

Kaw Valley Senior Monthly

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March 2004 Serving the Lawrence-Topeka Area's 50 and Better Population Vol. 3, No. 9

Wood oversees growth of Healthwise 55

By Kevin Groenhagen

Connie Wood jokes that when she joined the staff of Stormont-Vail HealthCare all she had was a desk.

Fifteen years later, Wood serves as the health center's Supervisor of Community Services, Gerontology, and oversees Healthwise 55, a program that serves more than 10,000 adults who are 55 and older in Topeka and the surrounding communities.

"I was hired to see what was needed in the area of community programs for older adults," Wood said.

With a newsletter, television show, and numerous programs throughout Topeka, Healthwise 55 has become a household name since it was launched in February 1991.

"The mission of Healthwise 55 is to educate and promote health among people who are 55 and older," Wood said. "Older adults need to

be educated about their medications and their diseases, and about what is out there so they can ask questions and be informed about new procedures. We also educate them about all the resources that are available. We let them know what is out there in the community."

Healthwise 55's educational programs include Senior Suppers every Tuesday evening in Stormont-Vail's



Sunflower Terrace Cafeteria. In addition, Healthwise 55 has 11 different outreach programs, including Lunch

Bunches and coffees at area retirement communities, and AARP's 55 Alive Safe Driving Course.

For the past eight or nine years, Wood has also hosted *Healthwise ... After 55*, a 30-minute television program aired on Topeka's WIBW-TV 13 at 7:00 a.m. on the first and third Saturdays of each month. The program, which includes the presenta-



Connie Wood

tion of health information followed by 20-minutes of warm-up and low-impact aerobic exercise, is also carried by cable companies in several

other cities, including Holton, Horton, Sabetha, and Hiawatha.

The third medium Healthwise 55

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Christopher Hepp (center) with two PianoAmerica students

It's not too late to learn to play the piano

By Billie David

If you've been wanting to learn to play the piano all your life but have never gotten around to it, it's still not too late, according to Christopher Hepp, associate professor of piano at the University of Kansas. Hepp has made use of modern technology to devise a computer program that, combined with digital piano, creates dynamic piano lessons for first-timers all the way from young children to seniors. In fact,

his oldest student is in his eighties.

"Adults can start without having had lessons before," said Hepp, who is currently teaching approximately 28 adult students. "I recommend that adults take lessons in groups, at least for the first year, because they tend not to progress any faster in private lessons and group lessons are less expensive."

Hepp and his partner, Joe DeFio, own PianoAmerica, located in the Orchards Corners shopping mall, where Hepp teaches piano and

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FREE

Wood

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uses to educate seniors is *Healthy Times*, a newsletter published quarterly by Stormont-Vail HealthCare. *Healthy Times* recently replaced the *Women* and *Healthwise 55* newsletters, and is mailed to Healthwise 55 members. The newsletter includes articles on lifestyles, women's health, and issues of concern to those 55 and older. In addition, a comprehensive calendar of events is included in every issue.

Membership in Healthwise 55 is free and open to anyone 55 and older in the area. Membership also entitles members to free information and referral services, insurance consultation, medication clinics, nutrition clinics, depression screening clinics, and blood pressure checks.

Other benefits associated with Healthwise 55 membership include the waiving of the regular \$60 fee to join the YMCA and a \$10 discount off the price of a new YWCA membership. YMCA members who show their Healthwise 55 membership card can take advantage of all classes at member rates, while YWCA members are entitled to unlimited free classes, including aqua exercise, Sit and Be Fit, and Senior Mix low-impact exercise.

While membership in Healthwise 55 is limited to those who are 55 and older, Wood stresses that the program serves an even larger population.

"In addition to being an information resource center for older adults, we also help caregivers," Wood said. "Stormont-Vail has a web site, so I get calls from all over the country about families here in Topeka."

Wood was born and raised in Lindsborg, Kan., and had initially planned on pursuing a degree in

music. After two years of study at Bethany College, she transferred to Trinity Lutheran Hospital in Kansas City and became a registered nurse.

"I started in obstetrics," Wood said. "I started at the new end. I've traveled the whole gamut and it has served me well. Before joining Stormont-Vail, I was doing discharge planning at the old memorial hospital. Before that, I was the director of the first hospice program in Topeka. That was more than 20 years ago."

In addition to her duties with Healthwise 55, Wood is also a volunteer with Meals on Wheels of Shawnee and Jefferson Counties. Wood, who delivers meals once a month to about 20 people, played a role in the expansion of the program in Topeka.

"Two years after I was at Stormont-Vail, the discharge planning department said that more volunteers were needed to deliver Meals on Wheels because there was a waiting list," Wood said. "We made a presentation to Stormont-Vail's administration and they decided to take deliveries. We were able to open several new routes because of Stormont-Vail."

Today, the meals are prepared at Stormont-Vail HealthCare. In addition, Stormont-Vail HealthCare provides the Meals on Wheels program with office space, telephone service, and some office supplies.

One of the things Wood enjoys most about her position is being able to see how much the Healthwise 55 programs affect so many.

"It's such a wonderful feeling to see the number of people who attend our programs," Wood said. "The Senior Suppers and Lunch Bunches give people a piece of education, socialization, and a balanced and low-priced meal. And then you see them take that educational piece they've learned and use it in their own lives. I think that's wonderful."

"Another thing I enjoy is when caregivers call for help, and then call back later and say, 'What would I have done if I hadn't had somewhere to turn?'"

More information about Healthwise 55 can be found on Stormont-Vail HealthCare's web site at www.stormontvail.org, or by calling 785-354-6787.



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Editor and Publisher
Kevin L. Groenhagen

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CONTACT US



MAIL

2612 Cranley St.
Lawrence, KS 66046



PHONE

785-841-9417



E-MAIL

kevin@seniormonthly.net



FAX

785-749-4691

Nifty, Nifty Look Who's 50!

The following celebrities
turn 50 in March:

- Mar. 1 **Ron Howard**, actor/director, *Andy Griffith Show*, *Apollo 13*
- Mar. 5 **Marsha Warfield**, actress, *Night Court*
- Mar. 13 **Nancy Wilson**, rock musician, Heart
- Mar. 20 **Jim Seales**, guitarist, Shenandoah
- Mar. 24 **Robert Carradine**, actor, *Revenge of the Nerds*, *Lizzie McGuire*
- Mar. 24 **Donna Pescow**, actress, *Saturday Night Fever*, *Even Stevens*
- Mar. 26 **Curtis Sliwa**, founder, Guardian Angels

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PianoAmerica

CONTINUED FROM PAGE ONE

DeFio concentrates on the retail side.

"We have created the first store/school in the country in which education is as important as retail," Hepp said of his business. "Our motto is 'one-stop shop for all your piano needs.'"

PianoAmerica specializes in digital pianos, although they also carry acoustic pianos.

"The digital piano plugs into an electric socket and requires a power source," Hepp explained. "The sound is not produced by hammers and strings, but like a computer using processors and microchips. You're not losing a piano but gaining an orchestra. You have hundreds of instruments and rhythmic accompaniments to choose from, and you have hundreds of harmonic backgrounds to choose from to create the kinds of sounds you most enjoy, and it also allows you to compose because it records everything you play. After you record it, you can put it in the computer and, with the right software, the computer will read the disk and turn it into musical notations."

Hepp said figures show that the digital piano is rapidly outpacing the acoustic piano in terms of popularity. And since children today are growing up hearing music that is entirely digitally produced—on television, the movies and CDs—Hepp believes that they should be able to learn to play digital pianos themselves.

"Most piano teachers teach acoustic piano because they grew up that way, but I changed because I believe this is a better education for children," he said.

Using his computer program, Hepp can teach groups of approximately eight students. "It's unique because instead of one student and one teacher, I can teach several students at once," Hepp said. "The materials are on a web site, so they can choose what they want to work on and I go around and help them. It's fun, so they pay attention. They're completely engaged for 45 minutes."

The program is ideal for teaching adults as well, Hepp said, explaining that adults are often hesitant to begin piano lessons because they don't want to feel like children.

"With this they can start by playing actual music, so they don't feel infantile or remedial, and they are able to move at their own pace," he said. "Adults can learn to play the piano without more trouble than a child. A child has more muscle memory and an adult may have to

practice more to retain the muscle memory, but adults have the ability to understand what it is they need to do in order to learn. That's why they both succeed."

Students come to the store for weekly lessons, followed up by practice at home using anything from acoustic pianos to digital pianos and portable keyboards. The lessons offer a variety of experiences, from learning notes and finger placement to creating the student's own music to accompany a video. Beginners can even enjoy the experience of playing a "violin" solo to the accompaniment of an entire orchestra.

The idea of using the computer to teach piano is catching on and is currently being used at Wichita State University.

"I wrote it myself," Hepp said of the program. "It is the first piano method that is web based."

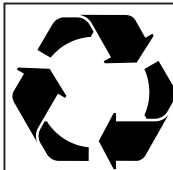
It was on the web site that a music teacher at Spaugh Middle School, an inner city public school in Charlotte, North Carolina, found information about the program.

"The school is unique because it has a lab with 15 stations that have computers and keyboards, and she was very excited because she didn't have the material to teach her students on digital pianos," Hepp said. "I went to the school to help her get started, and I told her, 'we will know whether this will work because there will be silence in the room.'"

Sure enough, the teacher phoned him later to say that the room actually was quiet during class.

Hepp grew up in Long Island and expressed an interest in music at a young age. When he was five, he asked his mother if he could take piano lessons. He studied music at the University of Colorado and his first teaching experience was in Little Rock, Ark., where he did a solo performance for Hillary Clinton during a Council for Arts and Humanities program. He joined the KU faculty in 1988.

"I started PianoAmerica as a school five years ago, and four years ago Joe and I became partners," Hepp said. "He had been in sales for 35 years, and we both came to the same conclusion from opposite directions: that the digital piano has come of age. The rest is history. We have been operating profitably since the first year."



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The Light Center to hold benefit

The Light Center, of Baldwin, Kan., will be holding a Benefit for the Orphaned Children of South Africa, March 20, benefiting the Novalis Orphan Care Project. The event will begin at 5:00 p.m. at the Unity Temple on the Plaza, 707 W. 47th Street, Kansas City, Missouri.

The evening will be a time of celebration, generosity, inspiration, and joy as we welcome Neale Donald Walsch, author of *Conversations with God*, to Kansas City. Local musicians, Greg Tamblyn and Bukema Shoals will be performing, as well as The Children's Dance Theatre from City in Motion. In conjunction, a silent and live auction will be held throughout the evening to raise funds for the orphan care project.

Members of the public who are interested in obtaining more information on the benefit should contact The Light Center at 785-255-4583 or ltcenter@grapevine.net. Individual tickets can be purchased in advance for \$20 at The Light Center (785/255-4583), Rainy Day Books (2706 W 53rd in Fairway), The Good

Book (Unity Temple on the Plaza, 47th & Jefferson, Kansas City) and Wild Oats Natural Marketplace (on Johnson Drive in Mission, Kan., and on W 119th St. in Overland Park, Kan.). Also, tickets will be available at the door for \$25.

The Novalis Institute in Cape Town, South Africa, in conjunction with the Unity Center in Johan-

nesburg, South Africa, are working together to bring relief and comfort to the children orphaned by the AIDS crisis in South Africa. After creating children's villages in South Africa, staff and trained volunteers will provide wholistic education, establish a caring community and offer a range of complementary medicine approaches

to support the children orphaned and abandoned due to the AIDS epidemic.

The Light Center will train and send volunteers into South Africa to assist in the children's villages.

For more information, contact Robin Goff at The Light Center, 785-255-4583, or visit their web site at www.lightcenterks.org.

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HEALTH

Fibromyalgia: Painful and puzzling

Before 1990, people with fibromyalgia syndrome (FMS) were often told that it was all in their heads. We now know that isn't true. But what causes FMS is still unknown. FMS is just as puzzling as it is painful.

We know that FMS is very widespread. But, so far, no cure or even a satisfactory explanation of its causes has been found. Luckily, though, the symptoms can be treated.

What are these symptoms? What help is available? And are we getting

(32 percent), cold intolerance (30 percent), dizziness and disorientation (called "fibro fog"). More women than men get FMS, but it affects people of all ages.

People who experience these symptoms should consult a doctor, and perhaps a rheumatologist.

Symptomatic relief

If you have FMS, you urgently need regular sleep, a nutritious diet, and daily exercise. Otherwise your ability to cope with pain and disorientation will be sharply limited. Medications prescribed by your doctor can help relieve the pain. You may also need treatment from a psychologist to help you adjust to the difficulty of living with chronic pain and distress.

Therapy is also available. The aim of therapy is to help you to manage your symptoms. Occupational therapists help you find ways to reduce the pain, fatigue and difficulty caused by such everyday activities as showering, dressing, and working. If you have pain in your neck and arms, for example, you may need to adjust your computer work station to decrease upper-body stress. If you fatigue when you cook, sitting on a stool might save you energy. Equipment such as reachers, grab bars, and bath chairs can help you be more active with less stress on your hands and arms.

Physical therapists help by giving you gentle exercise programs to strengthen your legs and build endurance. They help with stamina and pain by evaluating and treating walking problems; often, canes and shoe orthotics prove helpful. Therapists also offer Spray and Stretch, a pain-relieving skin spray, and a promising new device called Anodyne, which reduces pain and increases soft-tissue circulation by beaming infrared light on tender spots.

Hope for the future

Will FMS ever be cured? There is reason to be hopeful. The Oregon Fibromyalgia Foundation recently found evidence suggesting that, in cases of FMS, the brain misreads chemical messages and reacts as if healthy muscles were in fact painfully injured. A neural transmitter called substance P stimulates receptor cells in the brain and spinal cord, causing persistent pain and increased pain sensitivity. If this proves

to be true, and if researchers find a way to reverse or block this process, FMS may ultimately become a thing of the past.

In the meantime...

If you need FMS diagnosis or help, you should seek the best treatment available. Ask to work with medical specialists who have professional experience with FMS. And to learn more yourself, you can contact the Oregon Fibromyalgia Foundation

(www.myalgia.com) or the Fibromyalgia Network (www.fibromyalgia.com, 800-853-2929).

- Laura Bennetts, MS RPT, is a physical therapist with 20 years' experience. She co-owns Lawrence Therapy Services LLC, 785-842-0656, and Baldwin Therapy Services, 785-594-3162. For answers to therapy-related questions, please write to Laura either at her e-mail address, laurabennetts@hotmail.com, or via Senior Monthly.



Laura Bennetts

close to solving the riddle of FMS?

Mystery pain

FMS makes you chronically tired and sore. Your muscles ache and you feel absolutely exhausted. No one knows why. Researchers suspect that FMS springs from problems with the neurotransmitters and hormones that keep your nervous system and immune system running smoothly (see below). But that isn't certain yet.

FMS is also hard to diagnose, since its main symptoms—muscle aches, joint pain, disturbed sleep, and fatigue—are not unique to FMS. Until 1990, the American College of Rheumatology (ACR) didn't even recognize FMS as a distinctive ailment. But the ACR's 1990 guidelines have given doctors solid diagnostic criteria. They look for two things in particular: (1) widespread pain lasting three months or longer, and; (2) painful sensitivity in at least 11 of 18 specific "tender points" when pressure is applied to these points. (These tender points are often places where muscles attach to bones, tendons and ligaments.)

As chronic sufferers know, FMS symptoms mimic the total body ache and fatigue of a viral flu. Phases of acute pain, called "flares," can last days. Other typical FMS miseries include irritable bowel syndrome (found in 60 percent of all FMS victims), chemical sensitivities (52 percent), irritable bladder syndrome (50 percent), restless leg syndrome

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HEALTH

Age-related macular degeneration

Degeneration of the macula is a leading cause of severe visual loss in people age 55 years or older in the United States. It is second to cataracts as the leading cause of decreased vision in person over 65 years of age. Latest estimates show over 150,000 Americans are legally blind from age-related macular degeneration, with 20,000 new cases every year.

What happens in macular degeneration? Macular degeneration is the physical disturbance of the center of the retina called the macula. The



Dr.
Farhang
Khosh

macula, which is approximately the size of the capital letter "O" in this sentence, is the part of the retina, which is capable of the most acute and detailed vision. Age-related macular degeneration blurs the sharp, central vision that you need for "straight-ahead" activities such as reading, sewing, recognizing faces, watching TV and driving.

There are two forms of age-related macular degeneration: "neovascular (wet) form"; and "atrophic (dry) form." Seventy percent of patients have the dry form, which involves thinning of the macular tissues and disturbances in its pigmentation. Thirty percent have the wet form, which can involve bleeding within and beneath the retina, opaque deposits, and eventually scar tissue. The wet form accounts for 90 percent of all cases of legal blindness in macular degeneration patients.

Signs and symptoms of macular degeneration include a slow or sudden, painless loss of central visual acuity, or blurred vision. People notice that straight objects appear distorted or bent or that there is a dark spot near or around the center of the visual field or, while reading, parts of words are missing. The patient's color perception can change or diminish.

How is macular degeneration detected? Declining vision is usually noticed by the patient or during a routine eye exam by an ophthalmologist. Early detection is important because a patient destined to develop macular degeneration can sometimes be treated before symptoms

appear. This can delay or reduce the severity of the disease.

The risk factors that can be related to developing macular degeneration are 1) family history of macular disease, 2) cigarette smoking, 3) light exposure, 4) light iris pigment, 5) chemical exposure, 6) a history of cardiovascular disease, including high blood pressure or arteriosclerosis, and 7) obesity.

At this time there is no known cure for macular degeneration. But, in some cases, macular degeneration may be active and then slow down considerably, or even stop progressing for many, many years. Treatments for the wet form of age-related macular degeneration can include laser surgery, called photocoagulation. The treatment of the dry form and prevention of both forms focuses on antioxidants. Antioxidants to focus on include the following:

- 1) Vitamin C
- 2) Vitamin E
- 3) Lutein
- 4) Beta Carotene
- 5) Zinc
- 6) Selenium

Herbs known for their flavonoid and antioxidant activity include:

- 1) Bilberry (*Vaccinium myrtillus*)
- 2) Ginkgo biloba
- 3) Grapeseed (*Vitis vinifera*)

All of these herbs have shown to increase blood flow to the retina and improve visual processes. As always, consult with your doctor before using any of the above approaches.

Lifestyle is a major factor in the prevention and treatment of macular degeneration.

1) Stop smoking. Smoking increases the risk of macular degeneration in both men and women.

- 2) Exercise.
- 3) Water- eight to ten 8 oz. glasses of water everyday.
- 4) Improving your cardiovascular health.

- 5) Diet-
 - a. Avoid fried fatty foods.
 - b. Decrease simple sugars (e.g., cookies, cakes, candies).
 - c. Limit consumption of alcohol.

d. Focus on increasing consumption of legumes and yellow vegetables.

- e. Flavonoid-rich berries (blueberries, blackberries, cherries, strawberries, cranberries)

- f. Foods rich in Vitamin E and

Vitamin C-fresh fruits and vegetables.

g. Foods rich in Lycopene-tomatoes, carrots, green peppers.

h. Foods rich in Zeaxanthin-spinach, paprika, corn, fruits

i. Foods rich in Lutein-green plants, corn, potato, spinach, carrots, tomatoes, fruits.

j. Increase your consumption of fish.

6) Have annual routine eye exams.

7) Watch your weight.

Patients should take an active role in their eye health. A person's eyes

are one of the most important organs of the body. Maintaining your eyesight and healthy eyes should be a top priority for everyone. Taking antioxidants and reducing the risk factors for age-related macular degeneration is important for anyone over the age of 40. Anyone who experiences vision loss should see his or her ophthalmologist without delay for a complete evaluation, especially if the vision loss is rapid.

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

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Investing means putting a dollar to work with the hope of receiving more back in the future. The price you're willing to pay should be determined by the cash an investment will return to you and how quickly it will return it. For example, since a dollar today is worth more than a dollar tomorrow, an investment that returns \$100 a year over the next five years is worth more than an investment that generates one lump sum of \$500, five years from today.



Harley Catlin and Ryan Catlin

This principle also applies to owning individual stocks. Many people forget the importance of investing in businesses that consistently generate cash over the long term and return a portion of that cash to you in the form in dividends.

Historical performance

We studied the past performance of stocks that have historically paid dividends (dividend-paying stocks) versus those that do not typically pay a dividend. The study included nearly 6,500 stocks that traded on the New York Stock Exchange, the American Stock Exchange and Nasdaq, and the results are pretty impressive.

23-year Average Annual Return

Stock Type	NYSE, ASE, and NASDAQ	S&P 500
Stocks Paying Dividends	13.8%	15.2%
Stocks Not Paying Dividends	6.6%	11.2%

Source: Edward Jones. Returns from 1/1/50 to 12/31/03. Past performance may not be a reliable indicator of future results. These calculations do not include any commissions or transaction fees that an investor may have incurred.

Even if we focus on the S&P 500, which generally includes larger, established companies, the advantage is still apparent.

However, in the short term, dividend-paying stocks do not always perform better. In years when the stock market is performing very well, dividend-paying stocks, which usually are offered by higher quality companies, tend to underperform more risky stocks that may not pay dividends. This happens because investors tend to gain more confidence—and take more risk—when

the stock market and economy are performing well. The following table highlights two years in which the S&P 500 saw rapid gains, led by stocks that didn't pay a dividend.

Short term Annual Returns

Stock Type	1999	2003
Dividend-Paying Stocks	2.2%	33.1%
Non-dividend Paying Stocks	114.6%	62.4%

Source: Edward Jones
Past performance may not be a reliable indicator of future results.

The importance of dividends

We believe that, after many investors were fooled by the promise of "Internet riches," the idea of paying a high price will be replaced by a "show-me-the-money" attitude. Investors who were mesmerized by the potential for capital gains will begin to look for investments that provide the opportunity for steady, growing dividends. This shift will be fueled by:

1. **Bursting of the Internet bubble.** After being burned by tech and telecom stocks, we believe investors will likely be more risk-averse and quality-conscious. Quality investments typically hold their value better when the market declines. For example, 2002 was a difficult year in the stock market, and stocks in the S&P 500 that paid dividends fell about 11 percent, compared with a 30-percent drop for stocks that didn't pay dividends.

2. **Aging of the population.** Baby boomers represent roughly a third of the U.S. population. More of these investors are transitioning from saving for retirement to saving in retirement. Retired investors often need investment income to help pay the bills. This should make dividend-paying stocks more attractive to them.

3. **Low interest rates.** Interest rates are near 40-year lows, and retirees who depend on investment income may find it difficult to fund their retirement with short-term savings instruments and short-term bonds. Equity investments that can offer the potential for rising income offer a possible solution.

4. **Corporate scandals.** Typically, companies that report phony profits cannot afford to pay cash to investors. Companies that pay and increase dividends are signaling that the business is growing and generating real money.

5. **Reduction of the double taxation of dividends.** Today, nearly 80

percent of companies do not pay a dividend. The recent tax reduction on qualified dividends to a maximum 15 percent should encourage companies to pay more dividends. We have already begun to see this change in tax policy have an impact. Consider the behavior of companies in the S&P 500 during 2003.

- 21 initiated dividends—the most in 24 years
- 212 raised dividends
- 14 doubled payouts
- 33 increased dividends twice
- Five increased it three times
- One company increased it each quarter

With an estimated 36 percent of the S&P 500 stocks directly held by individuals, net individual dividend income last year grew by 50 percent, to \$49.1 billion from \$32.7 billion in 2003.

Investing for the future

We don't know what will happen to the economy or the stock market in the short term. We do believe that purchasing great stocks at a smart price and holding them for the long term is a wise investment strategy.

The best measurement of a growing business isn't the short-term change in the stock price. Rather, it's the long-term growth rate in the company's earnings and dividends. That's why more than half of the stocks in our Model Stock Portfolio have increased for 15 consecutive years or more. Our advice is to own stocks that typically pay dividends and have a record of consistently increasing them.

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

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Is there a reverse mortgage in your future?

By Loma G. Davies Silcott
Kansas Senior Press Service

A reverse mortgage (RM) is exactly what it sounds like—a mortgage in reverse. The mortgage lender will pay you up to the amount of equity in your home either as a lump sum or as monthly payments throughout the remainder of your life. You do not make monthly payments on the amount. The equity in your home is used not only to fund your loan but also to repay the loan.

If you are 62 or older and are “house rich, cash poor,” a reverse mortgage may be an option that will help increase your income. However, because your home is one of your most valuable assets, you should consult with your family, attorney, and/or financial advisor before applying for a RM. Knowing your rights and responsibilities as a borrower may help to minimize your financial risks and avoid any threat of foreclosure or loss of your home.

Obviously to qualify for a RM, you must own your home. The amount you are eligible to borrow generally is based on your age, the equity in your home, the value of your home, and the interest rate the lender is charging. Because you retain title to your home with an RM, you are responsible for taxes, repairs and maintenance. Depending on the plan you select, your RM becomes due with interest either when you move permanently to a new residence, sell your home, die, or reach the end of the pre-selected loan term. The lender doesn't take title to your home when you die, but your heirs must pay off the loan. The debt

is usually repaid by refinancing the loan into a forward mortgage (if the heirs are eligible) or by using the proceeds from the sale of your home to pay the loan off.

RM loan advances are nontaxable, and they do not affect your Social Security or Medicare benefits. However, interest on RMs is not deductible for income tax purposes until you pay off all or part of your total RM debt.

Keep in mind that RMs are rising-debt loans. This means that the interest is added to the principal loan balance each month. Therefore, the total amount of interest you owe increases significantly with time as the interest compounds. However, your legal obligation to pay back the loan is limited to the value of your home at the time the loan is repaid.

Nevertheless, this could include increases in the value (appreciation) of your home after your loan begins. The total loan must be paid

back when the last surviving borrower dies, sells the home, or permanently moves away.

For more information, contact:

• The National Center for Home Equity Conversion, 737 147th Street, West, Suite 115, Apple Valley, Minnesota 55124. Include a stamped,

self-addressed envelope with your request.

• The Information and Assistance professional at your local Area Agency on Aging, or the Kansas Department on Aging, New England Building, 503 S. Kansas, Topeka, KS 66603.

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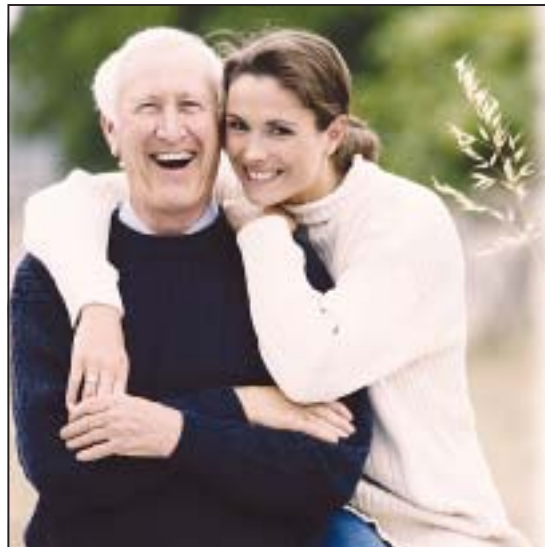
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CALENDAR

ART/ENTERTAINMENT

MAR 4-14

PROOF

2002 Pulitzer Prize winning play explores the unknowability of love, along with the mysteries of mathematics.
LAWRENCE, 785-843-7469
www.community.lawrence.com/
communitytheatre/

MAR 6

SENIOR CLASS

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

MAR 5

VERDI'S LA TRAVIATA

Classic tragedy focuses on gossip and jealousy that haunts Alfredo and Violetta, whose discovery of true love comes too late.
LAWRENCE, 785-864-2787
www.ku.edu/~lied/

MAR 12

WEST SIDE FOLK CONCERTS

Volunteers wanted to provide snack food for intermission and help serve and attend concert for free. The Light Center will provide and serve refreshments. Funds will be raised to support the orphan care project. Concert is at 7:30 p.m. Call 785-255-4583 to volunteer.
LAWRENCE ARTS CENTER

MAR 16

GREASE

The supercool '50s are back. Join Danny and Sandy as they are unexpectedly reunited after summer vacation.
LAWRENCE, 785-864-2787
www.ku.edu/~lied/

MAR 17

CONCERTANTE

Vibrant group of composed Julliard School graduates who are continuing their musical collaborations.
LAWRENCE, 785-864-2787
www.ku.edu/~lied/

APR 2

SCOTTISH RANT

Trio plays traditional and modern forms of Scottish music. Styles ranging from dance tunes to bagpipe marches and Gaelic melodies.
LAWRENCE, 785-864-2787
www.ku.edu/~lied/

BINGO

SUNDAYS

KNIGHTS OF COLUMBUS HALL

2206 E. 23RD ST., LAWRENCE, 6:30 PM, 785-842-2699

SUNDAYS & TUESDAYS

AMERICAN LEGION POST NO. 1

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

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, 7:00 PM, 785-842-3415

TUESDAYS

VETERANS OF FOREIGN WARS

138 ALABAMA, LAWRENCE, 6:55 PM, 785-843-2078

WEDNESDAYS & FRIDAYS

VETERANS OF FOREIGN WARS

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

WEDNESDAYS

PINECREST APARTMENTS

924 WALNUT, EUDORA, 12:30-1:00 PM, 785-542-1020

WEDNESDAYS & FRIDAYS

EAGLES LODGE

1803 W. 6TH ST, LAWRENCE, 7:00 PM, 785-843-9690

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

BALDWIN SENIOR CENTER

1221 INDIANA, BALDWIN CITY 12 NOON-1 PM, 785-594-2409

FRIDAYS

ARAB SHRINE

1305 KANSAS AVE., TOPEKA
MINI BINGO 6:30 PM,
REGULAR BINGO 7:00 PM
785-234-5656

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

MAR 2

DOWN AND DIRTY, BUT NOT OUT: GREAT PLAINS WOMEN OF THE DEPRESSION YEARS

Sara Jane Richter will share the trials and triumphs that women faced on the Kansas prairie during the 1930s. 6:30 p.m. Watkins Community Museum of History, 1047 Massachusetts.
LAWRENCE, 785-841-4109

MAR 20

THE WAR AFTER THE WAR

Shannon Musgrave, counselor and wife of a Vietnam veteran, will discuss her experiences working with families of veterans

as they face post-traumatic stress syndrome. 2:00 p.m. Watkins Community Museum of History, 1047 Massachusetts.
LAWRENCE, 785-841-4109

MAR 29-MAY 10

MOTIVATING MOVES FOR OLDER ADULTS

Taught by KU Prof. Janet Hamburg, registered movement therapist and certified Laban movement analyst. Motivating Moves was designed to improve balance, walking speed and flexibility. Mondays, 9:00-10:00 a.m.
LAWRENCE SENIOR CENTER
785-842-0543

EXHIBITS

MAR 1-SEP 30

VIETNAM EXHIBIT

Tribute to Vietnam veterans from Douglas County. Memories of the 1960s, as well as many artifacts, letters, clothing, etc. contributed by veterans. Watkins Community Museum of History, 1047 Massachusetts.
LAWRENCE, 785-841-4109

MAR 1-APR 24

150 YEARS OF LINGERIE

Men and women's undergarments and sleepwear can be seen in a romantic boudoir setting. Watkins Community Museum of History, 1047 Massachusetts.
LAWRENCE, 785-841-4109

MAR 1-APR 4

NOT OF THIS WORLD: A JOURNEY INTO THE MONASTIC LIFE

Experience the stillness and mystical chant of the ancient monasteries of Russia, Serbia, Syria, and Greece.
TOPEKA, 785-785-234-5993
www.orthodoxmuseum.org

MAR 5-7

ANTIQUE SHOW AND SALE

Annual antique show and sale. Wide array of antiques.
LAWRENCE, 785-843-6219
www.visitlawrence.com

MAR 5-6

HOME AND GARDEN SHOW

Home and garden expo.
OTTAWA, 785-242-1220
www.visitottawakansas.com

MAR 6-28

HEARTLAND ARTIST EXHIBITION

8th annual. National juried watercolor, pastel, oil, and mixed media art exhibition. All works are originals for sale.
MERRIAM, 913-722-7750
www.merriam.org

MAR 13-14

MIAMI COUNTY LAWN AND GARDEN SHOW

A show demonstrating the latest techniques in lawn and garden care with showcase, exhibits, seminars, and discussions.
PAOLA, 913-294-4306

MAR 15-28

IDA STOVER EISENHOWER MEMORIAL QUILT SHOW

See a collection of quilts both old and new. The art of quilting is kept alive with nearly 70 quilts on display.
ABILENE, 785-263-2681
www.heritagecenterdk.com

MAR 27-28

CELEBRATING KANSAS HERITAGE QUILT

SHOW

Display of Kansas quilts, demonstrations, merchants mall, and silent auction.
ABILENE, 785-263-3915

APR 2-3

ANTIQUÉ TELEPHONE COLLECTORS SPRING SHOW

Telephone collectors from across the US meet to buy, sell, trade, and exhibit telephones and related artifacts.
ABILENE, 620-245-9555
www.atcaonline.com

FESTIVALS/FAIRS

MAR 7

ST. DAVID'S DAY CONCERT AND TEA

A celebration of Welsh heritage honoring the Patron Saint of Wales with a concert and traditional tea serving Bara Brith.
EMPORIA, 800-279-3730
www.emporiaskchamber.org

MAR 13

ST. PATRICK'S DAY PARADE AND ROAD RACES

26th annual. Parade, carnival activities, road race, Blarney breakfast.
MANHATTAN, 785-776-8050

MAR 14

SHAWNEE ST. PATRICK'S DAY PARADE AND DUCK RACE

Parade is the largest in Kansas, accompanied by a duck race. Part of Sister City program, dignitaries from Listowel, Ireland.
SHAWNEE, 913-269-2160
www.cityofshawnee.org

MAR 17

ST. PATRICK'S DAY PARADE

Annual parade featuring a wide array of floats and the St. Patrick's Day Queen and her court.
LAWRENCE, 785-749-6677
www.visitlawrence.com

HEALTH

FIRST TUESDAY OF EACH MONTH

HEALTH SCREENING CLINIC

Lawrence-Douglas County Health Department.
LECOMPTON COMMUNITY BUILDING
9:30-10:30 AM

TUESDAYS AND THURSDAYS

BLOOD PRESSURE CLINIC

Conducted at Stormont-Vail's outpatient lobby, just inside the doors of the Ninth and Washburn entrance, from 9 a.m.-1 p.m. No appointment necessary. Also conducted on the first, second, third, and fourth Tuesdays of each month, 4:15-5:15 p.m., in the Sunflower Terrace Cafeteria (before Senior Suppers).
TOPEKA, 785-354-6787

WEDNESDAYS

HEALTH SCREENING CLINIC

Lawrence-Douglas County Health Department. For individuals 60 years of age and older and their spouses. Minimal fees, but no one will be denied service because of inability to pay.
BABCOCK PLACE, LAWRENCE
9 AM-12 NOON

SECOND THURSDAY OF EACH MONTH

MEDICATION CLINIC

CONTINUED ON PAGE 11

CALENDAR

CONTINUED FROM PAGE 10

Bring questions about your medications (prescription or over-the-counter), 1:30-2:30 p.m. Call for appointment. HEALTHWISE 55 RESOURCE CENTER, TOPEKA 785-354-6787

SECOND THURSDAY OF EACH MONTH BLOOD PRESSURE AND HEALTH INFORMATION

Sponsored by the West Ridge Mall merchants. Conducted in mall's food court. No appointment necessary. WEST RIDGE MALL, TOPEKA 8:15-9:15 AM

THIRD MONDAY OF EACH MONTH. THERAPY SCREENING

Have a question about pain or an injury? Come see us. Free. Screening conducted by Lawrence Therapy Service. DRURY PLACE, LAWRENCE 10:00-11:00 AM

THIRD TUESDAY OF EACH MONTH HEALTH SCREENING CLINIC

Lawrence-Douglas County Health Department. PINECREST II APARTMENTS, 924 WALNUT, EUDORA, 9-10 AM

THIRD THURSDAY OF EACH MONTH NUTRITION CLINIC

1:30-2:30 p.m. Call for an appointment. HEALTHWISE 55 RESOURCE CENTER, TOPEKA 785-354-6787

MAR 3 CHOLESTEROL SCREENING

A fingerstick test providing a total blood cholesterol reading in five minutes. \$5 per person. No fasting or appointment necessary. LMH HEALTH SOURCE ROOM 9:30-11:30 AM

MAR 6 BONE DENSITY SCREENING

Are you at risk for osteoporosis? This quick and easy screening can indicate if further testing for this potentially debilitating disease is needed. A bare heel is necessary for the screening. Information about prevention of osteoporosis is also included. Appointment is required. \$15/person. LMH HEALTH SOURCE ROOM 8:00-11:00 AM

MAR 9 BONE DENSITY SCREENING

Are you at risk for osteoporosis? This quick and easy screening can indicate if further testing for this potentially debilitating disease is needed. A bare heel is necessary for the screening. Information about prevention of osteoporosis is also included. Appointment is required. \$15/person. LMH HEALTH SOURCE ROOM 9:00-11:00 AM

MAR 11 COMMUNICATION WITH DEMENTIA

Develop a better understanding of the behaviors and communication difficulties which occur in dementia. Learn some practical tips about how to relate to people with dementia. Taught by Marlaine Malone, RN. LMH MEETING ROOM A 785-749-5800

MAR 13 CHOLESTEROL SCREENING

A fingerstick test providing a total blood cholesterol reading in five minutes. \$5 per person. No fasting or appointment necessary. LMH HEALTH SOURCE ROOM 8:00-11:30 AM

MAR 20 LIFELONG WELLNESS: A SENIOR HEALTH EXPO

This health fair will feature many aspects of health and wellness that affect the senior population of Topeka and the surrounding areas. Fair includes classes, demonstrations, vendors, and informational booths. Blood pressure checks, chair massages, hand massages, hearing aid battery checks will also be available. Drawings. Thorton Place, 2901 SW Armstrong, 9:00 a.m.-4:00 p.m. TOPEKA, 785-228-0555

MAR 29 BONE DENSITY SCREENING

Are you at risk for osteoporosis? This quick and easy screening can indicate if further testing for this potentially debilitating disease is needed. A bare heel is necessary for the screening. Information about prevention of osteoporosis is also included. Appointment is required. \$15/person. LMH HEALTH SOURCE ROOM 1:00-3:00 PM

APR 22-25 COMING BACK TO LIFE AFTER CANCER

A healing retreat at The Light Center. Sometimes treatment isn't enough. Relax and enjoy time in the country while learning about nutrition, naturopathic approaches, energy healing and HOPE. Massage and meals included. Fee. THE LIGHT CENTER 785-255-4583

MEETINGS

FIRST AND THIRD MONDAY OF EACH MONTH
CAREGIVER SUPPORT GROUP
LAWRENCE SENIOR CENTER
2:15-3:45 PM, 785-842-0543

FIRST WEDNESDAY OF EACH MONTH,
SEPTEMBER-MAY
KAW VALLEY CHAPTER, OLDER WOMEN'S LEAGUE
Forums held at Lawrence Public Library 1:30 PM

WEDNESDAYS
OLDER KANSANS
EMPLOYMENT PROGRAM
LAWRENCE WORKFORCE CENTER
2540 IOWA, SUITE R, LAWRENCE
10 AM-NOON

FIRST THURSDAY OF EACH MONTH
LAWRENCE PROFESSIONALS IN AGING
Networking group. Call Kim or Laura at 785-842-0656 for more information. \$10 to attend (includes lunch). ELDRIDGE HOTEL, LAWRENCE 11:30 AM-1:00 PM

FRIDAYS
TAKE OFF POUNDS SENSIBLY
Support group for weight loss. Meets 10:00-11:00 a.m., Centenary United Methodist Church. LAWRENCE, 785-842-1645

SECOND MONDAY, SEPT.-MAY
LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN'S CLUBS
Volunteer service club.
785-331-4575

SECOND AND FOURTH WEDNESDAY OF EACH MONTH
ALZHEIMER'S EARLY STAGE PATIENT SUPPORT GROUP
For patients with early stage Alzheimer's. SEABROOK UNITED CHURCH OF CHURCH 785-234-2523

THIRD MONDAY OF EACH MONTH
SELF HELP FOR THE HARD OF HEARING (SHHH)
SHHH is a non-profit, educational organization dedicated to the well-being of people of all ages who do not hear well. BABCOCK PLACE, 1700 MASSACHUSETTS, LAWRENCE, 1 PM

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/KINSHIP SUPPORT GROUP
Strengthening family relationships and improving positive parenting skills. Meets from 6:30-7:30 p.m. Child care available. YMCA, 421 S.W. VAN BUREN, TOPEKA

THIRD THURSDAY OF EACH MONTH
PROSTATE CANCER SUPPORT GROUP
The Prostate Cancer Support Group is for survivors, family members and anyone who is interested in learning more about prostate cancer. RIEKE AUDITORIUM, KU MEDICAL CENTER, 7-9 PM

FOURTH FRIDAY OF EACH MONTH
AARP CHAPTER 1696 LUNCHEON
Group meets fourth Friday of each month except in July, November and December. Luncheon is held on third Friday in November. Reservations required at least one week prior to meetings. 785-842-0446 or 785-865-3787

MAR 4
WOMAN'S CLUB
Kansas Roots by June Windscheffel. Lunch at 12:00. Reservations is required at all meeting the Tuesday before the regular meeting. TOPEKA, 785-273-6978

MISCELLANEOUS

MAR 1-MAY 31
TROUT STOCKING AND SEASON
Trout season with tagged fish for prizes. License required. TOPEKA, 785-267-1156

MAR 3-6
NAIA SWIMMING AND DIVING NATIONAL CHAMPIONSHIP
Watch as student athletes from North America compete in the NAIA Swimming and Diving National Championship. LAWRENCE, 785-865-4490 www.visitlawrence.com

MAR 20
SOUTH AFRICAN ORPHAN BENEFIT
Featuring Neale Donald Walsch, Greg Tamblin and Bukeka Shoals. Live and silent auctions. Call Ruth at 913-831-7580 to volunteer. Tickets can be purchased by phone from The Light Center, 785-255-4583. UNITY ON THE PLAZA, KANSAS CITY

APR 3
RETURN TO THE TERRITORY: A FAMILY FUN DAY
Reenactments, pioneer skills, music of the time period, food and crafts from the 1800s. TOPEKA, 785-272-8681 www.kshs.org

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

If your group would like to be added to our monthly calendar, please call Kevin at 785-841-9417.

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HUMOR

The Consultant

I was at a local hardware store when I met the headhunter who set up my job interview. I had gone to the store to return a faulty flashlight. The flashlight, it turns out, worked fine. Apparently I had put the batteries in wrong.

The salesman, Mr. Morales, took the batteries out, turned them around, replaced the cap, and flicked the switch. The light came on.

"It's working now," he said, and handed me the flashlight. He smiled, but he didn't give me "the look." That's why I always look for Mr. Morales when I return merchandise at



Larry Day

that hardware store.

Every time I hand faulty gadgets to other salespeople, they make the darn things work in an instant.

"You had the fragjibber in backwards," they say.

Then they give me "the look." You know what I mean, that surreptitious supercilious raising of the eyebrows that says, "If this guy is brain dead, shouldn't he be on a respirator?"

It was while I was thanking Mr. Morales that the headhunter, Sandra Chang, came up and started talking to me. She asked me what I did for a living. I told her that I was retired and working my head off at odd jobs to make ends meet. After we had chatted a while, Ms. Chang asked if I would be interested in being a consultant. I said, "Sure I would."

When she called some weeks later, she had set up an interview with Apogee Engineering. I'd never heard of the outfit, and Ms. Chang was pretty vague about what they do to keep their stockholders happy. She was also vague about which of my myriad talents Apogee Engineering was interested in. She said they'd explain in the interview.

Ms. Chang briefed me well. She said that first they'd go over my résumé, and told me what they'd be looking for. She was right on target. She said that after the routine stuff, they'd want to ask me some different questions. She told me to be sure I answered all their questions truth-

fully.

"No problem," I said. "My life's an open book. I'm a professor emeritus from a small university, and I teach part time at a large university. I don't drink, and I don't do drugs. I don't smoke and I don't chew. I'm a very happily married man.

On the appointed day I went to Apogee Engineering. The interview was going great. They seemed completely satisfied with my answers to the routine resume questions. Then the assistant to president cleared his throat.

"Professor, as Ms. Chang may have told you, the project we're considering you for is very important to Apogee Engineering. Because of that, you've been the subject of a rather extensive background check. Would you mind confirming some of our findings?"

"Not at all," I said. "I'll tell you anything you want to know." Then I said to myself, "Bring it on." I was secure in the fact that I have lived a solidly upstanding, if somewhat prosaic, life.

"Professor," said the assistant, "a couple of weeks ago the local computer store sent someone out to your house. Why did you call them?"

"I inadvertently put a CD Rom disk into the B-drive slot instead of the CD Rom slot on my computer," I said. "It got stuck, and I couldn't get it out.

"I see," he said. Then he went on.

"The folks at Triple A report that you have made extensive use of their emergency road service. In fact, you called last them last week. Can you tell us what happened?"

I paused. "Where was this guy going with this stuff?" I thought. "Oh well, what the heck."

"I was driving to work and a car splashed mud on my windshield. When I turned on the automatic windshield washer, it squirted oil all over my windshield. I couldn't see a thing, and I ran into a curb and blew out a tire."

"And how did oil get into the reservoir of the windshield wiper?" asked the assistant to the president of Apogee Engineering.

"Lie," whispered a little voice inside me. "Lie your socks off." But I didn't.

"A couple of days earlier the oil light came on, so I put in some oil. I must have poured oil into the wrong hole. All those darn caps under the



Plugger rush hour.

hood look the same."

I wondered if he was going to give me "the look," but he didn't.

"You've returned nine appliances to local stores in the last few weeks. How many of those appliances were actually faulty?"

"These guys are setting me up," I thought. "They're going to give me the old heave ho. Well I'll save them the trouble."

"All nine appliances worked perfectly when the store personnel adjusted them, I said with quiet dignity. "Now if you'll excuse me, I'll just be on my way." I stood up.

"Professor," said the assistant to the president, "please sit down."

"You people are trying to humiliate me," I said.

"On the contrary, we're trying to hire you," he said. "We've been looking all over the country for someone like you. You're bright. You're successful. You're a solid citizen. And you've been blessed with a gift. World class athletes are a breed apart. They run the 100-yard dash in

9.3 seconds. They bat .375 year after year. They shoot in the low sixties in high pressure golf tournaments.

"What does that have to do with me?" I asked.

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"So you're looking to hire a blithering idiot," I said bitterly.

"On the contrary," he said. "We're looking to hire a world class reverse mechanical engineering genius, and you are he. You're one in a billion. If a consumer product doesn't baffle you, it won't baffle anyone. Please come to work for us and help make consumer products safer and better for people all over the world."

So I did.

- Larry Day, B.A., M.A., Ph.D., is a former foreign correspondent, newspaper reporter and journalism professor. He has written humorous fiction—sometimes intentionally—all his life.

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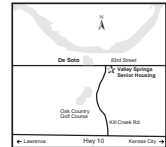
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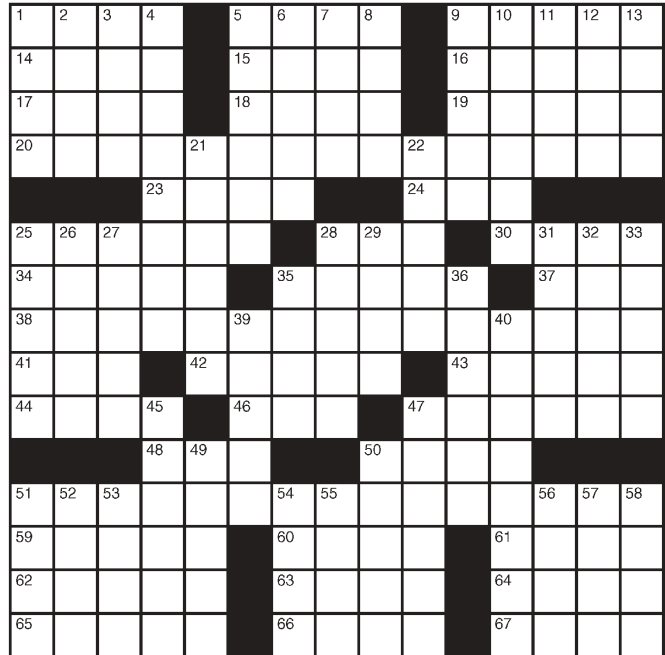
ACROSS

- 1 "A Chorus Line" producer
- 5 Andrew Lloyd Webber play
- 9 Water vapor
- 14 Conception
- 15 Lotion additive
- 16 Granular
- 17 British count
- 18 Actress Lollobrigida
- 19 Beginning
- 20 Outline
- 23 Gives the once-over
- 24 Hanoi holiday
- 25 In an enthralled manner
- 28 Born in Brest
- 30 Con game
- 34 Renowned violin maker
- 35 Membrane of grasses
- 37 E.T. craft
- 38 Identify
- 41 Late starter?
- 42 Film cuts
- 43 Prufrock's creator
- 44 Bears' lairs
- 46 987-65-4321 group
- 47 Williams of "The Big Chill"
- 48 Peer Gynt's mother
- 50 Ralph Lauren's company
- 51 Fist in the face
- 59 Mother-of-pearl
- 60 Brown shades
- 61 ___ of Wight
- 62 Remove stitches
- 63 Ray of "God's Little Acre"

- 64 Approach
- 65 Eldredge and Woodbridge
- 66 Slant
- 67 Hereditary unit

DOWN

- 1 Artist Mondrian
- 2 19th-century actress Menken
- 3 Lima's location
- 4 Sabal palm
- 5 "Public Enemy" star
- 6 Assumed name
- 7 Singer Braxton
- 8 Close up
- 9 Fire giveaway
- 10 Doctrines
- 11 "___ of Eden"
- 12 One Waugh
- 13 Legendary tale
- 21 Writer's credit
- 22 Dutch painter
- 25 Swift
- 26 Make laugh
- 27 "Cry, the Beloved Country" writer
- 28 U.S.-Mex.-Can. union
- 29 Wallach and Whitney
- 31 Radioactivity unit
- 32 In progress
- 33 Calendar page
- 35 Greek letters
- 36 Ancient
- 39 Ford failure
- 40 Nudging



By Gerald R. Ferguson
Portland, OR

- 45 Worthy of reverence
 - 47 17th-century dramatist Ben
 - 49 Turns obliquely
 - 50 Black-and-white animal
 - 51 "Pan" author Hamsun
 - 52 One-billionth: pref.
 - 53 Tritons' sch.
 - 54 Latin & others
 - 55 Mall event
 - 56 Alternative to "ah"
 - 57 Highland group
 - 58 In this place
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Answers on page 19

MAGICWORD

HOW TO PLAY: Read the list of words. Look at the puzzle. You'll find these words in all directions—horizontally, vertically, diagonally, backwards. Draw a circle around each letter of a word found in the puzzle, then strike it off the list. Circling it will show a letter has been used but will leave it visible should it also form part of another word. Find the big words first. When letters of all listed words are circled, you'll have the given number of letters left over. They'll spell out your MAGICWORD.

BREAKFAST BUFFET (sol.: 9 letters)

A-Apple strudel, Assorted; B-Bagels, Baked, Biscuits, Bite, Bread, Butter; C-Cereal, Cream, Coissants; D-Danish, Donuts; E-Enjoy; F-Fruit, Fresh; G-Granola; J-Jelly, Juice; M-Milk, Muffins, Mugs; N-Napkins; O-Oatmeal, Omelet; P-Pancakes, Pastries, Plates; Q-Quiche; S-Sauce, Sausage, Scrambled eggs, Smoked bacon, Syrup; T-Toast; W-Waffles, Warm; Y-Yogurt

This Week's Answer:

HOMEFRIES

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

JUMBLE

THAT SCRAMBLED WORD GAME
by Henri Arnold and Mike Arginton

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

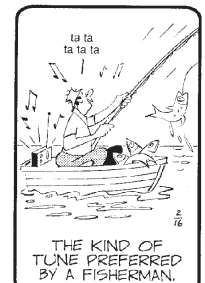
UPPYP

CAMKS

NHEPAP

TINPAC

Print answer here: "○○○○○○○○"



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

Answers on page 19

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TRIVIALITIES

1. What actress made her big-screen debut in the 1994 film "North"?
2. In the 1996 film "If Lucy Fell," what actress played to title character?
3. Who directed the 1997 film "Home Alone 3"?
4. Robert Redford directed what 1998 film starring Kristin Scott Thomas and Sam Neill?
5. Who wrote and directed the 2003 film "Lost in Translation"?
6. The 2000 film "Ghost World" is based on whose comic book of the same name?
7. Eva Gardos directed what 2001 film starring Scarlett Johansson and Nastassja Kinski?

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Answers on page 19

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PET WORLD

A snoring cat and a socializing dog

By Steve Dale

Q: Our cat, Murphy, snores. Is this normal? — D.R., Indianapolis, Ind.

A: "Just as some people snore, so do some cats," says feline veterinarian Dr. Elizabeth Hodgkins, of Yorba Linda, Calif. She says if the snoring is something new, see your vet to make certain there's no obstruction in your cat's pharynx or nasal passage.

Obese cats are also more likely to snore. The snoring may then be due to fat in the airways, and that isn't a good thing. However, far more dangerous are other potential illnesses associated with obese cats.

"At least in my experience, cat snores are a faint sound, unlike snoring dogs, who can keep you awake all night," Hodgkins says.

Q: We've adopted a month-old pit bull. So far, no behavior issues. In our efforts to socialize him, we've taken him to the dog park, where he enjoys playing with other dogs.

We never lose sight of him or leave him unattended. But I've read that it's not a good idea to take dogs there because pit bulls are aggressive with other dogs. What's your opinion? — S.S., Cyberspace

A: Congratulations for rescuing this dog. It's true that some pit bulls have been bred for generations to fight other dogs. No surprise, some of these dogs don't get along well with their own kind, particularly if they're unaltered males. However, the majority of pit bulls can make peace and not war with other dogs if they are well socialized. After all, dogs being dogs are pack animals and have a natural tendency to get along.

Suzanne Clothier, author of "If A Dog's Prayers Were Answered Bones Would Rain from the Sky: Deepening Our Relationships with Dogs" (Warner Books, New York, N.Y., 2002; \$24.95), says early training and exposure to other dogs is exceedingly important.

Training will teach you how to better communicate with your dog, and give your dog structure. Clothier says some people make the mistake of beginning the socialization process when their dogs are young

puppies but don't continue through adolescence.

"That's like expecting a sixth grade student to go out into the world with the same set of social skills as that of a high school or college student. Socialization through adolescence and really throughout the dog's life is really important," she notes. "Pit bull owners are under added pressure because of the public prejudice against the breed. Some dog parks not only don't welcome them, but they're not even allowed, and that's wrong. You have a dog who can be an ambassador for all pit bulls."

(Write to Steve at Tribune Media Services, 435 N. Michigan Ave., Suite 1400, Chicago, Ill., 60611. Send e-mail to PETWORLD@AOL.com. Include your name, city and state.)

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MY ANSWER

It's never too late to turn to God

By Billy Graham

QUESTION: Sometimes I get very angry and upset, and I lash out at God and curse Him, although I know that's wrong. Have I committed the unpardonable sin? Is it too late for me to get my life straightened out with God? — B.A.

ANSWER: When you curse God, you are angry at Him, and you are condemning Him and telling Him He is wrong and you hate Him. More than that, you're telling Him you don't want anything to do with Him — and that is very serious. It tells me you're on the wrong path in life — the path that leads only to Hell.

But listen: It's never too late to turn to God. Yes, you may be angry at Him for some reason — but God loves you, and He yearns for you to be at peace with Him. He loves you so much that He sent His only Son into the world to die for your sins. You deserve to be cursed by God and condemned for your sins.

But Christ took your curse upon Himself, and He was condemned in your place.

This is why I urge you to repent of your sins and turn to Christ. He has bridged the gap between us and God, and now He offers us God's free gift of forgiveness and new life. The Bible says, "Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ" (Romans 5:1).

Give your life to Christ, and let Him turn your anger into love — love for God, and love for others. Why stay on your present path even one more day? Instead, by faith open your heart to Christ's transforming power. He can turn your cursing into praise, and your anger into joy.

(Send your queries to "My Answer," c/o Billy Graham, P.O. Box 1270, Charlotte, N.C., 28201; call 1-(877) 2-GRAHAM, or visit the Web site for the Billy Graham Evangelistic Association: www.billygraham.org.)

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SENIOR FORUM

Ensuring the well being of loved ones with dementia

By Kent S. Collins

DEAR SENIOR FORUM: My dad lives in the Alzheimer's unit of a local nursing home. Last week, a lady living down the hall from Dad walked out of the place and into the freezing night. Luckily she wandered into a convenience store down the highway before the cold could kill her.

But now I am worried sick my father will stray. His Alzheimer's is getting worse. Should I move him to a safer nursing home? - B.C.

DEAR B.C.: Your father is probably safer than ever. State nursing home inspectors will soon descend on the place to demand changes. The nursing home's insurance carrier and its corporate ownership will fuss for better safeguards.

But for all others with elderly relatives living in nursing homes and in individual homes, there is much that you can do—and require others to do—to ensure the safety of loved ones with dementia.

A University of Missouri-Columbia researcher investigated 62 cases of walk-aways at 50 long-term-care facilities and found that adherence to tried-and-true procedures can usually prevent occurrences like the woman down the hall from your dad walking out of the nursing home.

The recommendations of researcher Myra Aud, an assistant professor of nursing, are designed to aid nursing home operators, but they also give guidance to families in the

cess of admitting or maintaining an elderly loved one who is weak of mind. Culled from her recommendations to the professional community, adult children should ask:

- Is there a risk assessment made at the time of admission?
- What risk conditions foretell of a possible walk-away?
- Have you had past episodes of residents straying from this facility? When was the last such episode? What state agency investigated these episodes?
- Since admitting my parent, has she/he said anything to any aide or staff member about "getting out of here."
- What special safeguards are in place for my father/mother?
- What training do you give staff members relating to residents who wander?
- Describe the alarm systems employed to protect against walk-aways. For example, are doors set with alarms? Visit your father and inspect those doors; do they close and latch properly? Do staff members check doors and alarms as they come and go? Are residents in wheelchairs attached to individual alarms that sound off when they get out of their chairs?

• Is access to the Alzheimer's unit limited so as to keep those doors secure?

• If some resident/patient does walk away, what's the procedure for alerting authorities and carrying out a search?

"While these situations do not occur frequently," says researcher Aud, "it has always been a concern for long-term-care staff. We hope that these tips

(those listed in her research and paraphrased here) will help administrators, facility staff and even those who care for loved ones in private homes avoid these terrible situations."

Emergency call/alert gadgets might also help an elderly person prone to wandering. They might think to set it off after leaving the premises and getting scared. That would at least notify authorities of a walk-away. There are also high-tech gadgets like the ankle bracelets used for law enforcement for at-home detention of criminals. And inexpensive video cameras can be posted to

show when a room has been vacated or a doorway not properly closed.

But the best remedy is prevention. Families with loved ones in nursing homes - especially in the dementia or Alzheimer's unit - should not assume too much. Your active questioning about procedures and training will help to protect your resident and all others.

(If your question fits this space, write to The Senior Forum c/o Tribune Media Services, 435 North Michigan Avenue, Suite 1500, Chicago, IL 60611, or e-mail seniorforum@mchsi.com.)

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Lawrence, KS
785-842-0880
800-522-1149

Miracle-Ear At Wal-Mart
1301 SW 37th St.
Topeka, KS
785-228-1470
800-949-5321

Unheard of 60 day trial!!

**If not satisfied get a FULL REFUND!
NO FITTING FEE - NO HIDDEN CHARGES**

ONLY AT MIRACLE-EAR

Research tells us that it takes most people 60 days to fully adjust to hearing aids, so why only a 30 day trial?

Take 60 days with a Genuine Miracle-Ear, you'll be glad you did.

*The \$495 offer good on the AudioChoice® AC7011 Contour model only. No other offers or discounts apply. All discounts do not apply to prior sales. Good only from participating Miracle-Ear® representatives. Offer expires 3-24-04. Hearing aids do not restore natural hearing. Individual experiences vary depending on severity of hearing loss, accuracy of evaluation, proper fit and ability to adapt to a hearing aid. Only your Miracle-Ear® representative can determine if the AudioChoice® or other Miracle-Ear® hearing aid is right for you.