

Kaw Valley **Senior** **Monthly** **FREE!**

October 2011

Serving Active Seniors in the Lawrence-Topeka Area since 2001

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INSIDE

Vicky Walters, LCSW, has been counseling seniors in their homes for 20 years and founded Life Connections, Inc. in 2000. Her goal is to make her clients' last years be their best, and she does this, in part, by suggesting clients look at



their relationships with family members, encouraging them to maintain these connections and their own roles in their families. - page 6



There's still time to do a little grilling this fall. Wolfgang Puck shares a recipe for Gruyere-stuffed, bacon-wrapped hot dog melts with horseradish mustard. - page 29

KEVIN GROENHAGEN PHOTO



Joyce Johnson guides clients through senior health plan options.

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Johnson guides seniors through health insurance options

By Kevin Groenhagen

Joye Johnson graduated from Southwest Missouri State University with a degree in education. While she taught elementary school for just a few years, she never really stopped educating people. Her “students” today are just a bit older.

“I realized how much I would rather work with adults,” Johnson said. “I had raised three daughters and stayed home with them, so I looked forward to the challenge of working with adults. An insurance agent who thought I might enjoy getting into the insurance industry referred me to an insurance company district manager.”

Johnson’s parents owned a title insurance company in Hartville, Mo., a town that, at the time, had a population of 500. Hartville is also the county seat of Wright County. Johnson opened her insurance agency next door to her parents’ business.

“Wright County was one of the leading farm counties in the state of Missouri,” Johnson said. “It was quite a challenge back then because there weren’t many women in the insurance business, especially in farming

communities.”

Johnson responded to the challenge by growing a very large and successful business that served farmers in the Hartville area. She also won many awards for her production in the insurance business.

Johnson later started her own independent agency, where she specialized mainly in health insurance. While working in the Kansas City area in 2009, she learned that Stephens Insurance, a full-line insurance agency in Lawrence, was looking to expand its offerings to senior clients.

Bob Stephens, a former sales manager for the old Meyer’s Dairy in Lawrence, launched Stephens Real Estate in 1978. In subsequent years, his company began offering other services, such as commercial real estate services, real estate development and new construction marketing services, relocation services, and, of course, insurance services through Stephens Insurance.

“Stephens Insurance had a very large property and casualty insurance business, and some health, but they wanted someone to help with their older clients and to generate new business amongst the seniors in the Lawrence area,” Johnson explained. “I had specialized in the senior health plans

KEYVIN GROENHAGEN PHOTO



Joye Johnson

for about 12 years. It seemed like a good match for both of us. Also, I like Lawrence a lot more than I like Kansas City. Kansas City is such a huge place.”

Johnson also has one daughter who

lives in Kansas City and another who lives in Topeka (the third lives in the Lake of the Ozarks area), so Lawrence is halfway between their homes.

Johnson joined Stephens Insurance

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Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Contact us:

MAIL

2612 Cranley St.
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PHONE / TEXT

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Joye Johnson

■ CONTINUED FROM PAGE THREE

during the fall of 2009 and, after commuting from Kansas City for awhile, moved to Lawrence.

“I deal primarily with clients who are in the aging market,” she said. “It’s really amazing to see what types of health insurance materials and information are sent to folks when they reach that age. It can be confusing. When you turn 65, you get stacks and stacks of information from these companies. I always encourage these folks to have their daughters and sons get involved in their health insurance planning because of the confusion.”

“The health insurance market has become more complicated than when I started in the insurance business 35 years ago,” Johnson continued. “It has become more of a challenge to deal with the health insurance industry. It requires many hours of training. I am required to spend a substantial amount of time in seminars and webinars to keep up-to-date on industry changes. I also do testing each year to remain certified for the America’s Health Insurance Plans.”

According to its website, America’s Health Insurance Plans members “provide health and supplemental benefits to more than 200 million Americans through employer-sponsored coverage, the individual insurance market, and public programs such as Medicare and Medicaid.”

When you consider that 10,000 baby boomers in the United States turn 65 every day, it’s easy to see why the demand for senior health plans is growing. For those turning 65, Medicare has several parts to consider when making health care insurance

choices. Medicare Part A (hospital insurance) coverage includes inpatient care in hospitals, nursing homes, skilled nursing facilities, and critical access hospitals. Part B (medical insurance) coverage includes medically necessary doctor’s services, outpatient care, and most other services that Part A does not cover, such as some physical or occupational therapies and some home health care services. Part B also covers preventive services.

Retirees who collect Social Security or Railroad Retirement Board (RRB) retirement benefits automatically get Part A and Part B starting the first day of the month they turn 65. If they are still working when they turn 65, they must sign up for Part A and Part B. There is a seven-month, initial enrollment period for Part A and Part B, i.e., three months before the month they turn 65, the month they turn 65, and the three months after the month they turn 65.

Individuals who aren’t eligible for premium-free Part A may be able to buy Part A for a monthly premium if they meet certain eligibility requirements. In most cases, those individuals must also pay a monthly premium for Part B.

Seniors eligible for Medicare Part A and Part B can join a Medicare Part C plan. Part C plans are offered by private companies, such as those Johnson represents, and approved by Medicare. In addition to coverage offered by Part A and Part B, Part C plans may also include benefits and services, such as hearing, dental, and eye exams. Some plans even offer fitness benefits, which may include coverage for a free membership at a participating fitness center.

Medicare Part D is prescription drug coverage. Seniors eligible for

Medicare can get Part D coverage through a Medicare drug plan. They may also get Part D coverage through a Part C plan. In either case, they must live in the service area of the Medicare drug plan they want to join.

Every year, seniors enrolled in Part C and Part D plans have a chance to make changes to their coverage for the following year. This year the open enrollment period (also known as the annual election period) runs from October 15 to December 7. During this period, seniors can make the following changes:

- Change from Original Medicare to a Part C plan.
- Change from a Part C plan back to Original Medicare.
- Switch from one Part C plan to another Part C plan.
- Switch from a Part C plan that doesn’t offer drug coverage to a Part C plan that offers drug coverage.
- Switch from a Part C plan that offers drug coverage to a Part C plan that doesn’t offer drug coverage.
- Join a Medicare Prescription Drug Plan.
- Switch from one Medicare Prescription Drug Plan to another Medi-

care Prescription Drug Plan.

• Drop Medicare prescription drug coverage completely.

Got all that? As Johnson noted, the health insurance market has become more complicated. Fortunately, healthcare insurance professionals such as Johnson can help explain the options available for those considering senior health plans.

“We have to look together at what the individual’s needs are and what’s available,” she said. “That’s a big issue. In different states, there are different plans. I have to stay up on what is approved in the state of Kansas. Every year it’s a challenge to see what options are best for the folks in Douglas County and the surrounding counties.”

In addition to senior health plans, Johnson can assist individuals under 65 with health plans. The companies she represents also offer dental plans, vision plans, critical illness plans, long-term insurance plans, and life insurance.

For more information about senior health plans available from Stephens Insurance, please contact Joye Johnson at (785) 841-9538.

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AARP Tax-Aide volunteers receive free tax training and are reimbursed

on a limited basis for qualified program-related expenses. They learn new skills while making a real difference in their communities.

Kansas AARP District 24 needs additional volunteers to help serve at sites in the communities of Lawrence, Ottawa, Baldwin City, and Osaloosa. "Each year, our volunteers in these communities help more than two thousand taxpayers prepare and file their returns," said Sarah Merriam (volunteer District Coordinator from Lawrence). "We could do even more with additional volunteers in this area of our state."

Join the dedicated team of more than 35,000 AARP Tax-Aide volunteers across the country, as they help millions of taxpayers each year. For more information and links to an on-line application, visit the Kansas Tax-Aide web site at www.KStaxaide.com.

AARP Tax-Aide is a program of the AARP Foundation, offered in conjunction with the IRS.



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Walters helps seniors face life transitions

By Billie David

Vicky Walters, LSCSW, owner of Life Connections, Inc., is a person on the move.

"My office is my car," she said. Although Walters, who is a certified aging specialist, does have a conventional office in Topeka and occasionally sees clients there, she usually does private counseling in people's homes. "It's more comfortable that way," she explained. "I can get to know them better and it's easier for me to do the traveling instead of them."

Walters has been counseling seniors in their homes for 20 years and founded Life Connections, Inc., where she works with fellow counselor and LSCSW (licensed specialist clinical social worker) Sherry Clayton, in September of 2000.

Before that, she was employed as a social worker for Brewster Place for 10 years, later becoming a traveling nursing home consultant for another 10 years.

"I have always been interested in aging," said Walters, who gives much of the credit for instilling that interest in her at a young age to her grandparents.

"I had interesting grandparents," she said. "One grandmother lived to be 98 and was able to stay in her own home with support services until she was 95."

So Walters decided to focus on aging in college, where she received

a master's of social work degree from KU in 1978 with certification in gerontology.

"I am an optimistic person and I have always been interested in helping make a person's last years be their best," she explained.

One way she does this is by suggesting that clients look at their relationships with family members, encouraging them to maintain these connections and their own role in the family.

Seniors often need to deal with serious issues that threaten their independence, such as declining health and dementia, she added, and she helps them look for ways to maintain as much dignity and respect as they can.

"I ask, 'what can we do to feel more independent, given the situation,'" Walters said.

As for depression, "seniors are not always willing to acknowledge that being depressed does not mean they are crazy," she continued. "There are situations where anybody would be depressed."

In fact, an incident in her own life has increased Walters' empathy with people going through difficult life situations.

"Having cancer fifteen years ago did that," she said. "There were times I was feeling so ill and down that I was ready to die. I understand what that means."

But she also understands that, no matter how ready someone is to go, they also have to make the most of the time they have remaining, and find-

ing meaning during those times often centers around maintaining those connections with others, including spouses, children and grandchildren.

Making connections means a lot to Walters as well when she is working with seniors.

"I really like to connect with people," she said. "Every situation is different. I especially enjoy hearing the unique situation of each person, being connected, learning each person's journey and journeying with them. And I learn so much from them."

It is often someone from a person's family, a social worker, or a staff member from a nursing or assisted living facility who perceives that a senior who is facing a life transition can use help with the emotional upheaval that accompanies it and initiates contact with Walters, and sometimes it is the client who contacts her for help.

Once the contact is made, Walters tries to act on it as soon as possible.

People can call Life Connections, Inc. at (785) 213-2342, and if someone doesn't answer the phone immedi-

ately, they can leave a message and either Walters or Clayton will call back and set up a time to get together for an initial assessment.

"We see what their needs are and go from there," Walters said.

As for Clayton, Walters said, "Sherry has worked for Menninger's and has more variety in her background. She really enjoys working with seniors. She has been working with home counseling for several years and has been working with Life Connections, Inc. for one year."

Although Life Connections, Inc. is located in Topeka, Walter and Clayton are also willing to go outside Shawnee County and have worked with people in towns such as Overbrook and Onaga as well.

Although the counseling takes place in a person's home, their insurance still applies.

"We still bill through Medicare, supplemental insurance and Medicaid, just like in an office," Walters said.



Vicky Walters



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Dr. Rosemary Chapin to be honored with 2011 KABC Caring Award

Kansas Advocates for Better Care (KABC), a statewide nonprofit, dedicated to "Advocating for Quality Long-Term Care," will present Dr. Rosemary Chapin, PhD, MSW with the KABC Caring Award on October 23. "KABC is honoring Dr. Chapin for her remarkable leadership in aging and long-term care research, practice and policy," said Margaret Farley, KABC President. Dr. Chapin will receive the KABC Caring Award at the annual "Stand By Me" benefit event at SpringHill Suites, Lawrence. As the third recipient of the Award, Dr. Chapin succeeds former Governor Mark Parkinson (2010) and former Congressman Dennis Moore (2009).

The KABC Caring Award recognizes individuals who have led the way toward achieving quality long-term care for elders and persons with disabilities in Kansas. KABC created the award to honor individuals who have developed innovative uses of existing resources, established new practices which improved the quality of care, or who have advocated successfully for measurable improvement in

services for Kansans needing long-term care and support. Dr. Chapin has done all of these things.

Dr. Chapin's work in social gerontology is well-recognized across the nation and internationally. Much of her work has been in research and training to improve access and services for older adults, including access to mental health services. Case management is a key part of long-term care services, and Dr. Chapin was one of the early scholars to pioneer a new case management system, building on a person's strengths rather than their deficits. Dr. Chapin has published widely in the areas of long-term care and mental health policy and practice. Her most recent published work is *Social Policy for Effective Practice: The Strengths Approach* in 2011.

Currently a professor at the University of Kansas in the School of Social Welfare, Dr. Chapin is also the founding director of the Office of Aging and Long Term Care (OALTC) at KU. Or-

ganized in the mid-1990's the OALTC has worked closely with state agencies to improve social service practice and policy for older adults, especially for low-income elders. Under Dr. Chapin's leadership, OALTC provided the Kansas Department of Aging with successful strategies to serve hard-to-reach older adults throughout Kansas and produced important new research demonstrating how strategies to keep older adults in the community, rather than nursing homes, can improve quality of life and save money. Dr. Chapin's teaching, writing, and research have made far-



Chapin

reaching contributions to the quality of long-term care for older Kansans and to the public policies which guide long-term care.

The "Stand by Me" event celebrates the support of KABC's members and friends. It also helps raise money for the work of KABC, which is unique in its exclusive focus on elders and persons with disabilities who need long-term

care. The event, along with a silent and public auction will be held at the SpringHill Suites in Lawrence from 2-5 p.m., October 23. The event, which will include a silent and public auction, will be held from 2-5 p.m., and is free and open to the public. Light refreshments will be served. Reservations are required and donations encouraged.

Sponsors for the event include: William Dann, Earl Nehring, Betty Bowen, Big Blue Property Mgmt/Phil Hemphill, Janet Buttery, Pauline Buttery, The Fabulous Torque's, Stevens & Brand LLC partners Molly M. Wood, Rebecca Wempe, & Emily Donaldson, Barbara & Mick Braa, Mitzi McFatrigh, Linda & Chuck Carlsen, CornerBank, Evie & Bob Curtis, Jim & Danny Drury, Margaret Farley, Emily Hill & Stephen Hill/Morgan Stanley Smith Barney, Jean Krahn, Minuteman Press/Dee Bisel, Lee Ketzell, Lowell Davis, State Farm Insurance, Dr. Paul Kincaid, DDS, and Jennifer Newlin.

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Lawrence among '25 Best Places to Retire'

By Kevin Groenhagen

Money Magazine last month included Lawrence in its list of the "25 Places to Retire." The magazine's write up on Lawrence, which can be read at <http://tinyurl.com/3zjwvsn>, cited the following amenities available to retirees in Lawrence:

- The National Trust for Historic Preservation's recognition of Lawrence as a "distinguished destination."
- Businesses that range from "quirky shops to natural food stores."
- The University of Kansas, which provides Lawrence with "all of the art, education, medical care, and sports events you'd expect of a major college town."
- Nearby Clinton Lake, which "is considered one of the best boating spots in the country; land lovers can explore a plethora of trails meandering along its 85-mile shoreline."
- The Baker Wetlands Research and Natural Area, which is a boon for bird watchers.
- Lawrence's \$9 million Indoor

Aquatic Center, which happens to be near many of Lawrence's retirement communities.

Even before Money Magazine published its list of the best places to retire, Lawrence had already gained a reputation as a great place for retirees. For example, the November 2002 issue of Kiplinger's Personal Finance noted, "Senior citizens are flocking to college towns to enrich their retirement." Kiplinger's included Lawrence as one of three towns profiled to give readers "a taste of this new trend." According to Kiplinger's, Lawrence is a "cultural oasis smack in the middle of the country."

In 2007, U.S. News and World Report named Lawrence as one of the 10 best places to retire. The magazine started with a database of 2,000 American places with a population of at least 15,000. They then winnowed that list down to a little over 1,000 places "using criteria that included cost of living, climate, crime rate, access to healthcare, and cultural and recreational amenities. From there, the

editors picked the 10 Best Places to Retire. "Lawrence has everything we wanted," Larry Gadt, then 65, told the magazine. While still living in Washington, D.C., Gadt and his wife listed what they wanted in a retirement spot: a college town with a population less than 100,000, a good hospital, and convenient transportation. They found that if it isn't in Lawrence, it's nearby in Kansas City.

Money Magazine's list of "25 Best Places to Retire" includes the following cities:

1. Marquette, Mich.
2. Cape Coral, Fla.
3. Boise, Idaho
4. Danville, Ky.
5. Weatherford, Texas
6. Southaven, Miss.
7. Pittsburgh, Pa.
8. Broken Arrow, Okla.
9. Lake Charles, La.
10. Winston-Salem, N.C.
11. St. Joseph, Mich.
12. Huntsville, Ala.
13. Clearwater, Fla.
14. Clarksville, Tenn.

15. Tucson, Ariz.
16. Austin, Texas
17. Bloomington, Ind.
18. Lawrence, Kan.
19. Spokane, Wash.
20. Columbia, S.C.
21. Albuquerque, N.M.
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23. Iowa City, Iowa
24. Conway, Ark.
25. Georgetown, Texas

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Wright wins national AVVA Fellowship Award

Sherry Wright, Ottawa, the Kansas State Representative for the Associates of Vietnam Veterans of America (AVVA), won the National AVVA Fellowship Award at the 15th Annual Vietnam Veterans of America Conference in Reno, Nev., August 17. Sherry was nominated for the award by Kathy Lee, Ottawa, AVVA Chapter 912.

Sherry received the award from Nancy Switzer, the AVVA National President, and was escorted to the podium by the Kansas State Council VVA President, Ron Zink from Topeka.

The Fellowship Award is a prestigious award given for a person's outstanding work for veterans in their community and surrounding areas. Sherry has been involved with veterans all her life. She grew up in a family of veterans. Her father, Marshall Ball, was a WWII veteran, and she lost three brothers in wars: SSgt. Roy Balland and PVT Aubry Ball, KIA in WWII; and Airman First Class Delbert Duane Ball during the Korea nWar. In 1967, Sherry lost her cousin/best friend, PVT Gary Hendrickson, United States Marine Corps, in Vietnam.

Sherry's passion for veterans and their issues flourished as she learned even more about the cost of freedom. In 1994 she was a co-founder along with Harvey Nicholson for the Franklin County Veterans Memorial. Though going through cancer treatment, she stayed committed to that

goal and the memorial was dedicated Veterans Day 1999.

From 1994 through 2011, Sherry has continued to be the coordinator for the Veterans Parade, which in 2000 became a weeklong event that honors all veterans.

In 2004 Sherry organized Ottawa's first support rallies for our troops. In 2006 she joined the Vietnam Veterans of America Chapter 912 as an associate. The Vietnam Veterans and Associates of Chapter 912 work in their community and surrounding areas throughout the year to raise money for the needs of patients at the VA and veterans in Franklin County area. In 2007 she became the chapter's representative and, in 2009, became AVVA's Kansas State Representative. Sherry's son, Darik Schmoe, USMC, served during the Gulf War. Her grandsons, 1ST LT Buck Bradley, USMC, and Sgt. Levi Bradley, USMC, are Iraq and Afghanistan veterans who are still serving in the military.

Associates of Vietnam Veterans of America work together to further the Vietnam Veterans of America's found-



Sherry Wright and Ron Zink

ing principle: "Never again will one generation of veterans abandon another. AVVA works hard to make sure all Veterans and their families get the

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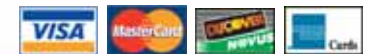
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GUEST COLUMN

Understanding today's long-term care landscape

As I sat in the cozy study of our residential care home listening to my daughter play the old songs on our piano, I was amazed at the residents' ability to recall the lyrics and sing along.



Scott
Schultz

Reflecting on the lives of our residents, I wondered what intangible quality it was that gave one resident the comfort and familiarity to tell us about his very intimate experiences in a foxhole near the end of World War II.

Was it the compassion we gave him? Was it the atmosphere that surrounded the meal of roast beef, *real* mashed potatoes and gravy, and tomatoes grown on our vines on the patio? Was it watching our staff help his fellow residents sew a quilt or bake a pie in the kitchen? Was it his field trip to the local grain elevator with the director to bring back bird seed to fill the feeders?

Residence or Remedy?

If you have been seeking a long-term care option for your loved one, you have surely been inundated with the word "home" in all the advertisements, commercials, post cards and marketing materials. But what makes a home? Which options truly provide the essence of "home" to the residents and which do not?

Certainly, doing long-term care in a neighborhood residence doesn't in and of itself create a home in that

building. Likewise, large Medicaid facilities are not bound by any rule that requires staff to operate with sterile minds and clinical hearts while going about their rounds with the numerous residents they serve, with no thoughts of creating home.

Just as in family life, what makes a house a home are the intangible qualities such as love, honor, joyfulness, sensitivity and caring, all of which combine to create emotional warmth deep in the souls of all who reside therein.

The real key, the real crux of the matter is whether the owners, management and staff view the facility as merely a corporate castle, or rather as an instrument of the cure; as only a showy residence, or as a real part of the remedy; as just a classy habitat, or as a truly holistic, healing tool.

What you are seeking is not merely a gracious dwelling, but one with people of character at the helm.

Persons with weight of character carry, like planets, their atmospheres along with them in their orbits.

~Thomas Hardy

The difficulty for you as the family member charged with making this

critical decision for your loved one is that your task is to mine for a vein of gold that lies *hidden in the depths of the minds and hearts* of only a very few individuals. This is not easy task.

Reading the Tea Leaves

I once asked an insurance company executive how I could tell a reputable insurance agent from one who is dishonest. He simply said to me "you will know them by the company they keep."

Certainly, much can be told from observing the condition of the facility, the quality of staff you meet, and the affability of the facility director. But when you get past the "hotel lobby" effect of a facility tour, are you equipped with the right questions?

You might pose these questions to those you are touring the facility with:

Why did you get into this business? What experiences have you had with these residents that make you want to get up in the morning and come to work? How do you find most of the staff people you hire, and what were you looking for when you hired them? Have you ever asked a family why they placed their loved one in

■ CONTINUED ON PAGE 1

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Long-term care

■ CONTINUED FROM PAGE 10

your facility?

How does your boss treat you? Do you have a specific process in place to learn about my mother's likes and dislikes, her past life experiences, and what consumes her current thoughts? Have you ever spent the night in this facility? If you weren't doing this for a living, what would you rather be doing?

I know, I know, these aren't the questions you were planning on asking. You were planning to ask about the quality of the health care, what the typical daily schedule consists of, what activities are available, and what the menus contain.

Those things are vitally important, but what you are truly seeking is insight into one of the deepest questions we can ask as human beings: What makes me think you will love my mother the way I love my mother?

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And when you decide, I hope you will pick a home, not a house; a family, not a facility; and people with a

passion for replenishing the depleted, reinvigorating the weak, and comforting the brokenhearted. It is people of great character that make all the difference. Where you find character, you will find your loved one's new home.

- Scott Schultz is the President of ComfortCare Homes of Baldwin City, providers of memory care in residential settings for those with Alzheimer's, dementia, Parkinson's and other forms of memory impairment.

Sometimes, the toughest subjects are the most important.



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PERSONAL FINANCE

In a league of its own: Variable annuities offer a wealth of benefits

As today's challenging economic environment continues to stir up Americans' retirement nest eggs, there's a growing demand for investment vehicles that provide stability and support to meet long-term needs in retirement. While annuities have been around for decades, investors are increasingly looking to this investment vehicle to convert their retirement savings into a reliable source of lifetime income.



Joe B.
Jones

Although it's possible to outlive the assets in other retirement savings vehicles, annuities provide the option of a steady stream of income you can't outlive. Another advantage of variable annuities? You can make unlimited contributions into a personal non-qualified annuity with after-tax dollars while earnings accrue tax-deferred until withdrawn at retirement. Variable annuities are designed to be long-term investments to meet retirement and other long-range goals so keep in mind that money withdrawn before age 59 ½ could incur a 10% IRS penalty.

As is the case with most investment products, expenses and fees apply and vary from insurance company to in-

urance company. The most common are mortality and expense fees, portfolio Fees, and contract fees.

Withdrawal charges typically apply in the early years of a deferred fixed or variable annuity contract and are deducted from the amounts you take out. The cost for any available optional benefits and riders with the annuity would be added in addition to the fees previously mentioned.

Variable annuities are investment products sold by prospectus. The prospectus provides information about the costs, fees, and charges.

All guarantees in an annuity are backed by the claims-paying ability of the issuer.

The Case for Annuities

With all the investment choices available today, why should investors put money into a variable annuity? As a retirement savings alternative, variable annuities offer a multitude of advantages, including:

- Tax-deferred growth
- A guaranteed benefit at death
- Guaranteed lifetime income options
- Portfolio rebalancing is tax-free within a variable annuity

They also make it easy for investors to create and maintain a well-diversified investment program in a single contract. That's because most variable annuities offer a choice of investment subaccounts that typically include a range of asset classes (such as stock, bond and money market funds and a guaranteed interest option), investment styles (such as growth and

value), fund families and investment managers. Investing in a mix of asset classes and investment styles may help lessen the impact of market volatility on your overall portfolio.

Automatic rebalancing keeps your account on track

Financial experts recommend rebalancing investment to match your financial objectives at least once per year. Because asset classes perform differently, a portfolio can stray from its original asset allocation over time. Under current tax law, an annuity allows for asset transfer without tax implications.

Many variable annuities offer a rebalancing feature that can help keep your annuity's asset allocation consistent with your risk profile by automatically re-allocating assets at regular intervals such as monthly, quarterly or annually.

Does a variable annuity belong in your portfolio?

While each investor differs in their choice of personal investment goals and

strategies, few would argue the importance of putting their assets to work in the most productive manner possible.

With your retirement future at stake, it's a good idea to talk with a financial professional to decide which investments are most appropriate for your particular situation. It is also important for investors to note that the choice of one type of investment does not exclude another. For many, having both taxable and tax-deferred investment options within one's total investment portfolio may be beneficial.

For questions about specific annuity products, contact the insurance company directly or ask a financial services professional.

- Joe B. Jones is a Financial Representative with the Northwestern Mutual Financial Network based in Lawrence, KS for The Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin. To contact Joe, please call (785) 856-2136 or email him at joe.jones@nmfn.com.

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PERSONAL FINANCE

Don't let downgrade deter you from investing

Just when you thought you could take a break from financial drama, following the resolution of the debt ceiling issue, here comes Act 2: the downgrade of the U.S. long-term credit rating. As a citizen, you may be feeling frustrated. And as an investor, you might be getting worried. But is this concern really justified?

Markets may have already “priced in” some of the impact. While it’s possible that interest rates may rise, it’s also important to note that similar downgrades of other countries’ debt in the past have not resulted in significant rate jumps. As for the stock market — which was already volatile, partially due to the debt ceiling issue — the negative reaction we’ve seen to the downgrade will likely be short-term.

This downgrade should not be as ca-

lamitous as we’ve been led to believe. Corporate profits, always a key driver of stock prices, are still strong, and with the market correction we’ve seen in the past couple of weeks, many quality stocks now appear to be more attractively priced — which means it may actually be a good time to look for investment opportunities that make sense for you, rather than head to the “sidelines.”

In any case, you never want to overreact to any one piece of news. If you were to make big changes to your investment strategy, you’d likely incur fees and expenses — and, even more importantly, your portfolio might no longer be positioned to meet your

long-term goals. You’re much better off by sticking with a strategy that’s based on your individual needs, risk tolerance and time horizon. This can be challenging, especially in light of the screaming headlines. But remember, although past performance isn’t indicative of future results, the U.S. financial markets have seen plenty of traumas in the past, and have always survived — and, usually, eventually prospered. As a smart, disciplined investor, you can do the same.

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



Harley Catlin and Ryan Catlin

Certainly, it was news when Standard and Poors (S&P) lowered the U.S. long-term credit rating from AAA to AA+. This was, after all, the first time that the U.S. has lost its AAA status since its initial publication 70 years ago. Furthermore, S&P put a negative outlook on the rating, which means that further downgrades are possible. But despite these developments, there’s no reason to think that the sky is falling in on the investment world. Consider the following:

- “Downgrade” doesn’t mean default. Rating agencies such as S&P assign ratings to bonds to help investors measure credit risk — the chance that they won’t receive timely payments. The downgrade to AA+ just means that investors would be slightly less likely to receive future payments than if the bond had an AAA rating. This is far different from a default, which would result in investors not receiving current payments.

- U.S. credit rating is still high quality. S&P didn’t change the U.S. government’s short-term credit rating, which applies to debt maturing in less than one year. Furthermore, even the long-term rating of AA+ is still considered high quality. Also, keep in mind that two other major rating agencies, Moody’s and Fitch, both affirmed their AAA rating on the U.S., although Moody’s has a negative outlook on its rating.

- Downgrade was not a surprise. Because the downgrade had been rumored for weeks, the financial mar-

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HEALTH & FITNESS

Action planning for injury recovery

When people suffer an injury, they often make one of two mistakes—they rush back into action before they recover fully, or they sit and wait, wishfully hoping that time will heal them. But neither rushing nor wishing will help you recover properly. What you need, for many injuries, is physical therapy.



Laura
Bennetts

That means, not only therapeutic exercise, but exercise supervised by a registered physical therapist.

Not just any exercise will do. You might think that riding a stationary bike will do the trick. But different injuries require different exercises. The wrong exercise can hurt you, rather than helping you. So, if you want to avoid aggravating your injury, you should get help from a pro. That means—a physical therapist.

Don't Just Sit There!

Wouldn't it be wonderful if time really did heal all wounds? But the truth is that many injuries worsen if we simply wait for them to heal on their own.

Stop me if this sounds familiar. You're stuck on the couch, waiting for a sore knee to stop hurting. But soon you discover that your leg is getting weaker and that your other leg is fatigued from doing all the work. Your back isn't too happy either. There may be a grinding feeling in your low back when you hobble around. After three weeks, you begin to wonder and worry. Why is so hard to walk, why are you weaker rather than stronger, why is the pain still there? Now you not only have an aching knee, but your back hurts and your leg is so weak you can hardly lift it onto the couch. Where is this all going?

Downhill, that's where. Unless, that is, you get up and get help.

It's PT Time

If two weeks pass after an injury

and you haven't snapped back, you need expert guidance. Often people begin with anti-inflammatory medications, rest, ice and elevation. That's fine...but if you aren't better soon, you should seek expert guidance.

You lose strength in just 24 hours of immobility. And the longer you're immobile, the longer it takes to regain strength. There is no benefit in resting beyond a certain point unless your doctor has prescribed rest. If you aren't healing properly, it may be time for therapy...to decrease the pain, increase your strength, and get you back in the game.

Physical therapists specialize in therapeutic exercise to strengthen weak muscles. Many forms of regular exercise can also help you. When you're well, walking and biking are great for your stamina and cardiovascular health. But when you're benched with an aching leg or back—when pain or injury has made you inactive - you need to exercise slowly, gradually, and expertly. You want to recover fully and avoid re-injury.

Start Here

Physical therapists are scientifically trained in therapeutic exercise. We

begin by evaluating the injured joint or muscle.

1. **Find the weakest link.** Muscles work in groups and one muscle in the group may be weaker than the others. The exercise program must activate the weak muscles.

2. **Increase the demand on the weakest link.** The therapist will ask you to do specific exercises that specifically strengthen the affected muscle. If that particular muscle isn't singled out, other, stronger muscles will continue to do all the work.

3. **Teach you to exercise right.** It's common for a patient in pain to use the wrong muscles when doing an exercise with the result of increasing the pain and joint damage. Some types of exercise can increase the forces in a joint, causing more pressure and pain. The right exercise will increase your strength while lessening the impact on your joint.

4. **More isn't better.** The therapist will help you progress by adding or subtracting exercises, increasing or reducing the number of repetitions, and altering the amount of weight you're asked to handle. Sometimes more weight and fewer repetitions are called for; sometimes, just the reverse.

5. **Slow but sure.** If you have been off your leg for a few weeks, it may take at least that number of weeks to get your strength back.

6. **Patience will be rewarded.** If you keep your therapy appointments and exercise at home, as instructed, you give yourself the best possible chance of full recovery.

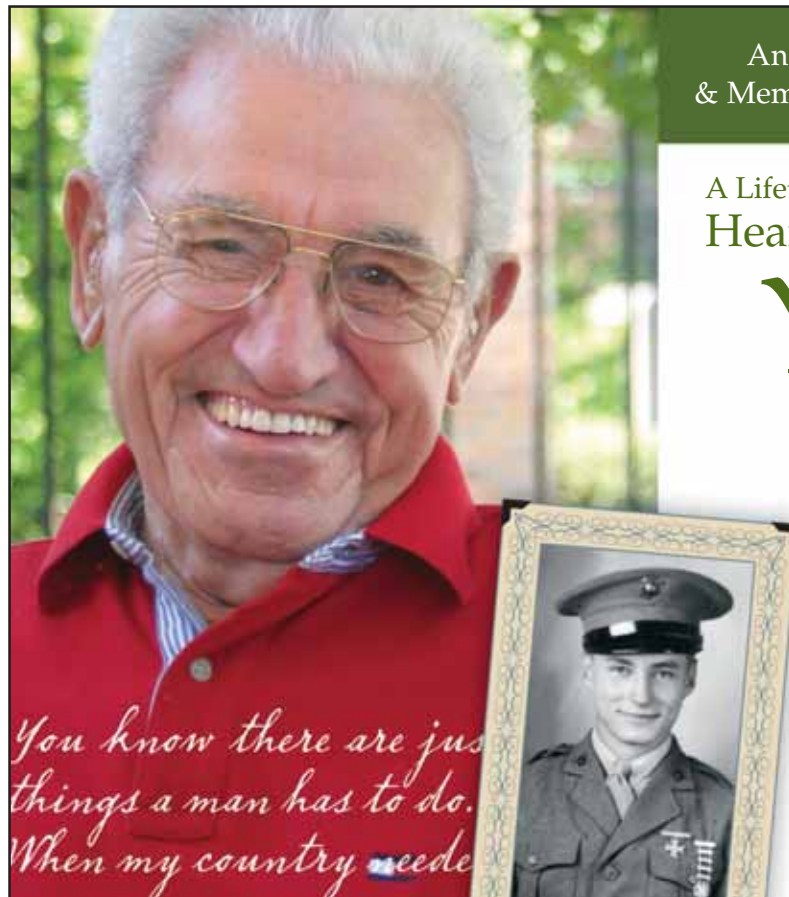
7. **Act quickly after surgery.** You need to begin therapy as soon after surgery as prescribed by your surgeon. Supervised exercise after surgery stops muscle atrophy, reduces your chance of blood clots, and gets you active sooner.

Keep Your Eye on the Ball

Last but not least:

Remember, the point of therapy is to recover completely. Anyone who wants to treat you indefinitely...every week or month for years...is offering to treat your symptoms, not your underlying problems. And anyone who says you don't need care...doesn't care. You can do better. The aim of physical therapy is to get you back on your feet, so that (with the right treatment) you won't need treatment forever.

- Laura Bennetts, PT, MS has been a physical therapist since 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 the LTS website at www.LawrenceTherapyServices.com.



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HEALTH & FITNESS

Mullein can enhance the immune system

It's that time of year again when we often start to prepare for the long winter months. You may be thinking of how you can prepare your immune system to prevent yourself from getting the flu or the multiple viruses that are often circulated. There are sever-



Dr.
Farhang
Khosh

al ways to boost the body's immune system. Ways to boost the immune system include getting enough sleep at night, eating a nutritious diet, minimizing alcohol and caffeine, and minimizing the stress in our lives.

There are many medicinal plants that work to enhance the immune system. Some of these plants are more notorious, such as Echinacea, Licorice, Astragalus, and Goldenseal. Other plants that are less often heard about but can play an important role in boosting the immune system include Gentian, Melissa (Lemon Balm), and Mullein. Mullein is one of the oldest medicinal plants with being used since ancient times.

Mullein, or Verbascum, is often called by other names, including Velvet Dock, Candlewick Plant, Our Lady's Flannel, Bullock's Lungwort, Golden Rod, or Old Man's Flannel. Mullein has an interesting past. The leaves and the stems were used for lamp wicks because of the ease of the plant igniting under the slightest spark, hence the name Candlewick Plant. Mullein was used for lung dis-

eases that affected cattle, hence the name Bullock's Lungwort. The uses of Mullein leaf has appeared in many ancient records, even in some folklore, telling about its effective powers against evil spirits and sickness. Since one's sickness was often blamed on evil spirits or magic in ancient times, the use of the Mullein plant to counter evil presence proves that people have relied on it for many years to cure sickness. Mullein was used in ancient Greece, with the first record of its use as treatment—prescribed by the great Greek physician Dioscorides—for breathing problems.

Historically, the leaves, flowers and roots of Mullein were used medicinally. The ashes of the plant were made into soap and used on graying hair. Mullein powders and juices were used on warts, thorns and splinters, and put into socks to keep the feet warm at night. European settlers used Mullein leaf against cough and diarrhea. Native Americans used the poisonous seeds of this plant to paralyze fish for easier catching.

Despite it being a wild weed that will grow almost anywhere, Mullein has many health benefits. Today, Mullein is being used medicinally for a variety of different actions. It is most commonly used for its demulcent and astringent properties, which make this plant very effective in lung conditions, especially for acute and chronic coughs. It is also used effectively for many bowel conditions, including

WORDS OF WISDOM

"No man can taste the fruits of autumn while he is delighting his scent with the flowers of spring."

-Samuel Johnson

irritable bowel syndrome, colic, diarrhea or hemorrhoids. Mullein is a very effective bactericide. Others uses have been in ear, migraines, sleep, infertility, and skin conditions, including eczema.

So as one thinks about winter and

the cold nights, remember how your ancestors may have used Mullein to keep their feet warm.

- 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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RETIRE SMART

Why declining cognitive ability could post a risk to your retirement security

We've all received the pitch in the mail: Transfer your credit card balance to a new card at a lower interest rate. The catch: Payments on the new card will be applied first to the transferred balance; meanwhile, a higher interest rate is applied to new purchases—and payments are applied to that balance only after the transferred amount is paid off.



Mark
Miller

The solution is a no-brainer, right? Keep using your old card for new purchases until you've paid off the transferred balance on the new one. But research shows that cardholders of varying ages aren't equally proficient at figuring that out. One-third of cardholders will get it immediately—what researchers call the “eureka moment”—while another one-third never get it right.

Cardholders age 35-44 are most likely to have the eureka moment because they're young enough to have acquired some financial smarts and still have most of their cognitive faculties intact.

Where is the greatest degree of confusion found? Among adults over age 65, according to the Center for Retirement Research at Boston College.

A growing body of evidence suggests that the aging brain isn't well-suited to financial decision-making. Roughly half of adults in their 80s suffer from dementia or cognitive decline that impacts financial management skills, according to David Laibson, an economics professor at Harvard University and co-author of a research report with three other economic and financial experts on aging and reasoning ability. Laibson laid out the worrisome findings at a recent Morningstar Investment Conference. (<http://bit.ly/ihnohC>)

Other researchers have documented characteristics of poor decision-making in the elderly that leave them vulnerable to the marketing tactics of fraudulent and abusive financial services. A research team at the University of Iowa points toward problems with complex decision-making in some older adults who haven't been diagnosed with any specific neurological or psychiatric diseases.

“Many older people experience far more dramatic declines in cognitive abilities that are not related to memory, such as concentration, problem solving, and decision-making,” according to Natalie Denburg, an assistant professor of neurology and neuroscience at the University of Iowa Carver College of Medicine.

Denburg's team found that impaired decision-makers were more vulnerable to deceptive advertising claims and tended to go for promises of short-term rewards at the expense of long-term benefits. “They also often assumed long-term benefits in situations where there are none,” she adds. “We see these characteristics as direct consequences of neurological dysfunction in systems that are critical for bringing emotion-related signals to bear on decision-making.”

Much is at stake; Laibson notes that \$18.1 trillion of the \$53.1 trillion in U.S. household net worth is held by the vulnerable population over age 65—a percentage that will rise as the baby boom generation ages in the years ahead.

“It turns out that our peak ability to make good choices in the world comes in the mid-50s, and after that there is a decline,” Laibson says. “So we have to think about that, and of course dementia makes that decline even more severe.”

The evidence on cognitive decline raises unpleasant, sensitive questions

we all need to consider. Laibson says investors in their 50s and 60s should make plans for the possibility that “things will go badly” in their 80s. And if you're a younger adult with older parents, it may be time to have a frank conversation about how you can work together to protect them down the road.

Procrastination can be your worst enemy, because the timing of cognitive decline is impossible to predict—and once problems occur, you're no longer in a position to fix them yourself. That requires a proactive approach to issues that no one wants to contemplate.

“People who had been functioning well start to make poor investment and spending decisions,” says Harry Margolis, an elder law attorney at Margolis and Bloom, LLP. “It's often very difficult to intervene. We see cases where the husband has been in control of finances and wants to keep doing so even if he can't do it very well.”

Adult children can find getting involved just as difficult. Parents and children need to discuss and plan for issues that include everyday household finance, but also longer-range

issues such as long-term care and estate planning. But these topics can be so charged with emotion that no one knows how to get the conversation started.

Just 47 percent of adult children say they have had detailed discussions with their parents about their income and expenses, according to the Employee Benefit Research Institute (EBRI) 2010 Health Confidence Survey. A slightly larger number (54 percent) of retired parents reported that they've had those discussions.

But an even bigger gap emerged when EBRI asked adult children and retired parents if children were aware of the parents' approximate income. Just 42 percent of adult children reported they did know, while 63 percent of parents said they thought their children had the information.

- Mark Miller is the author of “The Hard Times Guide to Retirement Security.” He publishes <http://retirementrevised.com>, recently named the best retirement planning site on the web by Money Magazine. Contact him with questions and comments at mark@retirementrevised.com.

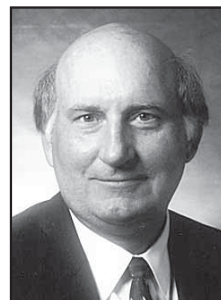
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785-841-6262



Ryan Catlin

4828 Quail Crest Place, Ste B
Lawrence, KS 66049
785-841-6262



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MAKING SENSE OF INVESTING

MAYO CLINIC

Treatment for dry eyes focuses on relieving symptoms

DEAR MAYO CLINIC: Could you please tell me how I might treat and overcome dry eye? My right eye is constantly tearing.

ANSWER: Dry eye disease is common and can develop for many reasons. Usually, the condition is chronic and cannot be cured. Instead, treatment for dry eyes focuses on relieving symptoms.

To maintain eye comfort and good vision, the front surface of your eye needs to be covered with an even layer of tears that contain the right mix of water and oils. If tears are not of sufficient quantity or quality to maintain that layer, dry eye disease (also called ocular surface disease) can develop.

Symptoms of dry eye disease may include a stinging, itchy or burning sensation in your eye, sensitivity to light, blurred vision, and mucus in or around your eye. As you've experienced, excess tearing can also be a symptom. Normally, tears are produced very slowly. But if that process fails to make enough tears, a different tear production system may be activated. And, unfortunately, this reflex mechanism usually produces too many tears.

Before you begin treatment for dry eyes, review your current medications and medical history with your doctor. Some drugs—such as high blood pressure medications, antihistamines, acne medications and decongestants—can cause dry eyes. If medication is causing the problem, a change in prescription may be all you need to relieve symptoms.

Certain medical conditions can decrease tear production. These include rheumatoid arthritis, Sjogren's syndrome, diabetes and lupus, among others. In some cases, systemic treatment for these conditions may ease

dry eyes.

Smoking has also been associated with an increased risk of dry eye disease. Not only is the particulate matter that's released into the air irritating to the surface of the eye, but other toxins in tobacco smoke actually alter the quality of tears produced by the eye.

If switching medication or treating an underlying medical condition isn't the issue or doesn't give you enough relief, a number of treatments are available. For dry eyes caused by a lack of tears, the first therapy is over-the-counter artificial tear eye-drops. For many people, eyedrops, used about four to six times a day, are enough eye lubricant to relieve dry eye symptoms.

If artificial tears don't provide enough relief, the next step may be punctal plugs. These tiny silicone stoppers are inserted into tear duct openings, blocking the eye's drainage channel so more tears stay on the surface of the eye. The plugs can be removed if having them in place makes the eyes water too much.

Prescription cyclosporine eyedrops (Restasis) can increase the amount of tear production. However, some people with underlying medical conditions may not be able to use cyclosporine because it suppresses the body's immune system.

If none of these therapies are sufficient, additional remedies—such as moisture-chamber glasses, special contact lenses or permanent tear duct closure—are possible options. Rarely, eye surgery may be necessary for severe cases of dry eye disease that don't respond to any of these treatments.

If the source of dry eye disease is eye oil glands that aren't working properly—rather than insufficient tears—

treatment is different. When these glands don't produce the right amount or consistency of oil, tears can become thick and sticky. Using warm compresses over closed eyelids for three to five minutes once or twice a day, followed by a gentle lid massage, can help melt the oil in the glands and move it to the eye's surface.

Antibiotics may also be useful for reducing inflammation in the glands that can lead to oil production problems. In addition, some evidence indicates that dietary supplements containing omega-3 fatty acids (flaxseed oil, fish oil) can improve the quality of tear oil.

Work with your eye care provider to find the appropriate dry eye treatment. For most people, dry eye dis-

ease is a chronic condition that requires long-term treatment. These therapies won't cure dry eyes, but they should help reduce symptoms enough so that you can be comfortable and function normally in your daily activities. - Muriel Schornack, O.D., Ophthalmology, 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, or write: Medical Edge from Mayo Clinic, c/o TMS, 2225 Kenmore Ave., Suite 114, Buffalo, N.Y., 14207. For more information, visit www.mayoclinic.org.*

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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.

ART/ENTERTAINMENT

OCT 7

1964 ... THE TRIBUTE

1964 ... The Tribute to re-enact early 1960s Fab Four concert. Since the early 1980s, the act has re-enacted a Fab Four concert with authentic instruments, clothing, the famous Beatles hairstyles and onstage banter. The members of 1964 ... The Tribute — Mark Benson as the late John Lennon; Ricky Vacca as Paul McCartney; Tom Work as the late George Harrison; and Bobby Potter as Ringo Starr — take on the mannerisms and voices of the originals, as well as their harmonies. Topeka Performing Arts Center, 8 p.m. TOPEKA, (785) 234-2787
<http://www.tpactix.org>

OCT 7-16

THE WITCHES

Join us as a brave boy and his grandma try to foil The Grand High Witch's monstrous plan. Roald Dahl reveals the ghastly truth about the horrible creatures in The Witches. Event times: 7 p.m. Friday, 11 a.m. and 2 p.m. Saturday, 2 p.m. Sunday. 3028 SW 8th Ave. TOPEKA, (785) 357-5211
<http://www.topekacivictheatre.com>

OCT 20

JO DEE MESSINA WITH SPECIAL GUEST BILLY DEAN

This show offers a unique and personal evening, centered around her music and the stories behind the hits. Topeka Performing Arts Center, 7:30 p.m. TOPEKA, (785) 234-2787
<http://www.tpactix.org>

OCT 21-NOV 5

PRESCRIPTION: MURDER

A thriller by William Link & Richard Levinson. A brilliant psychiatrist and his mistress hatch a plot to murder his neurotic, possessive wife that depends on a bizarre impersonation to create a perfect alibi. Lt. Columbo and the doctor engage in a cat and mouse duel of wits until the doctor succeeds in having Columbo removed from the case. But Lt. Columbo has "one more thing" to ask and he's not about to stop until he gets all of his questions answered. 6 p.m. Dinner & 8 p.m. Show Friday & Saturday 7 p.m. Show Wednesday & Thursday 12:30 p.m. Brunch and 2 p.m. Show Sunday. Topeka Civic Theatre & Academy. TOPEKA, (785) 357-5211
<http://www.topekacivictheatre.com>

OCT 28

WTCT RADIO PLAYERS

This group of players celebrate the radio plays of the 30's, 40's, and 50's! Topeka Civic Theatre & Academy, 8 p.m. Fee. TOPEKA, (785) 357-5211
<http://www.topekacivictheatre.com>

OCT 29

SENIOR CLASS

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

TOPEKA, (785) 357-5211

<http://www.topekacivictheatre.com>

NOV 5-20

"CRAZY FOR YOU"

The last adult show of the season is the story of Bobby Child, a well-to-do 1930's playboy, whose dream in life is to dance. And despite the serious efforts of his mother and soon-to-be-ex-fiancée, Bobby achieves his dream! This high energy comedy includes mistaken identity, plot twists, fabulous dance numbers and classic Gershwin music, such as "I Got Rhythm," "They Can't Take That Away From Me," "Someone To Watch Over Me," and "Embraceable You." Tickets go on sale October 17. Please call for times and ticket prices. 700 Zoo Parkway, Gage Park.

TOPEKA, (785) 368-0191

<http://www.topeka.org/parksrec/hocker>

BINGO

SUNDAYS & TUESDAYS

AMERICAN LEGION POST NO. 1

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

SUNDAYS, WEDNESDAYS & FRIDAYS

CAPITOL BINGO HALL

Minis start at 6 p.m. on Sundays and 6:30 p.m. on Wednesdays and Fridays. Regular sessions start at 6:30 p.m. on Sundays and 7 p.m. on Wednesdays and Fridays.

2050 SE 30TH ST, TOPEKA, (785) 266-5532

MONDAYS & THURSDAYS

AMERICAN LEGION POST NO. 400

3029 NW US HIGHWAY 24, TOPEKA, 6:30 PM, (785) 296-9400

MONDAYS & SATURDAYS

LEGIONACRES

3408 W. 6TH ST, LAWRENCE, 7 PM, (785) 842-3415

WEDNESDAYS & FRIDAYS

VETERANS OF FOREIGN WARS

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

WEDNESDAYS

PINECREST APARTMENTS

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

WEDNESDAYS & FRIDAYS

EDGEWOOD HOMES

1600 HASKELL, STE 188, LAWRENCE 10:30 AM-12 NOON, (785) 760-1504

THURSDAYS

BABCOCK PLACE

1700 MASSACHUSETTS, LAWRENCE 10:30 AM-12 NOON, (785) 842-6976

FRIDAYS

EAGLES LODGE

1803 W. 6TH ST, LAWRENCE, 7 PM, (785) 843-9690

FRIDAYS

ARAB SHRINE

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

SUNDAYS & TUESDAYS

MOOSE CLUB

6 p.m.
1901 N KANSAS AVE, TOPEKA
(785) 235-5050

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

OCT 4

UNDERSTANDING ADVANCE DIRECTIVES

Come and learn why advance care planning is important and review facts about Advance Directives such as Durable Power of Attorney for Healthcare, and "Living Will." Time for discussion and assistance will be provided for those participants who wish to complete their documents. This program is free and sponsored by the LMH Palliative Care Consult Team and C.H.E.C. (Coalition to Honor End of Life Choices). Call to register as space is limited. Lawrence Memorial Hospital, 2-4 p.m. LAWRENCE, (785) 749-5800
<http://www.lmh.org>

OCT 6

SKILLBUILDERS: GARDENING FOR WELL-BEING

Presented by Jennifer Smith, Douglas County Extension Office. Skillbuilders is a series of educational and support programs designed to assist those who are adapting to life changes due to the loss of a spouse or a loved one or is now the primary decision maker because of illness or limitations. There is no registration for Skillbuilders. You may attend all of the programs or only those which you find of interest. Transportation may be arranged by calling Douglas County Senior Services, 785-842-0543. For more information about Skillbuilders, please contact Pattie Johnston at the Lawrence Public Library, 843-3833 extension 115 or Kim McMinnville at VNA, 843-3738. Skillbuilders is sponsored by the Senior Outreach Services of the Lawrence Public Library, the Douglas County Visiting Nurses, Rehabilitation & Hospice and the Douglas County Senior Services. Skillbuilders programs held at the Lawrence Public Library Gallery Room from 10-11:45 a.m.

OCT 8

10,000 STEPS A DAY

A program designed to help you learn more about the benefits of exercise and walking in particular, and to increase your daily steps to 10,000, thus improving health. Only fee is \$10 for the pedometer. Enrollment in advance required, please. Lawrence Memorial Hospital, 9-10:30 a.m. LAWRENCE, (785) 749-5800
<http://www.lmh.org>

OCT 13

SKILLBUILDERS: TAKING CARE OF YOUR CAR

Presented by Richard Haig, Westside 66. See October 6 Skillbuilders listing for more information concerning location, transportation, etc. Note: This Skillbuilders program will be held at Westside 66 instead of the Lawrence Public Library.

OCT 13-NOV 17

KANSANS OPTIMIZING HEALTH - LIVING A HEALTHY LIFE WITH CHRONIC CONDITIONS

Thursdays October 13-November 17, 1:30-4:00 p.m. Do you have or care for someone with arthritis, diabetes, heart or lung disease or other chronic condition? This six-week KDHE program developed by Stanford University and facilitated by LMH and Lawrence Housing Authority representatives will cover self-care strategies to reduce pain, deal with fatigue, exercise safely, eat well, manage stress, use medications effectively, and set and meet personal goals. Participants should be working in partnership with a healthcare provider before attending this class. Advance enrollment required as class size is limited. Fee. Thursdays, Babcock Place, 1700 Massachusetts St., 1:30-4 p.m. LAWRENCE, (785) 749-5800
<http://www.lmh.org>

OCT 17

WHAT'S NEW IN BREAST CANCER TREATMENT

Plan to attend this free program to hear a panel of physician experts discuss the latest advancements in breast cancer treatment. Speakers include Cheryl Rice, MD, Michelle Affield, MD, Darren Klish, MD, Scott Thellman, MD & John Keller, MD and a Cindi Carter, OTTR from LMH Kreider Rehab Center. Advance registration is recommended. Refreshments will be served. Lawrence Memorial Hospital, 6:30-8:30 p.m. LAWRENCE, (785) 749-5800
<http://www.lmh.org>

OCT 17

PREDIABETES CLASS

This free class is for those at risk for developing diabetes or have already been told that they have prediabetes. Topics include preventing or delaying Type 2 diabetes, diet, exercise, weight loss, medications and avoiding potential complications. Taught by staff from LMH Diabetes Education Center. Call to enroll. Lawrence Memorial Hospital, 12-1:30 p.m. LAWRENCE, (785) 749-5800
<http://www.lmh.org>

OCT 20

SKILLBUILDERS: MANAGING YOUR MONEY

Presented by Barbara Braa, VP, CornerBank. See October 6 Skillbuilders listing for more information concerning location, transportation, etc.

OCT 20 & 21

AARP DRIVING SAFETY

A refresher course on driving skills and updates of new state and federal laws. Class is taught by an AARP-trained instructor. A certificate for insurance purposes will be given to all class members completing the two-day workshop. Fee. Space is limited. Contact Pattie Johnston at the Lawrence Public Library to register. LAWRENCE, (785) 843-3833, ext. 115

■ CONTINUED FROM PAGE 18

OCT 27

SKILLBUILDERS: HEALTHY EATING FOR ONE

Presented by Susan Krumm, Douglas County Extension Office. See October 6 Skillbuilders listing for more information concerning location, transportation, etc. Note: This program will be held in the Lawrence Public Library auditorium.

NOV 3

SKILLBUILDERS: PERSONAL SAFETY & HOME SECURITY

Presented by Gary Squires, Douglas County Sheriff's Office. See October 6 Skillbuilders listing for more information concerning location, transportation, etc.

EXHIBITS/SHOWS

JAN 21-DEC 31

150 THINGS I LOVE ABOUT KANSAS

This special exhibit will commemorate the 150th anniversary of Kansas statehood. 6425 SW 6th Avenue.

TOPEKA, (785) 272-8681

<http://kshs.org>

OCT 1

WICKED WHEELS CAR SHOW

3rd Annual Road to Oz-Wicked Wheels Car Show, 10 a.m.-3 p.m. Registration at 9 a.m. in swimming pool parking lot, enter at 4th & Ash Street. All makes and models welcome! Awards at 3 p.m. 500 Lincoln Avenue.

WAMEGO, (785) 458-8686

<http://www.oztoberfest.com>

NOV 3-DEC 31

ROBERT SUDLOW – HEART OF THE PRAIRIE

A selection of prairie themed artworks by Kansas' landscape painting icon Robert Sudlow. Admission is free. 3113 SW Huntoon.

TOPEKA, (785) 233-0300

FAIRS/FESTIVALS

OCT 1

NORDIC HERITAGE FESTIVAL

Experience Scandinavian culture through food, arts & crafts, genealogy, music, dance and more. The day's schedule: 12-4:30 - booths; 4:30 - costumes and folk dances; 5:30 - potluck dinner (everyone brings food to share); 6:30 - donation drawings; 6:45 - community Scandinavian music & dancing with live music. Douglas County Fairgrounds.

LAWRENCE, (785) 843-7535

<http://www.nordicheritagefes.com>

OCT 1

OKTOBERFEST ARTS & CRAFTS FESTIVAL

Arts and crafts festival with food and entertainment along the downtown pedestrian plaza. 400-700 Commercial St.

ATCHISON, (913) 367-2427

OCT 1

SCARECROW FESTIVAL

Festivities include a scarecrow contest, pumpkin painting & decorating contest, pie contest and activities for the kids. 11110 Johnson Dr.

SHAWNEE, (913) 631-2500

<http://www.GoodStartsHere.com>

OCT 1 & 2

OZTOBERFEST 2010

The festival includes autograph sessions with munchkins from the original movie, over 2,000 Oz artifacts in the OZ Museum, a street festival with crafts and food, live entertainment, many special OZ authors and guests, and a live production of the Wizard of Oz musical. 511 Lincoln Avenue.

WAMEGO, (785) 458-8686

<http://www.oztoberfest.com>

32nd Annual Apple Festival

OCT 2

32ND ANNUAL APPLE FESTIVAL

Come see what's new in Old Prairie Town at Ward Meade Historic Site! Look for lots of food, demonstrations, entertainment, folk arts and crafts, shopping at our vintage stores, and tour our historic buildings. Hours: 10 a.m.-5 p.m. Admission fee. Children 12 and under free. 124 NW Fillmore.

TOPEKA, (785) 368-2437

OCT 7

OKTOBERFEST CELEBRATION

Shawnee's Oktoberfest is intended for the whole family and includes games for the children, German food and beverages, all geared to heighten the festival atmosphere. All events are open to the public, with free admission. Shawnee Civic Centre, 13817 Johnson Dr.

SHAWNEE, (913) 631-5200

OCT 7 & 8

DE SOTO BLUES & BBQ FESTIVAL

Blues bands, KCBS sanctioned BBQ contest, food and beer vendors. De Soto Riverfest Park is located on the banks of the Kaw River set in the rural countryside.

DE SOTO, (913) 583-1585

<http://www.desotoks.org>

OCT 8

AUTUMN IN THE GROVE

Festival with a variety of fall favorites. This event includes a variety of fall favorites: pumpkin decorating, live music, scarecrow contest, apple cider, caramel apples, bon fire, farmers market, artisan demonstrations, apple dumplings, face painting, great food and much more. Kelly Grove Park.

LANSING, (913) 727-5488

<http://www.lansing.ks.us>

OCT 8

FALL FEST/CHILI COOK-OFF

Fun for the whole family! Sample the chili, pick up original crafts, enjoy the music! You be the judge for the Peoples' Choice category of the Chili Cook-off. Original crafters, lost art demonstrations, music, Kids' Korner, Hayrides. Downtown Square.

HOLTON, (785) 364-3963

OCT 8 & 9

POME ON THE RANGE FALL FESTIVAL

Fun for the whole family to ride the horsedrawn wagon to pick apples off the trees or pumpkins from the patch. Kids' games, hands-on antique cider press, Grampa Pokey the balloon clown, fresh cooked kettle corn and great BBQ with homemade pies. Pome on the Range Orchards.

WILLIAMSBURG, (785) 746-5492

OCT 15 & 16

MAPLE LEAF FESTIVAL

Typically drawing well over 25,000 visitors annually, the Festival derives its popularity from a wide range of family fun, food, and foot-stomping musical entertainment. Perennial favorites include a carnival, petting zoo, Kansas' oldest quilt show and the Kids Zone with activities for children under 10. Enjoy free, continuous, live musical performances during the weekend.

BALDWIN CITY, (785) 594-7564

<http://www.mapleleafestival.com>

FARMERS MARKETS

APR 12-NOV 1

LAWRENCE TUESDAY FARMERS MARKET

The market offers fresh fruits, vegetables, baked goods, flowers and herbs, along with musical entertainment. 1000 block of Vermont.

LAWRENCE, (785) 331-4445

APR 23-NOV 5

LAWRENCE FARMERS MARKET SATURDAY

Offering fresh fruits and vegetables, baked goods, flowers and herbs. More than 80 growers,

bakers and fine craftspeople. Live music every Saturday morning. 800 block of New Hampshire.

LAWRENCE, (785) 331-4445

<http://downtownlawrence.com/farmersmarket.html>

HALLOWEEN EVENTS

OCT 21-29

TERROR TRAIN

Spooks, goblins and all kinds of surprises are aboard the Midland Railway for "TERROR TRACKS." Our cast of spooks and goblins will provide this special treat for the not-so-faint of heart of all ages during the two weekends prior to Halloween. Santa Fe Depot at 1515 W. High St., across from the grain elevator.

BALDWIN CITY, (913) 721-1211

<http://www.midland-ry.org>

OCT 22

SCARY ON THE PRAIRIE

A Halloween event for school kids. Activities start with eerie sounds and ghoulish stories in the haunted schoolhouse, spicy cookies straight from the campfire with cold apple cider, and trick or treating in all the vintage building. Geared for elementary school aged children (must be accompanied by parent or guardian). Call for ticket information. Old Prairie Town at Ward Meade, 4-6 p.m.

TOPEKA, (785) 368-2437

OCT 28

HAUNTED TRAIL TO THE LOST LAGOON

Beware on Hallows Eve for goblins and ghouls, flying witches with brooms, for a storm is brewing. So if you dare, bring your best scream and goodie bag, while you try to find your way through Lake Shawnee's spooky trail in search of our lost lagoon. If you make it back from our eerie path, stick around for some spooky treats. Fee (Kids & under free). Lake Shawnee Beach, 29th & Croco Rd., 7-9 p.m.

TOPEKA, (785) 267-1156

<http://www.snco.us/parksandrec>

OCT 28 & 29

HALLOWEEN HAUNTED TRAIN

Miniature train ride for children with ghosts, goblins and treats. The event is sponsored by the Northeast Kansas Railroaders. Rides are scheduled from 6:30-8:30 p.m. at the Atchison Rail Museum, 200 South 10th. Donations are appreciated.

ATCHISON, (913) 367-7536

■ CONTINUED ON PAGE 20

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■ CONTINUED FROM PAGE 19

OCT 31 DOWNTOWN LAWRENCE HALLOWEEN TRICK-OR-TREAT

Downtown merchants greet children with sweet treats and Halloween trinkets for an evening of family fun. 600-1100 Massachusetts. LAWRENCE, (785) 842-3883

HEALTH

MONDAYS THROUGH FRIDAYS FIT FOR LIFE

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

LMH KREIDER REHABILITATION SERVICES
LMH: (785) 505-2712, LMH SOUTH: (785) 505-3780

TUESDAYS BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 10 a.m.-1 p.m. HealthWise 55 Resource Center, 2252 S.W. 10th Ave. Free.

TOPEKA, (785) 354-6787

TUESDAYS, WEDNESDAYS & THURSDAYS JAZZERCISE LITE

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

LAWRENCE, (785) 331-4333

TUESDAYS AND THURSDAYS FREE BLOOD PRESSURE CLINIC

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

LAWRENCE, (785) 856-6030

FIRST THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 9-10:30 a.m. Westridge Mall (Entrance of Panda Restaurant). Free.

TOPEKA, (785) 354-6787

FIRST & THIRD FRIDAYS OF EACH MONTH HEALTH CHECKS

Blood pressure checks, glucose checks, skin checks, and education on nutrition and weight loss strategies by Washburn University School of Nursing Mobile Health Unit. YWCA of Topeka, 225 SW 12th St., south entrance of the building, 9 a.m.-1 p.m.

TOPEKA, (785) 233-1750, EXT. 252

SECOND THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 9:30-11 a.m. Southwest YMCA, 3635 SW Chelsea. Free.

TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH MEDICATION CLINIC

Bring questions about your medications (prescription or over-the-counter), 1:30-2:30 p.m. Call for appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave.

TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 8:30-9:30 a.m. Oakland Community Center, 801 N.E. Poplar. Free.

TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 9-10 a.m. Rose Hill Place, 37th and Gage. Free.

TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 10:45-11:30 a.m. Asbury Mt. Olive Church, 12th and Buchanan. Free.

TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH NUTRITION CLINIC

Call for an appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave.

TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH BLOOD PRESSURE CLINIC

HealthWise 55 Clinic. 9-10:30 a.m. North YMCA, 1936 N. Tyler St. Free.

TOPEKA, (785) 354-6787

OCT 1 BONE DENSITY SCREENING

Advance appointment required. Appointment takes about 20 minutes and includes education about osteoporosis prevention as well as the screening. Note: this is NOT the same as a DEXA scan which is ordered by a physician and scans the hips and the spine. That is done through Radiology. Healthsource Room, 9-11 a.m.

LAWRENCE, (785) 749-5800

OCT 5 CHOLESTEROL SCREENING

This screening event offers a total only (does not include HDL or LDL) cholesterol by fingerstick. No appointment or fasting necessary. \$6/test. Drop into the LMH Healthsource Room, main level. Lawrence Memorial Hospital, 3-4:30 p.m.

LAWRENCE, (785) 749-5800

OCT 14 BONE DENSITY SCREENING

See October 1 description. Healthsource Room, 9-11 a.m.

LAWRENCE, (785) 749-5800

OCT 25 BONE DENSITY SCREENING

See October 1 description. Healthsource Room, 1-3 p.m.

LAWRENCE, (785) 749-5800

NOV 2 CHOLESTEROL SCREENING

See October 5 description. Lawrence Memorial Hospital, HealthSource Room, 8:30-10 a.m.

LAWRENCE, (785) 749-5800

HISTORY/HERITAGE

MAY 7-OCT 16 BLACK JACK BATTLEFIELD & NATURE PARK 2011 TOURS

Admission for seasonal guided tours is free. Guided tours at 1 p.m. Saturdays and Sundays until the third Sunday of October. You may still visit us 365 days a year from dawn till dusk for self-guided tours. Black Jack Battlefield, 163 E 2000 Rd.

WELLSVILLE, (785) 883-2106

<http://www.blackjackbattlefield.org/>

SEP 12-OCT 21 KANSANS TELL THEIR STORIES EXHIBIT

For over five years, the Kansas Humanities Council's "Kansans Tell Their Stories" projects have explored what it means to be a Kansan through oral histories preserving the lives of settlers and early immigrants to community history research that brings to light the struggles and triumphs of those who claim Kansas as their own. The exhibit features eight projects from across the state, including stories of Garden City's Vietnamese community, the Orphan Trains in Kansas, and African immigrants in Northeast Kansas. 115 E Kansas Ave, Lansing Historical Museum.

LANSING, (913) 250-0203

<http://www.lansing.ks.us>

OCT 8 CIVIL WAR HERITAGE DAY, PANCAKE FEED & RETIREE BRIEFING

7 - 9 a.m. Pancake Feed 9 a.m. - 2 p.m. Civil War Heritage Displays and Activities. 9 a.m. - Noon Retiree Briefing-All Retired Military Retirees Noon - 1 p.m. Luncheon for Military Retirees (Free, but reservation required by calling 785-862-1066). Donations Accepted. Forbes Field.

TOPEKA, (785) 862-1020

OCT 13 BOOTS AND STETSONS - THE KANSAS COWBOY WITH JIM HOY

A Statehood Speakers Bureau event presented by the Kansas Humanities Council. Meet the cowboys and cowgirls who helped create America's legendary folk hero—and today make Kansas a leading producer of beef and champion rodeo performers. Authentic folk songs recall the cowboy's origins in the great 19th century cattle drives. Monticello Community Historical

Society, 7:30 p.m.
LENEXA, (913) 667-3706

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.

■ CONTINUED ON PAGE 21

SOMETHING SPECIAL!
is Happening In Lawrence



**GRAND
OPENING!**
Sunday, October 2,
11 a.m.-4 p.m.
Join us for tours and
refreshments.

NOW OPEN!

Lawrence's newest and best option for independent retirement is now open! At Meadowlark Estates, all of our amenities are included in one low monthly rent – there are never any buy-in fees or leases. We'll also take care of the cooking, weekly housekeeping, and local transportation, leaving you time to enjoy your retirement.

For more information on our gracious retirement lifestyle, and to select your choice apartment now, give us a call at **785-842-2400**.



4430 BAUER FARM DRIVE, LAWRENCE



■ CONTINUED FROM PAGE 20

Vermont Towers, 1101 Vermont St., 1 p.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.
The Windsor, 3220 Peterson Rd., 2:15 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

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

FIRST MONDAY OF EACH MONTH
BEREAVEMENT SUPPORT GROUP
Facilitated by Heartland Hospice and open to
those who have lost loved ones. Held at Heart-
land's office, 2231 SW Wanamaker Rd., Ste.
202, at 6 p.m. Call Terry Frizzell for more infor-
mation.
TOPEKA, (785) 271-6500

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

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

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

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

FIRST TUESDAY OF EACH MONTH
LAWRENCE AREA COALITION TO HONOR
END-OF-LIFE CHOICES
Works with 31 other Kansas communities to
help all Kansans live with dignity, comfort and
peace at the end-of-life, regardless of age. Mem-
bers have backgrounds in healthcare, pastoral
care, senior citizens' services, funeral home
care, library and educational services. Meets at 3

p.m. in Conference E of LMH.
LAWRENCE, (785) 830-8130

FIRST & THIRD TUESDAYS OF EACH MONTH
SCRAPBOOK MEMORIES
Grace Hospice, 3715 SW 29th St., Suite 100, 6
p.m. All supplies provided (except photos).
TOPEKA, (785) 228-0400

FIRST & THIRD TUESDAYS OF EACH MONTH
GRIEF SUPPORT GROUP
Grace Hospice invites individuals coping with
the loss of loved ones to join us. For more infor-
mation, call Grace Hospice at (785) 228-0400 or
1-800-396-7778. Aldersgate Village, Manchester
Lodge, 7220 SW Asbury Dr., 2 p.m.

TUESDAYS
GRIEF & LOSS SUPPORT GROUP
Midland Hospice, 200 SW Frazier Circle. 3-4 p.m.
TOPEKA, (785) 232-2044

TUESDAYS
GRIEF & LOSS SUPPORT GROUP
Midland Hospice, 200 SW Frazier Circle.
5:30-6:30 p.m.
TOPEKA, (785) 232-2044

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

FIRST & THIRD TUESDAY OF EACH MONTH
HEALING AFTER LOSS BY SUICIDE

(HEALS)
For those who have lost a loved one by suicide.
Fellow survivors offer an atmosphere of under-
standing and emotional support by encouraging
families and individuals to share healthy ways
of coping and grieving. Contact Steve New-
comer at for more information. Pozez Education
Center, 1505 SW 8th St.
TOPEKA, (785) 478-4947 or (785) 296-8349

FIRST WEDNESDAY OF EACH MONTH
OLDER WOMEN'S LEAGUE
Meetings are held in the Lawrence Public
Library auditorium. Social time begins at 1:30
p.m. and the meeting begins at 2 p.m. The
public is welcome to join members at all meet-
ings. For more information, call Gayle Sigurd-
son at (785) 832-1692.

WEDNESDAYS AND SUNDAYS
OLDSTERS UNITED FOR RESPONSIBLE
SERVICE (O.U.R.S.)
Members of O.U.R.S. have met to dance since
1984. The group meets to dance from 2:30-4:30
p.m. on Wednesdays, and from 6-9 p.m. on
Sundays at the Eagles Lodge.
LAWRENCE

THURSDAYS
GRIEF & LOSS SUPPORT GROUP
Midland Hospice, 200 SW Frazier Circle. 3-4 p.m.
TOPEKA, (785) 232-2044

FIRST THURSDAY OF EACH MONTH
LAWRENCE AREA PARTNERS IN AGING
Networking group. Call Ashley at (785)
842-0543 for more information. \$12.00 to
attend (includes lunch).
11:30 AM-1 PM

■ CONTINUED ON PAGE 22

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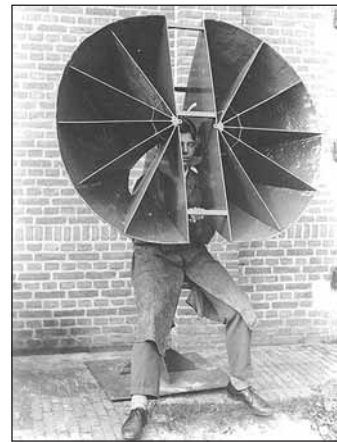
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ever before. Newer hearing aids have a more natural sound and
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to discuss the newest technology and your hearing**

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Gerald Whiteside, Au.D., CCC-A

1112 West 6th Street • Suite 100 • Lawrence • www.marstonhc.com

■ CONTINUED FROM PAGE 21

FIRST AND THIRD THURSDAY OF EACH MONTH

TRANSITIONS SUPPORT GROUP

Co-sponsored by Brewster Place and Heartland Hospice as a group to help people move from confusion to confidence no matter their loss or life changes and challenges. Meets at 3 p.m. in the main chapel at Brewster Place, 1209 SW 29th St. Call Terry Frizzell of Heartland Hospice of Topeka for more information.
TOPEKA, (785) 271-6500

FIRST FRIDAY OF EACH MONTH

STROKE SUPPORT AND RECOVERY GROUP

Providing an opportunity for learning and sharing experience. Meetings begin at 1:30 p.m. for blood pressure readings and at 2 p.m. for program. For information, call Jan Dietrich in the Adult Field Services Office. Health Agency Main Library.
TOPEKA, (785) 232-7765

SECOND MONDAY, SEPT-MAY

LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN'S CLUBS

Volunteer service club.
LAWRENCE, (785) 331-4575

SECOND MONDAY OF EACH MONTH

GRIEF AND ENCOURAGEMENT GROUP

For those who have lost loved ones. Sponsored by Hospice Care of Kansas. Meets at Brookwood Center, 2900-H Oakley. You are welcome to attend on time or as often as you like. If you have questions or need directions, call Chaplain Nancy Cook.
TOPEKA, (913) 599-1125

SECOND MONDAY OF EACH MONTH

CAREGIVER SUPPORT GROUP

Administered by Senior Outreach Services in cooperation with Jayhawk Area Agency on Aging, Inc. Designed to be a safe place to assist and empower caregivers of seniors. Rose Hill Place Clubhouse, 3600 SW Gage Blvd. 11 a.m.
TOPEKA, (785) 235-1367, EXT. 130

SECOND & FOURTH TUESDAY OF EACH MONTH

GRIEF SUPPORT GROUP

Grace Hospice in association with Pioneer Ridge Assisted Living invites individuals coping with the loss of loved ones to join us. For more information call (785) 841-5300 or 1-800-396-7778. Pioneer Ridge Assisted Living, 4851 Harvard Rd., Lawrence, 10:30 a.m.

SECOND TUESDAY OF EACH MONTH

NATIONAL ASSOCIATION OF RAILROAD AND VETERAN RAILROAD EMPLOYEES

Meets at 9:30-11 a.m. at Coyote Canyon Buffet.
TOPEKA, <http://www.narvre.com>

SECOND TUESDAY OF EACH MONTH

HERBS STUDY GROUP

An informal group meeting monthly to study herbs. We will learn about the aspects of each herb: culinary uses, aromatherapy applications, medicinal properties, historical lore, growing and crafting. This group is open to anyone wanting to learn more about the herbs grown in the garden and in the wild. Meets at 7 p.m. at the Unitarian Fellowship of Lawrence, 1263 N. 1100 Rd. To sign up to receive updates, email HerbStudyGroup@gmail.com or join our Facebook page (search Good Earth Herbs)
LAWRENCE

SECOND & FOURTH TUESDAY OF EACH MONTH

SCRAPBOOK MEMORIES

Grace Hospice, 1420 Wakarusa, 6 p.m. All supplies provided (except photos).
LAWRENCE, (785) 841-5300

SECOND WEDNESDAY OF EACH MONTH

MEMORY SUPPORT GROUP

Held at The Windsor of Lawrence, 3220 Peterson Rd., 2 p.m. For more information, please call Amy Homer.
LAWRENCE, (785) 832-9900

SECOND WEDNESDAY OF EACH MONTH

DIABETES EDUCATION GROUP

The Diabetes Education Center provides a free monthly program for those with diabetes

and their support persons, at 6 p.m. Lawrence Memorial Hospital, Meeting Room A.
LAWRENCE, (785) 505-3062

SECOND THURSDAY OF EACH MONTH

NAACP MEETING - LAWRENCE CHAPTER

Meets at the Lawrence public Library Gallery Room at 6:30 p.m.
LAWRENCE, (785) 841-0030, (785) 979-4692

SECOND SATURDAY OF EACH MONTH

HAPPY TIME SQUARES SQUARE DANCE CLUB

Meets at First United Methodist Church-West Campus, 867 Hwy 40 (1 block west Hwy 40/K10 Bypass). Plus: 7:30-8 p.m., Mainstream 8-10 p.m. Contact Frank & Betty Alexander.
LAWRENCE, (785) 843-2584
www.happytimesquares.com

THIRD MONDAY OF EACH MONTH

ACTIVE PRIMETIMERS

For ages 50+. Seniors group for friendship fun and travel. Luncheon meeting every third Monday at the Holiday. Reservations needed Thursday prior to meeting. Call Elsie for more information.
LAWRENCE, (785) 224-5333.

THIRD TUESDAY OF EACH MONTH

LAWRENCE PARKINSON'S SUPPORT GROUP

FIRST PRESBYTERIAN CHURCH, 2415 CLINTON PARKWAY, LAWRENCE, 2 PM

THIRD TUESDAY OF EACH MONTH

GRANDPARENT AND CAREGIVER

■ CONTINUED ON PAGE 23

Winter Meadow Homes Inc.

Is there someone special in your life who needs extra care? A Home Plus Adult Care Home is an alternative solution to a nursing home environment.

We provide an intimate family setting and more "Attentive" attention.

Residents can choose their meals and have family recipes prepared for them. It's easier for the families to be involved. We provide a home setting with group and individual activities available.



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- Medication Assistance
- Fresh home-cooked meals served at a family table
- Social interaction and activities
- Fire sprinkler and door security
- Personal Laundry Service
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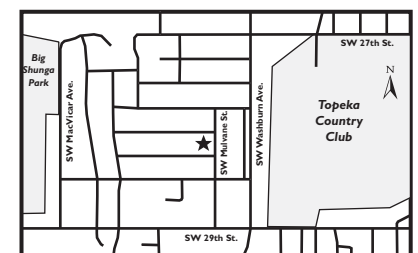


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■ CONTINUED FROM PAGE 22

SUPPORT GROUP

Strengthening family relationships and improving positive parenting skills. Meets from 6:30-8 p.m. at St. Francis Hospital, 2nd floor meeting rooms. Child care available with 48 hours notice.

TOPEKA, (785) 286-2329 or (785) 231-0763

THIRD TUESDAY OF EACH MONTH

STROKE SUPPORT GROUP

For those recovering from a stroke, and/or their family and friends. Meets at 4-5:30 p.m. For more information call LMH Kreider Rehab Center.

LAWRENCE, (785) 505-2712

THIRD WEDNESDAY OF EACH MONTH

ACTIVE AND RETIRED FEDERAL EMPLOYEES

The Lawrence chapter of the National Active and Retired Federal Employees (NARFE) meets the third Wednesday of each month at Conroy's Pub, located at 3115 W. 6th in Lawrence. A program begins at noon, followed by lunch and a short business meeting. First time lunch is free! NARFE's mission is to defend and enhance benefits career federal employees earn. Employees from all branches of government are welcome and encouraged to attend. For more information, please call Betty Scribner, membership chairman.

LAWRENCE, (785) 843-7481

THIRD THURSDAY OF EACH MONTH

LUNCH AFTER LOSS

A social support group to re-engage life after the death of a loved one. Meets at 11 a.m. at Paisano's Ristorante, Fleming Place, SW 10th & Gage. Dutch treat. Requires a reservation. Call Terry Frizzell at Heartland Hospice of Topeka for your reservation.

TOPEKA, (785) 271-6500

THIRD THURSDAY OF EACH MONTH

CAREGIVER SUPPORT GROUP

Baldwin Healthcare Center, 1223 Orchard Lane, 1-2 p.m.

BALDWIN CITY, (785) 594-6492

THIRD SATURDAY OF EACH MONTH

TOPEKA WIDOWED PERSONS BRUNCH

For all widowed people. Meets at the First United Methodist Church, 6th and Topeka Blvd. in the red brick building, known as the Sweet Building on the Southwest corner of the campus. Please bring a covered dish to share. Beverages and table service provided. 11 a.m.-1 p.m. For more information about the Widowed Persons Service Program, please call Julie.

TOPEKA, (785) 357-7290

FOURTH MONDAY OF EACH MONTH

GRIEF SUPPORT GROUP

Presbyterian Manor, 1429 Kasold., 4 p.m. Sponsored by Grace Hospice.

LAWRENCE, (785) 841-5300

FOURTH TUESDAY OF EACH MONTH

LAWRENCE PARKINSON'S SUPPORT GROUP

Pioneer Ridge Assisted Living Library, 4851 Harvard, 6:30 p.m.

LAWRENCE, (785) 344-1106

FOURTH WEDNESDAY OF EACH MONTH

CAREGIVER SUPPORT GROUP

Administered by Senior Outreach Services in

■ CONTINUED ON PAGE 24

SkillBuilders-Fall 2011

Education & Support for Caregivers, Widows & Widowers & Life Changes

September 8- Surviving & Thriving-Ron Hillis-Visiting Nurses Social Worker

September 15- Aging in Place-Linda Crabb-Visiting Nurses

Occupational Therapist

September 22- Estate & Legal Matters-Cheryl Denton-Attorney, Petefish, Immel, Heeb & Hird, LLP

September 29- Home Maintenance 101-Neil Gaskin-Owner-Natural Breeze Remodeling

October 6- Gardening for Wellbeing-Jennifer Smith-Douglas County Extension Office

October 13- Taking Care of Your Car (at Westside 66) -Richard Haig -Westside 66

October 20- Managing Your Money-Barbara Braa-VP, CornerBank

October 27- Healthy Eating for One (in auditorium) Susan Krumm-Douglas County Extension Office

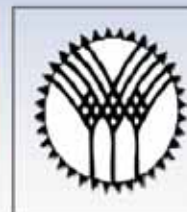
November 3- Personal Safety & Home Security-Gary Squires-Douglas County Sheriff's Office

November 10-Know Your Electronics-Best Buy

November 17- Celebration & Remembrance

**For Questions,
Please Call
Pattie Johnston
at Lawrence Public
Library
785-843-3833 or
Kim McMinnville
at Visiting Nurses
785-843-3738**

**For Transportation
Please Call
Douglas County
Senior Center
785-842-0543**



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**Thursdays
In the
Spring
&
Fall
10:00-11:45am
Lawrence
Public Library
Gallery Room**

■ CONTINUED FROM PAGE 23

cooperation with Jayhawk Area Agency on Aging, Inc. Designed to be a safe place to assist and empower caregivers of seniors. Rose Hill Place Clubhouse, 3600 SW Gage Blvd., 1 p.m.
TOPEKA, (785) 235-1367, EXT. 130

FOURTH THURSDAY OF EACH MONTH TOPEKA GENEALOGICAL SOCIETY

TGS promotes and stimulates the education, knowledge and interest of the membership and the public in family history, genealogical records and research. Meets at the Topeka-Shawnee County Public Library, 7 p.m. No meeting in April, November or December.
TOPEKA, (785) 233-5762
<http://www.tgstopeka.org>

FOURTH THURSDAY OF EACH MONTH CHRISTIAN WIDOW/WIDOWERS ORGANIZATION

We have a covered dish dinner, a short meeting, and then play dime bingo with playing cards. 5:30 p.m. at 17th and Stone. For additional information, email pdpatterson@juno.com.
TOPEKA

FOURTH FRIDAY OF EACH MONTH RETIRED GOVERNMENT EMPLOYEES

The Topeka chapter of the National Active and Retired Federal Employees (NARFE) meets on the fourth Friday of each month (except Nov. and Dec.) at Aldersgate Village, 7220 SW Asbury Drive, Topeka. Buffet lunch begins at noon followed by a program/speaker and business meeting. NARFE's mission is to represent government employees, active and retired, before Congress. Employees from all branches of federal government employment are welcome, and encouraged to attend. For information, call Jim Miller.
LAWRENCE, (785) 478-0651

SECOND & FOURTH FRIDAY OF EACH MONTH ALZHEIMER'S/CAREGIVER SUPPORT GROUP

Sponsored by the Alzheimer's Association-Heart of America Chapter. KU Center for Research, 1315 Wakarusa Dr., Rm. 214, 1-2:30 p.m.
LAWRENCE, (913) 831-3888

FOURTH FRIDAY OF EACH MONTH AARP CHAPTER 1696

AARP Chapter 1696 will meet at 11 a.m. at the Lawrence Country Club. Lunch served at 11:30. New and interested members welcome. Please

call Mary for reservations.
LAWRENCE, (785) 331-4247

NOV 10

TOPEKA WOMEN'S CONNECTION: FROM GADGETS TO GOURMET LUNCHEON

Julie Clanton from the Kitchen Gallery will be demonstrating new kitchen gadgets, with music by Kelly Engelke and her daughter Hailey. The Speaker will be Sharon Minton, survivor of the recent Joplin tornado. Reservations must be made by November 7 by calling Jeannie at (785) 233-1387 or Ann at (785) 266-1522. Cost of lunch is \$13. Program is free. Topeka Shawnee County Public Library, 11:30 a.m.

MISCELLANEOUS

APR 6-DEC 7

SENIOR WEDNESDAY AT THE ZOO!

You're never too old to visit the Topeka Zoo and we have just the event for Senior Citizens. All seniors are invited to join us the first Wednesday of each month and enjoy coffee and an educational chat. Program is free with zoo admission. Event time: 9:30 a.m.
TOPEKA, (785) 368-9134
<http://www.topekazoo.com>

OCT 1 & 2

KAW VALLEY FARM TOUR 2011

The Kaw Valley region offers an abundance of sights, tastes and traditions, all in one area. Join us for a unique opportunity to explore our area's farms and rural offerings. Throughout the Kaw River Valley.

LAWRENCE, (785) 843-1409

OCT 7

LADIES NIGHT OUT

Ladies Night Out ... Get together a group of friends or co-workers and plan now to attend Ladies Night Out in Downtown Ottawa! This is a great chance to spoil yourself and have fun with friends. Please stop in at the Chamber of Commerce for a complete list of participating retailers.

OTTAWA, (785) 242-1000

<http://www.ottawakansas.org>

OCT 7 & 8

SMOKE ON THE WATER

Get ready to fire up your grill for the 3rd Annual Backyard Grillin' BBQ cook-off at Lake Shawnee. This two-day event will have live entertainment, kid's activities, vendors with merchandise and some amazing barbecue you won't want to miss. Portion of registration fee goes to local

■ CONTINUED ON PAGE 25

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21st & Fairlawn
Topeka, Kansas

■ CONTINUED FROM PAGE 24

charity. 3435 SE East Edge Road.
TOPEKA, (785) 291-2612

OCT 23

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“Literature with Kansas Connections” TALK book discussion series from the Kansas Humanities Council. Evelyn Bucknow, a 10-year-old growing up in fictional Kerrville, Kansas, seeks the certainty provided by a very conservative

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GUEST COLUMN

Home Plus Senior Care: What is it?

By Ken Hartle

When it comes to choosing the best housing option for an aging senior, the decision is not easy. There are a variety of housing options available, but one in particular is becoming a growing trend and option for senior care in the state of Kansas—Home Plus. With more than 80 state licensed facilities in the state of Kansas that provide this level of care, it is important to understand what a Home Plus facility is and the unique options they provide for senior care.

A Home Plus facility provides senior care in a residential setting with eight people or less. All Home Plus facilities must be licensed with the

state of Kansas, must follow strict rules and regulations of the state, and must pass yearly inspections.

The level of care provided by each Home Plus facility varies from independent living to full nursing care. Regardless of the level of care, the smaller settings allow a higher staff-to-resident ratio so each resident can have individualized one-on-one nursing care 24 hours a day, seven days a week.

Residents of Home Plus facilities live like a family. They share common spaces of the home such as living rooms, dining rooms, and kitchens, but can have private bedrooms or shared bedrooms. Home Plus facilities do not use commercial kitchens; home style meals are prepared ev-

eryday using the standard kitchens within the facility and residents are encouraged to eat together like a family.

Additionally, Home Plus facilities are not factory facilities. Residents are encouraged to maintain their independence and are given the right to choose their own schedules. They decide when they want to go to bed, when they want to eat, and how they want to spend their time throughout the day.

Home Plus facilities are small, but

the benefits are not. They provide quality care in homelike, family settings that must regularly meet the demands of the state of Kansas. When evaluating housing options, consider a Home Plus facility, it is the only type of senior care facility where *home* comes first.

- Ken Hartle is the co-owner of Linnwood Park, which has Assisted Living and Home Plus Nursing Home facilities in Meriden and Valley Falls. He can be reached at (785) 224-8023.

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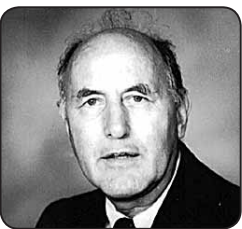
HUMOR

A Rogue's Story

Hagiography: ha-gio-gra-phy, noun, idealizing or idolizing biography

Badiography: ba-di-og-gra-phy, noun, denigrating or dismissive biography

Clint Wilson was a writer who told good tales. He wrote biographies about folks who had spent their lives helping others and assuaging society's pain. Most of the people Clint



Larry
Day

wrote about had toiled in obscurity, but after Clint's modestly selling biographies were published, they became better known and the public sometimes embraced their causes. Clint was satisfied, if not pleased, with his career.

One day the phone rang. It was Sid Roston, Clint's agent.

"Clint, baby, you're going to be a very rich man."

"What's up?"

"Darian Dogglesby."

"Who is Darian Dogglesby?"

"One of the wealthiest men in the world."

"Never heard of him."

"Neither has anyone else. That's why Darian Dogglesby is going to make you rich."

"How?"

"You are going to write his biography."

"Is he good?"

"What?"

"I asked if Darian Dogglesby is a good man. What has Darian Dogglesby done that's good?"

"He's done very, very well for himself."

"That's not what I asked. Answer me straight, Sid. Is Darian Dogglesby a good man?"

"No he's not. As a matter of fact he's a bad man. In fact, he's a really (long pause) **bad** man."

"Then forget it."

"I can't, and neither can you, because Darian (expletive) Dogglesby wants you to write his biography, and like the Lola character in "Damn Yankees," whatever Dogglesby wants, Dogglesby gets."

"No one would publish his biography even if I wrote it."

"You're wrong. You'll have your pick of top tier publishers."

"Oh (mild expletive) that means he really is (long pause) **bad**."

"Yes, Clint, he's really (expletive, long pause) **bad**."

"I'm shafted."

"No, Clint, you're rich and famous. After you do Dogglesby, every well heeled scoundrel in town will want you to write his or her biography."

"I'm so shafted."

"You have an appointment with Dogglesby day after tomorrow at 10. A limo will pick you up at precisely 9:30. I'm sending you a load of research today by messenger."

"I'm so (mild expletive) shafted."

"And rich, Clint. Don't forget rich," said Sid, and hung up.

The limo arrived at 9:30 on the dot and drove Clint to a nondescript office building on Church Street in lower Manhattan. The driver double parked. A tall, gray haired woman stepped from the curb and opened Clint's door.

"Welcome, Mr. Wilson. Please walk

this way," the woman said.

Clint followed her across the sidewalk, through the revolving door and across an empty lobby to an open elevator. The elevator rose. The door opened onto a mahogany-paneled room with a Persian rug and two leather arm chairs.

"Mr. Dogglesby, Mr. Wilson," said the woman.

"Thank you Martha. Thank you for coming, Mr. Wilson."

He was tall and hatchet-faced. A vertical scar bisected his forehead and disappeared into his hairline.

The woman stepped back into the elevator.

"Something to drink?"

"No, thank you."

"Then let's sit down."

"I read your biography of Rubin Carlson. I like its spare, hard edge. I want you to write my biography."

Clint paused, took a breath and said, "Mr. Dogglesby, I don't write hagiography."

"I know. I've checked you out thoroughly."

"You had me investigated?"

"Clear back to Letongaloosa, Kansas, Mr. Wilson. I don't want you to

write a hagiography, I want you to write a **badiography**."

"A what?"

"A badiography. It's a word I made up to describe the kind of book you're going to write. I'm a bad man. No amount of shellac could ever cover that up, so I'm going to give you the complete details about all the, smack-down, underhanded, dirty tricks I've pulled. You're going to put it all in a book."

"That will ruin you."

"On the contrary. I accumulated my billions by staying ahead of the curve. The social media have changed society. In the new paradigm there is no restraint, no decorum. The social media shovel everything out there for people to see. Bad has become the new good. My **badiography** will take the glorification of badness to whole new level. It will also scare the holy (expletive) out of a lot of people."

And it did.

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

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TRAVEL TROUBLESHOOTER

You didn't damage this car—no, wait, you did

When Enterprise rents Janice White a car in Chicago, there's damage to the fender. No worries, says an associate. It will be noted. But a few days after she returns the car, she's being asked to pay for the dent. What now?

By Christopher Elliott

Tribune Media Services

QUESTION: I recently rented a car through Enterprise at Chicago's Midway Airport. I was taken to a vehicle that had a damaged fender. I called this situation to the attention of the rental attendant and he said, "No worries, I'll just note it on the contract."

When I returned the vehicle, all check-in procedures ran normally, and I was sent on my way. The next day, I received an unsigned email from "Damage Recovery Unit" asking for my insurance company information.

I immediately contacted the agency by phone. A representative advised me to email them a copy of my original contract, which noted the damage. So I did. The next day I received another email from Damage Recovery Unit that said, "claim and invoice information was on the way."

I phoned the Midway location from where I had rented the vehicle. A representative at that location claimed

not to have a copy of the contract stating, "we don't keep those on file here." Within three days, I received another email from Damage Recovery Unit, with an estimate and an invoice.

Clearly, no one had read my letter or looked at the contract attached. I couldn't get through to Damage Recovery Unit by phone, and the Midway location, which I was able to reach, didn't have any paperwork on my case.

I think I am the target of what may well have been a very lucrative summer vacation scam set up by the rental agency and this mysterious DRU agency. What do you think?

- Janice Stickley White, El Dorado Hills, Calif.

ANSWER: I think I'm getting tired of answering questions about fraudulent damage claims on rental cars. Obviously, if there was pre-existing damage that was noted on your rental car, then Enterprise should have signed off on your car, thanked you for your business and let you be on your way.

If there had been damage to the fender that you were responsible for, an Enterprise representative should have noted it when you returned the vehicle and asked you to fill out a damage claim. The company shouldn't have broadsided you with a form let-

ter a few days later, demanding the name of your insurance company.

Is this a widespread scam? It's hard to tell. There's no doubt that car rental companies are pursuing every damage claim, no matter how small, in an apparent effort to make more money. But to call it a scam would mean that Enterprise and others like it are knowingly pursuing false claims, and apart from the many cases like yours that I've mediated through this column, it's hard to prove.

There are a few things you might have done to prevent this from becoming a claim. When you picked up the car, and the representative promised to note the damage, I would have asked for another car. Enterprise shouldn't be renting you a damaged car.

If it were the last car on the lot, I would have double-checked the notation to make sure it was accurate. And knowing that you were driving a damaged car, I would have asked for a manager to sign off on the car when you returned it. Also, note the name and phone number of that supervisor, just in case Enterprise has second thoughts.

One other thing: Calling Enterprise was probably the least efficient way to contact it. A brief, polite email, disputing its claim, works the best. I like the fact that you copied the insurance authorities in Illinois on your correspondence—that underscores the seriousness of your grievance.

I contacted Enterprise on your behalf, and it dropped the claim.

- 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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WOLFGANG PUCK'S KITCHEN

Back-to-basics grilling

By Wolfgang Puck

Tribune Media Services

I can't tell you how many times I've been invited to a barbecue at somebody's home and gone expecting to enjoy delicious hamburgers and hot dogs, only to discover the host had decided to grill something fancy for the occasion.

"Oh, Wolfgang," they tell me. "We couldn't serve you burgers and hot dogs. You're a gourmet chef."

So, allow me to tell the world some insider news. Even the chefs of fine restaurants sometimes like to get back to the basics, especially when we grill. Part of the fun of a backyard barbecue is that it's down to earth. So, let's have some simple, delicious food!

That doesn't mean, of course, that I cook my grilled main courses right out of the hot dog package or slap down those pre-shaped patties from the meat counter, peeling off the little squares of waxed paper that separate them. I buy organic, freshly ground beef with enough fat in it to give the burgers some moisture and flavor—like a ground chuck or sirloin with 15 to 20 percent fat.

As for the hot dogs, I start by looking for the best quality I can find. That doesn't mean I go for fancier fresh sausages. No, I look for the best local hot dogs, or frankfurters, as they're traditionally called. These might come in a vacuum-wrapped package. Or, if you shop at a quality market or butcher shop, you might find loose links for sale made by a good local supplier.

I prefer beef franks, although those made with pork or a blend of the two will do well, also. But I keep an eye out for thicker hot dogs, almost as hefty as knackwurst, rather than the skinny kind, because these provide the opportunity to stuff them with cheese.

That's right. A simple lengthwise slit along the sausage, cutting deep into it but not all the way through, gives you the chance to fill it with your favorite melting cheese. Try Gruyere, Cheddar, or some other cheese you like that can be sliced for easy inser-

tion into the hot dog.

But how do you keep the cheese in? Simple: Wrap the hot dog in bacon before you cook it. Then, add a customized condiment like my Horseradish Mustard, and you're ready for a feast on a bun. And that bun, of course, should be a good-quality one from your local bakery, sturdy enough to stand up to this jumbo hot dog, baked with maybe an embellishment of onions or poppy seeds—or plain, if you prefer.

Sure, some people might think of all this as some sort of gourmet grilled hot dog. But, to me, it's still just basic backyard grilling!

GRUYERE-STUFFED BACON-WRAPPED HOT DOG MELTS WITH HORSERADISH MUSTARD

Serves 6

- 1/4 cup mayonnaise
- 1/4 cup sour cream
- 1/4 cup prepared grated horseradish, drained of excess liquid
- 1/4 cup Dijon mustard
- 1 tablespoon honey
- 1 tablespoon minced shallots
- 1 tablespoon minced fresh chives
- 1 tablespoon lemon juice
- Salt
- Freshly ground black pepper
- 6 slices Gruyere cheese, 1/2 ounce each
- 6 thin rashers lean smoked bacon
- 6 organic, nitrite-free, all-beef hot dogs
- 6 bakery-style hot dog buns, split

Preheat an outdoor or indoor grill or broiler; or preheat the oven to 425 degrees F.

Meanwhile, in a small bowl, combine the mayonnaise, sour cream, horseradish, mustard, honey, shallots, chives, and lemon juice. Stir until thoroughly blended, seasoning to taste with salt and pepper. Cover and refrigerate until ready to serve.

With a small, sharp knife, carefully cut a slit lengthwise along each hot dog, cutting about two thirds of the way through all along its length. Stuff a slice of cheese into the slit all along the length of each hot dog, folding

and breaking up the slice as necessary to fit it in. Wrap a slice of bacon around each hot dog, spiraling it diagonally as you wrap it; use a wooden toothpick to secure the end of each bacon strip to the end of each hot dog.

When the grill or broiler is ready, cook the hot dogs, placing them around the sides of the grill or the edges of the broiler tray so they aren't directly over or under the heat. Cook, turning every 1 to 2 minutes to guard against charring, until the sausages are hot and the bacon is uniformly crisp, 8 to 10 minutes total. If baking them in the oven, arrange the hot dogs on a rimmed baking sheet and

bake in the upper third of the oven until the bacon is crisp, about 12 minutes.

During the last few minutes of cooking, open the buns and lightly toast with their cut sides facing the heat. Or warm them in the oven for a few minutes.

As soon as the hot dogs are ready, shield your fingertips with a folded paper towel and pull out the toothpicks from their ends. Place a bacon-wrapped hot dog in each bun and serve immediately, passing the horseradish sauce for each person to add to taste.

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PET WORLD

Many cash-strapped pet owners are worried

QUESTION: I'm a disabled senior citizen, and my daughter is also disabled. Our sole income is Social Security. We love our 6 1/2-year-old Lhasa Apso and wouldn't know what to do



Steve Dale

without her. We're thinking about getting pet insurance, but prefer a non-reimbursement plan. We want a policy that will cover exams, shots, treatments, etc. Also, with money so tight, do you know of any foundations or charities that might help us pay veterinary bills? - J.T., Stillwater, MN

ANSWER: Your question is increasingly common. Some say, "A pet is a luxury. If you can't afford to pay for care, you shouldn't have a pet." Dr. Renee Carlson, president of the Schaumburg, IL-based American Veterinary Medical Association, strongly disagrees, "Clearly, you love your dog. You deserve to have a pet and clearly benefit by having one," she says.

Many communities have pet food banks for those who qualify. If you can get such assistance, you could stash the money you previously spent on food in a pet care fund. Carlson adds that in some communities animal shel-

ters offer low cost veterinary care. And if you have a regular veterinarian, have an honest discussion about your situation, and perhaps together you can craft a new care and payment plan.

"There's no perfect answer, many of us are working on a better solution to your excellent question," Carlson concedes.

Pet insurance might, indeed, help. The downside is the monthly premiums. The upside is that if something happens, the insurance would provide a safety net. Too many pets die early as a result of "economic euthanasia."

Carlson says all pet insurance plans she's aware of feature reimbursement rather than upfront coverage. However, pet insurance is not like our health insurance because pet insurance companies never dictate treatment; that's solely between you and your vet (which is a good thing).

Unfortunately, many of the policy choices are confusing, and comparing plans from multiple companies can make your want to chase your tail. Still, it's a good idea to make the attempt. One of several good websites is www.petinsurancereview.com.

QUESTION: Bentley, my 20-pound male tabby, goes overboard when we leave him alone, even to go to work. When he's alone, he won't eat or drink. It's gotten to the point that whenever I have to travel for work, I take Bentley with me. I worry that he'll starve himself to death. I've considered adopting a companion for him but wonder if that would trigger

territorial issues. I love Bentley as if he were my own child. Any advice? - B. H., Cyberspace

ANSWER: Cat behavior consultant Jacqueline Munera, of Tampa, FL, says the two most common signs of separation anxiety in cats are urinating and/or defecating on objects immersed in their favorite person's scent (such as a bed or a pair of shoes), and little or no appetite in the owner's absence. Not eating for a day is unlikely to be a serious issue, but cats who fast (especially overweight ones) are prone to a potentially fatal liver disease. Munera also points out that years of accumulated emotional stress may weaken a cat's immune system.

Munera suggests trying to boost Bentley's confidence. Teach him to go to a specific place, such as a favorite blanket or bed. Then teach him to stay at that place, even if you move to the other side of the room, and eventually even if you leave the room. Offer catnip or a toy to keep Bentley occupied while you slip out. Clicker training offers a good way to do this. A great resource for training cats is Marilyn Krieger's book, "Cat Fancy Naughty No More: Change Unwanted Behaviors Through Positive Re-

inforcement" (Bow Tie Press, Irvine, CA, 2010; \$12.95).

Also, tone down your arrivals from work; don't offer Bentley any attention until he seems to calm down.

Ask your vet about a product called Anxitane (a nutraceutical with L-Theanine, used in green tea), which has a calming effect.

If you leave for a day trip, ask a pet sitter to visit Bentley. Maybe with another human being in the room, he'll at least eat.

However, if Bentley has serious separation distress, adding another animal will provide little help. After behavior modification, if your cat seems better, the company of another cat (introduced very gradually), or a dog (generally, Maine Coons do great with dogs), would provide valuable companionship.

If your cat doesn't progress, Munera suggests consulting a professional veterinary behaviorist or cat behavior consultant.

- Write to Steve at Tribune Media Services, 2225 Kenmore Ave., Suite 114, Buffalo, NY 14207. Send e-mail to PETWORLD@STEVE DALE.TV. Include your name, city and state.

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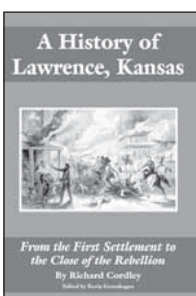
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Where caregivers can turn for answers to their Medicare questions

(ARA) - If you're one of the 66 million Americans who care for an aging, disabled or seriously-ill family member or friend, you're probably doing everything from running errands, to coordinating doctors' appointments, to helping find long-term care.

Fortunately, caregivers have resources they can turn to for help and support. And they can find out about them through Ask Medicare, a service developed by the Centers for Medicare & Medicaid Services (CMS). Ask Medicare offers tips online at www.medicare.gov/caregivers to help caregivers address numerous challenges, including:

- Enrolling in Medicare and comparing prescription drug plans.
- Coping with chronic illnesses and understanding the ways Medicare can support care and treatment.
- Finding the best nursing home or assisted living arrangement.
- Managing health care transitions, such as when someone is discharged from the hospital.

• Finding local organizations that can provide additional support for caregivers and their loved ones.

"Caregivers are part of a nationwide community of people who sacrifice a lot for others," says Susie Butler, acting deputy director, Partner Relations Group, Office of Public Engagement, Centers for Medicare & Medicaid Services. "We want caregivers to know they're not alone."

Caregivers for older Americans can also link to additional resources through CMS's sister agency, the Administration on Aging (AoA). On the AoA site they'll find the Eldercare Locator, which can point them to services in their own communities as well as national organizations, such as the American Association of Retired Persons (AARP), the Alzheimer's Association, and the Family Caregiver Alliance. Ask Medicare has links to their caregiving resources, too.

To find out more about Ask Medicare visit www.medicare.gov/caregivers.

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PUZZLES & GAMES

BRIDGE

The Right Card

By Tannah Hirsch

Tribune Media Services

Both vulnerable. South deals.

NORTH

♠-8 5 4 2

♥-9 8 3

♦-4

♣-K Q 8 7 5

WEST

♠-A Q 9 7 3

♥-10 4

♦-A J 9 8 5

♣-10

EAST

♠-J 10

♥-K 6 2

♦-Q 7 6 3 2

♣-9 4 3

SOUTH

♠-K 6

♥-A Q J 7 5

♦-K 10

♣-A J 6 2

The bidding:

SOUTH	WEST	NORTH	EAST
1♥	1♠	2♥	Pass
3♣	Pass	4♥	Pass
Pass	Pass		

Opening lead: Ten of ♣

In days of yore, a free response after an overcall showed substantial values. These days the game has become much more aggressive, and the norm is to ignore the intervention and to respond as you would have had the enemy been silent.

It might seem that North had truly gone off the deep end by not only making a free bid of two hearts, but then jumping to game on a hand that contained only three low cards in support of partner's suit and 5 high-card points in all. However, South's trial bid of three clubs asked partner to consider nothing other than the club suit

for game purposes, and North's holding could hardly have been better.

West's club lead, obviously a singleton, was won in dummy with the king and a trump was led to the jack, which held. In an effort to get to dummy to repeat the finesse, declarer led the ten of diamonds from hand, and the defenders were quick to seize advantage.

West ducked the diamond to East's queen, and the jack of spades was returned, covered by the king and won with the ace. West found the winning defense by continuing with a low spade to East's ten, and the club return was ruffed for a one-trick set.

The defense was picture perfect, but it should never have been given the chance. Once East was marked with the king of hearts, West had to have the aces of spades and diamonds for the vulnerable overcall. Since that defender posed no threat to the contract, declarer should have led the king of diamonds from hand at trick three!

The best West can do is win with the ace of diamonds and return a trump, but it costs declarer nothing to win in hand, ruff a diamond with the table's remaining trump and then attempt to get back to hand with the ace of clubs. If West ruffs this trick with the outstanding trump, the ace of spades will be the third and last trick for the defense, since declarer can get rid of one spade on the fifth club. As the cards lie, that produces an over-trick instead of down one.

- Tannah Hirsch welcomes readers' responses sent in care of this newspaper or to Tribune Media Services Inc., 2225 Kenmore Ave., Suite 114, Buffalo, NY. 14207. E-mail responses may be sent to gorenbridge@aol.com.

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Douglas County Coalition on Aging to hold safety resources forum

The Douglas County Coalition on Aging will hold a public information forum on county-wide safety resources on Wednesday, October 12, from 3:30-5:00 p.m. in the community room of the Douglas County Senior Services, 745 Vermont Street, Lawrence.

Various aspects of safety and security for older adults will be discussed. Douglas County District Attorney Charles Branson will explain the Silver Alert program and how it is im-

plemented for lost older adults in a similar way as the Amber Alerts for children. In addition, information concerning identity theft, scams, and other security issues will be presented.

Joan Van Nice will present information on the Pilot Club's sponsorship of the national LifeLine Project. The project helps family and caretakers keep close awareness of those who wander or need constant super-

vision. Sgt. Steve Lewis of the Douglas County Sheriff's Department will discuss the department's cooperation with the Silver Alert and the LifeLine Project, as well as other services the department provides.

A new service, SMART 9-1-1, will be explained by Scott Ruf, Douglas County Emergency Communications director.

The public is invited to this free

and open forum. No registration is needed. For more information on this event, please contact Pattie Johnston, Senior Outreach Services Coordinator at the Lawrence Public Library, (785) 843-3833 ext. 115. The Douglas County Coalition on Aging is a group of businesses, agencies, organizations and individuals with an interest in the issues of the older citizens of Douglas County.

SUDOKU SOLUTION

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

CROSSWORD SOLUTION

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

SCRABBLE BRAND GRAMS SOLUTION

B ₃	O ₁	R ₁	O ₁	U ₁	G ₂	H ₄	RACK 1 =	63
T ₁	H ₄	E ₁	O ₁	R ₁	E ₁	M ₃	RACK 2 =	66
G ₂	A ₁	S ₁	T ₁	R ₁	A ₁	L ₁	RACK 3 =	58
G ₂	E ₁	O ₁	L ₁	O ₁	G ₂	Y ₄	RACK 4 =	86
S ₁	T ₁	E ₁	E ₁	P ₃	L ₁	E ₁	RACK 5 =	59
PAR SCORE 255-265							TOTAL	332

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JUMBLE ANSWERS

Jumbles: HEDGE PLAID OMELET INVOKE

Answer: Needed to build a successful photo business - DEVELOP IT

Topeka Area Continuity of Care and Jayhawk Area Agency on Aging Senior Resource Fair

November 4, 2011

**9 a.m. Exhibit Set Up
10 a.m. - 2 p.m. Resource Fair**

**Fairlawn Plaza Mall
21st & Fairlawn
Topeka, Kansas**

- Admission is free to the public -



Exhibitors: Representatives from over 40 hospital and community-based health and social services will be exhibiting. One undraped table and two chairs will be provided to each registrant. **If you want additional space or table, additional registration is required.** Many exhibitors provide door prizes for attendees. Separate drawings will be held for attendees that get their "exhibit card" initialed by all vendors.

Please return completed information below and appropriate fee (Cash, Check, or Money Order) to:
TACC - c/o Karen Conley - Select Specialty Hospital - 1700 SW 7th Suite 840 - Topeka, KS 66606

Agency: _____ Representative: _____

Street Address: _____ City/State/ZIP: _____

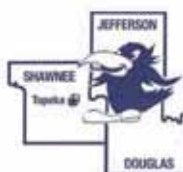
Telephone: _____ Special Needs (electrical outlets, etc.): _____

Exhibitors must be a member of TACC to participate in the Senior Resource Fair!

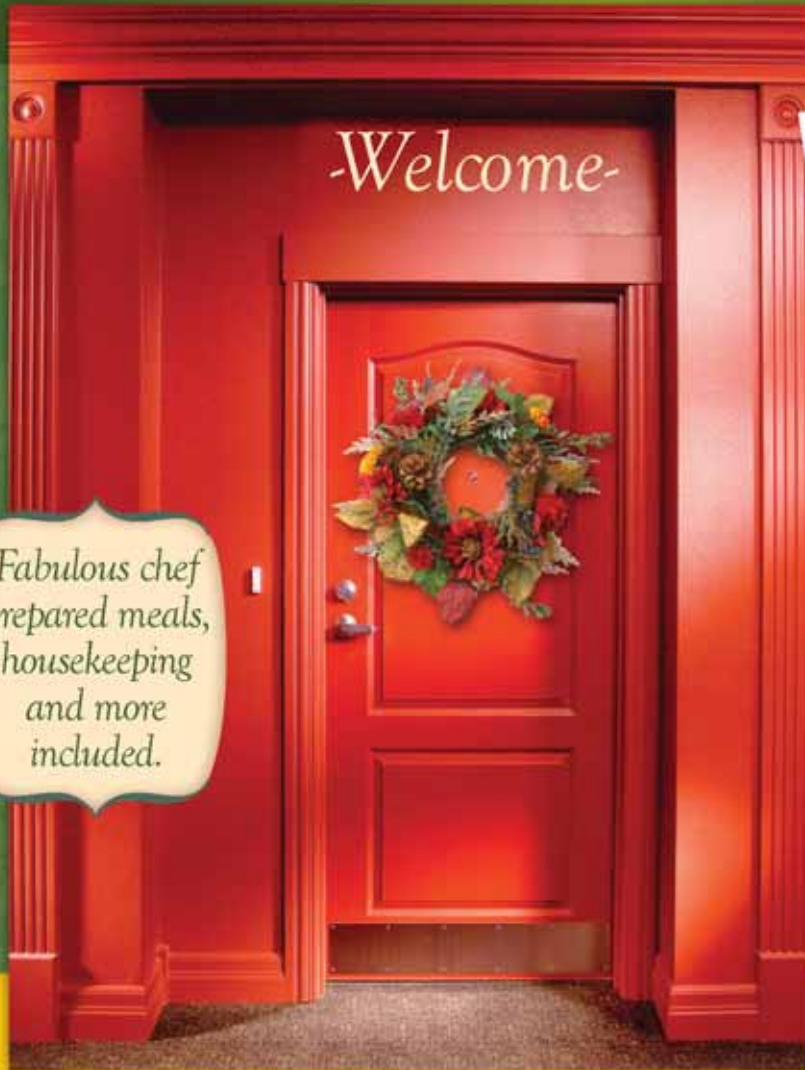
(Tables are assigned on a first-come, first serve basis when registration and payment are received)

- \$20.00 TACC Membership (Lifetime membership)
- \$65.00 Early Bird (registration form & payment postmarked on or before 10.14.11)
- \$75.00 Regular Registration (registration form & payment postmarked on or before 10.28.11)

The TACC Resource Fair promotes continuity of health care through education about the many services available in Shawnee county and surrounding areas. The fair provides an opportunity to become better acquainted with local service providers. Please contact Karen Conley at 785.213.9704 or kconley@selectmedicalcorp.com for more information. Thank You!



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