. On the eve of modern times, Benjamin Franklin became famous for utilizing his knowledge of electricity to offer electrically charged, health-enhancing spas.

“Electrical Stimulation”

Franklin was onto something. I often help my patients ease their pains, muscle spasms, muscle weaknesses and joint swelling with several of the electrical stimulation treatment options that we offer in physical therapy. “Electrical stimulation,” applied to the skin with a TENS unit, generates a current of ions that flows below and between the electrodes, increasing circulation, reducing spasms and relieving pain in neighboring tissues.

If one TENS setting (say the burst

mode) doesn't help, another setting often will help you reduce your reliance on pain meds and get back to work. Home TENS units are now affordable, compact and battery operated, and they can be safely worn for self-treatment. For those who have comparatively severe chronic pain, surgically implanted spinal electrical stimulators are an option; such stimulators can ease pain, enhance mobility, and reduce the chance that you will need surgery.

Muscle Stimulation

Electrical Stimulation (which therapists call E-Stim) can also be applied to your skin with electrodes. This is to retrain weakened muscles after injuries, surgeries or neurological damage. The specific kind of E-Stim that we use for this purpose is called Functional Electrical Stimulation (FES), also known as Russian Stim. This works by kick-starting muscles that are not contracting well or are slow to respond.

Say you want to start faster at the starting line in a 5K race. If so, you can train your muscles to contract more quickly and, over time, actually increase the percentage of “fast-twitch” fibers in your muscles. To speed your muscle response, E-Stim cues your muscle and your brain to contract the muscle in a cycle of contractions—say, 10 seconds on, followed by 10 seconds off. The net result can be that, in this way, you train your muscles to contract faster and faster, so that you get off to quicker starts.

Safe and Comfy

Treatment with low-level currents is

safe and carries no danger of injury or electric shock. But the different waveforms of low-level current can feel more or less comfortable. Some waveforms cause buzzing sensations, others feel like pulsating showerheads, and still others, at higher amplitudes, may sting a bit. The key with therapeutic E-Stim treatments is therefore to ensure that the amplitudes are set at effective levels that feel comfortable to the patient.

Zap Arthritis

Exciting news! A new kind of implanted E-Stim has been shown in recent research to reduce symptoms of rheumatoid arthritis. The E-Stimulator is surgically wrapped around your vagus nerve, which travels from your neck down your chest wall, and applies several one-minute bursts of E-Stim each day. This is a major breakthrough for people who depend on drugs that may help with pain but do not stop the progress of this debilitating inflammatory disease. The implanted E-Stim appears to strengthen the immune system, and thus reduce system-wide inflammation in the body.

Better Bones

E-Stim for bone healing is also a breakthrough. Bone fractures, which may heal slowly or poorly despite surgery and casting, are equipped with E-Stim at the fracture site. Electric current has been shown to help new bone cells heal the fracture when the body is otherwise unable to complete the task. Bones respond to E-Stim by producing new cells and deploying them to return the bones to their prior strength.

The Body Electric

Tapping into the electric potential in our nerves, muscles, and bones can stimulate healing for ordinary pains and inflammations and even for such debilitating illnesses as rheumatoid arthritis. Benjamin Franklin wouldn't have been surprised!

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

HEALTH & FITNESS

The medicinal properties of aloe vera

Aloe vera, or the plant's Latin name, *Aloe barbadensis miller*, is a common medicinal plant. Most everyone has heard or used aloe or aloe vera gel. Over the counter you can find aloe vera in everything from cosmetics to medicines.



Dr. Farhang Khosh

The history of aloe vera dates back centuries with it being used for its health, beauty, medicinal, and skin care properties. The Greeks regarded aloe vera as the universal panacea. The Egyptians called aloe “the plant of immortality.” The aloe vera plant was so important in the Egyptian culture that drawings of it are thought to be on the temple walls of the pyramids. Egyptian queens such as Cleopatra may have used it as part of their regular beauty regimens to keep their skin looking young and soft. Alexander the Great and Christopher Columbus used it to treat soldiers' wounds. It was used to treat everything from boils, ulcerated skin, bruising, and open bleeding wounds. Native Americans used aloe vera for its rejuvenating powers. Other countries, including India, China, Mexico, Japan, Persia, and Tibet, used aloe vera. Folklore has this plant being used to protect people and people's homes from evil spirits and evil spells that might be cast upon them.

For centuries aloe has been a part of the folklore, but today it plays an important role in the economy as a part of the medicinal and cosmetic industry. Currently, aloe vera is a multi-billion dollar business worldwide.

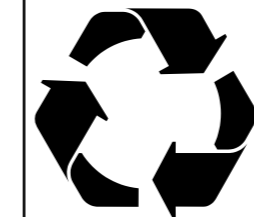
Aloe vera is widely used today in foods as a natural flavoring, cosmetics, food supplements, and herbal reme-

dies. The aloe vera leaves are succulent and the gel that is obtained from the plants leaves has many uses.

Medicinally, aloe vera has been used to treat countless conditions, including the gastrointestinal system such as constipation, gastritis, irritable bowel syndrome, and peptic ulcers. Commission E (Germany's regulatory board for medicinal plants) approved the use of aloe vera for the treatment of constipation. Aloe vera is also used for skin conditions such as wounds, including ulcers, burns and leg ulcers, diabetic foot ulcers, psoriasis, eczema, anal fissures and dermatitis. Aloe vera is effective in the treatment of teeth and gums. A study published in General Dentistry reported that aloe vera was as effective as toothpaste in fighting cavities. Anyone who has ever had sunburn or any topical burn knows the effectiveness of using aloe vera topically to take care of the skin and ease the pain associated with the burn. In the Journal of Pakistan Medical Association, a team of plastic surgeons found the effectiveness of using aloe vera gel in the treatment of second degree burns. Other therapeutic benefits of aloe mentioned in the literature include using it for the antimicrobial properties, damaged skin after radiation treatments, improving learning and memory, and reducing depression.

While aloe vera may be the universal panacea, it is always advisable to check with your health care provider before using any medicinal plant.

- 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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SENIOR CALENDAR

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

If you would like to include your event(s) in our monthly calendar, please call Kevin Groenhagen at (785) 841-9417. You may also add events on the Kaw Valley Senior Monthly Facebook page.

ARTS/CRAFTS

LAST FRIDAY OF EACH MONTH

FINAL FRIDAYS

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

MAY 16-JUL 5

M(I)(A)CRO: A CONTEMPORARY DRAWING EXHIBITION

Participating artists: David Mazure, Greg Fuqua, Basil El Halwagy, Doug Russell, Sara Schneckloth. This exhibition features five art-

ists working to capture the unknown through abstracted natural forms in the medium of drawing. The group's work questions the roots of perception and the observable universe, attempting to unravel reality through the act of drawing. While their processes range from obsessively analytical to the purely expressive, these five artists oscillate between clarity and chaos, using the medium of drawing as a source of inquiry into matter, consciousness, and energy. LAWRENCE, (785) 856-2787 lawrenceartscenter.org/upcoming-exhibitions

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Canstruction® hosts exhibitions showcasing colossal structures made entirely out of full cans of food. After the structures are built, the creations go on display to the public as a giant art exhibition. At the end of the event, all food is donated to local hunger relief organizations. Mulvane Art Museum, 1700 SW College Avenue. TOPEKA, (785) 670-1124

JUN 23-JUL 25

WAGGLE DANCE: AN EXHIBITION BY KYLA STRID 2013-2014 CERAMICS ARTIST IN RESIDENCE

Borrowed from the bees and inspired by daily experiences in a life of travel, Strid's work features the places, people, plants, books, conversations, foods, or insects encountered in

her changing environments. Translating quiet moments and backyard treasures into the forms and surfaces of pots, her work parallels the waggle dance of bees, translating and communicating sources found along a wandering path of life. Lawrence Arts Center, 940 New Hampshire St. Free. LAWRENCE, (785) 856-2787 lawrenceartscenter.org/upcoming-exhibition

JUL 11-AUG 23

TALL GRASS DEEP WATER

Edmonds and Sullivan share a love of nature and creative visual poetry through color, texture, fabric, stitching, paint, and print. This exhibition features the newest fiber works from both artists and a variety of techniques and mediums. Lawrence Arts Center, 940 New Hampshire St. LAWRENCE, (785) 843-2787 lawrenceartscenter.org/upcoming-exhibitions

JUL 12

ART & WINE STROLL

Stroll Paola's beautiful downtown square and enjoy sampling Kansas wines, appetizers from local restaurants and businesses, fantastic art created by area artists and provided by Miami County Heartland Art Guild. Tour galleries and businesses around the square during the evening. Before, after and during the stroll you will be entertained by a live jazz band performing in the park. Wineries will have their corked wines for sale during the stroll. Tickets may be purchased on website. Paola Downtown Square, 6-9 p.m. PAOLA, (913) 269-1639 www.paolatourism.org

JUL 25-AUG 27

LACES: AN EXHIBITION OF WORK BY LAWRENCE ARTS CENTER

Featuring the artwork of over 45 staff and faculty of the Lawrence Arts Center. A multiplicity of work that includes ceramics, drawing and painting, handmade books, jewelry, photos, prints, sculpture, and film & digital media. The impressive collection embodies the diversity of experience, perspective and aesthetics present in the faculty and staff at the Lawrence Arts Center. Cider Gallery, 810 Pennsylvania St. LAWRENCE, (785) 843-2787 lawrenceartscenter.org/upcoming-exhibitions

BINGO

SUNDAYS & TUESDAYS

AMERICAN LEGION POST NO. 1

3800 SE Michigan Ave, 6:30 p.m. TOPEKA, (785) 267-1923

SUNDAYS, WEDNESDAYS & FRIDAYS

CAPITOL BINGO HALL

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

MONDAYS & THURSDAYS

AMERICAN LEGION POST NO. 400

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

■ CONTINUED ON PAGE 19

■ CONTINUED FROM PAGE 18

WEDNESDAYS

PINECREST APARTMENTS

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

WEDNESDAYS & FRIDAYS

VETERANS OF FOREIGN WARS

3110 SW Huntoon, 6:30 p.m. TOPEKA, (785) 235-9073

WEDNESDAYS & SATURDAYS

LEGIONACRES

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

FRIDAYS

EAGLES LODGE

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

FRIDAYS

ARAB SHRINE

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

SUNDAYS & TUESDAYS

MOOSE CLUB

1901 N Kansas Ave, 6 p.m. TOPEKA, (785) 235-5050

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FIRST & THIRD FRIDAYS OF EACH MONTH

HEALTHWISE AFTER 55

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

SECOND & FOURTH FRIDAYS OF EACH

MONTH

FOR FAMILY CAREGIVERS

Television show highlights information for people who providing care-giving service to

loved ones.

There is also a 20-minute exercise segment for caregivers and their loved ones. Aired from 9-9:30 a.m. on WIBW-TV, Channel 13. TOPEKA, (785) 354-6787

JUL 15

SENIOR SUPPER AND SEMINAR

This month's topic: "Don't Be One of the 1/3; Preventing Falls." Seniors are invited to come and dine at LMH for \$5.50 and enjoy a healthy three-course meal prepared by the Unidine chefs, plus conversation with others. Supper: 5 p.m., Educational presentation: 6 p.m. Advance reservations are required and must be made at least 24 hours in advance by calling LMH Connect Care. Seating is limited so call early. LAWRENCE, (785) 749-5800 www.lmh.org

JUL 17

FUNDAMENTALS OF ESTATE PLANNING

Death is a certainty, incapacity a possibility. You need a plan for both. Fundamentals of Estate Planning will help you create those plans. The class covers what happens under intestate succession if you die without a plan; the uses of a Will or Revocable Living Trust; an overview of probate administration; the impact of estate and gift taxes; non-testamentary transfer options, such as holding property in a joint tenancy; powers of attorney for financial and healthcare decision-making; Living Wills and Do Not Resuscitate Directives; and a very general overview of how limitations on Medicaid eligibility might affect your assets. The presentation is relevant to adults of all ages, not just seniors. It is free and open to the public, and lasts about 1½ hours with time for questions. Douglas County Senior Center, 745 Vermont St., 2-3:30 p.m. LAWRENCE, (785) 842-0543 or (785) 841-4554

JUL 22

TMJ DISORDERS, SLEEP DISORDERED BREATHING AND HEALTH

New research shows a clear link between the destructive and painful effects of TMJ (temporomandibular joint) disorders and varying stages of sleep apnea and restricted breathing. Both oral health and general health can be significantly impacted by these conditions that can affect as much as 30-40% of the population. LMH Medical Staff member and Lawrence Restorative Dentist, James Otten, DDS, will

■ CONTINUED ON PAGE 20



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CHAPTER 19

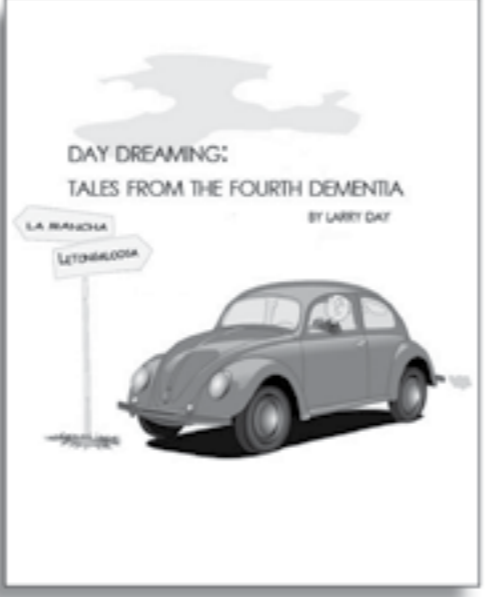
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A LOOK AT BOOKS

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



Tom Mach

Barking Buys—A Memoir About the Dogs Who Pulled Me Up For Air, by Talyah Kieterson (Author's Voice Publishing ISBN 978-0-9898938-3-1)

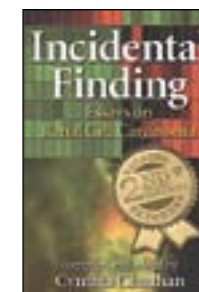
Talyah's memoir begins when she is only one and a half years old and still in diapers and ends by the time she is an adult. Her sharpest memories concern her fright and disgust she experienced with both her Uncle Bob and her grandma. Her uncle was



abhorrent to her the way he ordered her around and was rude by expecting Talyah and her mother to wait on him. Her grandma claimed she had spasms and, after disrobing, insisted that Talyah give her backrubs. The girl tells how her parents refused to listen to her objections in catering to her uncle or grandmother. Talyah's mother constantly tells her she is a selfish person when Talyah is 14 and stands her ground in disobedience, her dad is physically abusive. Emotionally isolated from her family, she finds a true friend in her devoted pet, a dog named Dukey. But what happens after Dukey's death? Will she ever become close to anyone again? Readers will be interested to learn how this story of pain and hope concludes as they embark with the author on an interesting journey of self-discovery.

Incidental Finding—Essays on Renal Cell Carcinoma edited by Cynthia Chauhan (Tallgrass Books ISBN 978-0-9723827-3-1)

Incidental Finding is a collection of current therapies, personal stories, and challenges in finding cures for patients with renal cell carcinoma, also known as kidney cancer. This book, which can be obtained at no charge from the Kidney Cancer Association, allows the reader to become more proactive and informed about kidney treatment. While *Incidental Finding* contains

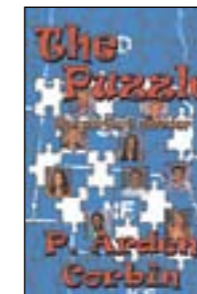


some articles that are heavy in technical jargon more familiar to the medical professional, other articles about the life experiences of patients are easier to read and understand. Chauhan's collection would be especially helpful to those who have been diagnosed with renal cell carcinoma and need to quickly become acquainted with various aspects of this disease. Since the field is constantly changing, not all of the information contained is current. At the end of each of the 15 chapters in this book is a page for notes, allowing the reader to list some of the more pertinent information contained in that chapter. Particularly useful are Chauhan's lists of questions to ask concerning a second opinion, follow-up care, and patient concerns prior to treatment.

The Puzzle by P. Arden Corbin (CreateSpace ISBN 978-1-4840-1841-5)

In Corbin's novel, Sarah Trudeau is both a writer and actor prior to the Nazi invasion of Paris. Through a secret network, where she became involved in espionage, she is instrumental in saving the lives of more than 19,000 people from the Nazis. In 1949, while a student in a Nebraska college, she is raped and sodomized by 13 men and six women. Although left for dead she survives, and after uncovering the names and addresses of each of these

19 people, she vows to kill them all. Years later she is involved in an automobile accident which disfigures her face. She consents to have to have plastic surgery performed, with the result that she is more attractive than before.

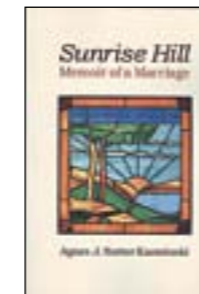


But will she succeed in her determination to seek revenge? I found this novel difficult to follow because of multiple subplots and was surprised by the absence of any dialogue. However, some readers of suspense may be interested in learning how a change in Sarah's identity as Delia Perkins adds to the mystery of how this plot will be resolved.

Sunrise Hill: Memoir of a Marriage by Agnes Kazminski CreateSpace ISBN 978-1-4701-4964-2)

This memoir was written basically for the family of the author's deceased husband Chester. Having written this book while grieving and depressed

over her husband's death in 2006, Agnes recounts the days when she first met Chester. It was a long-distance courtship, with Agnes living in Switzerland and Chester, stationed with the Air Force in Salina. Agnes immigrated to the U.S. and the couple built a home in Jefferson County and named it Sunset Hill. She went to graduate school and enjoyed a rewarding career as a social worker at the Capper Foundation. Agnes and Chester both loved to travel, touring the Far East, Europe, and African. They enjoyed a happy and meaningful marriage, but they also experienced tragedies as well, especially the Chester's onset of Alzheimer's disease, from which he eventually died. On her 75th birthday she was rather depressed but was surprised by a group of workers at Capper's who came to celebrate it with her. Blessed by a loving family, this memoir is one that will touch your heart.



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KIPLINGER ON TRAVEL

Six ways to save money on summer flights to Europe

By Cameron Huddleston

Thinking about taking a European vacation this summer? If so, you won't be doing your wallet any favors by heading overseas during the peak travel season. That's right; summer is the most expensive time to go to Europe because so many tourists head there at that time.

The cheapest time to visit Europe is November through March, says SmarterTravel.com executive editor Anne Banas. Even European vacations in early fall and late spring are more affordable than in the summer. But don't despair. If a summer vacation to Europe is what works best for your schedule, there are ways to avoid paying an exorbitant amount to get across the Atlantic.

Book your flight as early as possible. Ideally, you should book a flight to Europe 11 months before your trip to get the lowest fare, says Jeff Klee, CEO of CheapAir.com, which monitored fares for more than 4 million flights in 2013 to determine the best time to book flights. But that doesn't mean you'll pay top dollar for a summer flight to Europe if you book now. Just make sure you purchase tickets at least six weeks before your departure because fares will dramatically increase after that point, Klee says.

If there are still more than six weeks before you plan to travel, Banas recommends signing up for fare alerts from Kayak.com or Airfarewatchdog.com to be notified when the price drops on the flight you want to take. Although prices typically rise as the departure date for a flight nears, airlines occasionally release some seats back at the lowest fare level, according to Klee. Also sign up to receive emails from the airlines about fare sales and follow them on Twitter, where some airlines announce limited-time sales, says George Hobica, founder of Airfarewatchdog.com. If you see a good price on a flight you want to take, don't hesitate to purchase tickets.

Fly on a Tuesday or Wednesday. These days tend to be the cheapest days to fly to Europe; whereas Friday, Saturday and Sunday are the most expensive, Klee says.

Check several travel date combinations. The price of flights also can vary significantly throughout the month. So if you don't have to travel during a specific week, use the flexible date option at Kayak.com to find the dates with the lowest fares.

Consider lesser-known airlines. Norwegian Air Shuttle has had a sale on flights to Europe from a few U.S.

cities, Hobica says. Many of the low fares have been snapped up, but you might be able to score one if you act quickly. Other lower-cost carriers include German airline Condor, Icelandair, Turkish Airlines and XL Airways France.

Choose cheaper hubs. If you don't have your heart set on a particular European city, choose one that's cheaper to fly to. Klee says that Dublin, Ireland, is the cheapest European city to fly into, on average, this year. Flights to Milan are at least \$200 less than flights to Rome. And flights to Brussels, Belgium, are cheaper than flights to other Central European cities, Klee says. Copenhagen, Denmark and Oslo, Norway, are the least expensive cities to fly into in Northern Europe, Hobica says. The map at Google Flights shows the average price of flights from a departure city of your choosing to cities around the world to help you pinpoint the least expensive European cities to which you can fly. And see "8 Great International Vacations You Can Afford" for our low-cost destination recommendations.

If you really want to visit cities that are pricier to fly into, such as London or Paris, you still might save by flying to a cheaper hub then hopping on a low-cost regional airline such as Ryanair, or taking the train to your desired destination, Banas says.

Don't neglect business class. Airlines typically have sales on business-class seats on summer European flights, Hobica says. And sometimes business-class fares drop below the price of economy tickets, he adds. Typically, though, the prices on these discounted seats still are a few hundred dollars more than economy fares. But if you're going to be taken to the cleaners with a pricey flight to Europe, he says, you should do so in comfort by paying a little more for the better seat. Look under fare specials on an airline's site, sign up for their email alerts and check their Twitter feeds for these deals.

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HUMOR

The Man in the Mirror

“Surely,” thought Rip, “I have not slept here all night.”— Washington Irving, “The Story of Rip Van Winkle,” 1819

My wife, Emmaline, and I recently rented the old mountain cabin deep in the Smoky Mountains where we’ve stayed nearly every year for the past 25 years.



Larry Day

Part of the reason we love going to the cabin is that it looks just as it did the first time we stayed there back in 1989. It’s how we get away from the world. The cabin is decades old. Beside the cabin flows a boulder-strewn river that begins somewhere high in the tree-covered Appalachians.

The front door of the long, narrow two-room cabin is always unlocked when we arrive. A key, with a note from the landlady, is always on the table in the kitchen/living room. After we have unloaded the car, unpacked the suitcases, and hung clothes in the cabin’s only closet, Emmaline and I

have our annual encounter. It’s about who is going to go shopping.

In the early years I always drove the 10 miles back to the supermarket on the main highway for groceries and supplies. Then sometime around the beginning of the women’s lib movement, I spoke up. I said that grocery shopping should be a shared activity. That led to negotiations that led to the creation of our annual encounter. Each year Emmaline and I resolve the grocery-shopping—duty-problem with a game of “Rocks, Paper, Scissors.”

I won this year’s encounter, and as Emmaline drove away, I headed for the couch to take a nap. Less than 15 minutes later something woke me, and I walked back to the bathroom.

I glanced in the mirror above the wash basin and then let out a yip. Instead of my face in the mirror, there was an old man with a long beard. He wore a tri-corner hat. He winked at me.

I fled to the living room.

There, standing on the table, was the same diminutive old Dutchman. He wore an outlandish costume—like the one described by author Washington Irving in his famous short story, “Rip Van Winkle.” Here is Irving’s description of the man I saw standing on the cabin table:

“He was a short square-built old fellow, with thick bushy hair, and a grizzled beard. His dress was of the antique Dutch fashion - a cloth jerkin strapped round the waist - several pair of breeches, the outer one of ample volume, decorated with rows of buttons down the sides, and bunches at the knees.”

The little old Dutchman beckoned me to follow, hopped nimbly off the table, and trotted out the front door

I stumbled out onto the wooden deck. The sun was still where it had been when I lay down for my nap.

I heard what sounded like a gong from the river below, and walked to the edge of the deck. There on the river bank was my knee-breeched, silver-buttoned little Dutchman. And lined up along the bank were a dozen more little Dutchmen, dressed just like him. Each held a small inflated inner tube and a beer stein. Lying on the river bank was a big, inflated truck inner tube. On a flat rock beside the inner tube stood a large beer stein.

I waved to the little Dutchmen, and they all raised their steins. I took the stone stairs two at a time down to the river. I picked up my stein full of foamy

root beer, and hopped on the big inner tube. With a whoop, I pushed off into the stream.

My Dutchmen friends whooped, hopped onto their inner tubes, and pushed off into the stream. Then we all lay on our backs, trailed our hands in the water, and floated merrily, merrily down the stream.

I awoke on the couch—this time for real—to the sound of Emmaline calling for me to help unload the groceries. Dazed, I made my way to the front door and looked out. I half expected to see 25-years-younger Emmaline standing beside our old brown 1987 Plymouth. But, fortunately, I saw my 2014 Emmaline—looking prettier than ever—walking toward the cabin carrying a bag of groceries. Then, from far away, I heard the joyful whoops of little Dutchman voices as my new found friends floated down the mystic stream. If you don’t believe me, go ask Rip Van Winkle.

— 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.

PET WORLD

Dog who pees indoors needs housetraining, not a ‘time out’

Q: My 1-year-old Dachshund is lovable, but won’t stop peeing in the house, no matter how many times a day I take him out. The veterinarian says



Steve Dale

when the dog pees indoors, I should give him a ‘time out’ in his kennel. Alas, I never catch him. But when I do find the pee, all I have to do is look at my dog and he runs to his kennel. He even closes the door behind himself! If he doesn’t stop peeing indoors, I’ll be looking for a new home for him. I hear

your radio show on my way to work, but can’t call in, so email will have to do. - J.C., via cyberspace

A: You act as though your dog is peeing indoors on purpose, which can’t possibly be true, notes certified dog behavior consultant Darlene Arden.

“Either there’s a medical explanation, which I assume your veterinarian has ruled out, or your dog is simply not quite housetrained,” says Arden.

The problem with giving your dog a time out in his kennel is that there’s no way for him to associate going in there with what you DO want him to do. Clearly, your dog is smart—smart enough to know that when you’re angry he should head for the kennel. Your dog piddles in corners of the house because he’s learned that it makes you mad when he pees indoors—but that doesn’t

mean he knows to pee outdoors.

Arden, author of “Small Dogs, Big Hearts: A Guide to Caring for Your Little Dog” (Howell Book House, New York, NY, 2006; \$25.99), explains, “Take your dog out on a leash to the same place at a time when you think he’s got to go. When he goes, jump and down like an idiot. Your neighbors will think you’re crazy, but your dog will love the attention and the special treat you use only for this purpose. If he doesn’t go, then return in the house and put him in the kennel for 10 or 15 minutes, then try it again outside.”

If you must leave all day and you’re still unsure of your dog’s housetraining, leave him in a bathroom or behind a gate in the kitchen with a pee pad (a manufactured pad which has a smell that encourages dogs to piddle there). Arden understands your frustration, but points out that most house training errors are operator errors. You are the operator.

However, if your dog only piddles when you’re not at home, then we’re potentially dealing with an all together different issue; see a dog behavior con-

sultant or veterinary behaviorist for advice.

- Steve Dale welcomes questions/comments from readers. Although he can’t answer all of them individually, he’ll answer those of general interest in his column. Write to Steve at Tribune Content Agency, LLC., c/o 16650 Westgrove Dr., Suite 175, Addison, TX 75001. Send e-mail to petworld@stevedale.tv. Include your name, city and state.

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WOLFGANG PUCK'S KITCHEN

Start off summer with a pair of refreshing and healthy homemade juice drinks

I don't want to step into the middle of the ongoing debate about global warming. But, as I write this column, temperatures where I live in Southern California are heading toward a seasonal record of more than 100 degrees F. And it's just two days into summer! Now, you and I are thinking about the best ways to beat the heat.



Wolfgang Puck

Tempting as they may be, I stay away from the easy standbys of sodas and punches, regardless of whether they're sweetened naturally or artificially. Report after report confirms that we're consuming too much sugar these days, and it makes no sense to ingest lab chemicals in our quest for calorie-free sweetness.

I prefer refreshing myself more naturally. Often, I'll drink pure water when I'm thirsty, but I also enjoy juices that I extract from in-season, organic, pesticide-free fruits and vegetables.

You'll find many electric juice extractors available in stores today. Look for one that's sturdy, simple to use and easy to clean. Some models enable you to regulate the amount of pulp in your juice, which means you can enjoy thicker juices that also contain more dietary fiber.

As you'll see from the two recipes I share here, you can make all sorts of different, delicious, healthful juice drinks. One of my favorites, my Power Juice Blend, is a great example of the "green" juice drinks so popular today. It blends kale (an outstanding source of vitamins including K, A, and C; minerals; and micronutrients that help fight heart disease and cancer); spinach (similarly vitamin- and mineral-rich and a great source of antioxidants); juicy, mild celery and

cucumber (still more good nutrient sources); sweet apple (you know what they say about "an apple a day"); and spicy-sweet ginger (a great immune-system booster, cancer fighter, and natural pain-reliever for arthritis). What amazes me is how the apple and ginger flavors star here; and some people wouldn't even realize that vegetables play a supporting role, if it weren't for the emerald color.

Speaking of which, many nutritionists now suggest that a great way to get a wide variety of nutrients is to eat (or drink) a rainbow of produce. My Orange Gazpacho definitely covers another part of the spectrum with its blend of carrots, oranges and apples—abundant in vitamins A and C, among many other nutrients. I call it a gazpacho, after the traditional Spanish cold tomato soup, because you can serve it in chilled bowls as a light first course. But it's also great sipped as a juice, and children love it.

Try these two recipes, and then start experimenting with your own variations. Enjoy a summer full of refreshment, along with great nutrition.

WOLFGANG'S POWER JUICE BLEND

Makes about 3 cups, 4 servings
6 leaves organic green kale, thoroughly chilled in the refrigerator
4 large stalks organic celery, thoroughly chilled in the refrigerator
2 organic green apples, thoroughly chilled in the refrigerator

1 medium organic English cucumber, thoroughly chilled in the refrigerator
1-inch piece fresh ginger root
1 cup packed organic baby spinach leaves, thoroughly chilled in the refrigerator

About 30 minutes before serving, put juice glasses in the freezer to chill.

Just before serving, use a sharp knife to cut out and discard the tough ribs of the kale leaves. Trim the celery. Cut the apples into wedges and the cucumber into chunks. Peel the ginger.

One at a time, feed all the ingredients,

including the spinach, through an electric juice extractor. Stir the juice thoroughly and serve immediately, pouring the juice blend into chilled glasses.

CARROT-ORANGE GAZPACHO

Makes 4 servings, each about 6 ounces

2 cups fresh organic carrot juice, juiced at home or store-bought

1/2 cup fresh organic apple juice, juiced at home or store-bought

1/2 cup fresh organic orange juice, juiced at home or store-bought

Thin slices fresh organic carrot or apple for garnish (optional)

Combine the juices in a nonreactive pitcher or jar. Cover and refrigerate for several hours, until thoroughly chilled.

Meanwhile, put 4 glasses or small serving bowls, each with about a 1-cup capacity, in the freezer to chill.

Just before serving, remove the pitcher or jar from the refrigerator and the glasses or bowls from the freezer. Briefly stir the juice blend and then pour it evenly into the glasses or bowls, garnishing with carrot or apple slices, if you like. Serve immediately.

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Surprising facts about baby boomers - including one that could save your life

(BPT) - Were you born from 1945 through 1965? If so, you're part of the unique generation known as the baby boomers. Here are interesting facts about baby boomers in America. One of them could save your life.

1. Baby boomers are one of the largest generations in U.S. history. The baby boomer generation, made up of a staggering 77 million Americans, is rivaled in size only by millennials—many of whom are the children of boomers. The millennial generation, born from 1980 through 1999, similarly includes approximately 77 million Americans.

2. Baby boomers support their children in and out of the nest. More than a third of baby boomers have children younger than 18 living in their homes, and research from the National Endowment for Financial Education shows that 60 percent of boomers also provide some form of financial support to their adult children.

3. Baby boomers are living longer than previous generations. Compared to previous generations, baby boomers are living longer and they are also more likely to remain independent and stay in their own homes as they age.

4. Many baby boomers are work-

ing longer. Boomers plan to continue working once they are eligible for retirement, despite having the option to stop. In fact, only 11 percent of baby boomers plan to stop working entirely once they reach retirement age, according to a survey by AARP.

5. Hepatitis C is a silent epidemic among baby boomers. People born from 1945 through 1965 are five times more likely to be infected with Hepatitis C and account for more than three out of every four Americans living with the disease. That's why the Centers for Disease Control and Prevention (CDC)

recommend that everyone born from 1945 to 1965 get a blood test for Hepatitis C.

Many baby boomers living with Hepatitis C don't know how or when they got infected. Hepatitis C is a virus that attacks the liver and, if left untreated, can lead to serious liver disease. In fact, Hepatitis C is the leading cause of liver cancer.

The CDC estimates that testing everyone born from 1945 to 1965 could identify 800,000 people unaware of their Hepatitis C infection, and over time, could save 120,000 lives. Test-

ing baby boomers for Hepatitis C is important, because people with Hepatitis C often have no symptoms and can live with the disease for decades without feeling sick. All the while, liver damage may be silently occurring.

Fortunately, new treatments are available that can cure Hepatitis C. If you were born from 1945 through 1965, talk to your doctor about getting tested for Hepatitis C. It could save your life.

To learn more about Hepatitis C, visit www.cdc.gov/knowmorehepatitis.

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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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NORTH

- ♠-A
- ♥-Q 9 8 4
- ♦-A J 10 9 6
- ♣-A 10 7

WEST

- ♠-9 5 4
- ♥-7
- ♦-Q 8 3 2
- ♣-Q 8 6 5 3

EAST

- ♠-Q J 10 7 6 3
- ♥-10 6 5 2
- ♦-7
- ♣-K 4

SOUTH

- ♠-K 8 2
- ♥-A K J 3
- ♦-K 5 4
- ♣-J 9 2

The bidding:

SOUTH	WEST	NORTH	EAST
1NT	Pass	2♣	2♠
3♥	Pass	4NT	Pass
5♦	Pass	6♥	Pass
Pass	Pass		

Opening lead: Four of ♠

This is another hand from the recent North American Championships in Dallas, Texas. Many declarers got involved in a complicated line of play. They won the spade lead in dummy, crossed back to hand with a trump to cash the king of spades and ruff a spade.

It took four rounds to draw the trumps and they had to tackle the diamonds. They cashed the king of diamonds, catering to a possible singleton queen, and led a diamond to dummy's jack. As they say, the operation was a success, but the patient died when the diamonds split 4-1.

South on today's deal simplified the hand by not cashing the king of spades early. He retained it to keep control of the spade suit. He also ruffed a spade and drew trumps in four rounds, discarding a club from dummy. When it came time to start the diamond suit, he had a sure-trick line. He led a low diamond from hand and inserted dummy's jack when West played low. He could afford to lose a diamond trick, even if it was to a singleton queen, as long as he retained the king of diamonds as an entry back to his hand. This play earned an unexpected bonus when the finesse won and the diamonds split 4-1. He could return to hand with the king of diamonds, cash the spade king to discard dummy's last club, and then repeat the diamond finesse for a lovely overtrick and a top on the board!

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

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KEVIN GREENHAGEN PHOTO



Helen Hood (left) and David Hood (center) of Franklin County and Bob Grover (right) of Lyon County were among Kansas Silver Haired Legislature delegates who participated in an event at the Legend at Capital Ridge in Topeka on May 29. The Kansas Silver Haired Legislature is a unicameral legislature composed of 125 representatives. All are over 60 and are elected from their county residence.



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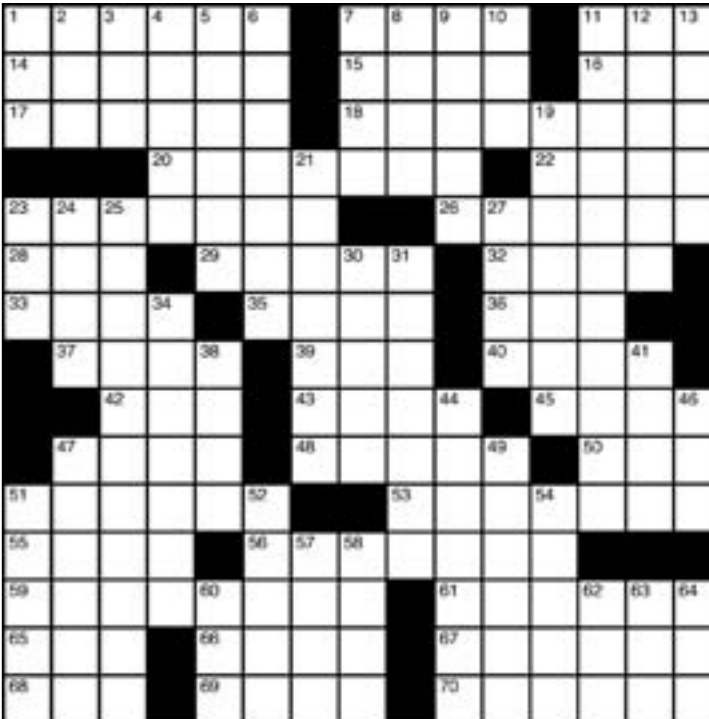
- 1 Place for una familia
- 7 Xerox insert: Abbr.
- 11 Advanced math deg., in Canada
- 14 With 15-Across, verifies in advance, literally
- 15 See 14-Across
- 16 Suffix with Capri
- 17 Clubs with balls
- 18 Yellow butterflies, to Brits
- 20 Two-note keyboard effect
- 22 Most fit to serve
- 23 "Pinocchio" whale
- 26 With 32-Across, warm apparel, literally
- 28 Barcelona gold
- 29 Kiosk
- 32 See 26-Across
- 33 Fam. tree member
- 35 Old cutter
- 36 Sign of cold feet?
- 37 See 39-Across
- 39 With 37- and 40-Across, nosh, literally

Down

- 40 See 39-Across
- 42 Progressive Insurance spokeswoman
- 43 B.C. law group
- 45 Starr-struck one?
- 47 See 51-Across
- 48 __ music
- 50 Fire
- 51 With 47-Across, former "American Idol" winner, literally
- 53 Con artist
- 55 Years in Claudius' reign
- 56 Certain cracker
- 59 Guides in the direction of
- 61 Jason of "Harry Potter" films
- 65 Fancy marble
- 66 See 67-Across
- 67 With 66-Across, 1975 Best Picture nominee, literally
- 68 People people: Abbr.
- 69 Celebrity chef Burrell
- 70 Initial stages

Down

- 1 Common HDTV feature
- 2 Sushi-grade tuna
- 3 These, in Toulouse
- 4 Bank listing: Abbr.
- 5 Culottes kin
- 6 Declares
- 7 Overmuch
- 8 Fidel's successor
- 9 Just starting to roll, perhaps
- 10 Econ. yardstick
- 11 Image on the Armenian coat of arms
- 12 Haight or Ashbury
- 13 "Dog Whisperer" Millan
- 19 Accepted, as a gift card
- 21 Bellyachers
- 23 Like platform shoes in the '60s
- 24 Utah city on I-15
- 25 Journalist's asset
- 27 SALT topic
- 30 Percolate
- 31 Prisoner's demand
- 34 Pepsi One's one
- 38 California wine town near Stockton
- 41 Posh
- 44 Ellington standard whose title is Spanish



- 46 Nice view
- 47 Opening lines?
- 49 Attaches, in a way
- 51 Class
- 52 Pele's first name
- 54 Some grenades, briefly
- 57 Bertie Wooster's alma mater
- 58 Road crew item
- 60 Genetic stuff
- 62 Stand buy
- 63 Jazz lover
- 64 GPS part: Abbr.

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

JUMBLE THAT SCRAMBLED WORD GAME by Mike Argrison and Jeff Khrush

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

KALCH
DDAYD
BAMGEL
YECTIN

Ans: [] [] [] [] IT A [] [] []

WHAT THE TAX PREPARER DID AFTER WORKING AROUND THE CLOCK

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BEST SCORE 344

FIVE RACK TOTAL
TIME LIMIT: 25 MIN

Answers to all puzzles on page 34

OPINION

Who are the *real* bullies, Mr. Morgan?

By Kevin Groenhagen

Scott Morgan of Lawrence is taking on Secretary of State Kris Kobach in this August's Republican primary. According to the Lawrence Journal-World, "Morgan said Kobach wasn't serving the office or Kansas residents by pursuing his agenda. He cited new state laws for voter registration that Morgan said suggested Republicans were afraid to allow new voters in the system and competition."

"This is not who we are as Kansans or Republicans," Morgan said. "Frankly, [Kobach]'s become a bully." Morgan took Kobach to task for his opposition to illegal immigration. But when did enforcing the laws of our country become the behavior of a bully?

My wife's mother came to the U.S. in 1993 and soon after petitioned for

my wife's older sister to come here. She finally arrived in the U.S. in 2010. She had to wait well over a decade, pay fees, travel to the U.S. embassy in Manila for interviews, and then do some more waiting. She also had to provide an affidavit of support to ensure that she would not become a ward of the state. (In 2011, Los Angeles County Supervisor Michael Antonovich released statistics showing that welfare benefits for the children of illegal immigrants cost America's largest county more than \$600 million in 2010.)

While my sister-in-law was patiently waiting to come to the U.S. legally, hundreds of thousands of illegal immigrants essentially cut in line before her. Now, I don't know about you, but when I was in grade school it was the kids who cut into line who were the bullies, and not the teachers who made them do

the right thing and go to the end of the line to wait their turn.

Is Kobach a bully when it comes to wanting voters to present a photo ID before being allowed to vote? The Washington Post has reported that "Almost three-quarters of all Americans support the idea that people should have to show photo identification to vote." Would Morgan seriously consider the vast majority of Americans to be bullies? South Africa requires its citizens to produce photo identification to vote. Are the leaders of that country bullies?

By the way, shortly after I made the above points on Morgan's campaign Facebook page, I was blocked from offering additional comments. That's Morgan's prerogative. However, some might consider silencing those with opposing viewpoints the act of, well, a bully.

- Kevin Groenhagen is the author of Chapter 19: Defeating the Socialist Coalition and Restoring Our Constitutional Republic, which is available for free at www.chapter19.us.

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

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T	A	W	N	O	O	N	D	O	G	D	A	Y	
E	D	S	A	N	N	E	O	N	S	E	T	S	

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C	A	T	L	I	K	E	RACK 2 =	63
H	A	C	K	S	A	W	RACK 3 =	71
B	I	A	S	S	E	D	RACK 4 =	60
B	E	L	L	B	O	Y	RACK 5 =	64
PAIR SCORE 270-280							TOTAL	344

JUMBLE ANSWERS

Jumbles: CHALK DADDY GAMBLE NICETY

Answer: What the tax preparer did after working around the clock -- CALLED IT A "DAY"

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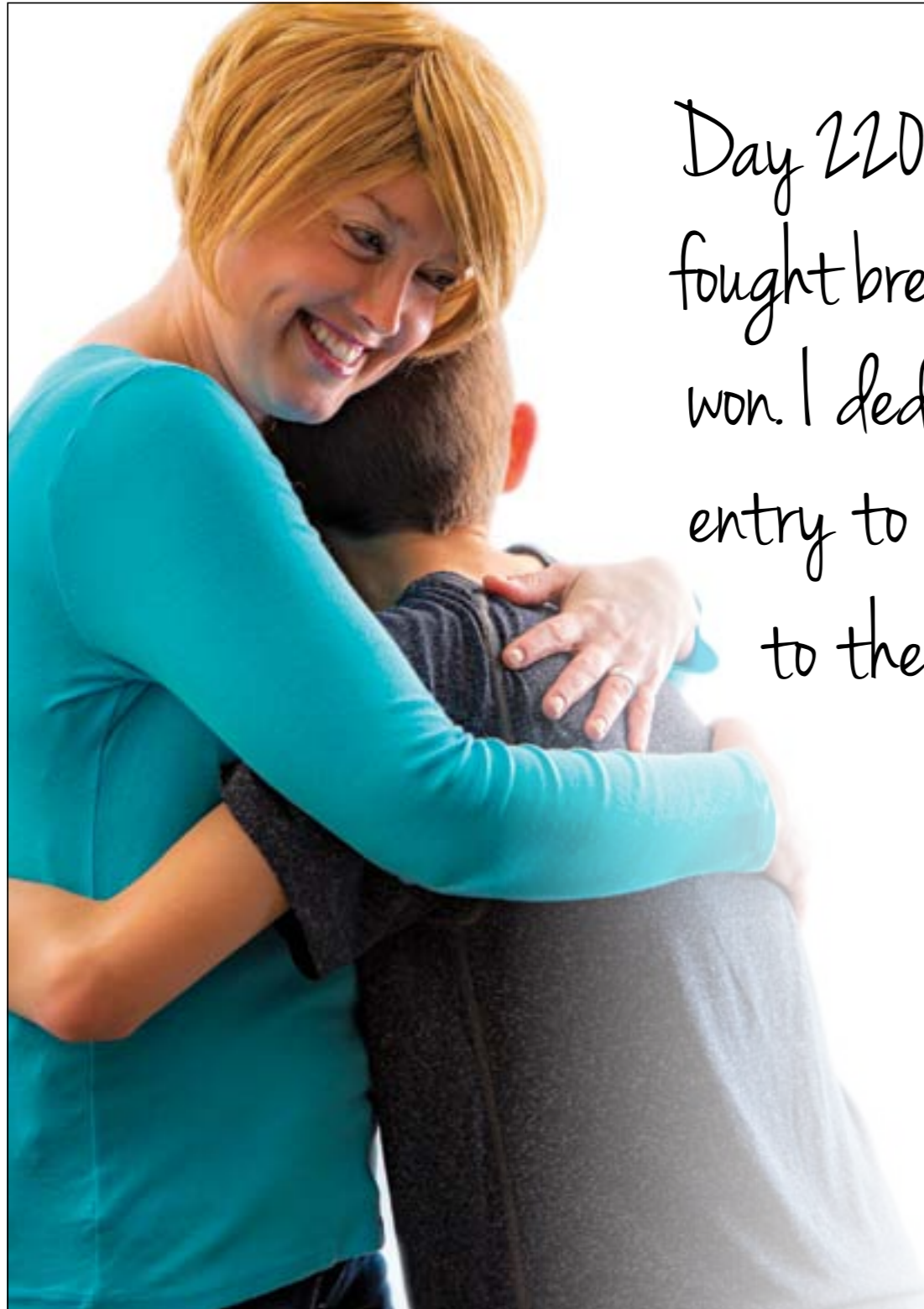
The Summer 2014 issue of **Amazing Aging!**, the Jayhawk Area Agency of Aging, Inc.'s newsletter, will be included as a pull-out section in the August issue of **Kaw Valley Senior Monthly**, which is distributed throughout the Topeka and Lawrence area.

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