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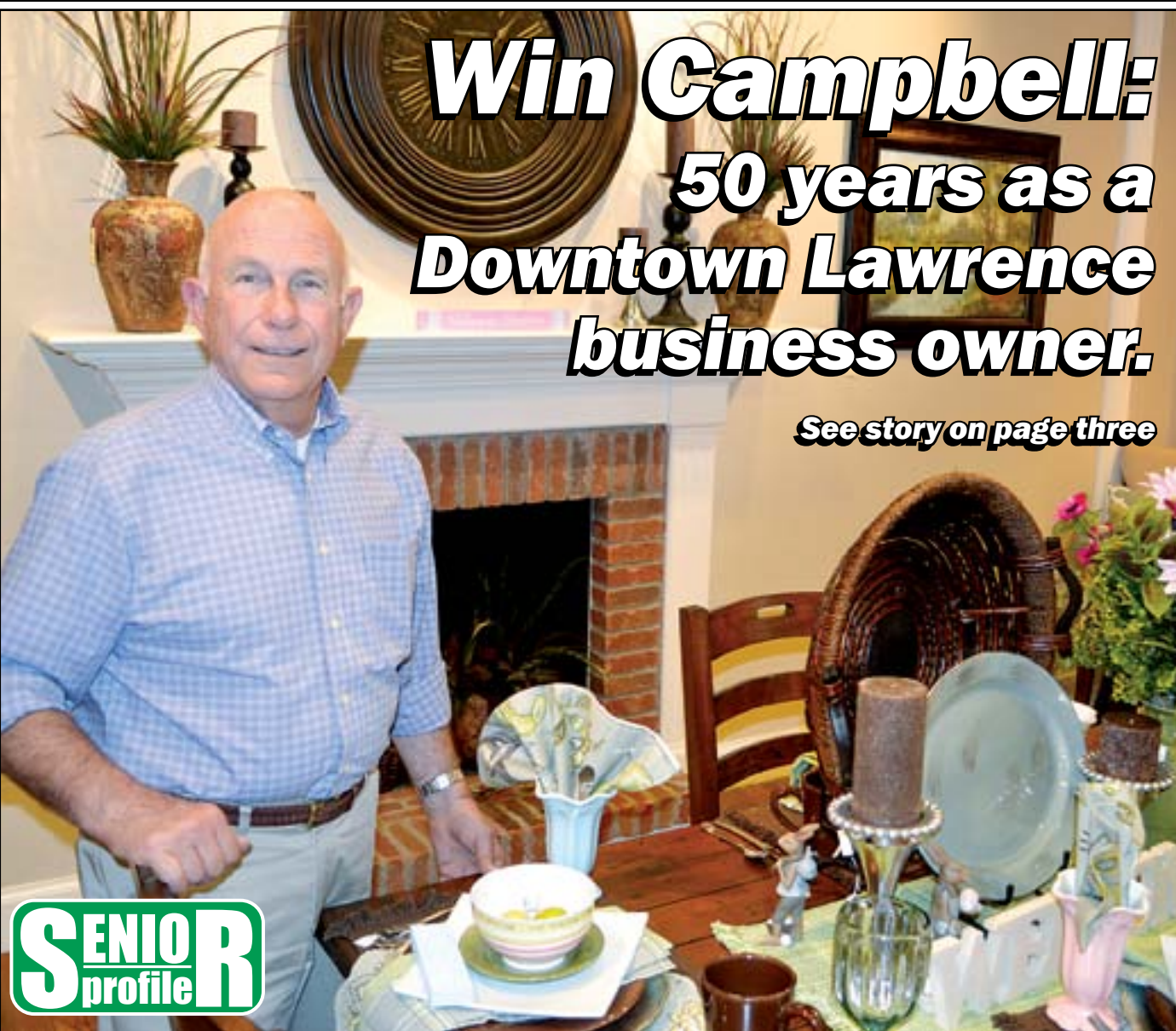
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KEVIN GROENHAGEN PHOTO



**Win Campbell:
50 years as a
Downtown Lawrence
business owner.**

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Campbell adapts to retail business challenges

By Kevin Groenhagen

Win Campbell has owned and operated businesses in Downtown Lawrence since 1964. During the past 50 years, he has seen a lot of changes. He has welcomed some of those changes, adapted to other changes, and even worked to stop changes he believed would be detrimental to downtown retailers. Campbell's interest in business began at an early age. His father, Ralph (Campbell's first name is also Ralph, but he goes by his middle name, Winfield, or Win for short), started working in retail right out of college. "When he graduated from K-State, he got a job in the retail clothing business at a really fine store in Manhattan," Campbell said. "He managed that store for a few years, and then an opportunity opened in Lawrence. He came to Lawrence in 1940 and was with Palace Clothing for roughly four years. At that time, Downtown Lawrence was the hub of retail activity. There were at least four or five very nice men's clothing companies downtown and at least double that for women's clothing stores. Another one of the men's cloth-

ing stores, the Ober's Clothing Company, hired him away from the Palace." Campbell was born in Lawrence and, after graduating from high school in 1960, started working at a downtown shoe store part-time while attending the University of Kansas. He later began working at Diebolt's Clothing. Now, in addition to the K-State and KU rivalry between father and son, Campbell was working for a clothing store that was in competition with the store his father ran. However, the business rivalry would soon lead to a partnership. "The owner of Diebolt's asked me if I would be interested in buying out the business," Campbell said. "Well, I said, 'Absolutely.' I had gone to business school and my family's background was in business. But I didn't have any money. So I went to my dad and I said, 'You know, you've been up here for a long time and I know you're well situated here, but how about if you consider coming down and we set up a partnership? You raise the money that you need, and I'll raise the money that I need.' We both found people who would co-sign notes for us. So in 1964 we bought Diebolt's inventory and leased the space



Win Campbell

from him. It was a rather inexpensive way to get into business." Fortunately, Campbell's father, who had already worked downtown for nearly a quarter century, brought a large number of Ober's customers with him, so Campbell's Clothing quickly became successful. After a few years, the Campbells decided to take another big step with their business. "In 1969, the business next door to our business came up for sale," Campbell said. "So we decided we would

CONTINUED ON PAGE FOUR

Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Win Campbell

■ CONTINUED FROM PAGE THREE

buy that building. We remodeled the building and moved in 1970. My dad and I remained in a partnership there until he decided to retire in 1978. His arrangement then was like the arrangement I have with my son, Ken, now. He didn't want to give it up completely, but he didn't want to be obligated to be there all the time. He wanted to be relieved of a lot of the responsibilities that came with general management. So we changed our business arrangement at that time, but he was still part of the store. He worked that way until he was probably 85 or 86. He would still come in one or two days a week."

Business continued to thrive at Campbell Clothing's new location at 841 Massachusetts.

"I feel I was blessed to be a part of the era that small, independent businesses were the flourishing part of commerce," he said. "There weren't the big box stores at that early time, nor was there the Internet shopping. There also weren't a lot of the catalogues that you get in the mailbox every day now. I'm talking about the 50s, 60s, and early part of the 70s."

However, Campbell said he began to respond to new trends in the men's clothing business during the late 1970s and 1980s.

"In 1980, after remodeling the store again, we decided to put women's career clothing in as well as men's," he said. "At the same time, an organization out of Chicago contacted me to see if I would like to join their buying group. It was a consortium of small, indepen-

dent businesses that joined together to work with manufacturers in a volume sort of way so that we could get prices that were competitive with Dillard's, Macy's, and other large retailers. At our peak, I think we had about 800 stores that belonged to the group."

While the clothing business continued to do well downtown, Campbell feared that changes would threaten the viability of his business in the near future.

"Some time in the early 90s, it became apparent to me that our store was not going to go on forever," he said. "One of the great style changes that took place during the early 90s was that career clothing for men became sportswear. There was no requirement to wear suits. If you go into a bank today, you may see a couple of suits, but it's mainly sportswear. We had built our business on career clothing for both men and women. It had reached a nice pinnacle at about this time, but it was beginning to make the downward curve. Competition from the department stores continued at a high level, and that's when the catalogues began to kick in and we saw the beginning of the Internet."

The Campbell family had no desire to ride the downward curve to the ultimate failure of their clothing business, so they began thinking of other business possibilities. Ironically, Campbell discovered a new business path while attending a meeting of the buying group for clothing stores.

"I was on the board of directors for the buying group and had gone to Chicago for one of our group meetings," Campbell said. "The meeting didn't last all day, so I had some free time. My younger daughter was going to college in Chicago and she asked me to take

her down to Michigan Avenue to shop. One of the stores that we happened to walk into was Crate & Barrel. While we were in there, I noticed that there were a lot of men in there. They seemed to be having a really good time. So when I came back to Lawrence, I told my wife about that and that's when we started thinking about a home store. She and I made several trips to the appropriate markets to do a little research. There were a couple of furniture stores downtown at that time, and they were strictly furniture. What we wanted to do would be characterized as a home store, which encompasses not just furniture, but all of the accessories and décor that make up a complete package for a home."

While considering a switch to a home store, Campbell received a well-timed visit.

"As luck would have it, in 1994 a friend of mine who had a women's apparel store just three buildings from our location came down and asked if I would be interested in moving our women's apparel to his place and leasing it," he said. "I told him I wouldn't be interested in moving our women's apparel, but asked him if he wouldn't mind holding the lease open for a month since I had another idea for the space. After deciding that a home furnishings business would be feasible, we went to the appropriate markets, bought all the inventory we needed, and remodeled his building to accommodate what we wanted to put into it. When we closed our clothing store, it was still doing a reasonably good business, but it was on the track that it wasn't going to stay

that way. We felt that we walked away from it with our heads held up high and that we had done a good job for ourselves and the community."

The Campbells' new business, Winfield House, opened at 835 Massachusetts in 1995. In 2010, the Campbells moved the business to a larger space at 647 Massachusetts. According to Campbell, the transition from a clothing store to a home store was not as difficult as some might think.

"The fundamentals remain the same," he explained. "You're working with inventory, a customer base, a possible customer base, and you try to get the inventory and those two bases to fit together." Today, you can often find Campbell and his wife, Linda, at Winfield House, although Ken, who began working and with his father at Campbell's Clothing, and his wife, Robin, own the store.

While Campbell characterizes himself as a believer in free enterprise, he admits that he violated the tenets of free enterprise a bit in the past in order to protect Downtown Lawrence. That happened when developers presented Lawrence with a plan to build a suburban mall on the south side of the city.

"Topeka had a wonderful downtown," Campbell said. "Wonderful. Wide streets, big buildings, locally-owned shops. Then the White Lakes Mall came in and hurt downtown Topeka. Salina and St. Joseph did the same thing and lost their downtowns. They did that before it was an issue here, so we could demonstrate to the public what would most likely happen

Win Campbell

■ CONTINUED FROM PAGE FOUR

if the acreage south of town was developed for commercial interests."

Thanks to the efforts of Campbell, Bob Schumm, a downtown business owner who was mayor at the time, and others, the so-called "cornfield mall" was not built during the late 1980s. However, threats to Downtown Lawrence continued.

"When it looked as if the mall wouldn't be built south of town, the developers said they could build a mall downtown," Campbell said. "Wausau, Wisconsin, did that, so three of us from downtown flew up there and interviewed businesses. We found that it was a miserable failure. At one time they also wanted to close off our streets like they did in Atchison. We fought that really hard because, first of all, parking is an issue downtown even today with all these parking spaces to protect Downtown Lawrence. That we thought that if you couldn't get traffic moving around downtown, it

would kill it. And that did kill downtown Atchison. It did the same thing to Kansas City, Kansas."

"With Downtown Lawrence maintaining some sort of stability and vitality over the years," Campbell continued, "we have been fortunate that we draw people from Kansas City, Johnson County, Shawnee County, and beyond to come here and shop. I would say 40 to 45 percent of our customers are from out of town. I think they like the ambiance of walking around in a town that still has a downtown that isn't all boarded up buildings and tattoo shops."

While Campbell would prefer to see more retailers downtown, he does see some benefits associated with the growing number of restaurants.

"The fact is that during the evening, downtown is basically an entertainment venue," he said. "For retailers, that's somewhat of a good thing because people can do a little window shopping while they're waiting to get into a restaurant. They may see something and come back to shop the next day or next weekend."

Winfield House is open on Monday through Friday from 9:30 a.m. to 6



Ken, Win, and Ralph Campbell pose with Linda, Win's wife, in this photo taken during the mid-1980s.

p.m., Saturday from 9:30 a.m. to 5:30 p.m., and Sunday from 12 to 4 p.m. For more information, visit www.winfield-house.com.

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Phase II of Valley Springs opens in De Soto

By Billie David

Phase II of De Soto's Valley Springs senior housing complex is now open for business.

Ten years ago, when Commercial Group Inc. of Topeka opened Phase I of Valley Springs, which consists of 52 two-bedroom apartments, they had an idea that those 52 units would soon fill up and there would still be a demand for affordable senior housing there.

"Studies showed that there was a need for senior housing in De Soto," said Valley Springs' marketing director Jennifer Persing. "Because the property has done so well and the waiting list is so long—they had purchased enough land to expand if needed—they successfully applied to put in Phase II, which consists of adding 28 new two-bedroom apartments."

Already, 10 of the new units have been leased, and the remaining buildings will be completed by May 15.

"Valley Springs is a senior apartment community for those 55 years old or better," said executive assistant Catherine Feriend. "It is enclosed, with a road built into it off the main road."

Building the community on top of a hill with only one way in and out provides a measure of security to the residents, she explained.

But it is a community in another sense as well, Persing added.

"The clubroom is pretty active," she said.

The clubroom is a place where residents can meet for Bible studies and coffees, have one-on-one visits, celebrate holidays and birthdays, and liven things up a bit when the Red Hat ladies meet there.

The clubroom also houses a computer lab and a library. For those who want to exercise, there are a couple of treadmills and a stationary bicycle. There's also a piano for occasions where music is called for.

The clubroom is also the place where people sign up for activities outside the complex.

"Four times a year, bus tours originate out of there," Feriend said. "They go to see things like historical places or Christmas lights. They send a brochure and people can sign up at the clubroom, where the bus picks them up as well."

Residents can also sign up at the clubroom for transportation to doctor and hair appointments or to run errands or do grocery shopping.

Valley Springs also maintains ties with the larger De Soto community. In addition to De Soto residents attending Valley Springs events such as Bible studies and Red Hat meetings, Valley Springs residents support the larger De Soto community through projects like holding food drives so that they can donate to the local food bank.

Feriend lists safety and affordability, ground-level access and good construction as factors that have contributed to

Valley Spring's success. Another factor is that the De Soto location is important to other family members because it is easily accessible from nearby communities such as Kansas City and Lawrence.

"Lots of kids around here want their parents out of the Kansas City traffic, but they also want them near enough that they can visit," Feriend explained.

As for aesthetics, Persing said, "It really is a beautiful property—the buildings, nice landscaping and trees, lots of green areas—and you can park right in front of your apartment, except that they are more like homes than apartments."

The spacious bedrooms and closets come in handy as well for seniors who are needing to downsize but don't want to get rid of everything.

The homes have front-door parking, private ground-level entry, and garden patios. They are furnished with electric central air and heating, large bath-



KEVIN GROENHAGEN PHOTO

Valley Springs is located on top of a hill in De Soto with only one way in and out which provides a measure of security.

Valley Springs

■ CONTINUED FROM PAGE SIX

rooms and closets, and washer-dryer connections. They also come with a refrigerator, microwave, dishwasher and garbage disposal.

The community room has a computer and library, the complex is pet-

friendly, and there is an on-site laundry facility.

Valley Springs is located at 31605 W 83rd Circle in De Soto, southeast of the 83rd Street and Kill Creek Road intersection.

For more information, call 913-585-9998, come to the office during business hours or make a weekend appointment.

■ CONTINUED ON PAGE SEVEN

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LMH's Endowment Association to host 'Growing Older Isn't for Sissies'

Lawrence Memorial Hospital's Endowment Association is hosting a free seminar as part of its Healthy, Wealthy and Wise series.

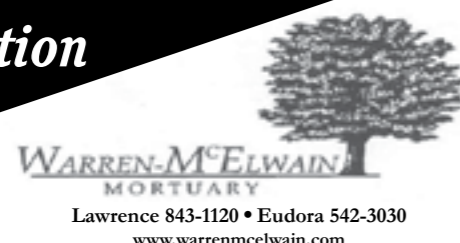
"Growing Older Isn't for Sissies: Make decisions for yourself now so your kids won't have to make them for you" will be held on May 14 at Arterra Event Gallery, 2161 Quail Creek Dr. (the former site of Pachamana's).

"This presentation will focus on making plans now about the days ahead," said Caroline Trowbridge, planned giving manager at LMHEA. "How do I decide when to stop driving? Where will I live, and what

if I'll need extra care? During this seminar, we hope to help people begin to make plans – and encourage families to talk."

The seminar will be presented by a panel: Dana Lambert, LCSW, LCSW, Life Transition Resources in Overland Park; Barbara Braa, CTFA, vice president/trust and investment office at CornerBank; and Dan Brogren, CTFA, The Trust Company of Kansas. Registration is at 4:15 p.m. on May 14, and the event begins at 4:30 p.m. Light hors d'oeuvres will be served. To attend, RSVP by 5 p.m. on May 7 to Caroline Trowbridge, 505-3313, or caroline.trowbridge@lmh.org.

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Home Instead honors Don 'Red Dog' Gardner

A 75-year-old Lawrence man has been honored as the Kansas winner of the Home Instead Senior Care® network's Salute to Senior Service® award.

Don "Red Dog" Gardner has been recognized for his dedicated community service, including his work with Red Dog's Dog Days, a free community fitness program for Lawrence residents. Gardner, a former Marine and police officer, has helped thousands of people live healthier, more active lives by providing free workout sessions at least three days a week, year-round. He began the program in 1984 to help high school athletes maintain fitness during the summer. Now, the program includes participants of all ages, who are awarded with t-shirts for continued participation.

As one of 50 state winners, Gardner earned \$500 for his charity of choice—donated by Home Instead, Inc., franchisor of the Home Instead Senior Care network and contest sponsor. Gardner also will have a spot on the Salute to Senior Service Wall of Fame on SalutetoSeniorService.com, where his nomination story has been posted.

"Don represents so well the dedication and commitment that make senior volunteers such a value to their communities," said Jeff Huber, president of Home Instead, Inc. "He has proven once again that age is meaningless when it comes to making a difference.

So many charities, nonprofit organizations and faith communities could not do the work they are doing without selfless volunteers such as Don."

A panel of judges selected 97-year-old Thurman Haynes from North Carolina as the 2014 National Salute to Senior Service award recipient. Haynes earned the recognition for his volunteer efforts with the Haynes-Inman Education Center, a school for children with disabilities. As the national honoree, Home Instead, Inc. will donate \$5,000 to Haynes' designated nonprofit charity.

The results of a Marist poll sponsored by Home Instead, Inc. indicate that 62 percent of seniors age 68 and over volunteered their time in the last year, with 13 percent of those reporting that they volunteer in order to stay active.

"It's important for seniors to remain active and engaged as they age," Huber said. "However, it is possible for frail or isolated seniors to give back to their communities as well. The Salute to Senior Service program includes free "give back" activity resource sheets with ideas to help seniors who are home-bound or have limited mobility continue to contribute to their communities through volunteerism."

For more information about the Home Instead Senior Care network's Salute to Senior Service program or to download the "give back" resource sheets, visit SalutetoSeniorService.com.



Friends and family gathered on April 5 to honor Don "Red Dog" Gardner, who was named the Kansas winner of the Home Instead Senior Care® network's Salute to Senior Service® award. Home Instead presented a check for \$500 to Gardner's charity of choice, Ride4Cops. Ride4Cops is a fundraising site created to support the National Concerns of Police Survivors program. From left: Peter Shaheed, Home Instead Senior Care owner, Bev Gardner (Don's wife), Gail Shaheed, Home Instead Senior Care owner, Jeff Dahnert, who nominated Gardner, Don "Red Dog" Gardner, and Harry Herington, founder of Ride4Cops.

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Race to retirement with Social Security's Retirement Estimator

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

And they're off! Wanda Worker takes the lead as she visits my Social Security and gets a handle on her retirement planning. John Q. Public gains ground as he uses Social Security's Retirement Estimator to get a clearer picture of his future retirement benefits. It's neck and neck. But wait—Average Joe picks up speed as he applies for retirement benefits on his laptop from the comfort of his recliner and takes the reins of his retirement. May celebrates races. Whether you plan to watch the Kentucky Derby in early May or the Indy 500 later in the month, May is a month for those with the need for speed. In the 15 minutes that pass as Average Joe tunes into the Kentucky Derby, he's able to go from worker to retiree. By the time the Indy 500 rolls around, he'll know how much his monthly benefit will be. Race enthusiasts will be pleased to

know that, although they should never make a speedy decision about when to retire, they can apply for retirement in a flash using our online services at www.socialsecurity.gov/onlineservices. Jump into our Retirement Estimator to get an instant estimate of your future benefit amount. You can take pit stops and change the scenarios (as easily as pit crews change tires) to see how your benefit amount will change with different retirement dates and future earnings estimates. Get a jump start on your retirement planning at www.socialsecurity.gov/estimator. Zip over to my Social Security to open your secure online account, allowing you immediate access to your personal Social Security information. During your working years, you can use my Social Security to view your Social Security Statement to check your earnings record and see estimates of the future retirement, disability and survivor benefits you and your family may receive. If you already get benefits, use my Social Security to get your proof of

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ESTATE PLANNING

Testamentary trusts – part 2

Last month's column focused on the use of testamentary trusts for minor children. However, such trusts can be used for many other purposes.

If you have an incapacitated child—or any intended beneficiary—of any



Bob
Ramsdell

age whose need for care and financial condition have resulted in their eligibility for Medicaid or other means-tested public benefit programs, then you should consider the creation of a testamentary Special Needs Trust. If such a beneficiary simply inherits substantial assets outright, then they are likely to lose their public benefits until the inherited assets are exhausted and they are once again poor enough to qualify.

The provisions of a Special Needs Trust must strictly comply with statutory and regulatory requirements so as not to be considered an asset available to the incapacitated person. In particular, any distributions must be at the absolute discretion of the trustee; there

can be nothing that requires the trustee to make distributions. However, properly crafted, a Special Needs Trust can allow the trustee discretion to supplement the welfare of an incapacitated person—for example, the purchase of a vehicle modified to transport a wheelchair—while preserving that person's eligibility for Medicaid or other means-tested public benefit programs.

Testamentary trusts can also assist in planning for blended families. For example, presume you have children from a marriage that ended due to death or divorce, and subsequently remarried. If you leave assets outright to your new spouse, then that spouse can distribute them however they wish at their death—which may or may not include your children. An alternative would be a testamentary trust that names your spouse the lifetime beneficiary of certain assets—which might include the right to all of the income with defined rights to invade the principal for certain purposes, as well as the right to occupy certain property as a residence—with the remaining principal passing to your children at the death of the spouse.

As a variant on the above example, I once had a client without children or descendants who wanted to provide for an adult relative. We crafted a lifetime

trust for the benefit of this person with the remaining assets of the trust passing to a charitable entity at their death.

Some assets require special trust provisions. For example, shares in a Subchapter S corporation can only be held by certain forms of trusts or else the S election is nullified and the corporation is taxed as a regular C corporation. Similarly, a trust intended to receive IRA distributions must meet specific requirements to qualify as a “designated beneficiary” under the tax code or else the ability to extend tax-deferred distributions will be lost.

These are simply a few examples of how a testamentary trust might be used. Testamentary trusts can be as varied as the needs and wishes of the person creating them.

One factor to consider, however, are the administrative, investment, and other expenses required for the control and management of a trust. These may be high in relation to the value of assets in a small trust, such as a fractional share passing to a grandchild or further descendant per stirpes. One option is to authorize your executor to distribute such descendant's share under the applicable Uniform Transfers to Minors Act to a custodian designated by the executor if,

in the executor's judgment, the amount of assets passing to such descendant do not justify the cost of a trust.

Next month's column will look in more detail at Bypass Trusts (also called Credit Shelter Trusts).

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

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PERSONAL FINANCE

You can cope with turbulence... As a passenger and an investor

If you're like many travelers, you get a little nervous when your airplane goes through some turbulence. And if you're like a lot of investors, you may get somewhat jumpy when the financial markets are volatile. Yet flight turbulence probably isn't as scary as it seems, and the same may be true for market volatility — if you know how to respond.

shift, becoming too heavy in stocks or bonds relative to your objectives. Consequently, you'll need to periodically rebalance your portfolio to ensure it's meeting your needs.

• **Match your “transportation method” with your goals.** If you are flying from New York to Los Angeles, you may experience delays or some changes in the flight plan — but your goal is still to reach Los Angeles as quickly and efficiently as possible. Consequently, you wouldn't scrap the idea of flying and head to the West Coast on foot. When you invest, you will also encounter events, such as market downturns, that you feel may be slowing you down in your progress toward your long-term objectives, such as a comfortable retirement. But if your objectives haven't changed, neither should your “transportation method” of reaching them. In other words, don't abandon your long-term strategy in favor of quick fixes, such as chasing after “hot” stocks that may not be suitable for your needs.

• **Maintain perspective on your “flight path.”** When you've flown, you've probably observed (perhaps with some envy) some of your fellow passengers sleeping through periods of turbulence. In the investment world, these types of people are the ideal long-term investors — they know that turbulence, in the form of market fluctuations, is normal, because they've experienced it many times before. Their perspective isn't on short-term events, such as volatility, but rather on the voyage toward their “final destination” — i.e., the achievement of their long-term goals.

So when you fly, fasten your seatbelt and relax. And when you invest, don't overreact to short-term events. By following these basic guidelines, you will be a calmer traveler and a better investor.

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



Harley
Catlin
and
Ryan
Catlin



Let's look at some positive responses to market movements:

• **Don't overreact to turbulence.** Turbulence happens on most flights, but passengers are well aware that they can't “bail out” at 30,000 feet, so they generally don't panic. As an investor, you also need to avoid panicky behavior — by not taking a “time out” from investing. Over a period of decades, if you were to miss just a handful of the market's best-performing days, your returns could be dramatically reduced. And the best days often follow some of the worst. So if you're not invested in the market, you could miss out on the beginning of a new rally, which is typically when the biggest gains occur.

• **Balance your “cargo.”** The ground crew properly positions an airplane's cargo to maintain the plane's center of gravity and reduce the effects of turbulence. When you invest, you also need to achieve balance by owning a variety of vehicles, including stocks, bonds, government securities and certificates of deposit. You'll want your investment mix to reflect your risk tolerance, goals and time horizon. While this type of diversification can't guarantee profits or protect against loss, it can reduce the effects of “turbulence” — that is, market volatility — on your portfolio. Over time, your “cargo” (your investments) may

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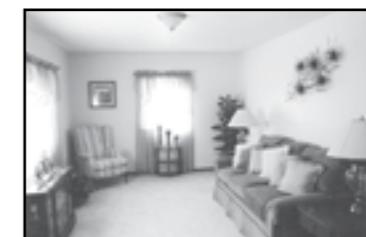


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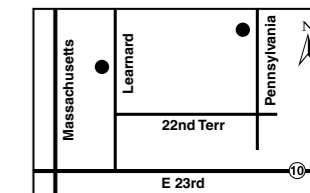
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JILL ON MONEY

The retirement confidence survey and what it means

The 2014 Employee Benefit Research Institute Retirement Confidence Survey is out and the news is mixed. After dropping to record lows between 2009 and 2013, the percentage of workers confident about having enough money for a comfortable retirement, increased in 2014. 18



Jill Schlesinger

percent are now very confident (up from 13 percent in 2013), while 37 percent are somewhat confident. 24 percent are not at all confident (statistically unchanged from 2013). As you might expect, the higher the household income, the more confidence increased.

Nearly two-thirds of all workers (or their spouses)—and 79 percent of full time workers—have saved for retirement. But the total savings level varies dramatically. 36 percent say they have less than \$1,000 (up from 28 percent in 2013) and 68 percent with household income of less than \$35,000 a year have savings of less than \$1,000.

Why don't we save more? More than

half of respondents say that there's nothing left after paying for general cost of living and day-to-day expenses. Data bear out the conundrum: As noted in House of Debt, real income for the median U.S. family doubled from 1947 to 1980, when the rising tide of productivity lifted all boats. However, "while the United States is producing twice as much per hour of work today compared to 1980, a small part of the gain in real income has gone to the bottom half of the income distribution," as the share of profits has risen faster than wages and the highest paid workers are getting a bigger share of the wages that go to labor.

The double whammy of disappearing pension funds and stagnant income has put many Americans behind the eight ball for retirement. The U.S. ranked a dismal 19th in the 2014 Natixis Global Retirement Index. As it turns out, despite having one of the highest per capita incomes in the world, U.S. income inequality and health expenditures are high compared to other countries. (Four Nordic countries, Finland, Sweden, Denmark and Norway are best performers, despite relatively high tax burdens.) You are allowed to spend two minutes lamenting the fact that you don't live in a Nordic country, before getting to work.

The first step in your retirement plan-

ning process to is to determine where you stand today. Check out EBRI's Choose to Save Ballpark E\$timate or go to your retirement plan/401(k) website, where there is likely a retirement calculator. Many of these tools require you to estimate several factors. My crystal ball isn't perfect, but here are some sensible estimates that should help:

- Inflation assumption: 4.5 percent (higher than where we are today, but most economists believe that inflation is headed up in the coming years).

- Rate of investment return both before and after retirement: Consider your risk tolerance and err on the side of being conservative. If you're stuck, use 4-5 percent. Obviously, if you use a higher rate of return, the calculator will ultimately determine that you have to save a smaller amount.

- Life Expectancy - if you are younger than 50, use 95; if you're older than 50, use 90. If you want a closer estimate, go to <http://www.livingto100.com> and use their Life Expectancy Calculator.

Many calculators will take a percentage of your pre-retirement earnings (many use 80 percent) as a baseline for what you will need in the future—sometimes called a "replacement rate." A more precise way to determine that number is to figure out how much you spend today, isolate those expenses that won't occur in retirement (so for example: mortgage payments; tuition; child care; commuting expenses) and poof, you have your replacement rate. Assume that the money you were paying in FICA taxes will be necessary to pay some or all of higher health care costs in the future, so leave that

amount in for your calculation.

After accounting for what you have saved thus far and what you plan to contribute in the future, the calculator will spit out your retirement savings goal. The number may seem absurdly large, but do the best you can right now and hopefully, as your financial conditions improve, you will be able to contribute more. The process may seem daunting, but I promise that you will feel better by doing something.

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

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MAYO CLINIC

Chemical peels and dermabrasion can be safe, effective wrinkle treatments

DEAR MAYO CLINIC: Are wrinkle treatments like dermabrasion and chemical peels safe? Do they actually work?

ANSWER: Chemical peels and dermabrasion work by removing layers of skin. The skin that grows back is often smoother, with fewer wrinkles and less discoloration. Chemical peels and dermabrasion can cause side effects. In general, however, when performed by experienced and knowledgeable providers, they are safe.

Your skin has three layers. The outer coating is the epidermis. Its main purpose is to serve as waterproofing for your skin. On your face, this skin layer is very thin. The second layer, called the dermis, is thicker. The connective tissue and collagen that gives skin its strength is located in the dermis. The third and deepest layer of skin, known as the subcutaneous layer, contains fatty tissue, muscles and blood vessels.

Chemical peels involve putting acid on the skin. The goal is to cause a controlled first- or second-degree burn that makes the skin peel. When the old skin comes off, new tissue forms that is tighter and smoother.

Mild chemical peels include salicylic acid peels or glycolic peels. These are

the kind of chemical peels done at a salon or spa, and sometimes in a dermatologist's office. They typically take off the epidermis, and results are not as long-lasting. Side effects are usually skin reddening and some skin peeling.

Medium-depth peels are applied in a dermatologist's office. The most common contains trichloroacetic acid. These chemical peels not only remove the top layer, they also remodel the second layer of skin. As that second layer heals, new collagen forms and the old collagen tightens.

Recovery following medium-depth chemical peels usually takes several weeks. During that time, the old layers shed and the new skin looks badly sunburned. People with moderate wrinkling and some sagging often see considerable improvement in the appearance of their skin following a medium-depth chemical peel. In general, those results can last from several months to several years. Skin discoloration may reappear more quickly, though, with some darkening coming back within six months.

Stronger chemical peels are available, too. For example, a peel using phenol is very strong and causes an

even deeper chemical burn. These peels can be helpful for severe acne scars or deep wrinkles. But they are not widely used because recovery time is longer, and side effects can be more serious, including permanent skin discoloration, and an increased risk of heart rhythm problems.

In general, chemical peels work best for people with mild to moderate wrinkles and sagging. Usually included in that group are those in their 30s, 40s or 50s. For someone 60 or older who has deeper wrinkles or more sagging, a chemical peel may not be as effective. That's because, in addition to skin damage, many people at that age also have some loss of skin's underlying soft tissue that a chemical peel cannot fix.

As with a chemical peel, the purpose of dermabrasion is to remove layers of skin. The difference is that in dermabrasion, the skin is sanded away, usually with a small tool that looks like an electric toothbrush.

A benefit of dermabrasion is that the depth of its effect can be precisely controlled. Dermabrasion is most helpful for correcting isolated irregularities in

the skin, such as a single, raised scar, acne scars or other abnormalities that require delicate changes in a small area.

Before you decide to get a chemical peel or dermabrasion, talk to a dermatologist about the possible risks and benefits. Be aware that people who are prone to keloids—an overgrowth of scar tissue—or skin discoloration, as well as those who bruise or bleed easily, may not be good candidates for these procedures.

Make sure your health care provider understands what you are hoping to achieve. When expectations are reasonable and people are screened carefully, these procedures often provide pleasing results. - Christopher Arpey, M.D., Dermatology, Mayo Clinic, Rochester, Minn.

- Medical Edge from Mayo Clinic is an educational resource and doesn't replace regular medical care. E-mail a question to medicaledge@mayo.edu. For more information, visit www.mayoclinic.org.

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HEALTH & FITNESS

Happy Feet

Walking barefoot on a beach feels relaxing. But hiker beware—if you walk barefoot too long, or on hard surfaces, your heel, arch or big toe may start to hurt. Kicking off your shoes can feel liberating, but that's often a recipe for discomfort—it's best to find comfortable shoes that your feet will love all day. And if you have painful feet, it is best to get treatment and expert advice to stop the pain.



Laura Bennetts

One Step at a Time

If you already have sore feet, first take a look at the shoes you wear daily. Do they hurt your feet?

1. Look at the wear pattern on the inside of your shoe. Is there a deep indentation where your big toe pushes down hard as 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, arch or heel, these worn spots may be revealing the source of your pain.

2. Now look at the soles. Have you worn down one side of the heel? Have you worn off the tread at the ball of your foot? These wear patterns are signs that your shoes may have lost the cushioning your feet need. You may just need better shoes. But get help from a physical therapist first—she can help ease your pain, and advise you about shoes.

Styles and Miles

Women are expected to be slaves to stylish footwear. But the shoe industry seldom makes stylish shoes that are actually good for you. For a night out, this is okay—but when you're working or traveling, this is a problem. You don't want to hurt yourself, but you don't want to look out of place, either.

This is a challenge in summer, especially, because walking shoes may not go with shorts or a dress.

Shopping is Good for the Sole

So, what's a girl to do? First, always shop for shoes in the afternoon, when your feet swell a bit. Then, apply the Flex Test: Grip the shoe at both ends and try to bend the toe towards the heel. If it bends in half, forget it! It's a disguised flip flop with no support. Now, for shoes that don't bend, check out the back of the heel. There should be a reinforced layer that wraps the back of the heel to keep you steady. If so, you can try it on for a test drive.

Travel Tips

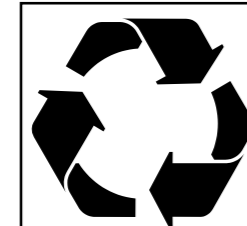
If you plan to walk miles everyday, you will need two comfortable pairs of shoes, including supportive sandals that you can wear with any outfit. This might cost you more than you like...but you really don't want to hurt yourself.

Also, remember to take breaks. When you trek across uneven surfaces or cobblestones, it's important to rest your feet. And if you develop arch pain, try rubbing the arch with ice (or a frozen water bottle) for 15 minutes for relief.

Feets, Don't Fail Me!

People with foot problems (bunions, curling toes, swelling, pain) should take immediate action. If you have swollen feet that keep you from wearing shoes, you need your doctor's help. If you have numbness from peripheral neuropathy, you can seek infrared light treatment from a physical therapist. And if pain or swelling prevents you from walking, you have options:

1. See a physical therapist (a PT). PTs offer many ways to help your feet recover, including deep heat, infrared light therapy, stretching, and exercise.



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

If your feet are swollen, your PT can help you reduce the swelling and get right-sized compression stockings to keep the swelling down.

2. See a doctor who specializes in feet (a podiatrist). If physical therapy doesn't resolve your pain, ask why you're in pain and what parts of your foot are involved. And diabetics should see podiatrists for nail care and for preventive foot care.

3. Gear up. Your podiatrist and PT may tell you that you need customized inner soles called orthotics. You can be fitted for orthotics by your podiatrist, your PT, or a specialist called an orthotist. Be sure that you have your orthotics made by one of these medical professionals, not by a shoe salesperson. A medical professional will follow up to ensure that your orthotics fit correctly and don't hurt you.

4. Make sure the shoe fits. Ask your doctor and therapist for recommendations. If you have diabetes, you may qualify for the Medicare Diabetic Shoe Program. This provides a pair of shoes with orthotics every year. You should have these orthotics checked for you

and fitted by a medical professional: a podiatrist, orthotist, or PT.

5. Ease the pressure. Consider using a cane to take the weight off your foot while you pursue therapy. Unlike almost everyone with a cane on TV shows – will they never learn??—you should hold the cane in the hand opposite the painful foot, to take the pressure off.

6. Do your exercises. Once you start physical therapy, you should follow the therapist's instructions to exercise at home. You might also be instructed to use ice to reduce inflammation

Take the Right Steps

Keeping your feet happy will keep you active and strong. If you support your feet, they will support you, too.

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



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HEALTH & FITNESS

The benefits of hibiscus

Hibiscus is a beautiful showy flower that is extremely common in the tropics and warm areas. Hibiscus flowers are members of the mallow family and there are hundreds of different species of hibiscus. The flowers have large, brightly colored blossoms.



Dr. Farhang Khosh

The blossoms are not only brightly colored, but many are shaped like a horn or trumpet, and some species will even change color as they age. The pistil and stamens often bulge dramatically from the horn of the flower, adding to its reputation as a showy blossoming flower.

Hibiscus is known as the "sour tea" in Iran and is a delightful drink that can be served either hot or cold. The beverage is well known for its color and bitter flavor. Dried hibiscus can be eaten and is considered a delicacy in certain parts of the world. It can be candied and also used to garnish foods. Some species of Hibiscus are used as a natural source of food coloring. The hibiscus flower is traditionally worn by Hawaiian girls. If the flower is worn behind the left ear, the girl is married or in a relationship. If the flower is worn on the right, she is single or available for a relationship. This beautiful flower has also been used in many cosmetic products, such as hair loss products, hair coloring agents, hair oil, and as a shampoo and conditioner.

Medicinal properties of Hibiscus are wide and varied, depending on the culture that is using it. The tea is popular choice for a natural diuretic. Dieters or people with kidney problems have consumed this tea for its beneficial properties, including being a natural diuretic. In Ayurvedic medicine, the roots of this

plant can be used to relieve certain ailments, including coughs. The ancient Egyptian Pharaohs drank hibiscus tea, and today it's still a common toast in many Egyptian weddings. Currently in Egypt, hibiscus is used to maintain a normal body temperature, support



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required, this study supports the notion that drinking Hibiscus tea may have a positive effect on lowering blood pressure.

Even though, Hibiscus tea may seem to be a good medicinal plant for you, it is always advisable to check with your health care providers before taking any medicinal plant.

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

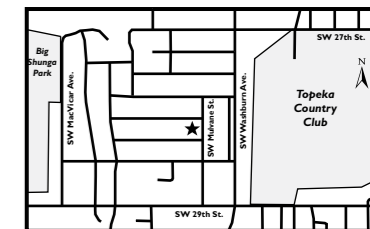


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SENIOR CALENDAR

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

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

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

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

SUNDAYS & TUESDAYS
MOOSE CLUB
1901 N Kansas Ave, 6 p.m.
TOPEKA, (785) 235-5050

EDUCATION

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

FIRST & THIRD FRIDAYS OF EACH MONTH
HEALTHWISE AFTER 55
Television program offers interviews on health topics of interest to seniors as well as a 20-minute exercise segment. Aired from 9-9:30 a.m. on WIBW-TV, Channel 13.
TOPEKA, (785) 354-6787

SECOND & FOURTH FRIDAYS OF EACH MONTH
FOR FAMILY CAREGIVERS
Television show highlights information for people who providing care-giving service to loved ones. There is also a 20-minute exercise segment for caregivers and their loved ones. Aired from 9-9:30 a.m. on WIBW-TV, Channel 13.
TOPEKA, (785) 354-6787

MAY 1
SKILLBUILDERS: BASIC CAR CARE
Presented by Richard Haig, Westside 66. Maintaining a safe and serviceable automobile with an emphasis on warm weather preparation. Skillbuilders is an informative series of programs on various topics designed to assist anyone who is going through major transitions in their lives. The programs are free. Come to all or to just the topics that pique your interest. Skillbuilders programs are held in the community room on the lower level at Drury Place at Alvamar, 1510 St. Andrews Dr., 10-11:30 a.m. For more information about Skillbuilders, contact Pattie Johnston, Outreach Services of the Lawrence Public Library.
LAWRENCE, (785) 843-3833 ext. 115

MAY 8
SKILLBUILDERS: MIRROR, MIRROR: A NEW LOOK?
Presented by Cecilia May (Mary Kay) and Vicki Goff-Miller (Shear Savvy). Creating a new self after life changes. Skillbuilders is an informative series of programs on various

■ CONTINUED ON PAGE 19

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topics designed to assist anyone who is going through major transitions in their lives. The programs are free. Come to all or to just the topics that pique your interest. Skillbuilders programs are held in the community room on the lower level at Drury Place at Alvamar, 1510 St. Andrews Dr., 10-11:30 a.m. For more information about Skillbuilders, contact Pattie Johnston, Outreach Services of the Lawrence Public Library.
LAWRENCE, (785) 843-3833 ext. 115

MAY 10
FINDING NEW HOPE FOR DEPRESSION AND ANXIETY WORKSHOP
Facilitator Sharon Highberger shares her inspired methods for recovery from a life-time of depression and anxiety. To register send \$10 to Loss and Life Recovery, 628 NW 43rd St., Topeka, KS, 66617. Sharon is certified as a Chaplain, grief counselor and spiritual director. Authored *Dancing with Depression: A Spiritual Pathway for Recovery from Darkness to Light*. Mother Teresa Catholic Church, 2014 NW 46th St., 9:30 a.m.-3:30 p.m. Lunch included. Information contact: info@sharonhighberger.com. TOPEKA, (785) 633-7764
www.Findingnewhope.com

MAY 13
FUNDAMENTALS OF ESTATE PLANNING
Death is a certainty, incapacity a possibility. You need a plan for both. Fundamentals of Estate Planning will help you create those plans. The class covers what happens under

intestate succession if you die without a plan; the uses of a Will or Revocable Living Trust; an overview of probate administration; the impact of estate and gift taxes; non-testamentary transfer options, such as holding property in a joint tenancy; powers of attorney for financial and healthcare decision-making; Living Wills and Do Not Resuscitate Directives; and a very general overview of how limitations on Medicaid eligibility might affect your assets. The presentation is relevant to adults of all ages, not just seniors. It is free and open to the public, and lasts about 1½ hours with time for questions. Douglas County Senior Center, 745 Vermont Street, 6-7:30 p.m.
LAWRENCE, (785) 842-0543 or (785) 841-4554

MAY 15
SKILLBUILDERS: CELEBRATION & REMEMBRANCE
Presented by Paul Reed and Pattie Johnston. Exploring ways to celebrate and remember our loved ones. Skillbuilders is an informative series of programs on various topics designed to assist anyone who is going through major transitions in their lives. The programs are free. Come to all or to just the topics that pique your interest. Skillbuilders programs are held in the community room on the lower level at Drury Place at Alvamar, 1510 St. Andrews Dr., 10-11:30 a.m. For more information about Skillbuilders, contact Pattie Johnston, Outreach Services of the Lawrence Public Library.
LAWRENCE, (785) 843-3833 ext. 115

ENTERTAINMENT

THURSDAYS
JUNKYARD JAZZ
Put on your dancing shoes and dance to the sounds of The Junkyard Jazz. American Legion, 3408 West 6th St., 7-8:30 p.m.
LAWRENCE, (785) 842-3415

APR 25-27 & MAY 1-4
JOSEPH AND THE AMAZING TECHNICOLOR DREAMCOAT
Based on the "coat of many colors" story of Joseph from the Bible's Book of Genesis, the musical tells the story of Joseph, son of Jacob. The favored son, he is betrayed by his jealous brothers and sold into slavery and driven to Egypt. Though beset with adversity, Joseph perseveres through wit and faith and becomes

the governor of Egypt, second only to the Pharaoh. This all sets the scene for when he meets his brothers who have come to Egypt to purchase food. Its family-friendly storyline, universal themes and catchy music have made it extremely popular with audiences and performers alike. Manhattan Arts Institute, 1520 Poyntz Ave. Admission fee.
MANHATTAN, (785) 537-4420

MAY 2 & 3, 9 & 10
SELLER DOOR
Seller Door is a play about a barker, and the people he gets to go through a door and what happens to those people once they go through. A careful and crafted blend of sharp, concise movement with a strong focus on the precision of the words. Approached through the lens of the silent comedy masters, Chaplin and Keaton

■ CONTINUED ON PAGE 20



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for the specificity of movement. Seller Door carries a quick wit and much of the humor comes from a specific focus on pace and rhythm. Written and directed by Larry Mitchell and produced by Card Table Theatre. Lawrence Arts Center, 900 New Hampshire St., 8-10 p.m. Fee. LAWRENCE, (913) 238-3097 lawrenceartscenter.org/calendar

**MAY 5
FREEDOM RIDERS**

In association with the Gilder Lehrman Institute of American History, the Brown v. Board of Education National Historic Site will be screening the film “Freedom Riders” from the Created Equal: America’s Civil Rights Struggle series. The Freedom Rides of 1961 were a pivotal moment in the long Civil Rights struggle that redefined America. Based on Raymond Arsenault’s recent book, this documentary film offers an inside look at the brave band of activists who challenge segregation in the Deep South. Produced and directed by Stanley Nelson. Mark Samels, executive producer for American Experience, WGBH. Brown v. Board of Education National Historic Site, 1515 SE Monroe St., 6-9 p.m. Free.

TOPEKA

**MAY 11
LAWRENCE COMMUNITY ORCHESTRA**

Mother’s Day concert. Music Directors Rachel Dirks and Matthew Smith will debut the new orchestra and music repertoire. Mozart: Overture to “The Marriage of Figaro.” Wieniawski: Légende, Op. 17, featuring KU violin Professor Véronique Mathieu. Beethoven: Symphony No. 5. Theatre Lawrence, 4660 Bauer Farm Dr., 4 p.m. Fee. LAWRENCE

**MAY 19
YEARS OF LIVING DANGEROUSLY**

The Climate + Energy Project is excited to announce an exclusive screening of the SHOW-TIME® docuseries about climate change, *Years Of Living Dangerously*. CEP is hosting a screening of the sixth segment, “Against the Wind.” This segment features Kansas rancher, Pete Ferrell. Ferrell’s ranch in southcentral Kansas is also home to one of the state’s first wind farms, the Elk River Wind Farm. The public screening of the documentary will be followed by a panel discussion. Panelists will include: Pete Ferrell, Elk River Wind Farm, Kimberly Gencur-Svaty, the Wind Coalition, and Dr. Johannes Feddema, KU Geography and contributor to International Panel on Climate Change (IPCC) Reports. Cynthia Haines, KCUR Film Critic, will serve as moderator. Liberty Hall Theater, 7 p.m. The screening is presented at no charge.

LAWRENCE, (785) 424-0055

EXHIBITS/SHOWS

**MAY 16-JUL 5
M(I)(A)CRO: A CONTEMPORARY DRAWING EXHIBITION**

Participating artists: David Mazure, Greg Fuqua, Basil El Halwagy, Doug Russell, Sara Schneckloth. This exhibition features five artists working to capture the unknown through abstracted natu-

ral forms in the medium of drawing. The group’s work questions the roots of perception and the observable universe, attempting to unravel reality through the act of drawing. While their processes range from obsessively analytical to the purely expressive, these five artists oscillate between clarity and chaos, using the medium of drawing as a source of inquiry into matter, consciousness, and energy.

LAWRENCE, (785) 856-2787 lawrenceartscenter.org/upcoming-exhibitions

**MAY 23-JUN 22
NOT COMPATIBLE: NEW WORKS BY JOHN PAUL MCCAUGHEY**

Influenced by James Bridle’s definition of the “New Aesthetic,” Lawrence Arts Center’s print-making artist in residence, John McCaughey’s work explores the intersection where the digital world merges with the actual environment. Finding beauty in the discarded, juxtaposing old with the new, and blurring lines between organic and manmade, this exhibition spotlights the aesthetic place where physical and digital meet. Lawrence Arts Center 940 New Hampshire St. LAWRENCE, (785) 856-2787 lawrenceartscenter.org/upcoming-exhibitions

**MAY 31
CONTEMPORARY REFLECTIONS: BROWN V. BOARD OF EDUCATION AFTER SIXTY YEARS**

Contemporary Reflections: Brown v. Board of Education After Sixty Years explores the lasting significance of the landmark Supreme Court decision, and features new work by 20 African American artists from Kansas and Kansas City, Mo. Representing a variety of viewpoints, some of the artists celebrate the outcomes of the ruling, while others remind us of the tension, intimidation, and violence that ensued as African Americans attempted to integrate white schools. Still others focus on the unintended consequences of integration, such as the loss of community as black children were bussed outside their neighborhoods or the loss of self-esteem among black children when expectations were lower for them in integrated schools. Mulvane Art Museum, Washburn University, 1700 SW Jewell St., 1-4 p.m. Free admission. TOPEKA, (785) 670-1010

FAIRS/FESTIVALS

**MAY 3 & 4
25TH ANNUAL KANSAS SAMPLER FESTIVAL**

The festival is like a living brochure of what there is to see, do, hear, taste, buy and learn in Kansas. Anywhere from 130-150 communities from across the state come together under huge tents featuring colorful and interactive displays; Kansas products are sold in one tent, you’ll find Kansas artists grouped in another and scattered throughout the festival grounds you can enjoy cultural heritage demonstrations, Kansas entertainers and historic performers. Wamego Dutch Mill and Prairie Village, 406 E 4th St. Admission fee. WAMEGO, (785) 585-2374 www.kansassampler.org/festival

FARMERS MARKET

**APR 12-NOV 22
SATURDAY MARKET - LAWRENCE**
The Saturday Downtown Lawrence Farmers Market is located in the public parking lot between 8th and 9th Streets and New Hampshire and Rhode Island Streets. 7-11 a.m. through Sept. 28. 8-11 a.m. Oct. 5-Nov. 23. LAWRENCE, (785) 331-4445 www.lawrencefarmersmarket.com

**APR 12-NOV
DOWNTOWN TOPEKA FARMERS MARKET**
Every Saturday, 12th and Harrison, South of the Judicial Building. 7:30 a.m.-Noon. TOPEKA, (785) 249-4704 www.topekafarmersmarket.com

**MAY-OCT
TUESDAY MARKET - LAWRENCE**
The Tuesday Market is located in the public parking lot on the 800 block of Rhode Island Street. 4-6 p.m. LAWRENCE, (785) 331-4445 www.lawrencefarmersmarket.com

HEALTH & FITNESS

**MONDAYS THROUGH FRIDAYS
FIT FOR LIFE**

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

**TUESDAYS
BLOOD PRESSURE CLINIC**
HealthWise 55 Clinic. 10 a.m.-noon. 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

**TUESDAYS AND THURSDAYS
ZOSTAVAX (SHINGLES) CLINIC**
HealthWise 55 Clinic. 8 a.m.-noon. HealthWise

55 Resource Center, 2252 S.W. 10th Ave. Free. TOPEKA, (785) 354-6787

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

**FIRST WEDNESDAY OF THE MONTH
FREE HEARING CONSULTATIONS**
Dr. Matthew J. Brown of Kaw Valley Hearing is pleased to announce that every first Wednesday of the month he will be offering free hearing consultations. Call today to schedule your desired appointment time or stop in the first Wednesday of each month. If you currently wear hearing aids stop in for a free clean and check of your existing hearing aids. LAWRENCE, (785)748-8034

**FIRST THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC**
HealthWise 55 Clinic. 9-10:30 a.m. Westridge Mall (Entrance of Panda Restaurant). Free. TOPEKA, (785) 354-6787

**FRIDAYS
BLOOD PRESSURE CHECKS**
Drury Place, 1510 St. Andrews, 8:30 a.m. Open to the public. LAWRENCE, (785) 841-6845

**SECOND THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC**
HealthWise 55 Clinic. 9:30-11 a.m. Southwest YMCA, 3635 SW Chelsea. Free. TOPEKA, (785) 354-6787

**THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC**
HealthWise 55 Clinic. 8:30-9:30 a.m. Oakland Community Center, 801 N.E. Poplar. Free. TOPEKA, (785) 354-6787

**THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC**
HealthWise 55 Clinic. 9-10 a.m. Rose Hill Place, 37th and Gage. Free. TOPEKA, (785) 354-6787

**THIRD WEDNESDAY OF EACH MONTH
NUTRITION CLINIC**
Call for an appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave., 10:30 a.m.-noon. TOPEKA, (785) 354-6787

**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

**MAY 7
CHOLESTEROL SCREENING**
This screening event offers a total only (does not include HDL or LDL) cholesterol by fingerstick. No appointment or fasting necessary. \$7/test. HealthSource room, Lawrence Memorial Hospital, 8:30-10 a.m. LAWRENCE, (785) 749-5800

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**MAY 13
DROP-IN ALZHEIMER’S SCREENINGS**
BAS Testing. Bridge Haven at Alvarmar, 2147 Quail Creek Drive, 1-4 p.m. Call Sarah for more information. LAWRENCE, (785) 218-4083

LAWRENCE PUBLIC LIBRARY BOOKMOBILE

MONDAYS
Prairie Commons, 5121 Congressional Circle, Lawrence, 9-10 a.m. Presbyterian Manor, 1429 Kasold Dr., Lawrence, 10:30-11:30 a.m. Vermont Towers, 1101 Vermont St., Lawrence, 1-2 p.m.

WEDNESDAYS
Brandon Woods, 1501 Inverness Dr., Lawrence, 9-10 a.m. Drury Place, 1510 St. Andrews Dr., Lawrence, 10:30-11:30 a.m. Babcock Place, 1700 Massachusetts St., Lawrence, 1-2 p.m.

FRIDAYS
Clinton Place, 215 Clinton Parkway, Lawrence, 9-10 a.m. Wyndham Place, 2551 Crossgate Dr.,

Lawrence, 10:30-11:30 a.m. Peterson Acres, 2930 Peterson Rd., Lawrence, 1-2 p.m.

LAWRENCE PUBLIC LIBRARY BOOK TALKS

THIRD TUESDAY OF EACH MONTH
Midland Adult Day Care, 319 Perry St., 10 a.m. Cottonwood Retirement 1029 New Hampshire, 2 p.m. Babcock Place, 1700 Massachusetts St., 3 p.m.

THIRD WEDNESDAY OF EACH MONTH
Brandon Woods, 1501 Inverness Dr., 10:30 a.m. Prairie Commons, 5121 Congressional Circle, 1 p.m.

FOURTH WEDNESDAY OF EACH MONTH
Presbyterian Manor, 1429 Kasold Dr., 9:45 a.m. Presbyterian Manor-Asst. Living, 1429 Kasold Dr., 11 a.m. Pioneer Ridge-Asst. Living, 4851 Harvard Rd., 1 p.m. Drury Place, 1510 St. Andrews Dr., 2:30 p.m.

MEETINGS

**MAY 28
HOPE IN THE JOURNEY**
A Joyous Support Group for those with dementia and their caregivers. Bridge Haven at



Alvarmar, 2147 Quail Creek Drive, 10-11 a.m. Call Sarah for more information. LAWRENCE, (785) 218-4083

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

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

**MONDAYS
GRIEF SUPPORT GROUP**
12-week adult group for recent loss. Midland Hospice, Building A, 4-5 p.m. Please call for start dates and information packet. TOPEKA, (785) 232-2044

**FIRST MONDAY OF EACH MONTH
INDIVIDUAL BEREAVEMENT SUPPORT**
Individual appointments are available, 5:30-7:30 p.m., as well as phone support. Other times are available. No cost. Call Terry Frizzell. TOPEKA, (785) 271-6500; (785) 230-6730 on

first Monday between 5:30 and 7:30 p.m.

**FIRST & THIRD MONDAY OF EACH MONTH
BEREAVEMENT SUPPORT GROUP**
LAWRENCE SENIOR CENTER 2:15-3:45 PM, (785) 842-0543

**FIRST & THIRD MONDAY OF EACH MONTH
GRIEF SUPPORT GROUP**
Facilitated by LMH Chaplain Angela Lowe. Meets in the LMH Chapel, 2nd floor. Lawrence Memorial Hospital. LAWRENCE, (785) 505-3140

**FIRST & THIRD MONDAY OF EACH MONTH
CAREGIVER SUPPORT GROUP**
For adults who have lost loved ones. Call LMH Chaplain Angela Lowe for more information. LAWRENCE MEMORIAL HOSPITAL 4-5 PM, (785) 840-3140

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

■ CONTINUED ON PAGE 22

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CHAPTER 19

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A LOOK AT BOOKS

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



Tom Mach

God's Little Miracle Book III by Sally Jadlow (Buoy Up Press, ISBN 978-1-62016-032-9)

A teacher once asked Jadlow why each of her two previous *Miracle Books* (I and II) had exactly 27 stories in them. When she admitted she didn't know, he informed her that the number 27 in Hebrew means God's kindness and goodness.



As Jadlow put together her stories for Book III, she saw she had 28 of them, but later one person decided not to share their testimony, so she ended up with 27 again! In one story of Book III a Bible study teacher for Alzheimer's patients was discouraged because he wondered if they were getting anything out of these Bible truths. But one normally quiet man began to openly weep in thanksgiving for the teacher's talk. Some of these stories are humorous, such as the one entitled "God's Garage Sale" about a woman who had a garage sale which attracted no customers and she hated to have to haul all the merchandise back to the basement. She prayed to Jesus to send her a buyer for the train set and minutes later a man came up asking if she had a train set to sell. The same thing happened with dishes, curtains, and a bedspread which she asked Jesus to help her sell. There are serious stories here as well, such as the

one about a man who almost succeeded in an attempted suicide and gave his heart to Christ. This would be an excellent book to keep by your bedside for reading and re-reading.

Innocence by Dean Koontz (Harper-Collins ISBN 978-0007518029)

This latest novel by Koontz shows us that despite a world overtaken by evil a few innocent people manage to escape an impending plague which will doom most inhabitants. Addison, one of those innocents, hides his appearance to avoid being killed by those who are repulsed by his face. He meets Gwyneth, another innocent who doesn't want anyone to touch her. Despite their phobias, they manage to escape the brutality encroaching them and eventually enter a place of hope, where their love for each other deepens. I had mixed feelings about this novel.

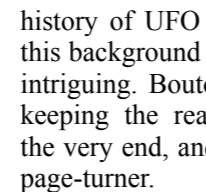


On the one hand, Koontz makes abrupt switches from past to present and adds an overwhelming amount of detail that often slows the pace of the story. On the other hand, he shows great literary style when, through the thoughts of Addison, he describes such touching and memorable ideas as "past, present, and future all exist simultaneously and that all of history existed in the first instant of the universe's being." If you like reading well-written futuristic suspense, you will enjoy this book.

The ET Murders by Mark Bouton (CreateSpace ISBN: 978-1-491256527)

Bouton's novel will probably be of interest to both readers of science fiction as well as those who enjoy reading detective stories. *The ET Murders* involves Max Austin, an FBI agent, who attempts to stop the brutal killings of innocent Americans but in the process is bewildered by the enigmatic clues left behind at the murder scenes. Bouton writes in a fast-paced, nonsensical way about how the FBI goes about investigating homicides, and the author's expertise as a former FBI

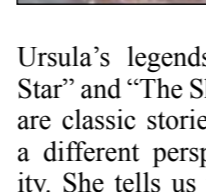
agent is clearly evident in this book. However, I am also concerned about the ease in which the FBI gained entry into top-secret Area 51 and of the ability of the FBI to keep a lid on their shocking discovery from even the President himself. Yet it is clear that the author did his research well on the history of UFO sightings and I found this background information somewhat intriguing. Bouton does a good job in keeping the reader in suspense until the very end, and *The ET Murders* is a page-turner.



My German Christmas by Ursula Turner (CreateSpace ISBN: 978-0-615-67940-2)

Ursula Turner has written an interesting collection of stories, poems, and recipes dealing with the German traditions of Christmas. For example, the author explains that the name *Kris Kringle* is really a "corruption of

Christkindl (Christ Child)." Also, Germans hold a two-day festivity of the season in which the day after Christmas (called Boxing Day in Britain) is also celebrated. Some of the hand-drawn, folk art type illustrations included in *My German Christmas* are, at times, a distraction because of their intense colors. However, the content in this 122-page book offers a smorgasbord of delights. Ursula's legends, such as "A Straw Star" and "The Shepherds and the Fire" are classic stories that give the reader a different perspective on the Nativity. She tells us that Nikolaus Day on December 6th was a wonderful day for children because Nikolaus would give them small gifts if they were good (or a lump of coal if they were bad). The book concludes with ten recipes for various German dishes fit for the holiday. Readers will find this book both informative as well as entertaining.



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TRAVEL TROUBLESHOOTER

Did Budget send me the wrong damage claim?

Budget wants Guilhem Ibos to pay \$3,000 for damage to his rental car. But wait! Is that Ibos' rental car in the photo? No, it isn't.



Christopher Elliott

Q: I recently rented a car from Budget in Nashville and returned it to New Orleans. It was in perfect shape when I brought it back.

A few weeks ago, I received a damage claim from the company. They asked me to pay more than \$3,000 for repairs. I'm not responsible for the damage.

How do I know? Well, I can tell you that I returned the rental undamaged. But there are two things about Budget's claim that don't make sense, either.

First, I returned the car at the Budget Rent-a-Car agency in New Orleans, specifically on Canal Street. Canal Street is in the middle of town, surrounded by buildings. But the landscape in the pictures on my damage claim is completely different. There are no buildings at all. They must have moved the car before taking pictures of it. Who's to say it wasn't damaged then?

Second, there was a picture of the odometer in the claim. When I returned the car, the odometer out was at 22,265 miles and when I returned it, it was at 24,374 miles. But the odometer on their picture is 24,196 miles, which is impossible. I was driving the car when it reached that number.

I tried to contact Budget several times by phone, by email, even by mail. But they never responded. Now I'm being threatened by a collection agency. What should I do? - Guilhem Ibos, Chicago

A: Budget shouldn't have sent you a \$3,000 bill—at least not with that kind of documentation. Ideally, any damage

to a rental car would be recorded when you return the vehicle and the renter would sign a form acknowledging it. This just looks like a "gotcha"—and a poorly executed one, at that.

What kind of documentation is adequate? A time-stamped photo of your rental car, showing that shortly after you returned the vehicle, the company discovered damage; a picture of the odometer that verifies your claim; and a repair invoice. The paperwork you received was less than persuasive.

I'm not sure why Budget didn't respond to your letters and emails. If you're being ignored, you can always escalate your case to a manager. You can find a list of executives on the Budget website, <http://ir.avisbudgetgroup.com/management.cfm> Email addresses at Budget are formatted `firstname.lastname@avisbudget.com`.

I also list Budget's executives on my website: <http://elliott.org/contacts/budget-rent-a-car/>.

One thing is clear: Without conclusive proof that damage to this car was noted—and repaired—shortly after your rental, Budget shouldn't have sent you a \$3,000 invoice. I'm not saying the company's claim is invalid. Only that it needed to make a stronger case.

I contacted Budget and asked it to review its claim. A representative called you and told you the company had withdrawn its bill.

- Christopher Elliott is the author of "How to Be the World's Smartest Traveler (and Save Time, Money and Hassle)" (*National Geographic*). He's also the ombudsman for *National Geographic Traveler* magazine and the co-founder of the *Consumer Travel Alliance*, a nonprofit organization that advocates for travelers. Read more tips on his blog, elliott.org or e-mail him at chris@elliott.org. Christopher Elliott receives a great deal of reader mail, which he answers as quickly as possible, but because of a backlog of cases, your story may not be published for several months.

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HUMOR

Heart to Heart

No one has ever mistaken Nelly Potsdam-Clark for a beauty pageant contestant. In point of fact she looks like a fire plug. And when provoked she can be pushy, grabby and coarse.



Larry Day

Verita, Nelly's 17-year-old daughter, inherited her father Sidney's genes. The Clarks are as tall and willowy as the Potsdams are squat and thick, and folks use such words as refined, gracious and polished when speaking about Sid and Verita.

The couple's marriage has lasted because over the years pushy trumped refined, grabby trumped gracious, and coarse trumped polished whenever things got tense in the Potsdam-Clark household. People call Nelly's husband "Silent Sid." Verita had Sid's quiescent personality, but she had looks that beat all.

When Verita was born, Nelly saw her chance to seize the personal recognition that nature had denied her. Verita was only three months old when Nelly entered her in her first beauty contest—a "pretty baby" competition at the local mall. Verita finished ninth. Verita was

sixth in the "Tiny Toddler" pageant, and won fourth place in a contest to choose the most photogenic three-year-old. For the next four years Verita was either sick or recuperating from a series of childhood maladies, so she wasn't able to compete. But that time wasn't wasted. Nelly hired coaches to come to their home and teach elocution, diction, posture, social skills, and body language.

When Verita turned seven Nelly sent her back on the child beauty circuit and she won first in the The Bill Magoony Used Car Good Girl Gala. Nelly reveled in all the attention. Verita barely tolerated it, and Sid shrank from it.

A decade passed with Verita winning or placing high in competition after competition. Verita continued to prep and compete effectively, though reluctantly, in contest after contest. Long before Verita's 17th birthday Nelly began planning for the regional round of the Miss Teen Nation competition.

After supper one night Sid and Verita were sitting on the front porch.

"Dad, I don't want to compete anymore."

"You've been competing all your life. What's changed?"

"I did it for Mom. I love her, but now I want to quit and get on with my life."

"I'll do the Miss Teen Nation, but then I'm through. I won't compete again."

"How will you tell Mom?"

"I'll figure it out."

"I hope you do, dear," said Sid, quietly.

Verita found a way out when she read the rules of the Miss Teen Nation competition.

...

"Ladies and gentlemen," said the master of ceremonies, "our judges have given me their scores for the five finalists in the evening gown competition. First place goes to Miss Letongaloosa, Verita Clark!" The applause died down. "Now stand by for our final event, the swim suit competition."

Back in the dressing room Verita shed her winning gown. It was floor length with an embroidered top that covered her shoulders. The gown had scored points with the judges for elegance and modesty. Verita put on her swimsuit.

Standing off-stage with the other four contestants Verita waited calmly for what she knew was coming. Miss Dilltonville spotted it first.

"She has a tattoo! That's against the rules."

There was a pause in the proceedings while the officials consulted. Then

the master of ceremonies came to the microphone.

"Ladies and gentlemen, it is my unhappy duty to announce that Miss Letongaloosa has withdrawn from competition."

Nelly rushed back stage.

"What have you done?!"

"I broke the rules, Mom," said Verita and turned round.

On her back, between her beautiful white shoulders, was a big red heart. Block letters inside the heart read: "I LUV U MOM."

"Do you truly?" cried Nelly.

"Yes. Truly. But Mom, I don't want to go to fashion school. I want to go to college and become a social worker. I want to help needy children."

"And so you shall, my dear," said Nelly.

Sid made it back stage just in time to join his wife and daughter in a long, heartfelt embrace.

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

PET WORLD

Careful training best way to curb female dog's marking habit

Q: My 12-year-old spayed dog used to piddle like the female she is. Then, about a year ago, she began to piddle far more often on walks, sometime lifting her leg like a male dog. She used



Steve Dale

to urinate maybe three or four times on walks, but now she lifts her leg maybe 10 times or more. The vet checked her out and she's fine. He has no idea what's going on. Does she want a sex-change operation? - S.R., St. Paul, MN

A: "Hormones are a strange thing," says Madison, WI-based certified applied animal behaviorist Patricia McConnell, author of "For the Love of a Dog: Understanding Emotion In You and Your Best Friend" (Ballantine Books, New York, NY, 2006; \$24.95). "It's not uncommon for a female dog to lift a leg here and there, but to do so regularly, well, that is more unusual."

McConnell wonders if your dog is perhaps undergoing a sort of personal "change of life," a switch in her hormone balance. Having said that, McConnell has never heard of dogs being so severely impacted by a sudden hormone change and/or watching Maury Povich that the animal would actually want sex-change surgery!

More likely, an external stimulus triggered this behavior. McConnell wonders, "Is there a new dog on the block which your dog has an issue with, and feels she has to author a daily chemical newspaper column? Maybe she's become overly insecure due to another change in her life. I wonder if she marks (as a male dog would) when you take her on walks in other neighborhoods."

In any case, if you want to speed your walks along (instead of letting your dog stop at every tree or hydrant), use posi-

tive reinforcement to encourage her to mark less and walk more. In other words, take some kibble along in your pocket and offer it your dog as she's walking to discourage those frequent stops.

Q: I hate to bother you, but there is something I want to know. Toby, our newly adopted 2-year-old beagle is stealing my daughters' underwear and chewing on it. I've bought more underwear for my daughters in the past few months than I have for their entire lives. I'm finding more underwear in the back yard than I am in their dresser drawers. This dog has a million toys, plus rawhide to chew on. What should I do? - C.B., Chicago, IL

A: First of all, you're not bothering me. I welcome reader questions. Better you write me than visit a veterinarian for emergency surgery—which might be necessary if your dog actually ingests any of that underwear. The prob-

lem you describe isn't as uncommon as you might think. If Toby is simply chomping on the unmentionables, then moving them to the lawn, it's like burying bones in the yard; this is what dogs do with their favorite things.

Dogs live by their noses, and your pup is smitten with the smell. You can't turn off a dog's nose, but perhaps you can substitute something more suitable for the underwear. Urge your daughters to religiously pick up their underwear daily, and toss all dirty laundry into a dog-proof bin. Also encourage your

daughters to play with Toby. Hopefully, when they put their scent on his toys, perhaps Toby will search for these toys rather than underwear.

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

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Mediterranean and Asian flavors join together for spectacular roast lamb

Lamb rates high among home cooks planning a family feast. After all, the meat symbolizes celebration and springtime, a season when some of the best lamb is available in the markets.

But how do you cook your lamb? That's a question people have asked me often over the years. Gradually, I came to realize that they didn't really want to know what cooking method I used. When it comes to the time of year and



Wolfgang Puck

the large, festive cut you would want to serve for such an occasion, roasting makes the most sense. And I find that a simple, straightforward, high-heat approach delivers good results.

What people were really asking was what seasonings I like to use for my roast lamb. And, for that question, I have no easy answer.

You see, you can flavor lamb in many different ways. The mild, almost sweet meat, with its very slight and pleasing edge of gaminess, adapts so well to a wide range of seasonings that reflect the many cuisines worldwide in which you'll find lamb recipes.

There's the popular French or Italian style, for example, in which it may be seasoned with garlic, olive oil, and rosemary or oregano; and, further east along the Mediterranean, you'll find Greek or Turkish cooks adding the tang of lemon or yogurt and the resinous bite of pine nuts. North African cooks add tantalizing spices such as cumin or cinnamon. In Asian kitchens, you'll find lamb welcoming the flavors and aromas of soy sauce and sesame oil, fresh ginger and garlic, and more exotic seasonings like star anise. Around the globe, in Mexico and the American Southwest, lamb will welcome the heat of chili peppers,

while some Southern barbecue cooks might scent it with the fragrant smoke of hickory or apple wood and a lively mop made variously with such ingredients as vinegar, molasses, or tomato sauce.

So, rather than pick just one seasoning style for lamb this year, I suggest you go global, combining the influences of several different cuisine, as I've done in the recipe I share here for East-West Roast Leg of Lamb. The recipe begins by marinating a boneless leg of lamb (ask your butcher to bone it for you, leaving the meat in a single piece) in a seasoned mixture of soy sauce and honey. Then, while the lamb roasts, you make an eastern Mediterranean-style herb-flecked yogurt sauce to serve with the lamb, letting guests decide whether they'd like to spoon it over the meat or as a condiment alongside.

The result really is the best of both worlds, harmonized by tender, succulent lamb. I hope it adds to the feeling of celebration and togetherness at your dinner.

EAST-WEST ROAST LEG OF LAMB

Serves 8 to 12

1 boneless leg of lamb, 4 to 5 pounds

SOY-HONEY MARINADE:

- 1-1/2 cups light soy sauce
- 1/4 cup honey
- 1 cup minced scallions
- 2 tablespoons crushed red pepper flakes

FOR ROASTING:

- Extra-virgin olive oil
- Salt
- Freshly ground black pepper

YOGURT-OREGANO-MINT VINAIGRETTE:

- 24 fresh oregano leaves
- 1/2 cup packed fresh mint leaves
- 1/2 cup packed fresh Italian parsley leaves

1/2 cup pine nuts, toasted in a small, dry pan over low heat, stirring frequently, until golden brown

- 1/4 cup plain Greek yogurt
- 2 tablespoons honey
- 2 tablespoons dry mustard powder
- 2 cups peanut oil
- Salt
- Freshly ground black pepper

First, if the lamb came from the butcher rolled and tied, snip the strings, unroll it and trim it of excess fat or connective tissue. Place the meat in as even a layer as possible in a nonreactive baking dish. Set it aside.

For the Soy-Honey Marinade: In a mixing bowl, stir together the soy sauce and honey until the honey dissolves. Stir in the scallions and red pepper flakes. Pour the marinade over the lamb, cover the dish with plastic wrap, and marinate in the refrigerator for at least 3 to 6 hours, turning the meat over halfway through.

Remove the lamb from the marinade and pat it dry all over with paper towels. Discard the marinade. Put the lamb in a roasting pan, season all over with a little salt and pepper, and drizzle all over with olive oil. Leave the lamb at room temperature while you preheat the oven to 450 degrees F.

Roll up the meat back into a compact cylinder and tie it securely with several lengths of kitchen string, returning it to the roasting pan. Roast until the lamb is medium-rare, when an instant-read thermometer inserted into the thickest part registers 140 degrees F., about 1 hour.

While the lamb is roasting, prepare the Yogurt-Oregano-Mint Vinaigrette: Put the oregano, mint, parsley, pine nuts, yogurt, honey and mustard powder in a blender. Pulse the machine on and off several times, and then blend until the mixture is smoothly pureed, stopping once or twice to scrape down the bowl. Then, with the machine running, slowly pour in the peanut oil through the hole in the lid. Stop the machine, taste and adjust the seasonings with salt and pepper. Pour the vinaigrette into a nonreactive container, cover and refrigerate until serving time.

When the lamb is done, remove it from the oven, transfer to a carving board, cover with aluminum foil, and leave to rest for 10 to 15 minutes. Then, carve and serve the lamb, passing the vinaigrette as a sauce or condiment at the table.

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Faster benefit decisions for veterans

By Norm Franker

Social Security District Manager in Lawrence, Kansas

On Memorial Day, as we pay tribute to the men and women who gave the ultimate sacrifice for our country, we also share some news about Social Security disability benefits for veterans with disabilities: a new expedited disability process.

We believe it is important to recognize those who currently serve in the military as well as those injured in the line of duty and consider it an honor and a duty to serve them. Whether the injury is physical or mental, getting a decision about Social Security disability benefits from your government shouldn't add to the problems faced by the injured.

Carolyn W. Colvin, Acting Commissioner of Social Security, recently unveiled a new initiative to expedite disability applications from veterans with a Department of Veterans Affairs (VA) disability compensation rating

of 100 percent Permanent and Total (P&T). Under the new process, Social Security will treat these veterans' applications as high priority and issue expedited decisions, similar to the way we currently handle disability claims from wounded warriors.

"Our veterans have sacrificed so much for our country and it is only right that we ensure they have timely access to the disability benefits they may be eligible for and deserve," said Acting Commissioner Colvin.

Learn more about the new expedited process for veterans at www.socialsecurity.gov/pressoffice/pr/2014/expedited-dib-process2-pr.html.

Read about this new service at www.socialsecurity.gov/pgm/disability-pt.htm.

Also, you'll want to visit our Wounded Warriors page at www.socialsecurity.gov/woundedwarriors. There you'll find informative webinars, a Disability Planner, an overview of our disability programs and the convenient online disability application.

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EAST

- ♠-Q 10
- ♥-Void
- ♦-9 6 4 2
- ♣-J 10 9 8 7 5 2

SOUTH

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

The bidding:

NORTH	EAST	SOUTH	WEST
1♦	Pass	1♥	Pass
4♥	Pass	4NT	Pass
5♦	Pass	6♥	Pass
Pass	Pass		

Opening lead: Ten of ♦

Cover the East-West cards and see whether you can match some of the world's best players as they try to make six hearts on this deal from a major championship.

The bidding was quick and to the mark. After North's one diamond opening bid and South's one-heart response, North's jump to four hearts was most descriptive. The five-diamond response to South's key-card Blackwood inquiry promised one or four key cards, and South knew which.

West did not fancy a black-suit lead and instead chose a deceptive ten of diamonds. Declarer did not want to lose a trick unnecessarily at the opening gun, so elected to rise with the ace. A diamond was ruffed low and the king of hearts revealed the trump position.

Declarer continued by running the jack of hearts, which was allowed to hold as East parted with the jack of clubs. A club to the ace provided the entry for another diamond ruff and, when that felled the king, declarer was in control. He cashed the ace of hearts and ran winning diamonds from the table. West could ruff with the master

KEVIN GROENHAGEN PHOTO



Lawrence author Tom Mach visited The Windsor on April 17 to read selections from his *The Museum Muse: Poems about the celebration of life* to residents.

trump when he pleased, but that was the only trick for the defense.

- Tannah Hirsch welcome readers' responses sent in care of this newspaper or to Tribune Content Agency,

LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail responses may be sent to tcaeditors@tribune.com.

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PUZZLES & GAMES

CROSSWORD

Across

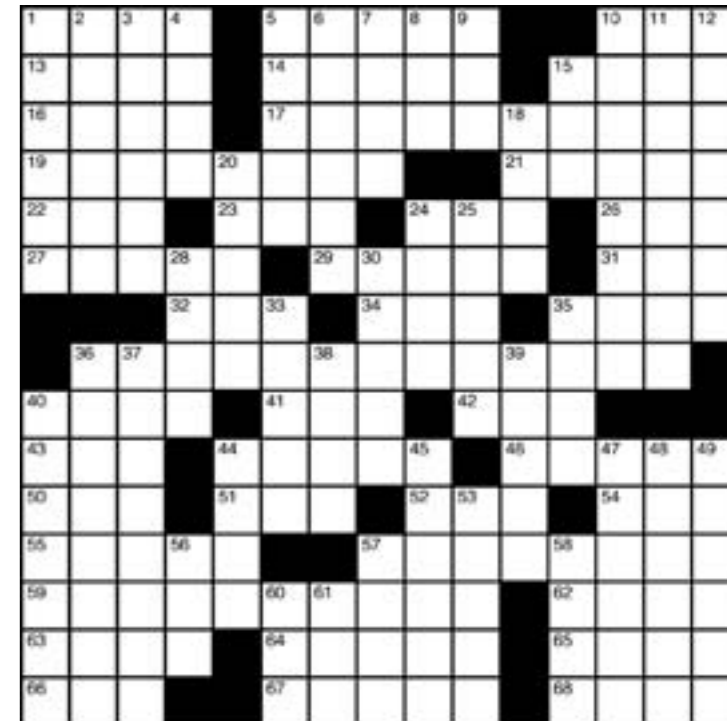
- 1 2012 Ben Affleck political thriller
- 5 Organizes by date, say
- 10 Is able to
- 13 Former Defense Secretary Panetta
- 14 Came into play
- 15 "Mission: Impossible" theme composer
- 16 Novelist Tyler
- 17 Most populous city in South Dakota
- 19 Second-in-command in the kitchen
- 21 Demean
- 22 Baby goat
- 23 Legged it
- 24 Mercedes rival
- 26 Bus. get-together
- 27 Sharp ridge
- 29 Adman's connection
- 31 Digital camera battery, often
- 32 Legal thing
- 34 Hoops gp.
- 35 Superficially cultured

Down

- 36 Michigan or Ontario city on the same border river
- 40 Unit of cotton
- 41 Carry a balance
- 42 Yeats' land: Abbr.
- 43 Land parcel
- 44 Continental border range
- 46 Last Supper query
- 50 Unbarred, to a bard
- 51 Fall mo.
- 52 Marlins' div.
- 54 ISP option
- 55 Indian dresses
- 57 Canal passage connecting Lake Superior and the lower Great Lakes
- 59 "W is for Wasted" mystery author
- 62 Margin jotting
- 63 Gymnast Korbut
- 64 Part of BYOB
- 65 Price
- 66 Low in the lea
- 67 Betsy Ross, famously
- 68 Lodge group

Down

- 1 "North to the Future" state
- 2 Pierre-Auguste of impressionism
- 3 Take it all off
- 4 Small bills
- 5 Barack's younger daughter
- 6 "Murder on the ___ Express"
- 7 Ski rack site
- 8 Lone Star State sch.
- 9 Gender
- 10 Ristorante squid
- 11 "Good Hands" company
- 12 Bouquet of flowers
- 15 Chem class requirement
- 18 Baby deer
- 20 Fishing basket
- 24 Neuwirth of "Cheers"
- 25 Home of baseball's Marlins
- 28 "You're right"
- 30 Very big maker of very little chips
- 33 Mall unit
- 35 "Iliad" war god
- 36 Home to millions of



- Brazilians
- 49 Detailed map windows
- 37 Half a superhero's identity
- 53 Recluse
- 38 Switch
- 56 Franchised supermarket brand
- 39 Animated mermaid
- 57 Put away
- 40 Open, as a bud
- 58 Almost never
- 44 KGB country
- 60 Sit-up targets
- 45 Take a nap
- 61 Opponent
- 47 "No worries, man"
- 48 "Shame, shame!"

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

JUMBLE

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

NIDEK

YEASS

HINTEZ

SOOMER

Answer: _____

THAT SCRAMBLED WORD GAME by Mike Argrison and Jeff Krulik

WHEN THE OLD-TIMERS GOT TOGETHER, THEY ENDED UP IN _____

SCRIBBLE

Unscramble 27 words from the letters in each row. Add points of each word using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blamer" used as any letter has no point value. All the words are in the Official SCRIBBLE Players Dictionary 4th Edition.

PAR SCORE 270-280 BEST SCORE 362

FIVE RACK TOTAL TIME LIMIT: 25 MIN

Directions: Make a 3- to 7-letter word from the letters in each row. Add points of each word using scoring directions at right. Finally, 7-letter words get 50-point bonus. "Blamer" used as any letter has no point value. All the words are in the Official SCRIBBLE Players Dictionary 4th Edition.

For more information on books, clubs, tournaments and the school program go to www.scribble-association.com or call the National SCRIBBLE Association (821) 477-0822.

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

Answers to all puzzles on page 34

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SUDOKU SOLUTION

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

CROSSWORD SOLUTION

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

SCRIBBLE BRAND GRAMS SOLUTION

H ₄	O ₂	G ₂	W ₂	A ₂	S ₂	H ₂	RACK 1 =	101
D ₂	I ₂	S ₂	P ₂	L ₂	A ₂	Y ₂	RACK 2 =	63
S ₂	L ₂	E ₂	E ₂	K ₂	E ₂	R ₂	RACK 3 =	61
R ₂	A ₂	C ₂	E ₂	W ₂	A ₂	Y ₂	RACK 4 =	65
C ₂	H ₂	I ₂	F ₂	F ₂	O ₂	N ₂	RACK 5 =	72
PAR SCORE 270-280							TOTAL	362

JUMBLE ANSWERS

Jumbles: INKED ESSAY ZENITH MOROSE
 Answer: When the old-timers got together, they ended up in -- YES-TER-DAZE
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Know an interesting senior who would be a great subject for a Senior Profile? Please call Kevin at 785-841-9417.



TOO COLD? TOO HOT?

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Older Americans benefit from 'My Social Security'

By Kristine Warren

Social Security District Manager in Topeka, Kansas

Each May, groups and organizations around the nation join in celebrating Older Americans Month. Established in 1963, Older Americans Month provides an opportunity for our nation to recognize seniors for their many contributions and share important information to help them stay healthy and active.

This year's theme is "Safe Today, Healthy Tomorrow." Social Security has something to help keep you safe and healthy: a suite of online services. Rather than driving or taking public transportation to a local office, you can use our secure, free online services to handle much of your Social Security business. With the amount of time you save, you'll have more time to spend with the grandkids or have time for a brisk walk around the neighborhood or local park.

Before going for that walk, though, visit www.socialsecurity.gov. Whether you already receive benefits or you're just starting to think about retirement, it's a great time to open a my Social Security account.

What's my Social Security? It's a secure online account that allows you immediate access to your personal Social Security information. During your working years, you can use my Social Security to view your Social Security Statement to check your earnings record and see estimates of the future retirement, disability and survivor benefits you and your family may receive. Check it out at www.socialsecurity.gov/myaccount.

After you check your online Social Security Statement, be sure to visit our Retirement Estimator. Like a my Social Security account, you can use it as many times as you'd like. The Estimator lets you change variables, such as retirement date options and future earnings. You may discover that you'd rather wait another year or two before you retire to earn a higher benefit. To get instant, personalized estimates of your future benefits just go to www.socialsecurity.gov/estimator.

Deciding when to retire is a personal choice and depends on a number of factors. To help, we suggest you read our online fact sheet, When To Start Receiving Retirement Benefits, available at www.socialsecurity.gov/pubs.

If you're ready to retire, the online

service you've been waiting for is our online application for retirement benefits, which allows you to complete and submit your application in as little as 15 minutes at www.socialsecurity.gov/retireonline. Once you complete and submit the electronic application, in most cases, that's it—no papers to sign or documents to provide.

Are you already receiving benefits? You can use my Social Security to

immediately get your proof of benefits letter, change your address or phone number on our records, start or change your direct deposit information and check your benefit and payment information.

We encourage you to take advantage of our online services and resources, freeing up more time for activities you really enjoy. Learn more at www.socialsecurity.gov.

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