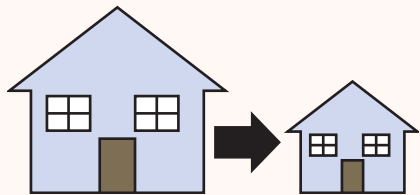


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With the opening of Topeka Chapel Oaks Cremation & Funeral Services, there are now 10 Chapel Oaks funeral homes serving northeast Kansas. - page 6

KEVIN GROENHAGEN PHOTO



*Willis' work on monarch waystation promotes conservation of the species*

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# Monarch waystation takes flight under Willis' guidance

By Kevin Groenhagen

Each August hundreds of millions of monarchs take part in a massive southward migration to central Mexico. It is Paul Willis' hope that a large number of those butterflies take a break on the grounds of Aldersgate Village, a retirement community in Topeka, while on their 2,000-mile, multigenerational journey.

"Jim Miller and I work together on the grounds committee here at Aldersgate Village," Willis said. "I suggested that we have a butterfly garden here. There are three ponds near 29th Street, and the butterfly garden is adjacent to the largest pond. We started that project in 2007. We got it registered as an official monarch waystation. Monarch waystations provide nectar for butterflies, and host food plants for the larvae. Each species of butterfly has different types of plants that their larvae feed on. Monarchs like to eat members of the milkweed family. The female monarch lays her eggs on the right species of plant. When the eggs hatch, then the larvae can go to work gobbling up the leaves. The bulk of the plants in our garden are nectar-producing plants. You need to have a variety of plants so that you have blooming from early spring to late fall."

Monarch Watch, an educational, scientific and conservation program launched in 1992 by Orley "Chip" Taylor, a professor of insect ecology at the University of Kansas, certifies monarch waystations. Monarch Watch certified Village Monarch Garden as waystation #1566 on August 3, 2007. The garden includes several varieties of milkweed and other types of native plants.

According to a recent article by Carol Crupper in *American Profile*, Taylor, who had researched honeybees for two decades, turned his attention to monarchs after learning about their dwindling numbers.

"To survive, monarchs need milkweed—a native plant that is disappearing from farmland and along highways at a rate of 6,000 acres per day," Crupper wrote. "Taylor cites widespread use of herbicides, rampant development and roadside management policies that destroy food

and shelter."

According to Taylor, we have lost more than 147 million acres of habitat since 1992, which is an area three times the size of the state of Illinois. Unfortunately, there has also been a loss of habitat in Mexico due to deforestation and changing weather patterns.

Monarch Watch notes that waystations such as Village Monarch Garden contribute "to monarch conservation, an effort that will help assure the preservation of the species and the continuation of the spectacular monarch migration phenomenon."

Although Willis and others developed Village Monarch Garden primarily to attract monarchs, they make up a small percentage of the garden's visitors.

"This garden isn't meant to attract just monarchs," Willis said. "In fact, it doesn't attract as many monarchs as it does other groups of butterflies. It attracts a lot of blues and sulfurs. The garden can also attract swallowtail butterflies, and American ladies and painted ladies. I don't know if we'll see all those types of butterflies in our garden, but the potential is there."

Willis admits that his work on Village Monarch Garden may have been for somewhat selfish reasons since his yard at Aldersgate Village is not ideal for a personal garden. After all, a Master Gardener has to have a garden. As a Master Gardener, Willis has completed 40 hours of training in plant science and home horticulture, and does volunteer work.

"What I have to do more than anything as a volunteer is give a lot of talks, programs, and presentations to groups," he said. "I have also worked with several demonstration gardens. My area of expertise is native plants. That's where my interest lies. I am a real fan of the tall grass prairie, and I

KEVIN GROENHAGEN PHOTO



Paul Willis

like to promote people growing wildflowers and native trees."

Talking to groups is nothing new for Willis. He spent more than three decades as a biology teacher at Topeka-area high schools before retiring in 1989.

"I started my teaching career at

Highland Park," Willis said. "After six years there, I went out to Shawnee Heights, which was almost a new school then. I taught there the rest of my teaching career. I taught a total of 32 years."

Willis was born in rural Cherryvale

■ CONTINUED ON PAGE FOUR




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Editor and Publisher  
Kevin L. Groenhagen

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# Paul Willis

■ CONTINUED FROM PAGE THREE

in southeast Kansas, and grew up on several farms in the Independence, Kan., area. He graduated from high school while living in Elk City, Kansas.

Did growing up on farms influence Willis' decision to study biology?

"I think the roots are there, if you pardon the expression," Willis said with a laugh. "My brother and I just loved to get out, wander around, and observe things."

While he may have had an interest in biology at a young age, he had very little formal instruction in that field prior to entering college.

"In high school, for one reason or another, I didn't get a chance to take any biology classes, except for one semester of human physiology," Willis explained. "But that was kind of the principal just going through a book with us. So when I went to junior college in Independence, I was afraid to take any science courses. I finally got brave enough and took a chemistry course. It wasn't bad. So I took biology, and I said, 'That's great!' So I changed my major from industrial arts to biology. Biology is where my heart was at."

Willis went on to earn a bachelor of science in education.

"I was planning to teach biology, but Uncle Sam needed me during the Korean War," he said. "I got married just before going into the service, and spent two years in the Army. In the Army I learned to be a medical technologist. I worked as a medical technologist in Marshall, Missouri, and then in Manhattan, Kansas. While in Manhattan, I used the GI bill to get my master's degree. Then I started teaching biology in 1957. After all has been said and done, I don't think I could've made a better choice than to teach biology. I very much enjoy seeing former students and seeing what

has happened in their lives since high school."

In addition to being a Master Gardener and working on the monarch garden at Aldersgate Village, Willis is active in the Topeka Audubon Society, which focuses primarily on birds, and the Kansas Native Plant Society. He is also a member of the Kansas Ornithological Society, which is dedicated to birds and bird watching.

While observing the migration of monarchs in August, the 82-year-old Willis plans to train for another event that will take place in September. Since 1991, he has participated in the Kansas Senior Olympics. He began running the 5K (3.1 miles) run that year. In 1993, he ran his first 10K (6.2 miles) run in the Senior Olympics. He ran his final 10K in Senior Olympics in 2004.

"I plan on entering the 5K run again in this year's Senior Olympics," Willis said. "I'm not the fastest runner, but as I've gotten older there are fewer and fewer competitors, so I've won quite a few gold medals. For my age group, there is usually just one or two of us. That's been the case for several years now. I decided to celebrate my 80th birthday by running around Lake Shawnee. There is a trail that goes all around Lake Shawnee that I believe is 6 1/2 miles long. I invited people to join me. They had a birthday cake and birthday party for me at the end."

Willis didn't start running on a regular basis until he was about 58. He believes it has been responsible for his good health.

Willis' late wife, Lillian, was a school librarian at Tecumseh South Elementary School. She retired after the couple's four children graduated from college.

For more information about Village Monarch Garden, Willis invites readers to contact him at (785) 478-4383. For more general information about Monarch Watch, please visit [www.monarchwatch.org](http://www.monarchwatch.org).

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# Heffren shares advice concerning downsizing

By Billie David

Debbie Heffren, Topeka Senior Real Estate Specialist, has some advice for seniors who are thinking about downsizing: In order to determine what the best living situation will be for you as you age, it's a good idea to include your own unique personality and preferences in the equation.

"Everybody's different, so when you get to the point where you need to downsize, you should decide what's right for *you* to do," she said.

Most people prefer to stay in their own homes as long as they can, and that's fine—but only as long as you are comfortable there, she continued, adding that for some people, having the kids pitch in to hire somebody to help with the cleaning might suffice, at least for a while. But when the work becomes a burden it may be time to reconsider.

"Keeping up with the family home is fun, but keeping it up after the kids are gone might not be so fun," Heffren said. "You want to hold on to the memories, but you need to think about how much you want to pay to hold on to them."

It's a good idea to think about future needs as well.

"We all know our bodies get older," Heffren explained.

And when they do, you may want a smaller place to clean. You might also need to get rid of the stairs, or make your living space wheelchair-accessible.

"You may be able to renovate your home to meet your needs," Heffren

said. "If not, it may be time to move."

But when that time comes, numerous choices exist for seniors looking to downsize.

"If income is an issue, you can look into a reverse mortgage," Heffren said, referring to a type of loan available to people 62 or older in which the home's equity is used as collateral and which doesn't have to be repaid until the homeowner moves out or passes away.

One housing option to consider is to buy a condo in a place where a majority of the population is 55 or older.

"Then you have people around you who have things in common with you, and you can look after each other," Heffren said. "You may think your kids will take care of you, but they have their own lives and this makes things easier for them."

Plus you have people you can talk with about the old days and they won't roll their eyes the way your own children might do, she added.

When looking into condos or other arrangements, it's a good idea to consider the neighborhood you'll be living in, Heffren said.

For example, is it near a grocery and a bank in case you have to give up your driver's license?

In addition to the condo option some seniors may want to consider a progressive care unit.

"They have several here in Topeka," Heffren said, adding that the advantage to this option is that if you develop health issues down the road you have access to help with the cleaning and cooking or, if

things get worse, you can opt for assisted living or more intensive care.

"I see more of these areas opening up and they're filling up right away," Heffren said. "They're nothing like a hospital. The apartments may have two bedrooms, a bathroom, and a kitchenette, and there's always someone who can check on you. They have necklaces with buttons where you can call for help. And they encourage you to come out for dining and activities."

Whatever the decision you make about future living arrangements, Heffren urges you not to procrastinate.

"I've had five years in real estate, and I see lots of situations where someone should move but they're put-

ting it off," she said.

Heffren also knows about some resources people can draw upon when they need help with downsizing.

"I've made contacts in a lot of facilities and programs like stay-at-home programs and the Capital City Christian Chamber of Commerce," she said. "I can help them get in touch."

For more information, call Heffren at Reece and Nichols Homes Topeka at (785) 224 8803.

"It's definitely an area of my interest," Heffren said of helping seniors face downsizing. "I've been known to get in there and help them clean and pack up things," she said. "I'm not afraid to get in up to my elbows."



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# Hutton opens new funeral home in Topeka

By Kevin Groenhagen

Last fall, Chris Hutton changed the name of Lawrence Funeral Chapel, which he opened in 2002, to Lawrence Chapel Oaks Cremation and Funeral Services. The name change was to reflect the fact that it is part of his family of Chapel Oaks funeral homes located in Hiawatha, Highland, Holton, Horton, Hoyt, Onaga, Meriden, and Oskaloosa.

A city conspicuously absent from that list is Topeka, which may seem odd when you consider that Hutton Monuments has been based in Topeka since 1873. During the last 138 years, Hutton estimates that his family has provided services—including cemetery monuments, final dates, and funerals—to about 40,000 families in the Topeka area.

“Everyone would ask me why I don’t have a funeral home in Topeka when I have them in nine other communities in northeast Kansas,” Hutton said. “I’ve been thinking about opening one here in Topeka for several years. Last year I started giving the idea more serious consideration.”

The idea of opening a new funeral home in Topeka became more realistic when a tenant at his building on the northwest corner of Topeka Bou-

levard and 3rd Street relocated. Hutton believed the large building was ideal for a funeral home. It is centrally located in Topeka, has a parking lot with ample parking, and is just a few hundred feet from Hutton Monuments. This means that a family can make all their funeral arrangements at Topeka Chapel Oaks Cremation & Funeral Services, and select a monument for their loved one.

Hutton and his staff spent five months remodeling the inside of the building to prepare it for funeral services. The funeral home has a main chapel that can seat 200, a family chapel that can seat 90, and three state rooms. In addition to the six staff members Hutton has hired for Topeka Chapel Oaks Cremation & Funeral Services, Hutton’s wife, Susan, and Tracy Robinson, who manages monument sales for Hutton Monuments, will have offices at the funeral home.

Hutton, who also owns Hutton Monuments Antiques & Restoration, has furnished the funeral home with many antiques to give it a 19th-century look. He even has a horse-drawn carriage available for funerals. Of course, the funeral home also features 21st-century amenities.

“We have two large-screen monitors in the main chapel, so families

KEVIN GROENHAGEN PHOTO



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## Topeka Chapel Oaks

■ CONTINUED FROM PAGE SIX

can view life tribute videos during the funeral service,” Hutton said. “We can also record the service and, if we need to use the family chapel as an overflow chapel, we have a large-screen monitor in there so people can still see the service. In addition, we have a crying room. Sometimes a family might have a crying baby or an adult may become too emotional. We have a soundproof room equipped with a monitor, so they can use that room and not miss the service.”

After conducting a survey in Lawrence last year, Hutton found that if a funeral home has a nice facility and a professional and polite staff, price is by far the determining factor in the current economy. Therefore, when Hutton changed the name of his funeral home in Lawrence last fall, he also announced lower rates for his funeral and cremation services. Those lower rates will also be available at Topeka Chapel Oaks Cremation & Funeral Services.

“It’s a tough time economically,” Hutton said. “The average funeral in Kansas costs around \$6,000. The last thing you need when you’re dealing with the stress of losing someone is expenses you can’t afford. Therefore, we decided that we wanted to help in these difficult times by lowering our prices for cremation and funeral services. While our service charge and our cremation service charge will be the lowest in Topeka, we’ll continue to provide quality funerals.”

Lawrence Chapel Oaks Cremation and Funeral Services’ facilities include a state-of-the-art, on-site crematory that became operational in early 2008. Those facilities are available for families who wish to have loved ones cremated.

“We believe it is important to evolve with the industry and make sure that cremations are dignified,” Hutton said. “The cremation process is as important as any other service. If a family wants to witness the cremation process, they can do that. They can also have an open casket visitation and a funeral service in any of our funeral homes, a church or other location.”

Topeka Chapel Oaks Cremation and

Funeral Services also offers “green” funerals.

“We offer funerals where you will leave no carbon footprint,” Hutton explained. “We have biodegradable caskets and biodegradable cremation products.”

Hutton also noted that his funeral home’s services and products are also available to those who have a pre-arranged funeral contracts with other funeral homes.

“A lot of people don’t realize that you can move a prearranged funeral

to another funeral home,” Hutton said. “Plans can be transferred either before or after death occurs. And if the prices are lower, you may receive money back.”



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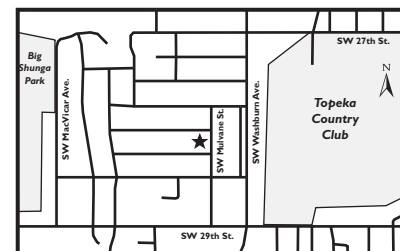
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# Kansas greats named to inaugural Kansas Hall of Fame

Eight legends of Kansas history and industry were announced on May 17 as the inaugural class of the Kansas Hall of Fame at the Great Overland Station Museum.

President Dwight D. Eisenhower, Vice President Charles Curtis, U.S. Senator and Presidential Nominee Bob Dole, General and Chairman of the Joint Chiefs of Staff Richard Myers, Pizza Hut founders Dan and Frank Carney, Aviatrix Amelia Earhart, and Marshall Matt Dillon of *Gunsmoke*, as portrayed by James Arness, comprise the initial Kansas Hall of Fame Class.

Beth Fager, Development Director, said selecting the first class of inductees was extremely difficult. "The question was never who belongs in the Hall of Fame, but rather who goes in first," said Fager. "We could easily put two hundred amazing Kansans into the Hall of Fame tomorrow but we want these ceremonies and events to be special and to do true honor to every person being inducted. So we had to draw the line at eight."

Certainly no one will argue against the man recognized around the world

by his nickname—and for good reason. Ike, as Supreme Commander of the Allied Forces, is credited with liberating Europe during World War II. As president of the United States, he led America into one its most prosperous decades. Yet, Dwight David Eisenhower said the proudest statement he could make was that he was from Abilene, Kansas. He will be represented at the Gala

by a great grandson, Merrill Atwater.

Similarly, Charles Curtis, United States Senator and Vice President under Herbert Hoover, brings together the entire history of Kansas. Born in Topeka, he was a member of the Kansa tribe (which gave its very name to the state)

and spent many summers on the Kaw Nation lands. His was a rags-to-riches story, where his talent as a jockey provided him the means to study law and begin his career. Curtis served in Congress, where he was a long-time Senate Majority leader, and was a candidate for President before back-room politicking resulted in his vice presidential nomination. He will be represented by Guy Munroe, Chairman of the Kaw Nation.



Curtis

Wounded in the mountains of Italy in World War II, supported by his hometown of Russell, Bob Dole went



Dole

on to law school, then county, state and federal elected positions, representing the interests of Kansans. He was the longest-serving Senate Republican Majority Leader and the Republican Party Nominee for President in 1996. Throughout his life Dole has worked tirelessly on behalf of veterans, most recently being recognized as the driving force behind the creation of the World War II Memorial in Washington, D.C. Dole is anticipated to attend the gala.

As Chairman of the Joint Chiefs of Staff, Gen. Richard B. Myers of Overland Park was a Kansas State ROTC graduate whose 40-year Air

Force career took him from the jungles of Vietnam to the Pentagon. General Myers was at the center of the world



Myers

stage during Operation Iraqi Freedom, and was later appointed to serve as 15th Chairman of the Joint Chiefs of Staff, the nation's senior military official and the principal military adviser to the President, Secretary of Defense and National Security Council. No matter what his job, the former fighter pilot performed his duties as a true Kansan, displaying ability, commitment, and humility. Myers is anticipated to attend the gala.

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■ CONTINUED ON PAGE NINE



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# Kansas Hall of Fame

■ CONTINUED FROM PAGE EIGHT

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recently featured in several major motion pictures. She will be represented at the Gala by members of the “Ninety-Nines,” an international organization of women pilots.

Millions of Americans first came to know Kansas through black and white TV sets when Marshall Matt Dillon visited our living rooms each week. Portrayed for 20 years by World War II veteran James Arness, Dillon possessed unflinching common sense combined with honesty, integrity, and decency. Arness brought Marshall Dillon to life through the lens of his own character. Dillon/Arness will be represented at the Gala by Special Deputy U.S. Marshall Charlie Meade of Dodge City.

“The Kansas Hall of Fame at the Great Overland Station will recognize the great leaders, innovators, historical giants and interesting characters that made and still make Kansas great,” Fager said. “In the future, we will encourage people from across the state to nominate candidates for the Hall of Fame. Over time we believe it will become an integral part of Kansas, drawing tourists and Kan-

sans to explore and enjoy the history of our state through its people.”

The class will be inducted into the Hall of Fame at a gala banquet June 17, at the Great Overland Station Museum in Topeka. The public is welcome to attend, though seating is limited. Individual tickets are \$150 each or two for \$250, which includes reception, dinner, entertainment and program; sponsorships are also available. All proceeds go to support the Great Overland Station Museum, All Veterans Memorial and the Kansas Hall of Fame. For information, call (785) 232-5533 or visit [www.greatoverlandstation.com](http://www.greatoverlandstation.com).

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# Extra Help: A fantastic gift for dad

By Norm Franker

Social Security District Manager in Lawrence

Father's Day is right around the corner. Perhaps you'll give Dad the usual gift: a necktie, shaving set, leather wallet, or new fishing lure. But there's something he may appreciate even more. People all over the country are helping their dads save nearly \$4,000 a year on the cost of prescription drugs. You can help your dad too — and it won't cost you a dime.

The high cost of prescription medication can be a burden on fathers (or anyone) who have limited income and resources. But there is Extra Help — available through Social Security — that could pay part of his monthly premiums, annual deductibles, and prescription co-payments. That Extra Help is worth an average of almost \$4,000 a year.

To figure out whether your father is eligible, Social Security needs to know his income and the value of

his savings, investments, and real estate (other than the home he lives in). To qualify for the Extra Help, he must be enrolled in Medicare and have:

- Annual income limited to \$16,335 for an individual or \$22,065 for a married couple living together. Even if his income is higher, he still may be able to get some help with monthly premiums, annual deductibles, and prescription co-payments. Some examples where income may be higher include if he or his spouse:

- Support other family members who live with them;

- Have earnings from work; or
- Live in Alaska or Hawaii; and

- Resources limited to \$12,640 for an individual or \$25,260 for a married couple living together. Resources include such things as bank accounts, stocks, and bonds. We do not count his house and car as resources.

Social Security has an easy-to-use online application that you can help complete for your dad. You can find

it at [www.socialsecurity.gov](http://www.socialsecurity.gov). Just select the link on the left of the page that says, "Get extra help with Medicare prescription drug costs." To apply by phone or have an application mailed to you, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778) and ask for the Application for Help with Medicare Prescription Drug Plan Costs (SSA-1020). Or go to the nearest Social Security office.

To learn more about the Medicare prescription drug plans and special enrollment periods, visit [www.medicare.gov](http://www.medicare.gov) or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

Of course, the Extra Help is not just for fathers. Anyone who is entitled to Medicare and has limited income and resources may be eligible.

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# MAYO CLINIC

## *Cold feet that aren't cold to the touch may indicate neurologic problem*

**DEAR MAYO CLINIC:** Lately, my feet always seem cold but are not cold to the touch. Could this be an early symptom of something to come?

**ANSWER:** Pinpointing the exact source of this symptom requires a physical exam and diagnostic tests. But when feet feel cold but are not cold to the touch, a possible cause is a neurologic problem, such as peripheral neuropathy.

Of course, feet can get cold for many reasons. The most obvious is a cold environment, along with a lack of proper shoes or socks. Frequent or constant sweating (hyperhidrosis) can also make feet feel cold, especially when evaporation cools the feet quickly. This can often be caused by nervousness, literally "getting cold feet." Lack of adequate blood flow to the feet through the arteries can also make the feet cold. But in all these situations, the feet feel cold to the touch.

Often the sensation of cold feet is benign and there's no serious underlying cause. However, experiencing the sensation of cold feet that don't feel cold to the touch may be a sign of a nerve problem. For example, peripheral neuropathy can cause this symptom. Peripheral neuropathy occurs as a result of nerve damage caused by injury or an underlying medical disorder.

Diabetes is one of the most common causes of peripheral neuropathy, but the condition may also result from vitamin deficiencies, metabolic problems, liver or kidney diseases, infections, or exposure to toxins. The condition can also be inherited. Sometimes the cause of peripheral neuropathy is never found.

The peripheral nerves are all of the nerves in the body that are outside of the brain and spinal cord (central nervous system). Peripheral neuropathy frequently begins in the body's longest nerves, which reach to the toes. So symptoms often appear in the feet first and then the lower legs. Other potential symptoms caused by peripheral neuropathy include numbness; a tingling, burning or prickling feeling in the feet and legs that may spread to the hands and arms; sharp or burning pain; and sensitivity to touch. As peripheral neuropathy progresses, loss

of feeling, lack of coordination, and muscle weakness may develop.

You should see your doctor to have your situation evaluated. If your doctor suspects peripheral neuropathy or other nerve damage, a variety of tests may be used to uncover the underlying source of the problem. To help in the diagnosis, your doctor will likely talk with you about your medical history and perform a physical and neurological exam that may include checking your reflexes, muscle strength and tone, ability to feel certain sensations, and posture and coordination.

In addition, blood tests may be used to check vitamin levels, thyroid function, blood sugar levels, liver function and kidney function, as all these can affect your nerves. Your doctor also may suggest electrophysiologic testing known as electromyography (EMG) and nerve conduction studies (NCS). These tests measure the electrical signals in the peripheral nerves and how well the nerves transfer signals to your muscles.

In some cases, a nerve biopsy - a procedure in which a small portion of a sensory nerve near the ankle is re-

moved and examined for abnormalities - and imaging tests, such as an MRI or CT scan, may also be needed to help determine the cause of nerve damage.

It's important to have your situation assessed by your doctor soon. If peripheral neuropathy is the source of the problem, and the cold sensation in your feet is the only symptom, you may be in the early stages of the disorder. In that case, finding and treating the underlying cause of the nerve damage may be all that's necessary. Nerve damage that progresses can lead to pain and other symptoms which can be more difficult to successfully treat. - John Jones, M.D., Vascular 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 [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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## PERSONAL FINANCE

# Maxed out of your retirement plan contributions? Try adding an annuity to your retirement portfolio

**H**ow long do you expect to live? These days, we hear more and more about unprecedented gains in longevity. In fact, IRS tables show that a 65-year old today can expect, on average, to live to age 86. Many will live much longer than that.

The prospect of living a longer life is positive news—assuming you have the retirement income you need to af-



Joe B.  
Jones

ford the lifestyle you want. The problem is few Americans today may be able to count on pension plans and Social Security to support them fully in retirement; most will have to come up with another way to help ensure financial security.

Of course, Individual Retirement Accounts and employer-sponsored plans such as 401(k)s are typically the first-line of “attack” when it comes to investing for retirement. But what if you’ve

maxed out your contributions or you don’t qualify for one of these plans?

In that case, an annuity may be a welcome addition to your retirement portfolio. It can help bridge the “gap” between your existing retirement plans and your Social Security benefits ... and the retirement you hope to enjoy. That’s because an annuity provides both the tax-deferred compounding offered by other retirement savings vehicles plus other unique advantages.

### Maximum opportunity to build your savings

Almost anyone can invest in an annuity—there are no income tests or other criteria to purchase a non qualified contract. There are also no annual IRS contribution limits, as with IRAs and employer-sponsored plans. This means you can contribute as much or as little as you like in any given year within the issuing company’s guidelines. What’s more, your contributions can come from any source, not just earned income (as is required with an IRA or qualified retirement plan); you can use other savings, assets from the sale of a business, a lump-sum inheritance, or other resources to fund your annuity contract.

With an annuity, you’re not required to start taking distributions from your account at age 70½ (the required minimum distribution age for IRAs and 401(k) plans).

The ability to postpone payments until you need the income means your contributions have more time to grow tax-deferred for your retirement.

As with other retirement savings vehicles, if you take a withdrawal from an annuity prior to age 59½, your distribution may be subject to contractual withdrawal charges, income taxes, or a 10 percent IRS early withdrawal penalty.

### Benefits you can plan on

Many annuities provide guarantees that can give you a sense of certainty, especially in today’s uncertain markets. Fixed, deferred annuities offer a fixed rate of interest. It’s important to remember that all guarantees in annuities are backed solely by the claims-paying ability of the issuer.

Some variable annuities include a fixed interest option, which ensures that your money will earn a minimum interest rate for a specified period of time. And most annuities also offer a death benefit that guarantees your

beneficiaries will receive a guaranteed amount should you die before a certain age, and before your annuity payments begin.

### Payout options to meet your specific needs

When it comes time to take income from your annuity, most contracts provide a range of income plan options.

You can elect to take your distribution as a lump sum or as an income stream. One income plan, however, is unique to annuities: and that’s the ability to convert your contract into an income stream that you can’t outlive.

Under the right circumstances, an annuity can be an attractive investment for those seeking a source of retirement income. To learn more, consult a financial services professional or tax consultant to see whether an annuity would benefit your overall retirement program.

- 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

# Make the right moves with inherited stocks

When you inherit a sizable amount of stocks, your overall financial picture can change significantly. But to make the most of your inher-

the money for a new investment opportunity. Conversely, if you don't own anything similar to the inherited stock, and it can help your diversify, it may well be worth keeping. While diversification, by itself, cannot guarantee a profit or protect against loss, it can help reduce the effects of market volatility.

- **Fundamentals** — It's a good idea to closely scrutinize any stocks you inherited. Do they represent companies with strong management teams, good track records and competitive products or services? Or, as is sometimes the case, did your benefactor simply keep these stocks because he or she had some type of attachment to them? You'll want to own quality stocks for the right reasons.

- **Risk tolerance** — An inherited stock may be either too aggressive or too conservative for your preferences. If the stock doesn't fit within your risk tolerance, sell it and buy an investment that does.

- **Taxes** — When you inherit

stocks, they are generally valued at their market value on the day your benefactor died, not the date of the original purchase. For example, if you inherit stock that your father bought for \$20 a share, and it's worth \$75 a share on the day he dies, your "cost basis" would be \$75 a share. If you sell the stock right away, you'll likely owe little or no income taxes. If the price of the inherited stock goes up before you sell it, you'll pay capital gains tax on the difference between \$75 and the sale price, at a maximum rate of 15 percent (at least for 2011 and 2012), no matter how long you've held the stock. This is advantageous for you; typically, if you sell an appreciated stock that you've held less than a year, you'd have to pay capital gains taxes at your normal income tax rate.

If you inherit stocks as part of a traditional Individual Retirement Account (IRA), you'll probably have to pay taxes on withdrawals at your income tax rate. However, you may be able to spread withdrawals over your lifetime, which could result in more tax-deferred growth

and a greater income stream. And if you inherit a Roth IRA, you won't have to pay income taxes on any withdrawals, provided the Roth IRA account has been open for at least five years.

If you need help in determining what to do with inherited stocks, consult with your financial advisor and tax professional. After all, you are acquiring an important asset — and you want to make this asset work for you.

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



Harley Catlin and Ryan Catlin

itance, you need to decide what to do with your new stocks. Should you keep them or sell them?

Before you can answer this question, you need to review several factors, including the following:

- **Diversification** — You'll need to determine if an inherited stock adds to your overall portfolio diversification. Do you already have other, similar stocks in your portfolio? If so, you might want to sell the stock and use

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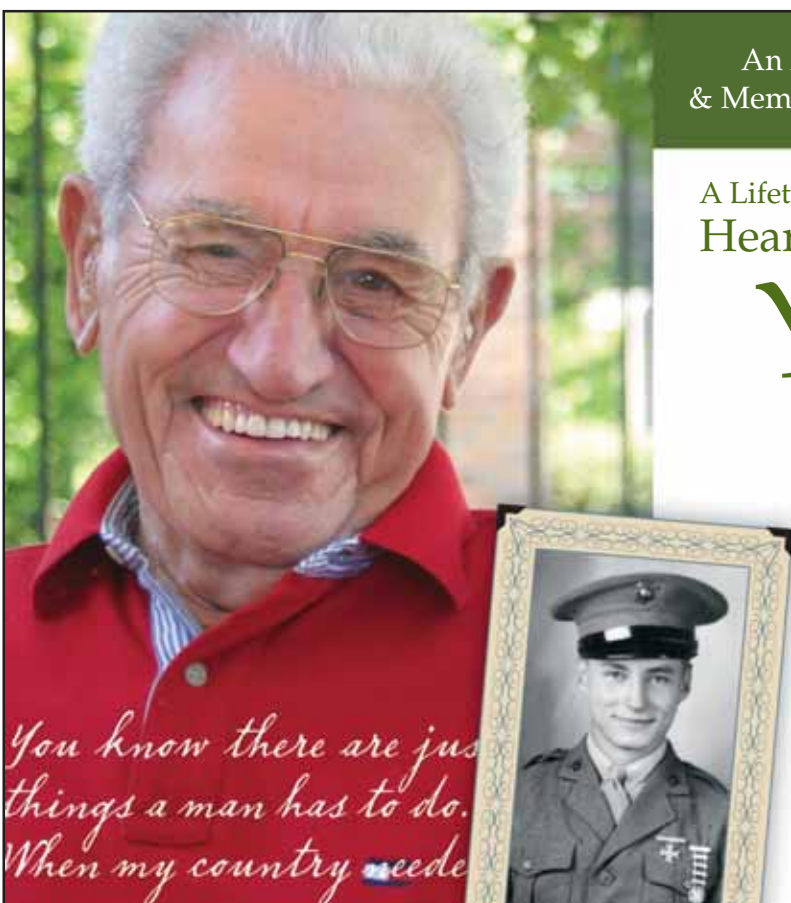
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## HEALTH &amp; FITNESS

## Walking pain-free

Walking barefoot on a sandy beach feels relaxing, but going without shoes too long, or on hard surfaces, is a recipe for foot pain. Kicking off your shoes can be fun, but it's better to find comfortable shoes that your feet will love all day.

**One Step at a Time**

If your feet hurt right now, take a look at your shoes: Are they hurting you? That may be true even if you haven't noticed it before.



Laura  
Bennetts

1. Take a look at the wear pattern on the inside of your shoe. Is there a deep indentation where your big toe pushes down when you roll forward onto your toes? Is there a deep pressure spot at the heel? If you have pain at the base of your big toe, or in your arch or heel, these worn spots may indicate the source of your pain.

2. Now look at the soles of your shoes. Is one side of the heel worn down? Has the tread at the ball of your foot vanished? These wear patterns are signs that your shoes may have lost the cushioning support you need to walk pain-free.

To find the most comfortable and attractive shoes, be prepared to do some detective work. And if your feet hurt acutely, you should consider getting expert help from a physical therapist. Knowing how to buy shoes that reduce your pain is an art. So, to get you started, here's some artful advice:

**Styles and Miles**

Traditionally women have been expected to be slaves to footwear styles. Everyone knows about stiletto heels! But unfortunately, the shoe industry seldom makes stylish shoes that are actually good for you. For a night on the town, this is no big deal. But when you're on the go—say, when you're working or traveling—this is a prob-

lem. You don't want to hurt yourself, but you don't want to look dorky, either. This is especially a challenge in summer because walking shoes may not look right with shorts or a dress.

**Shopping is Good for the Sole**

So, what's a girl to do?

1. First, always shop for shoes in the afternoon. That's because your feet swell a bit during the day. If you shop too early, you're likely to buy shoes that feel tight later in the day.

2. Look for shoes that provide arch and heel support. Compare brands by applying the Flex Test: Grip the shoe at each end and try to bend the toe towards the heel. If it bends in half, forget about it! Better shoes don't fold under pressure. Now, see if the shoe has a reinforced layer at the back to keep your heel steady. If so, and if the shoe passes the flex test, you can try it out. You may have a winner.

**Travel Tips**

Travel can stress your feet, so you definitely need the right shoes. One good approach is to find a pair of supportive sandals that goes with any outfit. If you plan to walk miles daily on a summer trip, you will need two pairs of comfortable shoes, including a pair of sandals. This might cost you more than you like...but you really don't want to hurt yourself.

Also, you should take breaks. When you trek across cobblestone streets or stony fields, you need periodic rest breaks. And if you do suffer arch pain, you can get relief by icing the arch—or even by rolling your arch over a frozen water bottle—for 15 minutes.

**Feet, Don't Fail Me!**

People with acute or chronic foot problems—bunions, curling toes, foot swelling, pain—should take immediate action to remedy the problem. If you can't wear shoes because your feet are too swollen, you should get your doctor's help to resolve the swelling. If your feet are numb from peripheral neuropathy, you can seek Anodyne Light Therapy from a doctor or physical therapist.

If foot pain or swelling prevents you from walking, you have several options:

1. See a doctor who specializes in

feet—a podiatrist. Ask why you're in pain. If you've ever broken your foot or ankle, you may have changed the alignment of your foot in a way that causes pain. Your podiatrist can help you figure this out. And if you're diabetic, you should see a podiatrist for routine nail care and foot care.

2. See a Physical Therapist (a PT). We offer many treatments for feet, including deep heat, Anodyne Light Therapy, stretching, exercise, and help getting compression stockings that limit your swelling.

3. Get the right gear. You may need customized inner soles for your shoes, called orthotics. You can be fitted for orthotics by your podiatrist, your therapist, or by a specialist called an orthotist. Be sure you get orthotics fitted by one of these professionals, not by a salesperson. A medical professional will stay in touch to ensure that your orthotics fit correctly and don't hurt you.

You also need advice about buying shoes. Ask your podiatrist or PT. If you're diabetic, you may qualify for the Medicare Diabetic Shoe Program, which provides a pair of shoes with orthotic inserts each year. Make sure these orthotics are checked and fitted by a medical professional: a podiatrist, an orthotist, or a PT.

4. Ease the pressure. If walking is

painful, you should consider using a cane or walking stick to reduce the weight on your foot while you pursue physical therapy. Unlike nearly everyone you see using a cane on TV—I mean you, Dr. House!—you need to hold the cane in the hand opposite the painful foot to ease the pain.

It's better to walk short distances with a cane than to not walk at all. Sitting isn't a solution because weakens your leg and trunk muscles, making walking even harder.

5. Do your homework. When you start physical therapy, you will be given instructions to exercise at home as well as in the clinic. You might also be asked to use ice. If so—that's cool! So is walking pain-free. Taking good advice can help you make huge strides.

- 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>. And for answers to any therapy questions you may have, please write to Laura c/o [laurabennetts@hotmail.com](mailto:laurabennetts@hotmail.com).

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## HEALTH & FITNESS

### *Dandelions have medicinal benefits*

I think everyone knows the troublesome weed—dandelion, or *taraxacum officinalis*. It is commonplace in most yards at this time of the year. Dandelions appear in the spring and can remain until the fall. This unsightly visitor can ruin the appearance of the most beautiful lawns. But what

ads, soups, and on top of sandwiches. Dandelion tea is a popular beverage. The dried dandelion leaves can also be used in digestive or diet drinks and in herbal beers. The dandelion flowers are used in the preparation of a beverage known as dandelion wine. The roots of the dandelion have been used to make dandelion coffee.

The dandelion is bitter and its properties are astringent. Medicinal properties include being used as a diuretic and tonic. The dandelion contains substantial levels of vitamins A, C, D, B-complex, iron, magnesium, zinc, potassium, manganese, choline, calcium, and boron. Of all the greens available, dandelion leaves contain the highest content of vitamin A. It is a general stimulant to the overall system, but especially to the urinary organs, and is used in kidney and liver disorders. It is useful for liver complaints and has the doctrine of signatures of the liver, because of its bright yellow flowers of a bilious hue. It is added to many liver and gallbladder support formulas. It has been used as a laxative for mild constipation. It has also been used for increasing the appetite and promoting digestion. There is some support in the literature using this plant topically on to rid the body of warts.

So as you pull this unwanted visitor out of your yard this summer, also remember that this is used by animals for food and has many medicinal benefits.

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



Dr.  
Farhang  
Khosh

most people do not know is that the dandelion has many medicinal plant benefits.

The dandelion has a long and vibrant history. The first mention of the dandelion as a medicine was in the 10th and 11th centuries by Persian physicians Razi and Avicenna. The leaves are shiny and the margins of each leaf are cut into great jagged teeth, either upright or pointing somewhat backwards. These teeth are what give the dandelion its name, which means the "lion's teeth."

Upon picking the flowers of the dandelion, a milky juice exudes from the broken edges of the stem, which then turns to a brown stain on the hand. The dandelion furnishes considerable quantities of pollen and nectar to bees, flies, and other insects. The dandelion also furnishes food to pigs, horses, goats, and birds. Humans have consumed dandelion leaves in sal-



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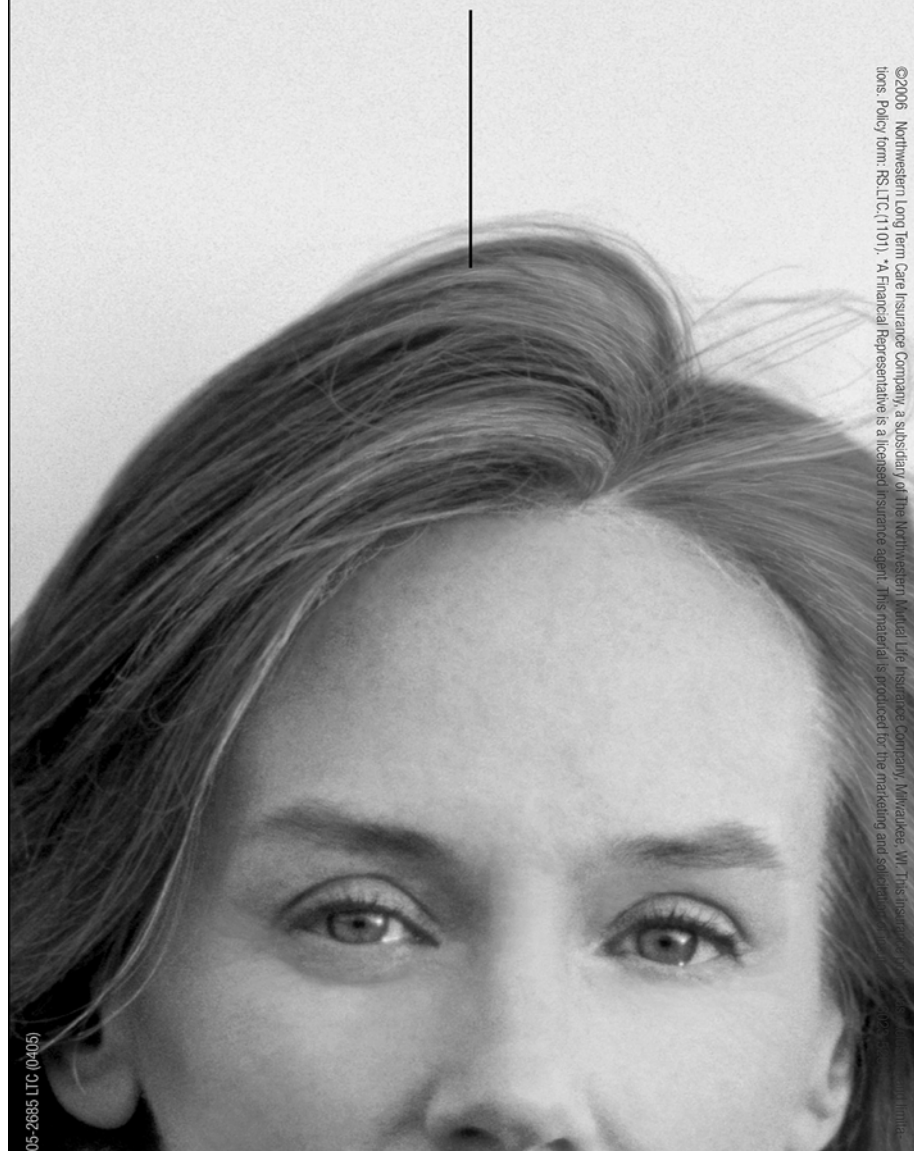


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## RETIRE SMART

# When should you file for Social Security benefits?

What age should you file for Social Security benefits? It's one of the most critical decisions you'll make that affects long-term retirement security.

One of the best decision-making tools to help with that decision is the annual benefit projection that we all receive in the mail from the Social



Mark  
Miller

Security Administration (SSA). But the SSA is about to stop mailing out those statements to save money in Washington's current budget-cutting environment. The agency will save \$30 million by suspending mailings for the remainder of the current fiscal year, which ends in September, and an additional \$60 million next year by restricting mailings to workers 60 and older.

Statements usually are sent out about three months before your birthday; the suspension started this month (April), which means everyone with birthdays in July and later won't get a paper statement this year. Next year, the SSA intends to resume sending statements to Americans over age 60; it's working on an online download option for everyone else.

Personally, I'm OK with online access to just about everything—it's greener and saves money. But the paper Social Security statement provides a valuable annual reminder of what you can expect and how benefits are calculated. It also prompts us all to make Social Security part of our long-range retirement plans.

Most importantly, the statement includes a projection of your benefits based on varying retirement ages. That drives home the point that you get the maximum monthly payout by waiting, if at all possible, at least until the age when your full benefits

are available—the so-called full retirement age (FRA).

Monthly benefit payments are eight percent higher for every year you wait up until age 70. That can really add up over time; if you wait until age 70 to claim benefits, your monthly income will be about 76 percent higher than it would be if you had claimed benefits at age 62, according to the National Academy of Social Insurance.

Many workers worry that they'll clip their lifetime payouts by waiting. But Social Security's most important function is to protect you from longevity risk—that is, the risk of running out of money in advanced age, when work probably isn't an option, pensions may be eroded by inflation and savings may be depleted.

And for married couples, if the higher earner is the man it's especially important for him to wait to file as long as possible. Women usually outlive men; Social Security's survivor benefit allows a widowed spouse to receive 100 percent of her husband's benefits.

The SSA also is shelving plans to open eight new hearing offices to handle the backlog of disability claims, which has soared during the recession. Each disability claim is reviewed by an examiner; filings have jumped from 2.6 million annual claims in fiscal 2005 to 3.0 million in FY 2009 and 3.2 million FY 2010. The claims process is complex and waiting times are long, averaging 800 to 900 days in many cities and sometimes as long as 1,400 days.

The SSA had been making progress clearing the backlog early this year, but that progress likely will stop with the latest budget cuts.

Filings for retirement benefits are much simpler and typically are processed in just a few weeks. SSA doesn't expect the cuts to impact turnaround time for retirement benefit applications, which can be filed online (<http://www.ssa.gov/onlineservices/>), by phone (1-800-772-1213) or in person at your local Social Security office.

Here's hoping that the new online

statements incorporate some of the improvements mentioned above. And an email alert system would be a good way to remind us to go online and look at the statements.

For now, you can get an estimate of your benefits using the SSA's excellent online Retirement Estimator tool (<http://www.ssa.gov/estimator/>), which pulls up your personal benefits and allows you to do what-if scenarios for filing at different ages.

Or, drop by your local Social Se-

curity office—before they decide to shut it down.

- Mark Miller is the author of "The 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 him with questions and comments at: [mark@retirementrevised.com](mailto:mark@retirementrevised.com). Twitter: @retirerevised.

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## PUBLISHER'S COLUMN

## Thank You!

By Kevin Groenhagen

According to a report published by Dun and Bradstreet, "Businesses with fewer than 20 employees have only a 37% chance of surviving four years and only a 9% chance of surviving 10 years."

With the publication of the June issue of *Kaw Valley Senior Monthly*, we have now published 120 issues and have made it to the 10-year mark.

*Senior Monthly* has beaten the odds, but we could not have done it alone. I want to take this opportunity to thank those who have made it possible for us to make it 10 years in business:

- **My family.** My wife was pregnant with our third daughter when I launched *Senior Monthly* during the summer of 2001. I'm sure she had concerns about viability of such a publication. Nevertheless, she has always been supportive and never complained as she took care of more of the bills at home during *Senior Monthly's* early months. Our daughters have also helped out by hand inserting thousands of flyers over the last decade.

- **Our advertisers.** Without our advertisers—most of whom have advertised with us for at least five years—the publication of *Senior Monthly* would not be possible. I want to thank them for their business and loyalty, and wish them much continued success long into the future.

- **Our readers.** Our readers faithfully pick up copies of *Senior Monthly* every month, suggest story ideas for us, and, on occasion, even bring new advertisers to us. We strive to provide them with a quality publication and always welcome their input concerning how to make *Senior Monthly* better.

- **Our local columnists and reporter, Billie David.** These writers provide local content to go along with features from Tribune Media Services. I worked with Billie at another publishing company from 1995-2001, and am extremely happy that she now shares her well-honed writing skills with *Senior Monthly* readers.

- **Our profiled seniors.** We have now profiled more than 120 seniors during the past decade, and I have learned so much from them. The very first senior I interviewed, Paul Heitzman of Eudora, epitomizes the message I want to share with readers of *Senior Monthly*. At 70, Heitzman could run 5 kilometers (3.1 miles) faster than I could as a 19-year-old Marine. Coincidentally, this month's profiled senior, Paul Willis, is also a runner. He has participated in the Kansas Senior Olympics since 1991 and, at 82, plans to compete in the 5K run again this year. Through sports, hobbies, volunteering, and work, the seniors we have profiled have demonstrated to us that there is much seniors can contribute well into their 70s, 80s, 90s, and even their 100s.

- **Monte and Doris Miller and their sons, Christopher and Quinn.** The Millers hired me to sell advertising for *The Baldwin Ledger* and *TeleGraphics* (and, later, *The Lawrence Business Ledger*) in 1993, and taught me most of what I know about putting together a newspaper. I greatly appreciate their patience, guidance, and friendship. As a symbol of that appreciation, the shade of blue in the *Senior Monthly* banner is the exact same shade of blue used in the banner for *The Lawrence Business Ledger*.

- **The World Company.** It may seem odd to thank a competitor, but there would be no *Senior Monthly* if The World Company had not made the decision to buy and start weekly newspapers during the late 1990s. One of the newspapers The World Company sought to buy was *The Baldwin Ledger*. However, the Millers had already agreed to sell the *Ledger* to another buyer. Undeterred, The World Company launched a second weekly newspaper in Baldwin City. In the first issue of the *Baldwin City Signal*, a representative with The World Company was quoted as saying the *Signal* would fill the "void" that was created when the

*Ledger* "left" Baldwin City. That was an example of what Winston Churchill called a "terminological inexactitude." In 1995, the *Ledger's* parent company, TeleGraphics, Inc., moved its main office from Baldwin City to Lawrence. However, it still maintained an office for the *Ledger* in Baldwin City. It was no different from The World Company, which is based in Lawrence, having an office for the *Signal* in Baldwin City. (Interestingly, in December 2008, *The Eudora News*, also owned by The World Company, reported, "*The Eudora News* has closed its Eudora office and moved its newsroom operations to The World Company's news center in Lawrence." The article made no mention of a "void" being created in Eudora.) The *Signal* was on the newsstands a day before the *Ledger*, was in full color, and had the resources of a much larger company. Seeing the handwriting on the wall, I decided to leave the *Ledger* and start my own publication, *Kaw Valley Senior Monthly*.

As we begin the second decade of publishing *Senior Monthly*, I look forward to meeting new readers, advertisers, and other friends in future.



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web site at [www.ldcha.org](http://www.ldcha.org)



# 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 4 & 5

### MULVANE MOUNTAIN/PLAINS ART FAIR

Ninety artists from across the country will display paintings, drawings, prints, photography, jewelry and work in fiber, glass, wood, bronze, steel, ceramics and textiles. The fair will also feature a hands-on art making activity for families, musical entertainment and a food court. Hours are 10 a.m.-5 p.m. Saturday, June 4 and 10 a.m.-4 p.m. Sunday, June 5. Admission fee, children 12 and under are free. Mulvane Art Museum, Washburn University. TOPEKA, (785) 670-1124  
<http://www.washburn.edu/mulvane>

JUN 10-18

### SUNFLOWER MUSIC FESTIVAL

Open to the public, free of charge. 7:30 p.m. each night, doors open at 6:30 p.m., White Concert Hall, Garvey Fine Arts Center. Professional musicians from throughout the United States will perform in chamber and orchestra settings. TOPEKA, (785) 670-1511  
<http://www.sunflowerwashburn.edu>

JUN 10-26

### CHICAGO

In roaring 20s Chicago, Roxie Hart murders a faithless lover. Convicted and sent to death row, Roxie and another "Merry Murderess" vie for the spotlight and the headlines, ultimately joining forces in search of the "American Dream": fame, fortune and acquittal. This sharp edged satire features a dazzling score that sparked staging by Bob Fosse and songs like "And All That Jazz," "Mister Cellophane," "Razzle Dazzle," and "When You're Good to Mama." Lawrence Community Theatre, 1501 New Hampshire. LAWRENCE, (785) 843-7469  
<http://www.theatrelawrence.com>

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 18

### GREAT AMERICAN BANK'S NIGHT ON THE KAW

This year's lineup includes Nashville artists Coy Taylor, Matt Snook, Ashley Ray, Jason Jones and Mark Chesnutt. Gates open at 1 p.m. and at 2 p.m. 92.9 the Bull will host Country Showdown, the country version of American Idol. Tickets will be available at the Chamber, City Hall, Great American Bank and online at [www.nightonthekaw.com](http://www.nightonthekaw.com). Riverfest Park. DE SOTO, (913) 585-1585  
<http://www.desotoks.org>

JUN 18

### WHEATSTOCK VII

Old Prairie Town is proud to host the 7th Annual Wheatstock Concert featuring acoustic and bluegrass music. Bring your own lawn-chair and enjoy the beautiful Old Prairie Town setting, while listening to some great music! Food vendors will be selling food. Enter at 1st & Clay gate. This is a family friendly event and children are welcome! 124 NW Fillmore. TOPEKA, (785) 368-2439  
<http://www.topeka.org>

JUN 18 & 19

### JUNETEENTH CELEBRATION

Annual event celebrating the date when the last slaves in America were freed. Games, sporting events, music, barbecue and other foods, fashion show, art and history displays, talent show, Sunday church services and trolley tours. LFM Park, 8th & L Streets. ATCHISON, (913) 367-2481

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>

JUN 26

### BLUEGRASS BY THE LAKE

A fantastic bluegrass band will perform a concert by Lake Shawnee. Bring your lawn chair and enjoy! Event time: 6:30 p.m. Free admission. 37th & SW West Edge Road. TOPEKA, (785) 267-1156

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

## BINGO

SUNDAYS & TUESDAYS

### AMERICAN LEGION POST NO. 1

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

■ CONTINUED ON PAGE 19



As you plan for the future, you will have lots of questions about health care coverage as you approach 65.

I look forward to answering your questions today and caring for your health care and other coverage needs now and in the future.

Please feel free to call me for any information about transitioning to Medicare.



**Joye Johnson**  
Stephens Insurance

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Suite A  
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Join us on June 3 for our Annual Community Street Dance, 6-8 pm. Live music, Admission is free.



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  - ✓ Private cable and telephone available
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or e-mail [dkfox@medicalodges.com](mailto:dkfox@medicalodges.com)  
1415 Maple Street, Eudora, KS 66025

■ CONTINUED FROM PAGE 18

**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 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

**JUN 1**  
**WHAT'S NEW IN BREAST CANCER TREATMENT**

Plan to attend this free program to hear a panel of physician experts discuss the latest advancements in breast cancer treatment. Speakers include Cheryl Rice, MD, Michelle Affield, MD, Darren Klish, MD, Scott Thellman, MD & John Keller, MD and a physical therapist from the LMH Kreider Rehab Center. Advance registration is recommended. LMH Auditorium, LAWRENCE, (785) 749-5800

**JUN 9**  
**MEDICARE 101: THE BASICS**

Janet Ikenberry, Community Resource Manager from the Douglas County Senior Center, will discuss basic Medicare benefits and how it may impact you now and in the future. No registration is necessary. Bring your lunch. Drinks and dessert will be provided. Lawrence Public Library, noon-1:00 p.m. LAWRENCE, (785) 843-3833, ext. 115

**JUN 16**  
**LONG TERM CARE INSURANCE 101: WHAT IT IS AND WHAT IT ISN'T**

You may have heard about long term care but are not sure what it is. Lon Dehnert, agent for New York Life Insurance, will explain how long term care insurance works, who it works best for and who it does not benefit. No registration is necessary. Bring your lunch. Drinks and dessert will be provided. Lawrence Public Library, noon-1:00 p.m. LAWRENCE, (785) 843-3833, ext. 115

**JUN 26**  
**FREEDOM RIDERS**

Eric Etheridge will present a lecture and slide show on the 1961 Freedom Rides. Freedom Riders Robert and Helen Singleton will share

■ CONTINUED ON PAGE 20

**The Happy Home Program**  
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■ CONTINUED FROM PAGE 19

their unique personal stories. A clip from Freedom Riders, a new documentary film from the PBS series American Experience will also be shown. Please RSVP by June 24. Admission is free. Program begins at 3 p.m. 1515 SE Monroe Street. TOPEKA, (785) 235-3939

## 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>

JUN 25 & 26

### SUNFLOWER PIECEMAKERS QUILT SHOW

Quilts on display, vendors, demonstrations and a live auction of miniature quilts. Ottawa Middle School.

OTTAWA, (785) 242-1922

<http://www.visitottawakansas.com>

## FAIRS/FESTIVALS

JUN 2-5

### OLD SHAWNEE DAYS

Old Shawnee Days offers a whole array of free weekend-long entertainment your entire family can enjoy. Music all weekend long featuring both nationally known recording artists and great local bands, entertainment for both young and old, crafts and food vendors, carnival and parade, games and contests and much more. Admission to the festival and all concerts are free of charge. Shawnee Town & Herman Laird Park.

SHAWNEE, (913) 631-5200

<http://www.oldsawneeday.com>

JUN 4 & 5

### GERMANFEST

Authentic, homemade German food, live entertainment, silent & oral auctions, games, booths, Bingo, adult drawing, children's drawing. Come & join us, fun for all ages! 312 NE Freeman Ave. TOPEKA

[www.sacredheartstjosephcatholic.org](http://www.sacredheartstjosephcatholic.org)

JUN 11

### TONGANOXIE DAYS

Outdoor festival to celebrate the charm of the town with a variety of arts and crafts vendors. Features entertainment, games for the kids, arts and craft booths, car show, BBQ contest and much more. Flag Day ceremonies are also a part of this event. Downtown, VFW Park, Historical Society Site.

TONGANOXIE, (913) 845-5183

<http://www.tonganoxiedays.com>

JUN 11 & 12

### JOHN BROWN JAMBOREE

The John Brown Jamboree features a parade, a carnival, concerts and other entertainment, an arts and crafts fair, a fishing derby, a baby contest, a 5K run/walk and other family fun activities! John Brown Memorial Park, 10th and Main Street.

OSAWATOMIE, (913) 755-4384

<http://www.osawatomiaks.org>

JUN 17 & 18

### JAYHAWKER DAYS

Parade, re-enactments, children's activities, ranch rodeo, mutton busting, crafts, vendors and food. Downtown.

WILLIAMSBURG, (785) 746-5618

JUN 17-19

### ST. DIONYSIOS GREEK FESTIVAL

Come be Greek for a day at the 50th Annual Greek Festival. Wonderful homemade Greek food like gyros, baklava, lamb, chicken, and wonderful Greek pastries. Enjoy the live music of bouzouki virtuoso George Antonopoulos and "A Night in Athens." 8100 W. 95th Street.

OVERLAND PARK, (913) 341-7373

<http://www.stdionysios.org>

JUN 18

### CLOCK TOWER ART & MUSIC FESTIVAL

See and buy the fine artwork of dozens of regional artisans including painting, photography, pottery, jewelry, and much more. Enjoy the sounds of some great musicians, the flavors of great food, and the offerings of historic downtown's unique and eclectic merchants. 10-11:30 a.m. - BongoTini 12-3 p.m. - Heat Index. Don't forget the Farmer's Market as well. 7315 W. 79th Street.

OVERLAND PARK, (913) 642-2222

<http://www.downtownop.org>

JUN 18

### PLANES, TRAINS & AUTOMOBILES FESTIVAL

Father's Day celebration of Planes, Trains, and Automobiles (and vintage motorcycles)! Join us in historic Baldwin City and Vinland as we celebrate Dad!

BALDWIN CITY, (785) 594-3200

<http://www.baldwincitychamber.com>

JUN 24 & 25

### ST. JOHN'S MEXICAN FIESTA

Authentic Mexican food, live entertainment, games and more. St. John's Catholic Church, 1204 Kentucky.

LAWRENCE, (785) 843-0109

<http://www.stjohnsfiesta.com>

JUN 24 & 25

### TERRITORIAL DAYS

Veterans Memorial Dedication, 2 p.m.; followed by Bleeding Kansas" play performance at 3:30 p.m. Tours, crafts, carnival, reenactments, pioneer skills, demonstrations and historic museums.

LECOMPTON, (785) 887-6148

<http://www.lecomptonterritorialsdays.com>

JUN 25

### PAXICO MEATLOAF FESTIVAL AND CAR SHOW

Our annual cook-off features tasty entries from both locals and out-of-towners, plus an exciting car show!

PAXICO, (785) 636-5520

<http://www.paxicomerchants.com/carshow>

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>

## 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>

## FOURTH OF JULY EVENTS

JUL 2

### OLD FASHIONED 4TH OF JULY CELEBRATION

Fireworks, hamburgers, hot dogs, lemonade, homemade ice cream and an Old-Timers ball game complete the evening's activities. McK-night Field.

ALMA, (785) 765-4655

<http://www.wabaunsee.com>

JUL 4

### 4TH OF JULY PARADE

View one of the largest and longest running Independence Day parades in Kansas and stick around for one of the most intense fireworks displays in the evening. Lincoln Ave.

WAMEGO, (785) 456-7849

<http://www.visitwamego.com>

JUL 4

### FOURTH OF JULY

Join the July 4th fun. Bring a picnic as you watch the fireworks extravaganza, show begins at dusk. Near the Kansas River Bridge.

LAWRENCE, (785) 749-1504

JUL 4

### GLORIOUS FOURTH

The Franklin County Historical Society announces annual event called "Glorious Fourth" to be held at 8 a.m. at the Dietrich Cabin at City Park. The program, closely based on historical records of territorial Kansas 4th of July events, will begin with a blast of cannon fire. The Declaration of Independence will be read by a group of notable Franklin Countians. A pioneer breakfast of corn cakes and syrup will be served with coffee and cider.

OTTAWA, (785) 242-1232

## 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. HealthWise 55 Resource Center, 2252 S.W. 10th Ave. Free.

TOPEKA, (785) 354-6787

TUESDAYS, WEDNESDAYS & THURSDAYS

### JAZZERCISE LITE

Fitness that's invigorating, not intimidating! This 60-minute class pairs moderate aerobics with exercises designed to improve your strength, balance, and flexibility. 10:20-11:20 a.m. at 3115 W. 6th St.

LAWRENCE, (785) 331-4333

TUESDAYS AND THURSDAYS

### FREE BLOOD PRESSURE CLINIC

Held at the Wakarusa Wellness Center, 4920 Bob Billings Parkway, located 1 block west of Wakarusa at the intersection of Research Park Drive. From 9 a.m.-1 p.m. and 3-6 p.m. No appointment necessary.

LAWRENCE, (785) 856-6030

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

JUN 1

### CHOLESTEROL SCREENINGS

These screening events offer a total only cholest-

■ CONTINUED FROM PAGE 20

terol 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, 3-4:30 p.m. LAWRENCE, (785) 749-5800

JUN 3

**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

JUN 11

**BONE DENSITY SCREENING**

See June 3 description. Healthsource Room, 9-11 a.m. LAWRENCE, (785) 749-5800

JUN 14

**BONE DENSITY SCREENING**

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

JUN 29

**BONE DENSITY SCREENING**

See June 3 description. Healthsource Room, 9-11 a.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/>

JUN 11

**FORGING FREEDOM'S PATHWAY**

As part of Savor Topeka, all are invited to attend a free living history walk from the John Ritchie House to Brown v. Board of Education National Historic Site. The walks will feature living history re-enactors from territorial Kansas through the historic Brown decision, who will portray evolving views of race and freedom that developed in Kansas. 1515 SE Monroe. TOPEKA, (785) 354-4273

JUN 20

**THE PLAINS INDIANS WITH ERIN POUPIRT**

Join us to learn about the connections between the Kanza, the Quapaw, the Osage, the Ponca, and the Omaha tribes - five Native American tribes from the Ohio Valley that share the same linguistic background. While their stay in the area that came to be known as Kansas Territory was not a permanent one, their presence change the region forever. The presentation will feature an exploration of language, heritage, and folklore. Ottawa Library, 105 S Hick-

ory St., 7:00 p.m. OTTAWA, (785) 242-3080 <http://www.ottawalibrary.org>

**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](http://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

■ CONTINUED ON PAGE 22

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[www.brewsterplace.org](http://www.brewsterplace.org)



■ CONTINUED FROM PAGE 21

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 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 & 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

**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.

■ CONTINUED ON PAGE 23

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120 W. 8th St.  
913-845-2204



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**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 Law-  
rence. 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 informa-

tion, 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 pro-

■ CONTINUED ON PAGE 24



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.



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Located at 13450 S Topeka Ave. in Carbondale, Kansas, on a scenic country setting, our residents enjoy sites of wildlife and bird watching with the convenience of our larger city of Topeka just 15 minutes away. Call Monica or Chris for a tour at 785-836-7105 or 785-220-7170. Or visit our website at [www.sweetcountryhomes.org](http://www.sweetcountryhomes.org) for more information.



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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Kent T. Peterson DDS  
Matthew F. Krische DDS  
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■ CONTINUED FROM PAGE 23

vided. 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**

**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>

**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](mailto: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

**JUN 2-JUL 7**

**DOWNTOWN LAWRENCE FILM FESTIVAL 2011**

Annual Thursday night film festival. Bring your chair and pass the popcorn! Screenings of classic films in Historic Downtown Lawrence. 9th & New Hampshire.

LAWRENCE, (785) 842-3883

**JUN 3-12**

**DAY OUT WITH THOMAS™ AT MIDLAND RAILWAY**

A family event that offers families the opportunity to take a ride with Thomas the Tank Engine™. Tickets will be available by going to [www.ticketweb.com/dowt](http://www.ticketweb.com/dowt) or by calling Ticketweb at 866-468-7630. 1515 W High St.

BALDWIN CITY, (913) 721-1211

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■ CONTINUED FROM PAGE 24

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**ARMED FORCES CELEBRATION AT FORBES FIELD**

Activities, split between the Kansas National Guard Museum and the Combat Air Museum at Forbes Field, will include a parade, civil war and WWII military re-enactments, static aircraft displays, fly-ins (both civilian and military), a classic car show on Saturday and an antique car show on Sunday. Other activities will include hot air balloon, fire truck, amateur radio, radio-controlled models, rocket launching and sky-diving demonstrations.

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JUN 11

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The Ottawa Main Street Association is set to host its first-ever Micro Brew Beer Tasting event in Ottawa from 1-6 p.m. Mayhem on the Marais des Cygnes, a rain or shine event, will be held at the corner of 4th Street and Walnut in Downtown Ottawa. Event goers will have the opportunity to sample a wide range of different microbrew beers from across the Midwest.

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JUN 24

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# WOLFGANG PUCK'S KITCHEN

## And the award for best spring-time side dish goes to...

By **Wolfgang Puck**

Tribune Media Services

As a chef and restaurateur with many restaurants, I should have a pretty good idea of what my guests will like. But every once in a while, even I am surprised. That's certainly what happened to me immediately following the Oscars ceremony just two months ago, at the Governors Ball that celebrates and feeds all the hungry stars.

This year, my team and I prepared Dover sole as our featured main course. A hard-to-find, rather expensive fish, it turned out delicious. All the guests certainly enjoyed it.

To go with it, we decided to make a simple paella featuring tender vegetables. Soon, it became clear that the paella was the big hit of the event. Almost everyone asked for seconds and thirds. Days later, several big stars actually came into Spago in Beverly Hills and asked if that vegetable paella was on the menu.

I was sorry to tell them it wasn't. But I'm very happy to tell you that, with the help of the recipe I share here, Vegetable Paella can be the star of your own dining table.

One secret of a great paella is to start with a great stock, so that every grain of rice bursts with flavor. For this particular recipe, I make a quick vegetable stock, simmering aromatic vegetables along with fragrant spices. (If you can't find the saffron, which is fairly expensive, use ground turmeric to get the same beautiful golden color, if not the fragrance.) Even though the stock is ready in less than 20 minutes after you start simmering it, you can also make it ahead and refrigerate or freeze it, ready to streamline this already easy recipe even more.

Another key ingredient is sofrito, an intensely concentrated paste of sweet and pungent vegetables that's a standby in traditional Spanish and other Latin kitchens. To make sofrito,

all you have to do is cut up the vegetables—bell peppers, onions, and garlic—into small, uniform pieces and then sauté them slowly and gently, without browning, until they've reduced almost to their very essence.

In both the sofrito and the stock, this version of paella aims to be authentic. But I must admit that my version veers a little from tradition by using easy-to-find long-grain white rice rather than sending you out in search of medium-grain paella rice imported from Spain. If you want to try that rice instead, adjust the proportion of liquid to rice following package directions.

Top the paella with an assortment of in-season vegetables—whatever kind you like. Poach them in some of the stock, as I do here, or instead sauté them in some olive oil.

Then, stand back and get ready to be proclaimed the star of your own kitchen!

### VEGETABLE PAELLA

Serves 4

#### SOFRITO:

- 4 tablespoons extra-virgin olive oil
- 1 organic red bell pepper, stemmed, seeded, and cut into small dice
- 1 organic yellow bell pepper, stemmed, seeded, and cut into small dice
- 4 small scallions, white parts only, thinly sliced
- 4 garlic cloves, peeled and minced
- 1 small red onion, finely chopped

#### VEGETABLE STOCK:

- 4 scallions, cut into 1-inch pieces
- 1 organic celery stalk, cut into chunks
- 1 white onion, cut into chunks
- 1/2 organic carrot, sliced
- 1/2 fennel bulb, trimmed and sliced
- 1 cup canned plum tomatoes
- 2 tablespoons Spanish paprika
- 1 tablespoon whole coriander

seeds

- 1 tablespoon whole fennel seeds
- 1 teaspoon crushed red pepper flakes
- 1 teaspoon saffron threads
- 1 teaspoon granulated onion
- 8 cups water
- Salt

#### PAELLA:

- 1 cup uncooked long-grain white rice
- 4 cups fresh vegetables in small bite-sized pieces, such as shelled fava beans, shelled peas, haricots verts or green beans, wax beans, and diced leek whites
- 2 tablespoons chopped fresh parsley

First, make the Sofrito. Heat the oil in a sauté pan over medium heat. Add the bell peppers, scallions, garlic, and onion. Cook, stirring frequently to prevent burning, until the vegetables have cooked down to a thick consistency almost resembling a paste. Remove from the heat and set aside.

Preheat the oven to 375 degrees F. Meanwhile, make the Vegetable Stock. In a large pot, combine the scallions, celery, onion, carrot, fennel, tomatoes, paprika, coriander, fennel seeds, pepper flakes, saffron, and granulated onion. Pour in the water. Bring to a boil over high heat, then re-

duce the heat and simmer for about 7 minutes. Line a strainer with cheesecloth, place over a large mixing bowl, and pour the stock through the strainer. Press down on the solids with a wooden spoon to extract the liquid. Discard the solids. Season the stock to taste with salt.

For the Paella, put the rice in a paella pan or other shallow baking dish. Add 2 cups of the Vegetable Stock and stir in the Sofrito. (Keep the rest of the stock warm.) Carefully transfer to the preheated oven and bake until the rice is tender and all the liquid has been absorbed, 15 to 17 minutes, checking toward the end of cooking and stirring in a little more stock if the rice is beginning to look dry. Remove from the oven and let rest for about 5 minutes before serving.

As soon as you remove the rice from the oven, prepare the mixed vegetables. Bring the remaining stock to a boil in a saucepan. Add the vegetables and cook just until tender-crisp, 3 to 5 minutes.

Transfer the rice to individual serving plates or leave it in the paella pan or baking dish. With a slotted spoon, remove the al dente vegetables from the stock and spread them on top of the rice. Garnish with parsley and serve immediately.

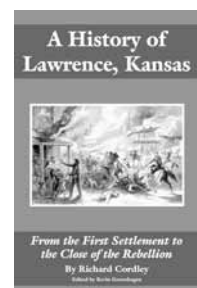
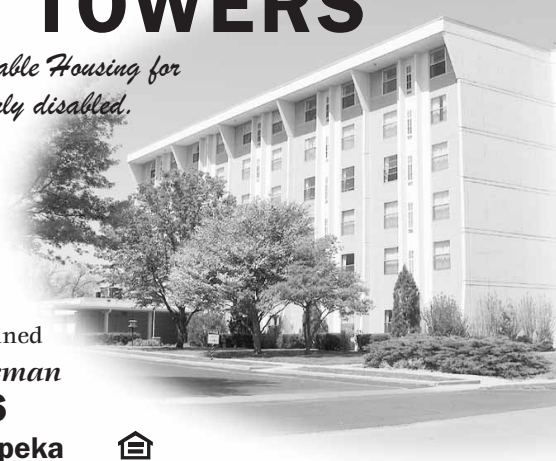
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## HUMOR

# Eloise Cleans Up

Eloise Simpelkins made herself a pile of money by taking advantage of the fastidiousness of rich people. Folks in Letongaloosa generally disapprove of taking advantage. Letongaloosans feel that taking advantage is not neighborly, and Leton-

on weekends with her mother who was a cleaning lady for people who lived in La Mancha.

When Eloise finished high school there were no college scholarships or government loans for academic underachievers from the wrong side of the tracks. And there were no good jobs for girls who looked like they weren't smart enough to pound sand in a rat hole.

So Eloise became, like her mother, a full-time cleaning lady for people who lived in La Mancha. Things were slow at first, but soon Eloise had all the work she could handle. She cleaned while groups of La Mancha women played bridge, mahjonn, and chatted over cups of coffee.

One day Eloise overheard a group of women complaining. They hated cleaning bathrooms on the mornings that their cleaning ladies were coming. The women didn't want the cleaning ladies to see the cruddy toilets, the toothpaste-encrusted washbasins and mirrors, and the gunk-spattered showers in the bathrooms of their slovenly husbands and teenagers.

"I'd just die if Eraline saw Reginald's poopy toilet," one of them said.

That gave Eloise her big idea. She would become a cleaning lady's pre-cleaning lady. To get jobs all Eloise had to do was convince the women of La Mancha that she would be as discreet about their husbands' filthy bathrooms as their doctors were about their medical conditions, and their lawyers were about the flaws in their

pre-nuptial agreements.

The women of La Mancha paid Eloise handsomely—much more handsomely for her discretion than for her bathroom cleaning efforts. Soon Eloise was making as much as a cleaning lady's pre-cleaning lady as she would have made as a school teacher with a masters degree.

Eloise was bitten by the entrepreneurial bug. Intuition told her that wealthy women in other upper middle class enclaves around the state and the nation were similar to women who lived in La Mancha. Research proved her right. She saw an opportunity to set up a nationwide franchise business that featured discretion-based pre-cleaning lady services.

Eloise is now CEO of a highly successful nationwide cleaning lady's pre-cleaning lady enterprise. And business is about to get better. Eloise went undercover in one of her Eastern seaboard franchises. She was working as a cleaning lady's pre-cleaning lady. A couple of women were playing gin rummy.

One said, "Can I confide in you?"

The other said, "Always, dear."

The first said, "Tell me if I'm

crazy, but I'm getting uncomfortable about having the pre-cleaning lady see George's filthy bathroom."

"You're not crazy," said the second woman, "I've been worrying about that for a month or so."

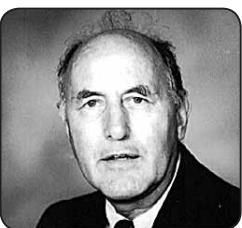
Eloise hurried back to her company headquarters in Letongaloosa and started work on a new business plan. Next month she'll launch a nationwide franchise operation that features a very, very discreet and ultra pricey pre-cleaning lady's pre-cleaning lady service.

Next up: a nationally franchised service that provides come-to-your-home hair dressers who prepare women for their appointments with their hair dressers.

- 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.

## WORDS OF WISDOM

"Fatherhood is pretending the present you love most is soap-on-a-rope." - Bill Cosby



Larry Day

galoosa is a neighborly town.

But people seem to approve of the way Eloise cleaned up financially. She built an enterprise that took advantage of the foibles of people like those who live in La Mancha, the posh section of town where the streets are winding and the house numbers are hand painted on Spanish tile.

Eloise Simpelkins is plain—beginning with her name and continuing with her squat chunky figure, her thick unruly hair, her flat face, her squinty eyes, and her pug nose.

From her looks people conclude that Eloise isn't smart enough to pound sand in a rat hole. Besides that, the Simpelkinses lived on the wrong side of the tracks. In reality Eloise is very bright. But she didn't do well in school because of her looks—teachers treated her as if she were as dumb as she looked—and because she had to work long hours after school and

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## TRAVEL TROUBLESHOOTER

# Is a 'natural cause' a pre-existing condition?

By Christopher Elliott

Tribune Media Services

**QUESTION:** I need your help with a travel insurance problem. We booked a trip to Cancun through Orbitz last year, and when we got to the last screen of the reservation, it offered us a travel insurance policy through Access America. We thought it would be a good idea to have insurance, so we bought it.

Afterwards, we received a document with the specifics of our policy. I didn't read it because I didn't anticipate having to make a claim. But I was wrong.

Shortly before our trip, my mother died unexpectedly. I called Orbitz, which referred me to the insurance company. An Access America representative told me to cancel the trip and suggested that I reschedule it. They promised they would "take care" of the claim.

A few weeks later, Access America denied my claim for \$951, because my mother suffered from high blood pressure. The death certificate listed the cause of death as being from "natural causes." I didn't know a natural cause was a pre-existing medical condition. - Cheryl Ellis, Lee's Summit, Mo.

**ANSWER:** My condolences on the loss of your mother. I agree with you that a "natural cause" isn't a pre-existing condition, and I think Access America should have honored

your claim.

But this misunderstanding might have been avoided. When you bought your insurance policy, you didn't read the terms before buying it and made the decision to insure your vacation as an afterthought. There's nothing wrong with buying travel insurance from your agent, but I always recommend doing a little research before purchasing any policy.

It's as simple as clicking on a site like InsureMyTrip.com or SquareMouth (www.squaremouth.com) and reviewing the terms and costs. Typically, travel insurance is a good idea for big-ticket purchases over \$10,000, but in your case, a \$951 vacation was definitely worth insuring.

At the very least, you should have reviewed the terms of your insurance policy carefully before buying it. You might have seen some of the limits about pre-existing medical conditions and had second thoughts, and taken an opportunity to shop around before buying the Access America policy.

Then again, no one expects a sudden death in the family, so you couldn't have known what was about to happen and it's unlikely you would have done anything differently. That's the thing about travel insurance: You don't know what kind of coverage you'll need until you need it.

I contacted Access America on your behalf and asked it to take another look at your claim. "Due to the exten-

uating circumstances, we have made a consideration in this case and have paid the Ellis' claim in full," a representative said.

- Christopher Elliott is the ombudsman for National Geographic Traveler magazine and the co-founder of

the Consumer Travel Alliance, a non-profit organization that advocates for travelers. You can read more travel tips on his blog, [elliott.org](http://elliott.org) or e-mail him at [celliott@ngs.org](mailto:celliott@ngs.org).

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## PET WORLD

### Puppy bites at people's shoes

WARWICK, R.I. - The International Association of Animal Behavior Consultants (IAABC) 2011 Conference was attended by over 300 dog, cat, parrot and horse behavior consultants in Warwick, RI, April 1-3. IAABC members advise on animal



Steve Dale

behavior issues, and while techniques vary, all prefer to use the least intrusive and minimally aversive techniques, which includes positive reinforcement. Learn more at [www.IAABC.org](http://www.IAABC.org).

Experts attending the conference answered these reader questions:

**QUESTION:** Our 13-year-old indoor/outdoor cat is very affectionate, yet for seemingly no reason, sometimes circles our feet and legs, sounds aggressive, then bites us savagely. How do we address this? - R.T., Toccoa, GA

**ANSWER:** "Notice your cat's body language, and simply find a way to separate yourself from the cat before the attack," says cat behavior consultant Pam Johnson-Bennett, author of "Starting from Scratch: How to Correct Behavior Problems in Your Adult Cat" (Penguin Books, New York, NY, 2007: \$15). "And don't run away; that will only cause your cat to chase, maybe thinking it's a game. It's important to play (with your cat) daily using an interactive toy, teaching him to chase and pounce on it - and not you."

Another idea is to carry little mouse toys or plastic balls in your pocket. If your cat get ready to attack, toss the toys in the opposite direction.

Johnson-Bennett, who lives near Nashville, Tenn., also advises lots of enrichment indoors—rotating toys, and feeding your cat from various puzzle feeders (if you're feeding dry food), such as the Eggsercizer or Play 'N Treat Ball (place kibble inside, and teach your cat to roll the toy around so food tumbles out). Leave several of these feeders around the house for your cat to "hunt" down. If you feed moist food, place some moist cat food in plastic dishes in two or three locations, so the cat has to search for them.

**QUESTION:** My 5-year-old cat loves to sleep next to me, and I love it, too. Several times a week, I stay at my boyfriend's. There, my cat gets up several times overnight, scratches at the bedding and continues until my boyfriend wakes up. Finally, I have to take her out of the bedroom and shut the door. I feel like she just wants attention. But she only does this when all three of us are in bed. If she stays with my boyfriend without me (which

is common), or stays with just me, she doesn't do this. Why? - M.W., Charlottesville, VA

**ANSWER:** When you and your boyfriend are together, your cat probably doesn't receive as much attention. Redwood City, CA-based Cat behavior consultant Marilyn Krieger, author of "Cat Fancy Naughty No More: Change Unwanted Behaviors Through Positive Reinforcement" (Bow Tie Press, Irvine, CA, 2010; \$12.95), says to ignore the behavior.

"Yelling at the cat, and even removing her from the room—though I

understand why you do—is reinforcing (the bad behavior because you're giving the cat attention). Meanwhile, offer playtime (with an interactive toy) before you go to bed, and follow that up with some treats." Your cat will enjoy the attention, and hopefully the exercise will help her sleep through the night.

- 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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At Home advocates for our clients like family. We share information and offer direction when asked to do so — at no additional cost. We are willing to share with you what we have learned about optimizing the health care system, Social Security, the insurance industry, Medicare, and the inevitable challenges everyone must face when making changes in their homes and lifestyles.

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through with it.

# Make sure you get the right amount

By Norm Franker

Social Security District Manager in Lawrence

At Social Security, our goal is to make sure you are paid the correct amount, on time, every month.

Some things have made that job easier over our more than 70 years of paying benefits, such as direct deposit and electronic application systems. But some of the factors that determine your payment amount still depend on good old fashioned human intervention. And in some cases, getting the correct payment amount depends on you.

You certainly don't want to be paid less than you're entitled to receive. But what can be even more difficult, in the long run, is to be overpaid — in which case you'll probably have to pay us back, cutting your payment down each month until the debt is repaid.

What can cause an overpayment? Sometimes an overpayment (or even an underpayment) occurs because the person receiving benefits did not report a change to us.

For example, if you receive Social Security retirement or survivors benefits and are under your full retirement age and working, we usually ask you to estimate your earnings for the year. If you realize your earnings will be higher or lower than you estimated, let us know as soon as possible so we can adjust your benefits.

If you receive Social Security disability benefits, you should tell us if you take a job or become self-employed, no matter how little you earn. You also need to report if you begin receiving or have a change in any worker's compensation or other public disability benefits — or if your disabling condition improves.

If you receive SSI, you need to report any changes that can increase or reduce the amount of your benefit, such as changes in address (even if you get electronic payments), changes in living arrangements, income, or increased savings that inch over the resource limit (\$2,000 for an individual, \$3,000 for a couple). Any changes in your living arrangements, income, or resources could change your SSI payment amount.

KEVIN GROENHAGEN PHOTO



Donna and Forrest Swall, Lawrence, were recognized for their many acts of inspiration during the 4th Annual Older Americans Month Breakfast at Maceli's on May 13. The breakfast was hosted by Trinity In-Home Care.

Learn more about the kinds of things you need to report when you receive Social Security retirement and survivors benefits by reading our online publication: [www.socialsecurity.gov/pubs/10077.html](http://www.socialsecurity.gov/pubs/10077.html)

[pubs/10077.html](http://www.socialsecurity.gov/pubs/10077.html)

Read about reporting responsibilities for people receiving Social Security disability benefits here: [www.socialsecurity.gov/pubs/10153.html](http://www.socialsecurity.gov/pubs/10153.html)



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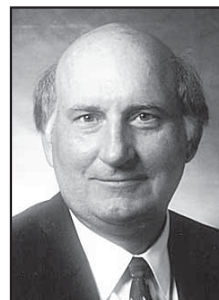
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MAKING SENSE OF INVESTING





## PUZZLES &amp; GAMES

## BRIDGE

## Make Use of Your Entry

By Tannah Hirsch

Tribune Media Services

Both vulnerable. South deals.

NORTH

♠-K Q J 8 2

♥-9 2

♦-8 3 2

♣-9 6 4

WEST

♠-7 5

♥-3

♦-Q 10 7 6 5

♣-Q J 10 8 2

EAST

♠-A 10 9 4

♥-10 8 7 5

♦-J 9 4

♣-7 5

SOUTH

♠-6 3

♥-A K Q J 6 4

♦-A K

♣-A K 3

The bidding:

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

Opening lead: Queen of C

If you need a specific distribution to make your contract, plan the play as if that distribution exists. Consider this deal.

South's two clubs was an artificial

game force and North's response showed at least five spades headed by two of the three top honors. North had a difficult rebid at his second turn and, since on this bidding South rated to have a six-card suit, North raised to game. When Key-Card Blackwood revealed that the ace of spades was missing, South settled in the small slam.

West led the queen of clubs, won with the king. Declarer drew trumps in four rounds and was faced with finding a way to eliminate his club loser. One way was to play all his winners and hope for a defensive error, but there was a legitimate way to engineer an endplay if a defender held four or more spades and no more than two clubs.

Declarer cashed the ace and king of diamonds and ace of clubs, then led a spade to the jack. Since East had to hold up the ace, declarer made use of his entry to dummy to ruff a diamond. Down to nothing but spades, East had to take the ace on the spade return and play a spade, and declarer's club loser vanished on dummy's spade winner.

*- 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.*

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# FOUR WAYS NORTHWESTERN MUTUAL HELPS PUT THEIR CLIENTS' MINDS AT EASE.

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3

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4

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\* Source: A.M. Best Company; includes Ordinary and Group Life Insurance Dividends.

\*\* The policy dividend and the underlying interest rate are not guaranteed beyond 2006. Dividends are reviewed annually and are subject to change by the Company's Board of Trustees.

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# Kansas Senior Olympics to begin on Sept. 21

Warmer weather is here and folks are warming up for the 2011 Kansas Senior Olympics (KSO), which will be held from September 21-25 and September 29-October 2.

The Kansas Senior Olympics is open to all adults who will be 50 years or older by December 31, 2011. Registration deadlines are: Early bird by August 12, \$40, softball teams, \$250; and final by August 26, \$50, softball teams, \$300.

Sports include archery, badminton, basketball, bowling, cycling, track & field, golf, horseshoes, pickleball, racquetball, road race, race walk, shuffleboard, swimming, table tennis, tennis, and volleyball.

If you do not wish to compete in any KSO events, you can still participate in the Senior Olympics as a volunteer.

KSO supporters can also make a tax-deductible donation to the Parks

and Recreation Foundation, which supports KSO activities.

For more information, please con-

tact Topeka Parks and Recreation at (785) 368-3798 or visit them at [www.topeka.org](http://www.topeka.org).

## SUDOKU SOLUTION

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

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

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V <sub>4</sub>	I <sub>1</sub>	R <sub>1</sub>	T <sub>1</sub>	U <sub>1</sub>	A <sub>1</sub>	L <sub>1</sub>	RACK 1 =	<b>61</b>
T <sub>1</sub>	A <sub>1</sub>	N <sub>1</sub>	G <sub>2</sub>	E <sub>1</sub>	L <sub>1</sub>	O <sub>1</sub>	RACK 2 =	<b>58</b>
S <sub>1</sub>	A <sub>1</sub>	I <sub>1</sub>	L <sub>1</sub>	O <sub>1</sub>	R <sub>1</sub>	S <sub>1</sub>	RACK 3 =	<b>57</b>
M <sub>3</sub>	U <sub>1</sub>	S <sub>1</sub>	I <sub>1</sub>	C <sub>3</sub>	A <sub>1</sub>	L <sub>1</sub>	RACK 4 =	<b>61</b>
F <sub>4</sub>	O <sub>1</sub>	R <sub>1</sub>	S <sub>1</sub>	A <sub>1</sub>	K <sub>5</sub>	E <sub>1</sub>	RACK 5 =	<b>92</b>
PAR SCORE 250-260							TOTAL	<b>329</b>

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## JUMBLE ANSWERS

Jumbles: UTTER CEASE ATTACH VIOLIN

Answer: What the prisoner became when he painted those portraits - A "CON ARTIST"

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## Preserve Your Memories!



As editor and publisher of Kaw Valley Senior Monthly, Kevin Groenhagen has interviewed over 100 seniors during the past decade for "Senior Profiles." Now he can interview you (or a loved one) and save your memories so they can be shared with your family and friends.

Your memories can be preserved as a video recording on a DVD, an audio recording on a CD, or in book form. You decide which format you're most comfortable with. Kevin will provide you with a list of questions prior to the interview. You can delete the questions you do not wish to answer or add a few questions of your own.



For more information, call Kevin at 785-841-9417 or send him an e-mail at [kevin@seniormonthly.net](mailto:kevin@seniormonthly.net).

Note: If you have already recorded your memories on audiocassettes or videocassettes, Kevin can transfer them to CDs and DVDs for you.

## Kaw Valley Senior Monthly



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balloon kyphoplasty



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