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Vol. 13, No. 5

INSIDE

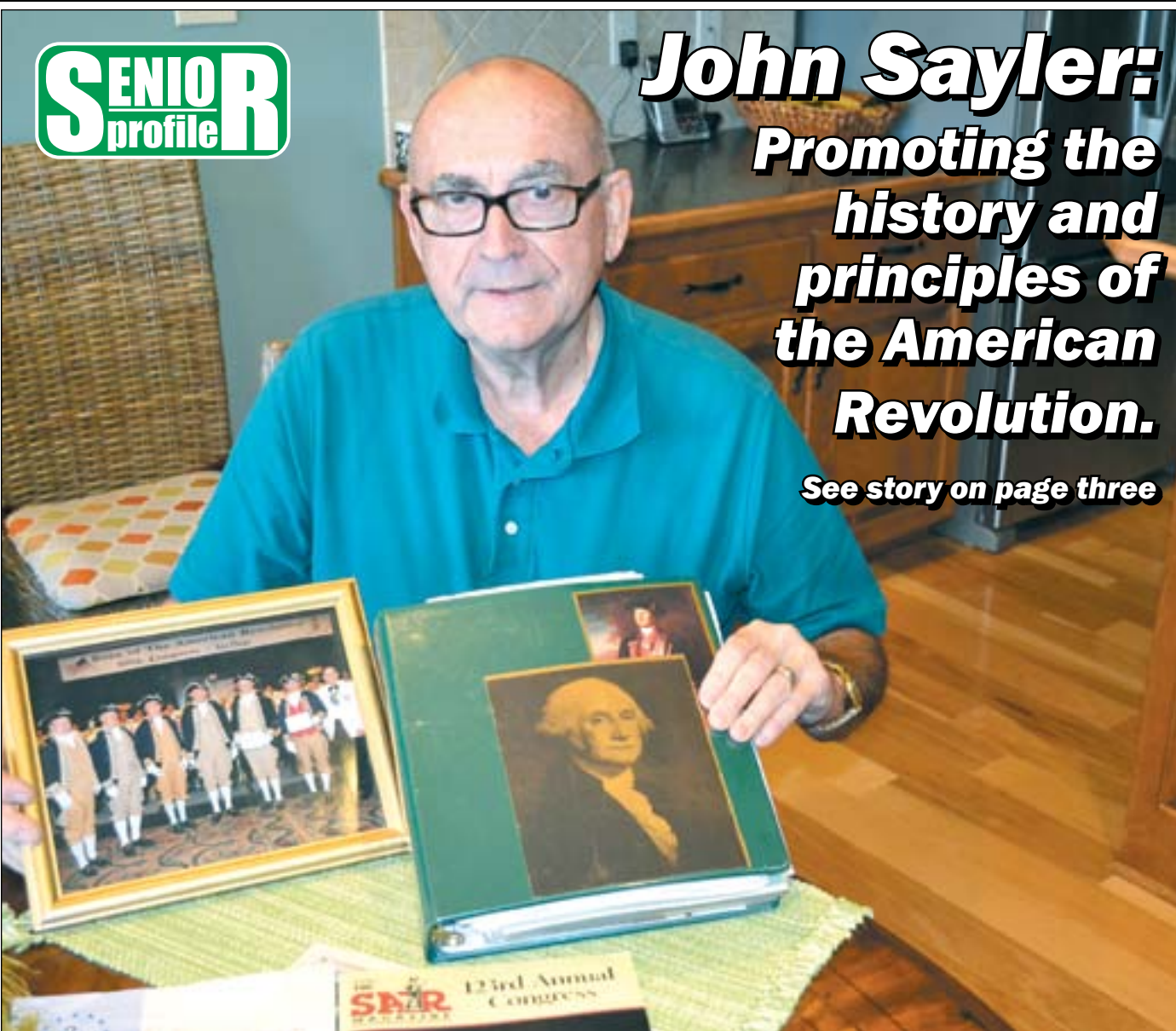
HEALTHWISE 55

When seniors enroll in the HealthWise 55 program, they have access to its community educational programs, workshops, driving classes, exercise programs, a newsletter and information line, and clinics. - page 6

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SENIOR profile



John Saylor:
Promoting the history and principles of the American Revolution.

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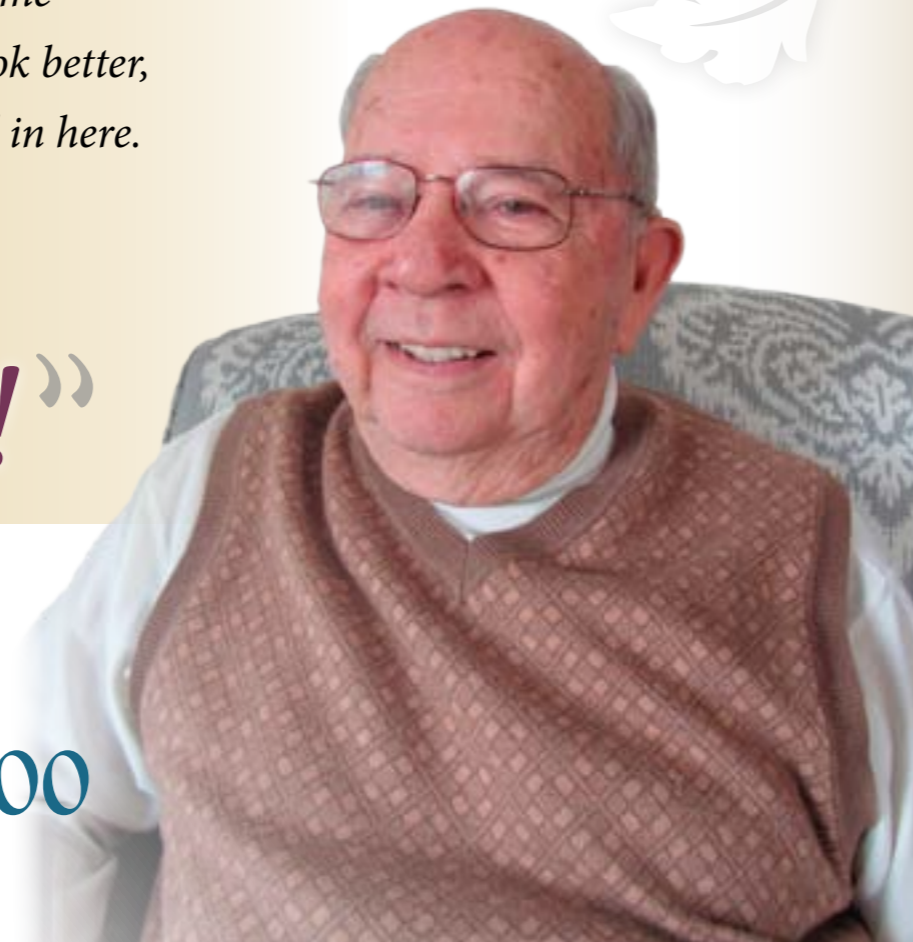
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Sayler leads Sons of the American Revolution chapter

By Kevin Groenhagen

John Sayler, Lawrence, belongs to the same organization that 16 U.S. presidents joined. Another four presidents were or are eligible to join the organization, but did not become members. In fact, just three presidents—Woodrow Wilson, John F. Kennedy and Ronald Reagan—were not eligible to join the organization, which was founded on April 30, 1889, the 100th anniversary of the inauguration of George Washington as our nation's first president.

While Sayler has never been a U.S. president, he does serve as the president of the Charles Robinson chapter of the National Society of the Sons of the American Revolution (SAR). SAR is a lineage society, which means that each member has traced his family tree back to an ancestor who supported the cause of American Independence during the years 1774-1783. Those ancestors wintered at Valley Forge, signed the Declaration of Independence, fought in the battles of the American Revolution, served in the Continental Congress, or otherwise supported the cause of American Independence.

Sayler joined SAR in 1981, but not before doing a great deal of research on his family's genealogy.

"I grew up in an area in western Kansas—Great Bend—where all of our farmer neighbors were German," Sayler said. "Dad didn't think favorably of Germans. He thought he was Scotch-Irish. Well, his mother was. At first, he wouldn't believe me when I told him we were German, but when I showed him the proof he had to acquiesce."

"I came to Lawrence in 1977 when I became the director of printing services at KU," Sayler continued. "I didn't have much time to do research, but in my spare time I did write. That was in the days before I had a computer. I wrote a lot of letters and joined some associations in various counties, which gave me the right for queries. That's how I began to get information."

According to Sayler, his family knew nothing beyond his great-grandfather's first name, which was also John, and that he came from Marion County, Ohio.

KEVIN GROENHAGEN PHOTO



John Sayler

"So I began my research by going back to Indiana, then going back to Ohio," Sayler said. "Ohio is a great state. They keep good records. Going

back further than that got more difficult because they just didn't have the records in those early days. So you had

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Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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John Saylor

■ CONTINUED FROM PAGE THREE

to go to church records or court records to get information about the family. A will was often a key document because it would name the children, what the father did, and other information. I was able to get the will of Hans Seiler and that then tied together that family. I found that Hans had seven sons and two daughters.”

Johannes “Hans” Seiler, a German immigrant, was one of just 15 passengers aboard the *Brigantine Catherine* in 1738, and arrived at Philadelphia, Penn., in July of that year. His son, Johann Jacob Saylor, was born in York County, Pennsylvania, on November 25, 1747. “Jacob” was the oldest of nine children born to Hans and Anna Marie Seiler.

Hans died when Jacob was just 13 years old. Through his research, Saylor learned that Jacob, his ancestor, was an apprentice to Joseph Welchans, a locksmith in Yorktown, Penn. Welchans trained, housed, fed, and clothed Jacob until he was 21 years old.

“Our son lives in eastern Pennsylvania and works in Wilmington, Delaware,” Saylor said. “When we visited him last April, I said to him, ‘Let’s drive over to York.’ So we went over to York. We visited the historical society and found out that they did have some information about Jacob. I verified what I had found with my research.”

Among the records that Saylor found were references to Jacob being a gunsmith during the American Revolution. He found those references in the Pennsylvania Archives, Series 3, Volume 7 (1896). On page 25, the record shows that Jacob received payment for repairing arms in 1780. On page 33, the record shows that Jacob received payment for repairing arms and 12 pairs of “wipers” during August and September 1779. The revolutionaries used wipers to clean the bores of their muskets.

Having the documentation to establish his relationship to Jacob, Saylor applied for membership to SAR and was accepted. He later got his father and son to join SAR.

Saylor originally belonged to the Thomas Jefferson chapter of SAR.

Based in Topeka, this is one of oldest chapters in Kansas. When he moved to Lawrence, he continued attending chapter meetings in Topeka as there was no chapter in Lawrence at that time.

“Bob Burt was president of the Kansas Society of SAR in 1984 and 1985,” Saylor said. “He said, ‘John, we want to start a chapter in Lawrence. You live in Lawrence, I want you to start a chapter there, and I want you to be president.’ We began in November of 1985 with only with two members and six or seven prospective members.”

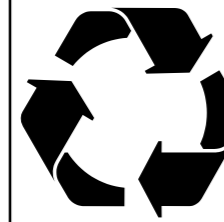
Saylor would go on to serve as the president of the Kansas Society of SAR (KSSSAR) from 1993 to 1995.

The Lawrence chapter is named after Charles Robinson. Robinson was the first governor of Kansas and lived in Lawrence. There are over 500 SAR chapters, all of which are named after an individual or vicinity. For example, Kansas chapters include the Delaware Crossing chapter in Shawnee Mission, the Henry Leavenworth chapter in Leavenworth, and the Monticello chapter in northwest Johnson County.

“We’re approaching 700 members in Kansas,” Saylor said. “That will be an all-time high.”

Worldwide, there are about 28,000 SAR members in the United States, Canada, France, Germany, Switzerland, and even the United Kingdom. SAR has historical, patriotic, and educational goals, which include the following:

- Preserving records relating to the events leading up to and during the American Revolution.
- Supporting research and presentations (books, articles, and talks) related to the history and people of the period 1750-1800.
- Inspiring the community with the principles on which our nation was founded.
- Maintaining and extending the institutions of American freedom. In 1994 the NSSAR formed a Task Force



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to Preserve U. S. History to help focus public attention on profound problems in some proposed national standards for teaching pre-college U.S. History.

• Carrying out the promises expressed in the Preamble to the Constitution.

• Providing recognition for public service. The state societies and chapters of the NSSAR present thousands of awards each year to law enforce-

ment officers, public safety officers, and other citizens who exemplify the best civic traditions of our nation. This includes young men and women who are leaders in our communities: high-ranking high school students of history, Eagle Scouts, JROTC and ROTC cadets and midshipmen.

• Honoring, respecting, and supporting veterans, especially those

■ CONTINUED ON PAGE FIVE

John Saylor

■ CONTINUED FROM PAGE FOUR

confined to residential and hospital facilities provided by the Department of Veterans Affairs.

• Sponsoring contests—essay and oration—for high school students, based on historical and patriotic themes.

• Distributing history curriculum at no cost to the recipient. This curriculum was developed by the Houston Independent School System in cooperation with the Robert and Janice McNair Foundation and the American Heritage Education Foundation, Inc.

SAR informs the community about the events and philosophical bases of the American Revolution and the Constitution. Color Guards in Revolutionary War uniforms participate in civic events and patriotic celebrations throughout the United States, providing pageantry, drama and a sense of the

nation’s history. Important events and persons of the Revolutionary period are portrayed for students and the public at large.

Saylor noted that the Charles Robinson chapter of SAR currently has 14 members who meet four times a year, but they work hard towards meeting SAR’s goals.

“The Sons of the American Revolution has several youth programs,” Saylor said. “One of them is an oration contest, one of them is an essay contest, and another is the Eagle Scout contest and scholarship program. We also support the Children of the American Revolution, which is a patriotic youth organization. We also recognize ROTC and JROTC units. We have a poster contest for the young kids

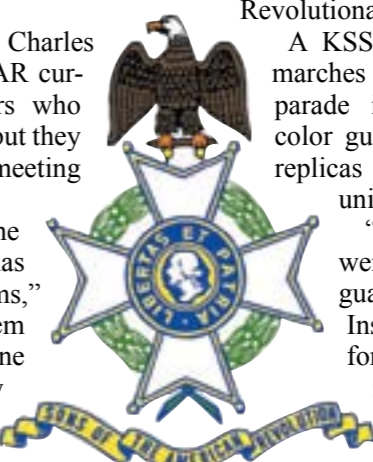
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in grade schools. These things are to get them involved in their heritage and to learn about what went on during the Revolutionary period.”

A KSSSAR color guard also marches in the Veterans Day parade in Ottawa, Kan. The color guard members march in replicas of Revolutionary War uniforms.

“KSSSAR members were recently in color guard uniforms at the Dole Institute of Politics at KU for the induction of all the new citizens,” Saylor said. “The new citizens love to have their pictures taken with us.”

Saylor’s wife, Virginia, also has an ancestor who supported the cause of American Independence, so she recently joined the Daughters of the American Revolution.



The SAR badge bears the image of George Washington and the motto “Libertas et Patria” (Liberty and Country).

Her ancestor was Elijah Warner.

“We go to the George Washington birthday celebration, which is held in February each year in Overland Park,” Saylor said. “Last year we had more than about 25 men and boys in colonial uniform.”

Coincidentally, the Sayers are also members of the Kansas Society of Mayflower Descendants since they are both descended from Francis Cooke, who came to America in 1620 on the *Mayflower*.

For more information about National Society of the Sons of the American Revolution, please visit www.sar.org. For information about the Kansas Society of SAR, please visit www.ksssar.org. Membership prospects in the Lawrence area can also contact Saylor at (785) 841-5756 or wildcat62@sunflower.com. In Topeka, membership prospects can contact Brian Vazquez, president of the Thomas Jefferson chapter, at (785) 272-7647 or zebrasr@sbcglobal.net.

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HealthWise 55 focuses on senior wellness

By Billie David

Topeka's HealthWise 55 is still going strong after 23 years and has recently enhanced its programs, placing a special emphasis on senior wellness.

"Stormont-Vail's HealthWise 55 program has been promoting health and wellness in the community for more than two decades," said director of marketing Nancy Burkhardt. "Now, more than ever, Stormont-Vail HealthCare is focused on keeping people well. HealthWise 55 has made some changes in the past twelve months that have allowed us to expand the frequency and capacity of our clinical services, including blood pressure clinics and Zostavax clinics. We also

are now offering flu shots one day a week. These changes make it more convenient for HealthWise members to access important preventive services."

When seniors enroll in the free HealthWise 55 program, they have access to its community educational programs, workshops, driving classes, exercise programs, a newsletter and information line, and the clinics, including the Zostavax (Shingles) and blood pressure clinics as well

as clinics for medication and nutrition. Seniors can also make an appointment to talk to a Senior Health Insurance Counseling for Seniors (SHICK) representative.

The clinics, managed by Amy Kincade, administrative director of Continuum of Care, has expanded

STORMONT-VAIL
HealthWise 55

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The clinics, managed by Amy Kincade, administrative director of Continuum of Care, has expanded

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HealthWise 55

■ CONTINUED FROM PAGE SIX

its hours. Located at 2252 SW 10th Street, the clinic is open from 8 a.m. until 4:30 p.m. Monday through Thursday.

In the spirit of encouraging wellness, HealthWise 55 also offers health education programs, which supervisor Connie Wood, RN, recognizes as essential to prevention because it encourages people to take responsibility for their own health through education.

"Connie Wood has been instrumental in making HealthWise 55 the successful program it is today," Burkhardt said. "She continues to lead HealthWise 55 programs, including the Senior Suppers, Lunch Bunches, Coffees, AARP's 55 Alive Driver Safety Courses and HealthWise After 55 and Caregiver's television programs. Connie's passion for promoting health and wellness to seniors has helped hundreds, if not thousands, of people connect with the resources they need to be

the healthiest they can be."

the healthiest they can be."

The Senior Suppers and Outreach programs allow members to socialize while listening to presentations from health care professionals. The Coffee Gatherings and Lunch Bunches will also provide socializing opportunities and will meet in retirement communities.

The AARP Driving Safety program has been taught since it was first offered 23 years ago by retired Kansas Highway Patrol officer, Tim Edwards, who in 2014 will be turning the instruction over to retired Shawnee County Sheriff Dick Barta.

Also in the spirit of wellness, HealthWise 55 members can join others in an exercise class twice a week at Pozez Education Center. There also program incentives available for the YMCA and Great Life as well as aquatic exercises and Tai Chi, which are offered at the Kansas Rehabilitation Hospital.

Exercise is also encouraged in the HealthWise After 55 television program, which consists of a senior-oriented health topic during the first

part of the program followed by a 20-minute workout that can be done at any fitness level. Plus there's a second television program for caregivers called *For Family Caregivers* which also offers a 20-minute workout. The *HealthWise After 55* program is aired on WIBW Channel 13 at 9:00 a.m. on the first and third Fridays of the month and the *For Family Caregivers* airs the second and fourth Fridays of the month.

To sign up for HealthWise 55, pick up an application at the HealthWise 55 Clinic or at the Stormont-Vail brochure kiosk at the Play Area in West Ridge Mall, or you can have an application mailed to you by calling Health Connections at (785) 354-5225. More information about HealthWise 55 is available at stormontvail.org.

"As a health care organization, we will always be here to care for the sick and injured, but hope that more focus on prevention will help people stay well and safe," Burkhardt said. "Doing so will improve quality of life and help reduce health care costs overall."

HealthWise 55 Clinic Hours

The clinic's new hours are Monday through Thursday from 8 a.m. to 4:30 p.m. Located at 2252 SW 10th Street, the clinic has added more staff members as well as clinic dates and times.

The Medication Clinic is held every Wednesday from 12:30 p.m. to 4:30 p.m.

The Nutrition Clinic is every third Wednesday from 10:30 am to noon.

The Zostavax (Shingles) Clinic is every Tuesday and Thursday from 8 a.m. to noon.

The Senior Health Insurance Counseling for Seniors (SHICK) Counseling is by appointment only.

The Blood Pressure Clinic is every Tuesday.

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Trowbridge, Reineman join LMHEA staff

Two Lawrence business professionals have joined the staff of Lawrence Memorial Hospital Endowment Association.

Caroline Trowbridge, longtime Lawrence Journal-World reporter and editor, is the new planned giving specialist at LMHEA. And Earl Reineman, longtime vice president at Weaver's Department Store, is the Endowment's new major gifts specialist.

Trowbridge is a Kansas University Journalism School graduate, worked for 30 years at the Journal-World, most recently as managing editor. The award-winning journalist also had been editor and publisher at Tonganoxie and Basehor newspapers owned by the Journal-World's parent company. She is a former president of Kansas Press Association and serves on the board of trustees of the William Allen White School of Journalism.

"I've been an admirer of Lawrence Memorial Hospital for many years," Trowbridge said. "There aren't many

places that I would leave the world of journalism for, and LMH was on that very short list. I'm so happy to be here."

Reineman began his career at Weaver's in 1989, helping with the day-to-day management and operation of the company. He has been active in numerous community organizations, including Leadership Lawrence, United Way of Douglas County and Downtown Lawrence Inc.

"I'm so fortunate," Reineman said, "to move from one local icon to another. I'm especially excited to be able to blend my business experience with my community service experience at the Endowment Association."

Kathy Clausing-Willis, VP and chief development officer for Lawrence Memorial Hospital, said she's pleased Trowbridge and Reineman joined the Endowment staff.

"It is great to have the talent and professionalism of Caroline and Earl on the LMH Endowment Association team," Clausing-Willis said.



Trowbridge



Reineman



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U.S. failing to meet minimal dental access standards for older adults

(BPT) - When it comes to caring for those who are aging, older Americans are not receiving the recommended standards of oral health care. This is a cause for concern, as maintaining a healthy mouth is essential for overall health and well-being at every age.

The oral health of older Americans is in a state of decay, according to a new national report released by Oral Health America (OHA). A State of Decay, a state-by-state analysis of oral health care delivery and public health factors impacting the oral health of older adults, reveals more than half of the country received a "fair" or "poor" assessment when it comes to minimal standards affecting dental care access for older adults.

One reason for the decline in oral health care is that many older Americans do not have dental insurance. In fact, only 2 percent of Americans

who retire do so with a dental benefit plan. In addition, transportation issues, mobility limitations, fear of dentists, and lack of awareness of available oral health services are other factors which impact dental care.

According to the report, the factors negatively affecting the oral health care of older Americans include:

- **Persistent lack of oral health coverage** - 21 states do not offer dental benefits for low-income Americans or only provide emergency coverage through Medicaid dental benefits.
- **Strained dental health providers** - 31 states have a shortage of dental health providers, meaning they only have enough providers to cover 40 percent of the population.
- **High rates of tooth loss** - Eight states had extremely high rates of edentulism - the loss of all natural perma-

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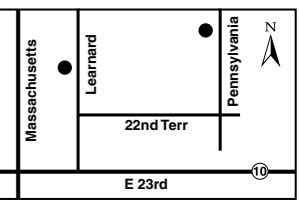
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Dental access

■ CONTINUED FROM PAGE NINE

dent teeth. Loss of teeth often results in a person forgoing nutritious food choices due to the inability to chew properly.

• **Deficiencies in preventive programs** - 13 states have about 60 percent of residents living in communities where fluoride is not added to drinking water, despite the fact that it's been recognized for 68 years to markedly reduce dental decay.

In response to the need for reliable, readily available, cost-effective, and digestible oral health resources for older adults, Oral Health America

has created www.toothwisdom.org, a user-friendly website that connects older adults and their caregivers with local oral health resources. With funding from the DentaQuest Foundation and support from the American Dental Hygienists' Association and the Special Care Dentistry Association, toothwisdom.org offers dependable oral care information from oral health experts across the country, so older Americans can learn why it's so important to care for their mouths as they age. Visitors to the site can also utilize an interactive map to find resources where they live for affordable dental care, transportation, social services, financing care and support for caregivers.



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Free resources available for area families coping with Alzheimer's disease

As one of the most feared diseases, an Alzheimer's diagnosis presents many challenges for families living with this disease. Because an estimated 70 percent of people with Alzheimer's live at home, the responsibility of caring for them usually falls on their families, who frequently face—and dread—the unexpected and unknown. While it may be impossible to predict behaviors exhibited by a person struggling with Alzheimer's, there are free resources available to help area families cope with whatever situation may arise.

"Many family caregivers wake up every day with anxiety and fear because they don't know how a loved one with Alzheimer's will act or react," said Gail Shaheed, owner of the Home Instead Senior Care office serving Shawnee and Douglas Counties, including the cities of Topeka and Lawrence. "We have a network of support including free tools and materials available to help family caregivers navigate the challenges that

come with caring for someone with Alzheimer's."

Also available is a free Confidence to Care at Home kit, an at-a-glance collection of information, tips and resources to help handle difficult situations, avoid household accidents, encourage engagement, and prevent caregiver stress, that is designed for any member of the household to reference, anytime they need it.

In addition, Home Instead Senior Care has developed Alzheimer's and Other Dementias Daily Helper, a free smartphone app that families can use to search behaviors and help find solutions when they have to react quickly to a situation. The app is designed to help families manage issues as they arise, whether at home or in public.

"According to experts, Alzheimer's either is or may someday be a reality

for about one-third of the families in our community," said Shaheed. "We want to replace their fears with a sense of confidence that they are equipped to handle any situation."

For more information about the Home Instead Senior Care network or its free Alzheimer's resources, please visit www.helpforalzheimersfamilies.com or call the local Home Instead Senior Care office at (785) 272-6101.



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Bob Ramsdell

and to employ or discharge health-care personnel, including physicians, psychiatrists, psychologists, dentists, nurses, therapists or any other person who is licensed, certified or otherwise authorized or permitted by the laws of Kansas to administer healthcare, as the agent shall deem necessary for your physical, mental or emotional well being; and

- Request, receive and review any information, verbal or written, regarding your personal affairs or physical or mental health, including medical and hospital records and to execute any releases of other documents that may be required in order to obtain such information.

The persons you name as your primary and successor agents are often family, but need not be. What is important is that they know you and your healthcare preferences well, and are likely to be capable of making reasoned decisions under some degree of stress. For example, assume you struck your head in an accident and are lying unconscious in the ER. Your brain is swelling and will suffer

severe injury if it compresses against the inside of your skull. There are two treatment options—one to attempt to stop the swelling by administering certain intravenous drugs, the other to surgically remove a portion of your skull so the swelling brain can expand without compressing itself—each with unique risks and benefits. Your agent should be a person who can discuss your situation and treatment options with the doctor, then chose the treatment option the agent believes you would make for yourself if you could.

Other attributes of a good agent are a person who can and will advocate for you with doctors, hospitals, and other healthcare providers, and who can manage conflict within the family if it occurs. Given the possible need for time-sensitive decisions, think long and hard before appointing co-agents who must agree on your care.

Talk with the persons you want to name as your primary and successor agents before designating them to be sure they are willing to serve, and then provide them with a copy of your executed Healthcare POA so they can document their decision-making authority if needed. You may also wish to provide copies of your Healthcare POA to each of your regular medical providers and ask that it be placed in your chart.

Also consider keeping a current list of your medical providers, medi-

cations, allergies, and known medical conditions with your Healthcare POA. Such a list could be very helpful to your agent, particularly if they are dealing with ER staff who need immediate information on your medical history.

And such a list could also be very helpful to you as some medications are known by a variety of names. If a doctor asks if you are taking medication X and prescribes it after you say you are not, you might suffer the effects of an overdose if you are taking medication Y—which happens to be the same or similar medication as X, just with a different name. Having a written list of your medications for the doctor to read will alert him or her to everything you are taking by whatever name it is called.

Free Seminars in November: I will be presenting “Fundamentals of Estate Planning” on 11/12 and “Basic Personal Finance & Investing” on 11/14 at the Douglas County Senior Center in Lawrence. See the Calendar Section of this issue for details.

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

PERSONAL FINANCE

Should you take a pension buyout?

Have you recently received a pension buyout offer? If so, you need to decide if you should take the buyout, which could provide you with a potentially large lump sum, or continue accepting your regular pension payments for the rest of your life. It's a big decision.

Clearly, there's no “one size fits all” answer — your choice needs to



Harley Catlin and Ryan Catlin



be based on your individual circumstances. So, as you weigh your options, you'll need to consider a variety of key issues, including the following:

- Estate considerations** — Your pension payments generally end when you and/or your spouse dies, which means your children will get none of the money. But if you were to roll the lump sum into an Individual Retirement Account (IRA), and you don't exhaust it in your lifetime, you could still have something to leave to your family members.

- Taxes** — If you take the lump sum and roll the funds into your IRA, you control how much you'll be taxed and when, based on the amounts you choose to withdraw and the date you begin taking withdrawals. (Keep in mind, though, that you must start taking a designated minimum amount of withdrawals from a traditional IRA when you reach age 70½. Withdrawals taken before age 59½ are subject to taxes and penalties.) But if you take a pension, you may have less control over your income taxes, which will be based on your monthly payments.

- Inflation** — You could easily spend two or three decades in retirement — and during that time, inflation can really add up. To cite just one example, the average cost of a new car was \$7,983 in 1982; 30 years later, that figure is \$30,748, according to TrueCar.com. If your pension checks aren't

indexed for inflation, they will lose purchasing power over time. If you rolled over your lump sum into an IRA, however, you could put the money into investments offering growth potential, keeping in mind, of course, that there are no guarantees.

- Cash flow** — If you're already receiving a monthly pension, and you're spending every dollar you receive just to meet your living expenses, you may be better off by keeping your pension payments intact. If you took the lump sum and converted it into an IRA, you can withdraw whatever amount you want (as long as you meet the required minimum distributions), but you'll have to avoid withdrawing so much that you'll eventually run out of money.

- Confidence in future pension payments** — From time to time, companies are forced to reduce their pension obligations due to unforeseen circumstances. You may want to take

this into account as you decide whether to continue taking your monthly pension payments, but it's an issue over which you have no control. On the other hand, once your lump sum is in an IRA, you have control over both the quality and diversification of your investment dollars. However, the trade-off is that investing is subject to various risks, including loss of principal.

Before selecting either the lump sum or the monthly pension payments, weigh all the factors carefully to make sure your decision fits into your overall

financial strategy. With a choice of this importance, you will probably want to consult with your financial and tax advisors. Ultimately, you may find that this type of offer presents you with a great opportunity — so take the time to consider your options.

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

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RETIRE SMART

Investor lessons from the financial crisis

October marked the fifth anniversary of the financial crisis, which tested every investor in America, from neophytes to the most jaded traders on the street. As Chicago Mayor Rahm Emanuel once said, "You never want



Jill Schlesinger

a serious crisis to go to waste. And what I mean by that is an opportunity to do things you think you could not do before."

While Emanuel was talking about politics, I think we can apply his statement to investor behavior leading up to and during the financial crisis. With five years of distance from the eye of the storm, here is my list of the top 5 lessons every investor can take away:

1. Keep cool: There are two emotions that influence our financial lives: fear and greed. At market tops, greed kicks in, and we tend to assume too much risk. Conversely, when the bottom falls out, fear takes over and makes us want to sell everything and hide under the bed. If you had sold all of your stocks during the first week

of the crisis in September 2008, you would have been shielded from another 40+ percent in further losses (stocks bottomed out in March 2009). But how would you have known when to get back in? It is highly doubtful that most investors would have had the guts to buy when it seemed like stock indexes were hurtling towards zero! Stocks are up close to 150 percent since the March 2009 lows.

2. Maintain a diversified portfolio ... and don't forget to rebalance. One of the best ways to prevent emotional swings is to create and adhere to a diversified portfolio that spreads out your risk across different asset classes, such as stocks, bonds, cash and commodities. In September 2008, a client shrieked to me that "everything is going down!" But that was not exactly the case: this person's 10 percent allocation in cash was just fine, as was her 30 percent holding in government bonds. That did not mean that the stock and commodities positions were doing well, but overall, the client was in far better shape because she owned more than risk assets.

3. Maintain a healthy emergency reserve fund. Bad luck can occur at any time. One great lesson of the crisis is that those who had ample emergency reserve funds (6 to 12 months of expenses for those who were employed

and 12 to 24 months for those who were retired) had many more choices than those who did not. While a large cash cushion seems like a waste to some ("it's not earning anything!"), it allowed many people to refrain from selling assets at the wrong time and/or from invading retirement accounts. Side note: The home equity lines of credit on which many relied for emergency reserves vanished during the crisis.

4. Put down 20 percent for a mortgage (and try to stick to plain vanilla home loans, like 15 or 30 year fixed rate mortgages, unless you really understand what you are doing!) Flashback to 2004-'07 and you will likely recall that you or someone you knew was buying a home or refinancing with some cockamamie loan, which had "features" that allowed borrowers to put down about 3 cents worth of equity. There's a good reason that old rules of thumb work. Yes, Virginia, house prices can go down. And despite the recovery, please shun the advice from so-called experts like Suze Orman, who are once again saying that 10 percent down is

just fine. 5. Understand what is in your target date fund: Pre-crisis, many investors had started to use funds in which the fund manager "targets" your future date of retirement and adjusts the allocation as you near the time that you will need to access the money. Unfortunately, many of these funds were far riskier than investors understood. Whether it's a target date fund or an age-based investment for your kid's college fund, be sure to check out the risk level before you put a dollar to work.

Living through a crisis is never easy, so let's try to at least learn from it! - *Jill Schlesinger, CFP, is the Emmy-nominated, Senior Business Analyst for CBS News. A former options trader and CIO of an investment advisory firm, Jill covers the economy, markets, investing and anything else with a dollar sign on TV, radio (including her nationally syndicated radio show), the web and her blog, "Jill on Money." She welcomes comments and questions at askjill@jillonmoney.com.*

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MAYO CLINIC

Brain aneurysms don't always require treatment

DEAR MAYO CLINIC: What causes a brain aneurysm? Are there any warning signs? How is a brain aneurysm treated?

ANSWER: A brain aneurysm is small, round outpouching of an artery in the brain that develops due to thinning of the blood vessel wall. A brain aneurysm that bursts, or ruptures, can lead to serious medical problems. However, many aneurysms do not rupture, and some unruptured aneurysms do not require treatment.

Brain aneurysms are common. About 2 percent of the population has an unruptured brain aneurysm. That equals about 6 million people in the United States. But only about 25,000 brain aneurysms rupture each year.

Cigarette smoking and high blood pressure can increase a person's risk for having a brain aneurysm. Genetics also seems to play a role. People who have two or more members of their family with a history of a brain aneurysm have an increased risk of developing a brain aneurysm.

Most unruptured brain aneurysms don't cause symptoms. Rarely, an aneurysm will push on brain tissue or a nerve, causing pain, double vision, loss of vision, facial weakness or numbness. Typically, though, an unruptured brain aneurysm is discovered on a computerized tomography (CT) or a magnetic resonance imaging (MRI) brain scan that is done for some unre-

lated reason. A specialized brain CT called a CT angiogram (CTA) or a specialized brain MRI called an MR angiogram (MRA) can be used to look at the aneurysm in more detail.

When an unruptured aneurysm is found, the risk of the aneurysm rupturing without treatment should be weighed against the risks of treatment.

A brain aneurysm that ruptures leads to a serious type of stroke called a subarachnoid hemorrhage, which involves bleeding over the surface of the brain and into deeper parts of the brain. These strokes can quickly become life threatening if they're not treated promptly.

Several factors should be considered when assessing the possibility that a brain aneurysm may rupture and deciding about treatment. The risk of rupture is higher for larger aneurysms. Aneurysms in the front of the brain are at lower risk for rupture than those in the back. An aneurysm's appearance has an impact on the decision, too. Family medical history also needs to be considered, as does a person's age and overall health.

Small, unruptured aneurysms in the front of the brain are sometimes safely left alone, particularly in older patients and those who have no family history of aneurysm rupture. If the decision is made to manage the aneurysm without surgery or other intervention, periodic follow-up brain CTA or MRA is typically recommended to make sure that

the aneurysm is not getting larger.

If the decision is made to treat an unruptured aneurysm, options usually include surgical clipping or endovascular coiling. During surgical clipping, a neurosurgeon goes into the brain and places a tiny metallic clip across the base of the aneurysm to stop blood from flowing into it. With endovascular coiling, a surgeon inserts a hollow plastic tube, or catheter, into an artery, usually in the groin, and threads it to the aneurysm. A tiny platinum wire is passed through the catheter and placed into the aneurysm. The wire coils up inside the aneurysm, plugs the aneurysm sac and causes blood to clot, sealing off the aneurysm from the artery.

Whether or not an unruptured brain aneurysm is treated, controlling blood pressure and quitting smoking are important ways to lower risk of aneurysm growth and rupture.

When determining how to deal with an unruptured brain aneurysm, find a health care team that includes a neurologist, neuroradiologist and neurosurgeon who have expertise in aneurysms and their treatment. With the help of these experts, patients can carefully consider

their options and decide what is best for them. - Robert D. Brown Jr., M.D., Neurology, Mayo Clinic, Rochester, Minn.

- *Medical Edge from Mayo Clinic is an educational resource and doesn't replace regular medical care. To submit a question, write to: medicaledge@mayo.edu. For health information, visit www.mayoclinic.com.*

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HEALTH & FITNESS

Tips for winter

Icy parking lots are dangerous. Over the years I've treated a lot of people who fell in parking lots that looked like skating rinks. Driving safely in snow and ice is hard enough. But it's doubly hard when you have to worry about staying on your feet once you get out



Laura Bennetts

to press any button to reach the emergency services number, 911. It's best to keep the phone on so that you can use it without difficulty when the need arises.

Easy Does It

Once you're on the road, you should drive moderately (slowly enough to be safe, but not so slowly that you tempt other drivers to speed around you) and stay alert for changing road conditions. And when you enter a parking lot, try to find a space in a section of the lot that has been cleared of snow and (especially) ice. Always keep an eye out for black ice, even days after the snow has been cleared away.

To be fully prepared, you should do the following:

1. Dress warmly, with gloves, hat and scarf (just in case you're stranded);
2. Wear supportive shoes with good tread so that the soles aren't slick;
3. Wear "ice-walkers" over your shoes (see below); and
4. Carry a hiking pole, walking stick, cane or walker.

Ice Capades

As you prepare to step out of your car, look directly down to the ground. Is the surface icy or slushy? If so, re-park your car in a safer spot. And if you're in a parking lot that looks like an ice rink, you can benefit from having a pair of

ice-walkers over your shoes. Ice-walkers, like galoshes, fit over the sole of each shoe. They have spikes or springs embedded in a web of stretchy rubber that secures at your toe and heel. Brand names include YakTrax and Stabilicers.

When you first step down, wearing the ice-walker, you feel your foot push into the ice and soon have a feeling of traction. This allows you to rise out of your car and get your weight onto your feet, which decreases your chance of falling down as you exit your car.

If Your Feet Dangle

What if your car is so high that your feet don't reach the ground when you swivel to get out? Many vans are elevated like that. It's risky to hop onto the slick ground, especially if there are several inches between your feet and the ground.

To safely get out of your car or van, try the following:

1. If you use a cane, start by touching the ground with your cane and then ease your weight onto your feet.
2. Stabilize yourself by gripping a handle or the back of the seat and use your second hand to support yourself

with a cane.
3. Wear ice-walkers to ensure a safe landing when your feet touch the ground.

4. Arrange, in the future, to ride in cars with lower exit points.
Snowed In? No!

Planning sensibly for the winter weather will keep you not only safe but active. If you hibernate or become a recluse when the mercury drops, you'll find that you feel shut-in and left out of the seasonal festivities. Staying active keeps you well, strong, and part of your wider community. By preparing properly to venture out safely, you won't have to remain in seclusion, a prisoner of the weather.

- Laura Bennetts, PT, earned a Master's degree in Physical Therapy from the University of Southern California in 1982. She owns and directs *Lawrence Therapy Services LLC* (2200 Harvard Road, Suite 101, Lawrence 66049, 785-842-0656) and *Baldwin Therapy Services* (814 High Street, Suite A, Baldwin City, 66006, 785-594-3162). For full details, see www.LawrenceTherapyServices.com.

HEALTH & FITNESS

Common household medicinal plants

People forget when thinking about medicinal plants that many of them are already in our houses, or outside in our lawns or gardens. Making the list for the common household medicinal plants is aloe vera. Aloe vera is a very common plant that can be found in



Dr. Farhang Khosh

many homes. Its salve has been used for centuries to heal burns, cuts, abrasions and eczema, and as a laxative. Aloe vera has compounds in its salve that act to reduce inflammation, swelling, pain, and itching. Besides chronic constipation internally, aloe vera has been used in the treatment of other digestive problems, including ulcer-

ative colitis, and loss of appetite.

Dandelion makes the list because of its commonality. Dandelion is a bothersome weed that plagues even the well-manicured lawns. However, dandelion can also pop up in salad mixtures that can be purchased at your local grocery store. Dandelion is used to stimulate the flow of bile in the body. It helps the body's ability to detox and eliminate toxins. Other uses of this plant include using it as a diuretic, which decreases bloating in the body, preventing gallstones, and to cleanse the liver, which helps with a variety of women imbalances, including pre-menstrual syndrome and menopause.

Lemon balm has a very calming effect on the body and is also a strong anti-viral. It can be used to soothe the aching stomach and calming anxiety. Lemon balm may also be found in chap sticks to soothe dry, chapped lips.

Lavender is another common medicinal plant. Most households have this

plant in either shampoos, lotions, bath salts, soaps, fragrant candles, or pot-pourri. Lavender is used as a sedative, relaxant, and to calm and relieve tension.

Turmeric is a spice that most will have in their household spice drawer. Turmeric is a yellow plant that has been used for centuries medicinally. Turmeric is a main ingredi-



ent in many curries. It is a powerful anti-inflammatory similar to Cox-2 inhibitors. These are drugs that reduce the Cox-2 enzyme that causes the pain and swelling of arthritis. Turmeric also has a wide variety of other conditions, including anti-viral, anti-bacterial, anti-parasite, and anti-fungus. Some studies also are looking at turmeric's effect on certain cancers and Alzheimer's disease.

The next spice is cinnamon, which is a common ingredient in many foods from pastries, puddings, breads, and main dishes. Medically, cinnamon is used to lower blood sugar and lower cholesterol.

Ginger is a warm and spicy herb. Ginger is an excellent remedy for any type of digestive imbalances. Ginger can prevent an upset stomach, nausea/vomiting in pregnancy and motion sickness. It is an effective anti-inflammatory and has been used to treat arthritis. Other uses may include lowering blood pressure, reducing pain associated with osteoarthritis and menstrual cramps. It is also being researched for its anti-cancer properties.

Finally, the last common household medicinal plant is tea tree. Tea tree oil is used in numerous over-the-counter medicinal products. It is also used in many cosmetics and beauty products. There are many uses for Tea tree oil, including acne, insect bites, cold sores, warts, yeast infections and athlete's foot.

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

of the car. Winter makes roads hazardous and walking risky. So you need winter coping strategies.

Dare to Prepare

If you live in snowy country you may already have an emergency kit in the back seat of your car. You need several items within easy reach: a blanket, a bottle of water, a flashlight with extra batteries, flares, a small shovel or snow shovel, and a snack. A cell phone is also an important safety item. If you don't have a cell phone, you can get one to use just for emergencies, cost-free. Check with your local Senior Service agency to find out how you can get a recycled phone that allows you

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SENIOR CALENDAR

Editor's Note: While every attempt has been made to ensure the accuracy of the events listed below...

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

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TUESDAYS INDEPENDENT ORDER OF ODD FELLOWS

WEDNESDAYS PINECREST APARTMENTS

WEDNESDAYS & FRIDAYS VETERANS OF FOREIGN WARS

WEDNESDAYS & SATURDAYS LEGIONACRES

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NOV 13 UNDERSTANDING AND MANAGING DIABETES

NOV 12 FUNDAMENTALS OF ESTATE PLANNING

NOV 14 BASIC PERSONAL FINANCE & INVESTING

NOV 18 CARING FOR THE CAREGIVER - AN EDUCATIONAL FAIR

NOV 19 CARING FOR THE CAREGIVER - AN EDUCATIONAL FAIR

NOV 19 CARING FOR THE CAREGIVER - AN EDUCATIONAL FAIR

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NOV 3 THE SENIOR CLASS

NOV 21 RAIN - A TRIBUTE TO THE BEATLES

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THIRD WEDNESDAY OF EACH MONTH NUTRITION CLINIC

FOURTH THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

NOV 5 FREE MEMORY SCREENINGS

NOV 6 CHOLESTEROL SCREENING

NOV 6 CHOLESTEROL SCREENING

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A LOOK AT BOOKS

If you have a book that was published from 2011 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

To Heaven and Back by Mary C. Neal (Authentic Media, ISBN: 978-1780780511)

An orthopedic surgeon named Dr. Mary Neal had a near death experience when her kayak was wedged in rocks near the bottom of a waterfall and she had essentially “drowned.” It describes her spiritual journey to heaven as well as a number of “coincidences” which she attributes to small miracles in her life. She claims she felt her soul peeling away from her body after the accident and was greeted by a group of some 20 souls, experiencing a joy she could not understand. She describes herself traveling down a path leading to a beautiful and brilliant hall but could sense her rescuers trying to revive her. While she loved her husband and children, she fought her desire to return to heaven after she fully revived. This is an awesome book for anyone who fears death or doubts his or her Christian beliefs. Highly recommended reading.

Hope Amid Hardship by Linda S. Johnston (TwoDot, an imprint of Glove Pequot Press, ISBN: 978-0-7627-8486-8)

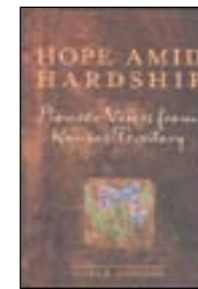
The author of this title asks a very intriguing question: Why did those pioneers stay in the eastern part of

Kansas Territory when they had to deal with incredible hardships and personal challenges? After extensive research Johnston brought together the written thoughts of more than 60 Kansas settlers—representing various ages, backgrounds, and perspectives—to show us how hope played such an important part of their lives.

This book is essentially a collection of excerpts from the letters and diaries of pioneers from the 1850s to the early 1860s. Particularly noteworthy was the impact that the Kansas-Nebraska Act of 1854 had in polarizing folks about the slavery issue. Unfortunately, this book does not proceed in a chronological order in terms of months or years, so one cannot easily refer to it for a specific time period. Nonetheless, it provides numerous eyewitness accounts of what these pioneers had seen and how important it was for them to hope for a better future.

Boil and Bubble by James Yoder (Infinity Publishing, ISBN: 0-7414-6717-8)

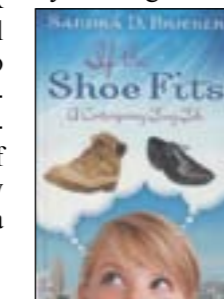
Boil and Bubble is a historical novel set in 1921 and deals with the struggle coal miners had in southeastern Kansas concerning horrible working conditions, combined with poor wages. Alexander Howat, president of District 14 of the United Mine Workers Association (UMWA) incited coal miners to go on a wildcat strike in protest against the Kansas Industrial Court (known to miners as the Slave Act) which barred miners from striking. UMWA President Lewis and his Executive Board removed Howat from office and subsequently expelled him from the union. Thousands of women whose husbands, brothers, and sons worked in the Kansas coalfields marched in



protest, and effectively closed up to 60 mines in Kansas, bringing coal production to a standstill. It would have been helpful to the reader if a summary of events preceded the story so the reader would know the background of this event. While there is a depressing tone throughout this novel, I am reminded that *Grapes of Wrath* also had a similar gloomy feel in Steinbeck’s story as well. Considerable research went into this book, and it made me realize and appreciate the important role women played back then in influencing better working conditions for Kansas miners.

If the Shoe Fits by Sandra Bricker, (River North Fiction, ISBN: 978-0-8024-0628-6)

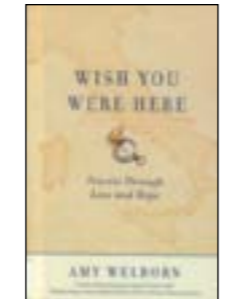
We all remember Cinderella and how she had a night out with Prince Charming and how she lost her shoe while hurrying from the ball to be back by midnight. Then, one day, Prince Charming searched for her and eventually found her by fitting the lost shoe to her feet. *If the Shoe Fits* is a modern version of that story whereby a young attorney named Julianne sets out to start her own law firm and Will, her best friend, accompanies her in her quest. She spots a handsome man in a Chevy truck who stops to pick up a stray dog and in the process loses his boot and a red toolbox. Julianne eventu-



ally locates this man (Paul) and is convinced that he is her Prince Charming, even though Paul shows little interest in her. While the storyline is a bit weak since I could not help wondering why Julianne doesn’t see her friend Will as her Prince Charming, the reader, nonetheless, may find this book humorous.

Wish You Were Here by Amy Welborn, (Image Books, ISBN: 978-0-307-71638-5)

This is the story of Amy Welborn’s trip to the island of Sicily with three of her children five months after her husband’s sudden death from a heart attack. Her journey traverses a city, a countryside, and ancient ruins. While she travels, she opens unexpected doors of memory and reflection, a pilgrimage of the heart and an exploration of the soul. This book is an observant and wry memoir as well as a travelogue. While it is intensely personal it speaks to universal experiences of love and loss, her memoir reveals the beauty of the ordinary and the commonplace. It asks stark questions about how we might fill any empty places that a loved one leaves behind. Some readers may even feel it is a meditation on the possibility of faith. In summary, it is not only a well-written memoir, but also a well-told testimony to the fact that love is stronger than death.

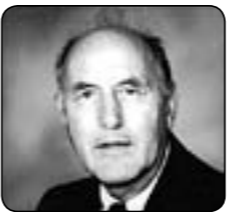


HUMOR

Nosey Nelida and the Psychic

There’s a new psychic shop on Main Street in Letongaloosa. A colorful neon sign in the plate glass window invites passersby to visit Psychic Clara Vidente. It was inevitable that the shop should attract the attention of Nelida Nacamora.

People in Letongaloosa have always called her “Nosey Nelida.” At school her friends used to tell the inquisitive



Larry Day

Nelida to “mind her own beeswax.” After she grew up Nelida continued to bug people. But they didn’t call her Nosey Nelida to her face anymore, which was just fine with her.

A few years ago Nelida’s incessant nosiness won her an invitation to the White House. She had helped expose a nationwide medical equipment scam that was costing the government millions of dollars. The President presented Nelida with the Good and Faithful Citizen Award in a ceremony in the Oval Office.

Nelida was a no nonsense woman who didn’t believe in all that mumbo jumbo and she intended to shut the psychic shop down. She learned that bogus psychics use clients’ age, sex, body language, conversation and clothing to help them make authentic sounding readings. People told her that there were true psychics, but Nelida didn’t believe them. People want to

believe in psychics. First off, Nelida created a cover. She would visit the psychic shop as a demur, shy, woman named Emily. A few days later, Nelida had completed her persona as “Emily.” She wore tan jeans, brown wedge pumps, and a beige cardigan. Her only make-up was a touch of neutral lipstick. Her brown hair was combed straight back then tied in a tight roll at the back of her neck. She wore no watch and no jewelry, and there was clear polish on her nails. Nothing about Emily would give a bogus psychic a clue to jump start a reading. She looked like the woman she professed to be.

When Emily first stepped through the door of the psychic shop she didn’t see anyone. The room was dimly lit and about 15 feet square. The two side walls were painted black. The bottom half of the back wall was covered with psychic merchandise. In the center of

the room was a table covered by a black cloth that reached to the floor. Two straight back wooden chairs with black coverlets sat opposite each other at the table. It was very quiet in the room.

“Welcome,” said a dusky voice.

Emily turned to her left and saw a woman of medium height. She was wearing a green print blouse with small white squares and blue jeans.

“I am Clara Vidente,” said the woman.

“Emily,” said Nelida simply.

“How can I help you?” Nelida went into her routine: “I’m new at this. I hope to get in touch with my Aunt Jane. She’s the only family I had. She died last year. Can you summon people from beyond the veil?” “Sometimes. Not always,” said Clara.

“Is it rude to ask how much it will cost?”

“No, not at all. A successful preliminary session usually takes half an hour and costs \$40,” said Clara Vidente.

“I’d like to try.”

“Sit down,” Clara indicated the chair on the far side of the table. She sat with

her back to the window. For a few minutes there was silence. Then Clara spoke.

“Does the name Saul mean anything to you?”

There was a long pause. Nelida was flustered, but she tried to keep her voice calm, “No. No one named Saul.”

“Your Cousin Saul says, ‘Cut the crap, Nelida. You still have that scar on the palm of your hand that you got when we sneaked over that farmer’s fence to steal watermelons.’”

“Ohhhhhhhhhhh,” said Nelida, and slumped back in her chair.

“Saul says to tell you ‘Hoopsy Doodle Doodle Dawg.’ And congratulations on becoming famous. He says you always were a go getter.”

“Hoopsy Doodle,” whispered Nelida. After a long silence Clara said, “Will that be cash or credit card?”

“Cash,” said Nelida. “Can I come again tomorrow?”

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

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WOLFGANG PUCK'S KITCHEN

Easy autumn pasta

Imagine it's a typical early autumn weeknight. If you have children at home, they're probably back in the swing of school, with not only homework assignments but also after-school activities like sports, clubs, or music or dance lessons. On top of driving duties, you may have also taken on some extra tasks at work to get a jump on the holidays—or to earn extra money to pay



Wolfgang Puck

cheese. Add some rapidly sauteed bite-sized pieces of whatever vegetable you like, such as broccoli florets, and maybe the added crunch and earthy flavor of a few toasted nuts (like the pine nuts called for here), and you have a completely satisfying, quick and easy main dish. If you're craving more protein, by all means include some sauteed bite-sized pieces of boneless poultry, meat or seafood.

As varied as that sounds, you can introduce even more variety through your choice of pasta. Markets today offer a wide selection of dried strands, ribbons and shapes, made from traditional white semolina flour, whole wheat, or other grains, plain or flavored; plus, many supermarket refrigerated or deli cases also display various fresh pastas, which cook in just a few minutes and have a more tender texture than the chewier dried form.

The possibilities for different, delightful autumn pasta dishes are almost endless. So stock up on your favorite pastas and a few other basics, and you'll be ready for dinner!

ANGEL HAIR WITH GOAT CHEESE, BROCCOLI, AND TOASTED PINE NUTS

Serves 4 to 6

- 2 tablespoons pine nuts
- 1 tablespoon extra-virgin olive oil
- 3 cups bite-sized broccoli florets, about 3/4 pound

- Kosher salt
- Freshly ground black pepper
- 1-1/2 cups organic chicken broth, heated

- 1 teaspoon chopped fresh thyme leaves or julienned fresh basil leaves
- 4 tablespoons unsalted butter, cut into small pieces

- 4 ounces fresh creamy goat cheese, crumbled
- 12 ounces dried angel hair pasta

First, toast the pine nuts. Spread them in a single layer in a small dry skillet. Put the skillet over low heat and cook,

stirring frequently to prevent burning, until the nuts turn a light golden color, 3 to 4 minutes. Transfer to paper towels to soak up the oil from the nuts. Set aside.

Bring a large stockpot of water to a boil. Meanwhile, in a 12-inch saute pan, heat the olive oil over medium-high heat. Add the broccoli florets and saute, stirring occasionally, for 2 to 3 minutes. Season lightly with salt and pepper. Transfer to a bowl and set aside.

Add the broth to the pan and, over high heat, stir and scrape with a wooden spoon to deglaze the pan deposits. Stir in the thyme or basil. Bring to a boil and continue boiling until the liquid has reduced by half, 5 to 7 minutes. Add the butter and goat cheese and stir until they have both

melted. Reduce the heat to low, cover and keep warm.

Add a little salt to the pot of boiling water and cook until the pasta is al dente, tender but still slightly chewy, following the manufacturer's suggested cooking time. Drain the pasta well and add it, along with the reserved broccoli, to the saute pan of sauce.

Raise the heat to medium-low and cook, stirring, until the mixture is well combined and the broccoli is heated through, about 2 minutes. Season to taste with salt and pepper.

Divide the pasta, broccoli, and sauce among 4 or 6 heated plates or shallow pasta serving bowls. Sprinkle with toasted pine nuts and serve immediately.

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TRAVEL TROUBLESHOOTER

A shabby vacation rental and a missing refund

When Carol Swartz tries to check in to a condo in New Hampshire, she finds the unit in a state of disrepair. Now the site through which she booked the rental is refusing a refund, despite a written guarantee. Can it do that?



Christopher Elliott

Q: We just had a frustrating experience with HomeAway and I need your help. I recently rented a condo in Laconia, N.H., that we found through the site. It was advertised as a "luxury" condo, and we paid a total of \$1,886, which included \$49 for HomeAway's "Carefree Guarantee Rental" program.

When we arrived at the condo, we found the exterior was in a sad state of disrepair. We did not even feel safe climbing the stairs to find our unit. The unit was clean but shabby and clearly not luxurious.

We felt so uncomfortable we did not

take occupancy. We called HomeAway immediately to advise them the unit was misrepresented. The service rep advised us to find other lodging. The following morning we emailed photos to substantiate our claim that the advertiser misrepresented his condo and we requested a refund based on the guarantee program.

So far, we have made three attempts to collect a refund from HomeAway; all have been denied. The reason? HomeAway says the photos we took are "insufficient" proof of the property's misrepresentation. I've also contacted the owner, to no avail. Can you help me? - Carol Swartz, Austin, Texas

A: If you rented a luxury condo, you should have received one. But how do you define "luxury"—is it having a certain set of amenities, like a hot tub or a gourmet kitchen? Unfortunately, there's no commonly agreed-upon definition of "luxury" that I'm aware of.

A better measure would be comparing the property's listing on HomeAway against the photos you took. Based on the images you sent to HomeAway, I don't think anyone's going to mistake that property for a "luxury" condo—let



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alone spend \$1,886 on it. That seems like a misrepresentation to me, and HomeAway should have stepped up and sent you a refund.

HomeAway sees itself as a classified listing service for vacation rentals, but that's not how consumers like you view it. When you book through the site, you view HomeAway as a trusted intermediary that vets the listings and that you can lean on when something goes wrong. In my experience, HomeAway has done little to dispel that perception.

HomeAway shouldn't just stand behind your rental—it should stand behind all of its rentals. (You shouldn't have to pay extra for it to guarantee its products, either, but that's beside the point.)

I'm impressed that you took so many photos of the shabby condo and that you documented your dispute in writing. Unfortunately, your next step would be to either dispute the credit card payment to the property owner or to take that person to small-claims court. Neither of those options sound like fun, so I contacted HomeAway on your behalf and asked it to review your claim a fourth time. It did, and after

taking another look at your photos, it decided to honor its rental guarantee.

- Christopher Elliott is the author of "Scammed: How to Save Your Money and Find Better Service in a World of Schemes, Swindles, and Shady Deals" (Wiley). He's also the ombudsman for National Geographic Traveler magazine and the co-founder of the Consumer Travel Alliance, a nonprofit organization that advocates for travelers. 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, and though he answers them as quickly as possible, your story may not be published for several months because of a backlog of cases.

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WORDS OF WISDOM

"My cooking is so bad my kids thought Thanksgiving was to commemorate Pearl Harbor."

- Phyllis Diller

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PET WORLD

Sneezing dog may have canine flu

SAN DIEGO, CA - These questions were answered by experts attending the Convention of the American Veterinary Medical Association, Aug. 3-7 at the San Diego Convention Center.



Steve Dale

Q: My 5-year-old black Labrador is sneezing. It's like he needs a tissue. Is this the flu? What can we do? Should we just wait this out? - D.R., Cyberspace

A: There is a flu specific to dogs. Dr. Mark Russak, Starkville, MS-based president of the American Animal Hospital Association, says

the Canine Influenza Virus has several distinct signs, including a nasal discharge, cough and general lethargy. Many dogs with the flu run a fever.

While in most instances dogs get better on their own, some do worsen and develop pneumonia, and in rare cases die of the flu. Where dog flu is prevalent, and for dogs with a social lifestyle, it's a good idea to ask your veterinarian about the vaccine for dog flu.

"Whether or not your dog has the flu is hard to say," says Russak. "It might also mean your dog has bordetella (kennel cough). If your dog is scratching at his nose, it might even mean something has gotten up in the nasal cavity. Potentially, allergies are also possible. In any case, if the signs haven't gone away by the time you read this, see your veterinarian."

Q: We have two cats, Capt. Kirk and Mr. Spock. Mr. Spock has a potty problem. He sometimes would poop outside the litter box, but now he's completely stopped using the box. Instead, he uses a fabric chair, which I have to wash and then dry with a hairdryer. He's also used my bed. Clearly, I'm desperate for advice! Can you help? - H.M., Lawrenceville, VA

A: It's been long rumored that the actors who portrayed Kirk and Spock on "Star Trek" didn't get along in real life. Maybe the same is true in your house. Sometimes it's clear cats that aren't best buddies, but sometimes the tension between two cats may be harder to spot.

"If the cats are having a problem, you might need some hands-on help," says Dr. Sally Foote, of Tuscola, IL. "For sure, you need one more litter box than the number of cats in the home, and you might even consider a fourth box. And all the boxes shouldn't be in the same room."

It is possible Mr. Spock has an aversion to the cat litter itself, to the litter

box, or both. Foote adds that most cats prefer unscented activated charcoal litters, and boxes without a hood. Of course, scooping the box daily is important.

Epecially, if Mr. Spock is overweight—and even if he's not—Foote suggests adding at least one larger and relatively flat box. You might try the type of plastic container usually used to store clothing under the bed, or even an extra large lasagna pan. Meanwhile, as an important starting point for consider removing Spock's favorite chair or it, and use an enzymatic cleaner.

As Mr. Spock once said, "What is necessary is never unwise."

- 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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Bridge Haven to provide free memory screenings

In acknowledgement of National Alzheimer's Disease Awareness Month, Bridge Haven Care Cottage will be offering free, confidential memory screenings to the public on Tuesday, November 5, from 10 a.m. to 2 p.m. in support of National Memory Screening Day. This occasion serves as an important starting point for important discussions about successful aging, as well as for detection and treatment for memory problems.

What is a Memory Screening?

Memory screenings are a significant first step toward finding out if a person has memory problems. A face-to-face memory screening averages five to 10 minutes, and consists of questions and tasks to assess memory, language skills, thinking ability and other intellectual functions. The qualified person who conducts the screening will review the confidential results. A memory screening is not a diagnosis for any particular illness; therefore individuals with below-normal scores should pursue further medical evaluation from a qualified healthcare professional.

Why are Memory Screenings Important?

The Alzheimer's Foundation of America (AFA), estimates that dementia may be missed nearly 90 percent of the time. Screening is a safe and easy way to reassure healthy

people, or it directs other individuals to appropriate clinical resources for a comprehensive exam. Early recognition of mild cognitive impairment provides an opportunity for healthcare professionals to treat this condition, and possibly slow memory decline. Some memory problems can be readily treated, such as those caused by vitamin deficiencies or thyroid problems. Other memory problems may result from causes that are not reversible, such as Alzheimer's disease. Early detection and diagnosis may make it easier to treat.

Who Should Be Screened?

Memory screening is recommended for anyone concerned about memory loss, or for those people who want to check their memory now and for future comparisons. If caregivers, family or friends have noticed a change in their loved-one's memory capabilities, this may be a good opportunity to screen their memory function.

According to an AFA survey of caregivers, 81% of respondents reported that the individuals they cared for experienced symptoms of Alzheimer's disease for one year or more before being diagnosed. Nearly half of caregivers thought it was a normal part of aging, but it is not. If you are a caregiver for someone you suspect may have memory problems, consider getting them a free memory screening.

Twelve Warning Signs of Dementia

The Alzheimer's Foundation of America (AFA), a leading resource for individuals with Alzheimer's disease or other related illnesses, promotes detection of memory problems by identifying these warning signs:

- Trouble with new memories
- Relying on memory helpers
- Trouble finding words
- Struggling to complete familiar actions
- Confusion about time, place or people
- Misplacing familiar objects
- Onset of new depression or irritability
- Making bad decisions
- Personality changes
- Loss of interest in important responsibilities
- Seeing or hearing things
- Expressing false beliefs

Get Your Memory Screening

Realize that some people who have memory challenges may "forget" about

the memory screening. If you are a caregiver, family member or friend help your loved-one with reminders, or even volunteer to bring them.

Free confidential memory screenings are available Tuesday, November 5, from 10 a.m. to 2 p.m. at Bridge Haven Care Cottage, 3109 W. 26th Street, Lawrence, KS 66047. Bridge Haven will offer attendees information about Alzheimer's disease, successful aging and valuable resources. For more information call Sarah Randolph at (785) 371-1106.

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

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Lenexa resident receives KDADS Volunteer of the Month Award *Four numbers you need to know for your good health*

You may not know her face, but if you live in central or western Kansas and rely on a radio reading service for information, you certainly know her voice. Carole Bishop Smith has been a volunteer reader for the Kansas Audio Reader Network at the University of Kansas for 14 years. She drives from her home in Lenexa to the studio in Lawrence every Friday afternoon to spend two hours on the air reading newspapers via closed circuit radio to keep those with visual impairments active and engaged in their communities.

Smith was named the Kansas Department for Aging and Disability Services (KDADS) August Volunteer of the Month and was presented with a certificate of appreciation, a \$20 Walgreens gift card, and a \$50 check from KDADS on October 12, the 42nd anniversary of the Kansas Audio Reader Network.

“Carole touches the lives of countless Kansans by providing them news and information they would not otherwise receive, things those of us who are not visually impaired take for granted,”

said Craig Kaberline, KDADS Commissioner on Aging. “Visiting Carole in Lawrence and seeing how passionate she is about what she does makes presenting her this award on behalf of Secretary Sullivan an honor.”

Coordinator of Volunteers for Audio Reader, Jennifer Nigro, sent in the form nominating Smith for Volunteer of the Month and says Smith’s volunteerism goes well beyond the studio. Smith has also given up weekends, evenings, and even early mornings to share the many aspects of Audio Reader’s services at senior fairs, health fairs and other venues where potential listeners may visit. Since meeting Janet Campbell, Audio Reader Director, at a presentation she gave about the Network at the Lions Club in Leavenworth, Smith has taken an active role in raising funds for the Network and serving on its Development Committee.

“I thought to myself, this is something I could do after I retired, and I did,” said Smith.

The Kansas Department for Aging and



KDADS Volunteer of the Month Carole Bishop Smith prepares to go live on the Kansas Audio-Reader Network.

Disability Services mission is to foster an environment that promotes security, dignity and independence for all Kansans. “Carole’s contributions have been vital to our success,” said Nigro. “She helps us spread our message, stretch our dollars and reach our listeners. She does

all this without asking for anything in return and we are very lucky to have her as a volunteer.”

For more information on the Volunteer of the Month program or to nominate a Volunteer of the Month, visit www.kdads.ks.gov.

(BPT) - When it comes to health by the numbers, you probably already know to keep an eye on your cholesterol level, body mass index (BMI) and blood pressure. But are you aware of another medical marker that directly impacts these others? Advanced Glycation End-products (AGEs) are markers for the aging of our internal organs, tissues and body systems. Research shows that AGEs are linked to nearly every chronic disease we face today, such as obesity, kidney, heart and eye disease, and dementia.

“While cholesterol, body mass index and blood pressure are familiar and relevant health indicators, AGEs are the critical fourth medical marker that everyone should know,” says Pat Baird, registered dietitian and A.G.E. Foundation board member. “AGEs impact how long and how well you live as they age your body from the inside out.”

AGEs develop naturally in our body

and can be ingested through certain foods, including browned, sugary and processed foods. When people consume too many of these foods, higher than normal levels of AGEs build up in the body’s tissues and accelerate the aging process internally.

You can lower AGEs in your diet by avoiding charred and blackened foods, extending cooking time and incorporating more water (e.g., steaming, poaching, boiling) and acidic marinades (e.g., lemon or lime-based) into your food preparation, according to the A.G.E. Foundation. Choosing colorful foods that include healthy iridoids, like noni, blueberries, olives and cranberries as well as consuming the supplemental beverage TruAge Max, can effectively lower AGEs. Additionally, receiving a full eight hours of sleep allows the body to fight AGE accumulation and managing physical and emotional stress curbs the production of AGEs.

“Being aware of these four critical medical markers—cholesterol, body mass index, blood pressure and AGEs - can be the first step to a better and healthier life,” says Baird. “Simple lifestyle changes like exercising for 30 minutes a day, eating a healthy diet rich in whole

grains, fruits and vegetables, quitting smoking and regularly monitoring your health can help to lower or maintain the level of AGEs in your body and reduce your risk for chronic diseases.”

For more information, visit www.AGEFoundation.com.

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GOREN ON BRIDGE

Hidden Strength

By Tannah Hirsch

Both vulnerable. South deals.

- NORTH
 ♠-5 4 2
 ♥-A Q 8
 ♦-A Q 8
 ♣-A Q 7 4
- WEST EAST
 ♠-10 9 8 6 ♠-A 7 3
 ♥-10 7 3 ♥-J 9 4 2
 ♦-9 7 ♦-J 10 5 4
 ♣-10 9 5 3 ♣-J 6
- SOUTH
 ♠-K Q J
 ♥-K 6 5
 ♦-K 6 3 2
 ♣-K 8 2

The bidding:
 SOUTH WEST NORTH WEST
 INT Pass 6NT Pass
 Pass Pass

Opening lead: Ten of ♠

At the bridge table, what you don't know can hurt you. Put yourself in the East chair on this deal.

The auction is a matter of simple arithmetic. With a balanced 18 points opposite and announced balanced 15-17 (or 16-18 if that's your range), North has enough to go directly to the small slam since the combined count does not justify contracting for 13

tricks.

West led the ten of spades to East's ace and East returned the seven, declarer winning with the king. South could count 11 tricks, and an even split in either minor would produce the 12th. There might be some squeeze chances, but they are slight. A more real possibility is that a defender might have to make a discard when not in a position to know which suit is safe to sluff.

The rule of thumb in such a situation is first to cash the winners in the suit the defenders know about—the long suit on the table. After winning the second spade, South should cash the ace, king and queen of clubs. At this point East has no problem on the third club - he can let go a spade with impunity. But when South now cashes his remaining spade winner, the fate of the hand is in the lap of the gods—and East.

East has no idea about the distribution of the hand other than that West has eight black-suit card. There is no clue to suggest in which suit West is short. If East parts with a heart, the defense will prevail. If he lets go a diamond, declarer romps home with 12 tricks.

- Tannah Hirsch welcomes readers' responses sent in care of this newspaper or to Tannah Hirsch c/o Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail responses may be sent to gorenbridge@aol.com.

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CROSSWORD

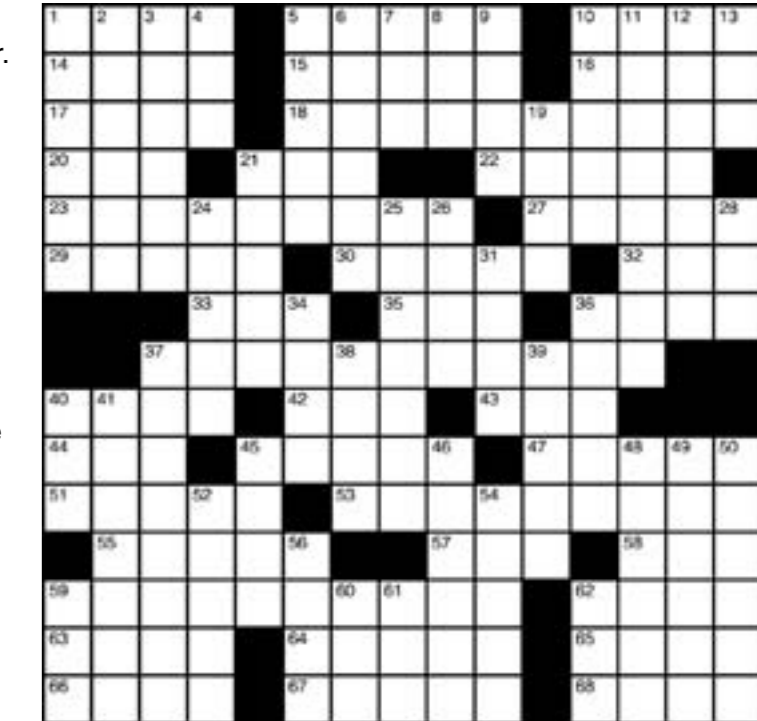
Across

- 1 Their first parts are geog. indicators
 5 Her last film was "Two-Faced Woman"
 10 Newspaper page
 14 Injure, in a way
 15 ___ dome
 16 Denpasar's island
 17 ___ mentality
 18 *Celebrating the big five-oh, say
 20 ___-Locka, Florida
 21 Sum, sometimes
 22 Country across the sea from Eritrea
 23 *Small museum piece
 27 Oil-rich African country
 29 City on the Rhone
 30 "___ Theme": "Doctor Zhivago" song
 32 Tram contents
 33 Hog : sow :: rabbit : ___
 35 Freak (out)
 36 Court cry
 37 What the answers to starred clues end in, in

Down

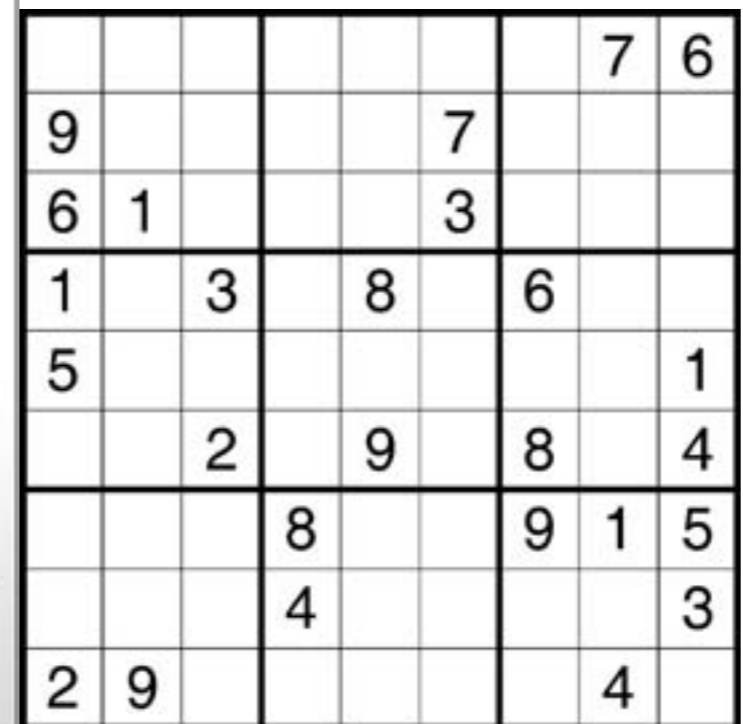
- 1 Art movement
 2 Elude
 3 Code talkers' tribe
 4 5-Across's home: Abbr.
 5 Lose it
 6 Member of a large kingdom
 7 Clear
 8 Spa specimen
 9 Lacking siblings
 10 President with a B.A. from Columbia
 11 Shoulder-length hair styles
 12 The "you" in the 1968 lyric "Gee I think you're swell"
 13 Imitated
 19 Brain tests, briefly
 21 "Put up your dukes, then!"
 24 Break up
 25 Statistician's input
 26 Common folk group
 28 ___ Perce tribe
 31 Seaweed extract
 34 Beige relative
 36 Atheist activist
 Madalyn Murray ___
 37 Dennis the Menace neighbor
 38 German opener
 39 Super Fro-Yo sellers
 40 Eat at

- 40 Pigeon-loving Muppet
 42 Fjord cousin
 43 ___ Victor
 44 Bargainer with GM
 45 LeVar's "Roots" role
 47 Bender
 51 Icky coating
 53 *Dancer with many fans
 55 Its young are called crias
 57 Rock's ___ Lobos
 58 Touch clumsily
 59 *Profit factors
 62 Siouan tribe
 63 ___ d'amore
 64 Terse observation
 65 W.S. winner in four of the last five years
 66 Flex
 67 Leafy recess
 68 Pirate played by Laughton



- 41 Drop zone?
 45 Dole's running mate
 46 Put forth without proof
 48 City SE of Roma
 49 Ate (at)
 50 "___ Scissorhands"
 52 Checked for the last time?
 54 Like one who is
 52-Down
 56 Fast horse
 59 Pen's mate
 60 Brief commitment
 61 Crow's croak
 62 Pen filler

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

JUMBLE THAT SCRAMBLED WORD GAME
 by Mike Argirion and Jeff Krusen

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

TYIED
 YUPPP
 POATIE
 ANSAUE

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

A: [] [] [] [] [] IN " [] [] [] [] [] "

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PAR SCORE 225-230
 BEST SCORE 287

FIVE RACK TOTAL
 TIME LIMIT: 25 MIN

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

For more information on books, clubs, tournaments and the school program go to www.scrabble-essco.com or call the National SCRABBLE® Association (801) 477-0833.

Answers to all puzzles on page 34

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

CROSSWORD SOLUTION

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

SCRIBBLE BRAND GRAMS SOLUTION

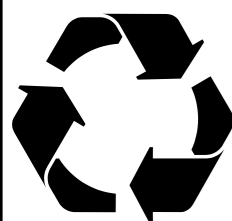
A ₁	D ₂	J ₁	U ₁	R ₁	O ₁	R ₁	RACK 1 =	65
P ₂	E ₁	P ₂	T ₁	L ₁	C ₁		RACK 2 =	12
U ₁	N ₁	A ₁	D ₂	E ₁	P ₂	T ₁	RACK 3 =	60
F ₄	A ₁	N ₁	F ₄	O ₁	L ₁	D ₂	RACK 4 =	78
K ₅	E ₁	E ₁	L ₁	A ₁	G ₁	E ₁	RACK 5 =	72
PAR SCORE 220-230							TOTAL	287

JUMBLE ANSWERS

Jumbles: DEITY PUPPY OPIATE NAUSEA

Answer: How the active toddlers left Mom -- TIED UP IN "NOTS"

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

A History of Lawrence, Kansas

From the First Settlement to the Close of the Rebellion
By Richard Cordley
Edited by Kevin Groenhagen

August 21 marked the 150th anniversary of Quantrill's Raid

Learn more about this historical event by reading Rev. Richard Cordley's *A History of Lawrence, Kansas*. Reprints are available at the Watkins Community Museum of History, 1047 Massachusetts Street in Lawrence, and online at www.seniormonthly.net/books.

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