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The new Theatre Lawrence offers many amenities for seniors, including a number of volunteer opportunities and a sound system that brings the sound right to your hearing aid. - page 10

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Monte and Doris Miller keep on 'Rocking' in the Free State.

See story on page three



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After succeeding with newspapers and television, Millers try radio

By Kevin Groenhagen

Monte Miller didn't get around to Masking Doris Downing to join him on a coffee date until they walked out of class after the final in Spanish 3. However, less than a year after graduating from Kansas State University (K-State), they became partners in marriage in October 1962. In addition, during most of the past 51 years, they have been partners in business.

"The only way I got to come to K-State was on the war orphan plan," Doris said. "My father was killed during World War II. Otherwise, I never would have been able to afford college."

Doris, who lived in Roeland Park, Kan., could have gone to Kansas University in nearby Lawrence, where her stepfather went. However, a neighbor who had gone to K-State and owned property in Manhattan talked her into going to K-State.

"Under the war orphan plan, I had to take a number of government tests," Doris said. "They gave me two choices. I could either be a nurse or I could be a teacher. I graduated from Bishop Miege High School as the top business student, but I wasn't allowed to go into business at

K-State. So I choose teaching. I thought it would be fun to teach Spanish."

Unlike Doris, Monte had many options concerning his major at K-State. However, given that his family had been in the newspaper business since before the turn of the century, journalism was a natural choice.

Monte's grandfather, A.Q. Miller, Sr., was raised in Clifton, Kan., where his father had a mercantile business. A.Q. thought that farming offered greater opportunities for a livelihood than country store keeping, so, after graduating from high school in the early 1890s, he sought employment on a neighbor's farm. He soon realized that farming wasn't for him, so he joined the staff of the *Clifton News* as a "printer's devil." A printer's devil was an apprentice who performed a number of tasks, including mixing tubs of ink and fetching type.

It wasn't long before A.Q. was also writing brief editorials to supplement his \$5-a-week salary. In 1895, the editor of the *Clifton News* offered to sell his newspaper to A.Q., who was

KEVIN GROENHAGEN PHOTO



Doris and Monte Miller

then just 21. Through a combination of \$20 that A.Q. had saved, a chattel mortgage, and a mortgage put on his

parents' home, the young man became the new owner of the *Clifton News*. He

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Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Andrea Graham, Director

The Millers

■ CONTINUED FROM PAGE THREE

sold the *Clifton News* in 1897 and then bought the *Riley Regent* in Riley, Kan.

In 1900, A.Q. learned that George Kyner of Victor, Colo., was looking for an associate in the publication of the *Victor Daily Times*. After receiving an offer from Kyner, A.Q. sold the *Riley Regent*, bought stock in the Victor Daily Corporation, and moved to Colorado along with his wife and three children to become that corporation's business manager and secretary.

Victor was right in the heart of the Cripple Creek area, which was a gold mining district. According to James D. Callahan, who wrote *Jayhawk Editor*, a biography of A.Q. Miller, Sr., "Shortly after Miller arrived, the Victor Daily Corporation purchased the *Victor Daily Record* and within a few months acquired two district weekly newspapers. The corporation was booming and so was gold production." However, the gold production came at a cost.

"Working conditions for the miners

were deplorable," Monte said. "A.Q. told me he sided with the miners and the unions during the Cripple Creek strike in 1903. The mine owners sent thugs down and they broke up the presses and the pressroom because they figured the *Victor Daily Record* was pro-labor."

Dr. H. E. Thomas was the Miller's family doctor in Victor. Dr. Thomas' son, Lowell, worked as a route carrier for Victor Daily Corporation, and later became a writer, broadcaster, and traveler. He was best known as the man who made Lawrence of Arabia famous.

According to Callahan, A.Q. and his wife "decided that the Cripple Creek area, where gambling, drinking and prostitution were the order of the day, was not the proper environment in which to rear a family." So the family returned to Kansas in 1905 and settled in Belleville, where A.Q. bought the *Belleville Telescope*, a weekly newspaper established in 1870.

By the time World War II arrived, A.Q.'s youngest sons, Merle and Luman, had assumed the management of the *Telescope*. The oldest son, Lloyd chose to go into civil engineering

instead of journalism. Two other brothers, Carl and A.Q., Jr., went to California in 1925 and 1936, respectively, and formed a corporation known as *San Gabriel Valley Tribune Newspapers, Inc.*

"Carl also had a business newspaper in San Francisco," Monte said. "There's a story, and I think that it's true, that he hocked my aunt's wedding ring to buy the press. He later sold the paper to Dow Jones, which, at that time, was an unknown company. The paper became the West Coast edition of the *Wall Street Journal*."

A.Q., Sr.'s only daughter, Enola, like all her brothers, graduated from K-State. She served as editor of the *Telescope* for about a year before leaving the newspaper in 1926 to raise her family with her husband, William Clark Perry. In 1952, Perry, a trial lawyer and circuit judge in Pendleton, Oregon, was elevated Chief Justice of the Supreme Court of the State of Oregon.

Merle's first son, Monte, was born in 1940. After the war began, a coin toss determined that Merle would stay in Belleville to run the *Telescope*, while

Luman would join the U.S. Navy. With a shortage of labor due to the war, young Monte would help out with simple chores at the newspaper. As he grew older, he took on additional responsibilities.

"When the war was over, everything was still hot metal," Monte said. "By the time I was in high school, I could run a linotype because Dad always needed someone to set type. It's just after they returned to the U.S. in late in the last few years that I've gotten rid of all the scars on my arms. Those machines would spit molten lead and it would burn your skin."

"By the time I went to K-State and journalism school, I benefitted from growing up in the business," Monte continued. "I even ended up teaching some of the classes. I taught typography for a couple of semesters because the professor had some health issues. He said, 'Miller knows more about this than I do.'"

After K-State, Monte had an ROTC active duty obligation with the Army, so the newlyweds soon found themselves in Europe. Monte served as executive officer of the aircraft unit that

The Millers

■ CONTINUED FROM PAGE FOUR

rotary and fixed-wing aircraft of the 3rd Armored Division. Their older son, Christopher, was born in Frankfurt, Germany, during the fall of 1963. Their younger son, Quinn, was born shortly after they returned to the U.S. in late 1964. With Monte's military obligation fulfilled, the Miller family returned to Belleville and the *Telescope*.

"Monte converted the paper from hot metal to cold type and designed the new press building," Doris said. "The *Telescope* was the first weekly newspaper in Kansas to have a brand-new building with all cold type," Monte added. "There were some who were trying to do a little bit of offset, but then they'd run back and do some transition period. We went cold turkey. We shut down all the hot metal."

The *Telescope* used a Compugraphic typesetting system in which a tape would be fed into a photocomposition

■ CONTINUED ON PAGE FIVE

machine that would imprint type from a film strip onto light sensitive paper. The strips of paper would then be used for the paste-up of newspaper pages.

"We opened the new plant and went four color," said Doris, who started working full-time at the *Telescope* after Christopher and Quinn started school.

"People from all over the state came to see that color press run," Monte added.

After being with the *Telescope* for seven years, Monte decided that he wanted to try something different. Knowing that the newspaper would be in good hands with Mark, his younger brother, Monte, an avid photographer, sold all his cameras to raise money. With \$1,000 in his pocket, Monte rented a U-Haul truck and the Miller family headed for Tracy, California, where Monte took a position in the Matthews family's advertising department of the *Tracy Press*.

"The Matthews family had a shopper and papers in Tracy and the San Joaquin Valley," Monte said. "They were tri-weekly instead of weekly. That's where I learned about the shopper business."

A shopper is usually a free newspaper that contains advertisements and some local news.

Monte later became production director for the Western Newspapers Industrial Relations Bureau in San Francisco. His new position required him to work with 150 newspapers located throughout the western states. In that position, Monte occasionally called on Ralph Markham. Markham and his brother, Maurice, used to own the *Baldwin Ledger* in Baldwin City, Kan. They left Kansas for California at about the same time that his uncles Carl and A.Q. Miller, Jr. did. The Markham brothers, who owned the *Valley News* in Van Nuys, became friends with their fellow Kansans, the Miller brothers.

"While they were in California, the Millers and Markhams befriended an unknown artist from Kansas City named Walt Disney," Monte said. "Ralph would tell me about the riotous lunches the Millers, Markhams, and Disney would have in downtown L.A. Walt was just barely getting started then."

Monte learned a great deal about

the newspaper business while he was with the Western Newspapers Industrial Relations Bureau. However, he also had to do a great deal of traveling. When Christopher began playing flag football, Monte found that it was often a struggle to fly back to San Francisco in time for the games. In addition, the Millers missed their family in Kansas.

"I called my brother Mark, who was running the *Telescope*," Monte said. "I told him we wanted to get out of California as I was tired of all the traveling and the boys and Doris weren't happy. I asked him what was available in Kansas. He called a broker who said that the only newspaper he knew of that might be on the market was in Baldwin City. The only money we had was from our real estate in California, so we didn't have much to put into it. That was the second time we started over."

The Millers moved to Baldwin City at the end of 1973 and bought the *Baldwin Ledger*, which the Markhams had previously owned, the *Eudora Enterprise*, and the *Wellsville Globe* from

■ CONTINUED ON PAGE SIX



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The Millers

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Dean "Tutt" Richards. (They later bought the *Overbrook Citizen*.) Their only employee at the time was Loren Litteer, who handled bookkeeping and production of the newspapers. The office for the newspapers was located in downtown Baldwin City. They soon discovered that that office was less than ideal for newspaper production.

"We put out our first Maple Leaf Festival edition with rain coming through the roof," Doris said.

The Millers knew they had to get out of that building, so in 1976 they bought a lot on the east side of Baldwin City on Highway 56. Monte designed a press building similar to the one in Belleville. They also bought the same type of press used in Belleville.

"We had to have our own press facilities to do a shopper," Monte said.

With their new press up and running, the Millers launched *TeleGraphics*, a shopper that covered the entire Lawrence-area market.

"We mailed *TeleGraphics* to all the addresses in Lawrence, and then we also mailed to all five rural routes around Lawrence," Monte said. "We had 100 percent market coverage and we were one of the Lawrence post office's best customers."

However, a larger newspaper company that published the daily newspaper in Lawrence soon took steps to compete with the Millers' total-market-coverage publication.

"I could see right away that there was no sense in getting in a battle with them since they had more resources," Monte said. "So we curtailed *TeleGraphics* quite a bit and went off direct distribution."

During a Thanksgiving dinner, Monte and Doris happened to visit with Dr. Larry Walklin, Monte's cousin. Walklin, a professor with the College of Journalism and Mass Communications at the University of Nebraska-Lincoln, suggested that the Millers file with the FCC to allocate a new full-power television station for the city of Lawrence which was sandwiched between the Kansas City and Topeka television

markets.

Owning a daily newspaper precluded the Millers' largest competitor from getting into full power broadcast television. Weekly newspapers, such as those owned by the Millers, were not subjected to the same prohibition.

"We filed for an allocation in 1981," Doris said. "It took three or four years to get the allocation. Full power commercial television was quite a transition from newspapers, but we believed we could do it."

The Millers' timing could not have been any better. According to the Museum of Broadcast Communications, the Federal Communications Commission "began an aggressive period of television station allocations between 1975 and 1988, primarily assigning UHF spectrum licenses. During this period, more than 300 stations began telecasting. In 1975, 513 VHF and 198 UHF stations were on the air. By 1988, 543 VHF and 501 UHF stations broadcasted shows."

One of those new stations, the Millers' KMCI-TV, began broadcasting on channel 38 in February 1988. Today,

KMCI-TV, 38 the Spot, broadcasts classic television shows, local news, and sports programming. That's programming similar to what the Millers originally had in mind for their station. However, that plan got sidelined.

"The Home Shopping Network bought all our broadcast hours," Doris explained. "So we were in the black from the beginning."

By 1996, KMCI-TV could be seen in Lawrence, Topeka, and Kansas City, and was available in all 410,000 cable TV-served homes in the Kansas City market. After the Millers' contract ended with HSN, they sold the station to the E. W. Scripps Company in 2000. They also sold the *Baldwin Ledger* and the *Lawrence Business Ledger*.

With no newspapers or television station to run, the Millers returned to Manhattan, Kan., and retired. "Retired" may not be the right word. They bought a home in Manhattan, remodeled it, and then resold it. They also bought a house in Arizona, refurbished it, and sold it.

"We did more property manage-

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The Millers

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ment-type projects” Monte explained.

Those projects, spending time with their sons and six grandchildren, and other activities kept them fairly busy for several years. However, they found that they missed the family media business.

“Chris knew we weren’t enamored with retirement,” said Doris, speaking of her older son, who owned a media brokerage company in Arizona. “He called and said there were some radio stations for sale in Kansas and asked if we would be interested. The more we looked into it, we thought, well, why not? We’ve done print, we’ve done television, but we haven’t done radio yet.”

“We made an offer, and they just laughed at us,” Monte said. “So we dropped it.”

About a year later, Monte and Doris asked Christopher to make another offer for the stations. Although the new offer was significantly less than the original one, the Cedar Rapids-based company that owned the stations accepted it. So, in 2007, the Millers started in the radio business by acquiring 14 radio stations in Colby, Dodge City, Great Bend, Liberal, Pratt, and Salina. They have acquired an additional six Kansas stations since then. Their sons, who helped operate the newspapers and KMCI-TV, also help run the radio stations.

“Christopher is vice president of Rocking M Radio, Inc.,” Doris said. “He does the programming and works with the staff and general managers. Quinn, who lives in Lawrence, does the marketing and promotions, and covers all the transmitters and buildings.”

Like their parents, Christopher and Quinn graduated from K-State. They both graduated from the university’s journalism school, which K-State named the A.Q. Miller School of Journalism and Mass Communications in 1987 after receiving a gift from Carl Miller.

Rocking M Radio’s (RMR) staff is currently made up of 60 part-time and full-time employees. The RMR family of radio stations covers all of

western Kansas, as well as parts of Nebraska, Colorado, Oklahoma, and Texas. According to the Census Bureau website, the population of the counties that are under the RMR radio stations is more than one million. That includes a great number of small communities.

“What we’re finding out is radio stations are replacing a lot of what newspapers used to do in western Kansas,” Monte said. “There are a lot of communities that have simply lost their papers, so they’re down to radio and the Internet. Now that we’ve been in radio for more than five years, we find that we’ve gone full circle and we’ve now returned to community journalism. We do a great amount of local sports broadcasting as well as local news and weather. Television stations have always struggled to get involved in the communities they serve. Radio’s not that way. If we miss something or say something wrong, we hear about it. It is the same with newspapers.”

According to Monte, many of the residents of western Kansas have to drive 30 miles or more to get their kids to school or go grocery shopping. Therefore, many of them rely on RMR stations for their news and entertainment during periods of drive time.

During past decades, many communities in western Kansas saw their populations decline. However, the Millers note that some towns are now experiencing growth.

“Colby is booming,” Monte said. “It’s unbelievable what’s going on there, as well as Dodge City, Garden City, and Liberal.”

“Colby has a shortage of houses,” Doris added. “It’s the same with Dodge City. And the Garden City housing market is tight.”

Monte is currently the chairman of the Kansas Association of Broadcasters’ (KAB) board of directors. He and Doris will have the opportunity to meet with other Kansas broadcasters when KAB holds its annual convention, which begins on October 20 in Manhattan.

Monte and Doris know that they will eventually have to retire, but they have no immediate plans to do so.

“I think we’ll retire when we feel that we can’t contribute, and that time may be coming,” Monte said. “You can’t

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defy age, but I think we found that this keeps us going.”

Incidentally, the *Belleville Telescope* continues to keep going. After being owned by the Miller family for more than a century, McBattas Publishing bought the newspaper in 2009. However,

Fred Arnold, the owner of McBattas Publishing, is no stranger to Belleville. He worked for the Miller family at the *Telescope* during the 1980s.

(Editor’s note: Kevin Groenhagen worked for the Millers during the 1990s.)

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Topeka Presbyterian Manor celebrates 50 years of service

On September 28, Topeka Presbyterian Manor celebrated its 50th anniversary on its campus at 4712 SW Sixth Ave. The event’s theme, “Thank you for the privilege of serving you,” illustrated the continuing care retirement community’s appreciation to the people who have relied on Topeka Presbyterian Manor as a trusted senior living resource.

Topeka Presbyterian Manor’s 50th anniversary event offered attendees a stroll down memory lane by showcasing the food, music and memorabilia popular at the time of its opening in 1963.

Through its highly trained and dedicated employees, Topeka Presbyterian Manor offers the flexibility to meet seniors’ needs as they change. Recently, it opened a Post-Acute To Home (PATH)™ neighborhood on its campus. PATH helps seniors by providing rehabilitation therapies to trans-

sition from hospital to home after a stay for injury, illness or surgery.

“Since Topeka Presbyterian Manor welcomed its first residents in 1963, it has continued to evolve in order to meet the changing needs of seniors,” said Tom Bechtel, executive director. “We are so grateful to this community for its decades of support, and for allowing us to serve area seniors.”

For more information about Topeka Presbyterian Manor or its 50th anniversary celebration, call Marketing Director Marsha Anderson at 785-272-6510.

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Theatre Lawrence offers many amenities for seniors

By Billie David

The new Theatre Lawrence, formerly known as Lawrence Community Theatre, offers plenty of amenities for seniors, including a number of volunteer opportunities and a sound system that brings the sound right to your hearing aid.

"The loop hearing system was installed when they built the building," said Mary Doveton, executive director of Theatre Lawrence.

The process involved embedding special cables in the floor around the stage and seats which connect to microphones in the ceiling that can broadcast the sounds from the stage to telecoil-equipped hearing aids, customizing the sound to the individual's needs.

"If you don't have coil hearing aids, we can check out headsets to you," Doveton said, adding that the sound

system is a gift from Lawrence Otolaryngology and the Sertoma Club.

"There are very few locations in the state of Kansas that have this system," she said, "and we are the first in the Kansas City area that has it."

There are plenty of other conveniences for seniors at Theatre Lawrence as well, including more parking spaces, increased restrooms, and placement of the box office, bar and rotating art exhibits in the main lobby area.

The theatre, which is located across from Free State High School, offers easy-access, wheelchair- and walker-accessible seating in the front row, or you can take the elevator to the upstairs seating.

"Those seats are wonderful," Doveton said. "The theatre itself is a grown-up version of what we had before."

That includes a thrust-stage design,



Members of the Vintage Players perform at, among other venues, senior centers, retirement communities, and schools.

with seating on three sides so that no matter where you sit you have a great view.

"It is lovely, light and bright, and

Ragtime.

"We're just starting our new season," Doveton said.

This season's lineup includes the currently showing *Footloose*, then *Shrek*, followed by the comedy *Wrong Window*, which is a takeoff on Alfred Hitchcock films. More dramatic offerings follow with *Other Desert Cities*, and adaptation of *The Great Gatsby*, and finally with *The King and I*.

"So we have a very mixed season, with a little something for everybody," Doveton said.

And with such a variety of people involved, Theatre Lawrence is a decidedly lively place, considering the number of children and teenagers involved and the energy they bring to the situation.

And there are plenty of opportunities for the young at heart as well, including retirees who like to work with their hands and want to join other like-minded people making scenery in the new 20 x 80 foot scene shop.

"If you like to work with your hands and build things, you will find lots of kindred spirits here," Doveton said.

For those who enjoy fashions and wardrobes, "we have an enormous costume collection we are trying to get organized," Doveton said, adding that they need people who like sorting through costumes and separating the bridal gowns from the military outfits.

"It's fun because of the styles," Doveton said, recalling times when someone has reminisced about something like when their mother wore a

CONTINUED ON PAGE 11

dress similar to one of the costumes, or perhaps they were reminded of something they wore on a date.

There are also volunteer opportunities to usher, work in the office selling tickets and answering the phones, or serve refreshments at intermission.

And for people who like to act, there's the Vintage Players, which is made up of senior actors who meet in the afternoons of the second and fourth Tuesdays of the month.

"They are script-in-hand performances, so you don't have to memorize," Doveton said. "They go to retirement communities and service clubs and they're always looking for people to join them."

They also have a partnership with Cordley and Deerfield schools, where they go to share classic fairy tales.

"Kids know Shrek and their television shows, but they don't know about the Three Billy Goats Gruff or Jack in the Beanstalk," Doveton explained.


The Vintage Players help the students act out the fairy tales, she added, which helps them—especially students who have trouble reading—learn important elements like sequencing and plot and character development.

"It's very popular with the students and teachers," Doveton said. "I don't know who has more fun—the kids or the adults."

For more information on how to become involved with Theatre Lawrence, you can call the office at 785-843-7469.

"It's a great way to meet people and have a great time," Doveton said. "The Vintage Player's motto is to have a good time while making sure other people have a good time."

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ESTATE PLANNING

Transfer and Pay-on-Death Designations

Last month's column highlighted how the ownership interest created by joint tenancy may result in complications. However, there are also non-testamentary transfers of property after death that do not create any current ownership interest.

Transfer-on-Death (TOD) Deed: A TOD Deed must be in writing, identify the grantee beneficiary(ies) and



Bob
Ramsdell

the property, be acknowledged by the present owner(s), and be recorded prior to the death of the owner(s) with the Register of Deeds in the county where the real estate is located. You can name alternate grantee beneficiary(ies) in case the primary grantee beneficiary(ies) do not survive you (which can be important as the transfer lapses if the primary dies before you and you've not designated an alternate).

At the death of the owner (who may be the last surviving joint tenant), the grantee beneficiaries document the death and resulting transfer of the property by filing a Death Certificate or an Affidavit of Death & Survivorship with the Register of Deeds.

TOD Titling of Motor Vehicles: A motor vehicle may be titled in TOD form by including in the Certificate of Title a designation of beneficiary(ies) to whom the vehicle shall be transferred on the death of the owner(s). The beneficiary(ies) complete Form TR-82, Transfer on Death Affidavit, and take the completed Affidavit and other documentation to the County Treasurer's office to make application for the new Certificate of Title.

Pay-on-Death (POD) Designations for Deposit Accounts: The owner of a deposit account (such as checking, savings, money market or certificate

of deposit) at any bank, credit union, or savings and loan located in Kansas may specify that the balance of the account, or the owner's legal share of the account, be paid at their death to one or more beneficiaries.

TOD Registration of a Securities Account: A registering entity that originates or transfers a security title by registration may offer to accept registrations in beneficiary form and, if so, establish the terms and conditions under which it will do so.

Beneficiary Designations: Distributions of life insurance proceeds, annuities, deferred compensation / pension plans, retirement accounts, etc. are controlled by the beneficiary designation on file. Be sure these are up-to-date and coordinated with other aspects of your estate plan.

By law, if you are divorced after making a Will, all provisions in that Will for the spouse from whom you are

divorced are revoked. However, if you don't update the beneficiary designation on your life insurance, then your insurer will pay your ex-spouse at your death. The same would be true for any other assets controlled by a beneficiary designation you failed to update.

None of these designations acts to transfer any ownership interest to the beneficiary until the death of the owner. Neither do they affect the ability of the owner to sell, mortgage or take any other action with the property.

If you have set-up a non-testamentary transfer and later wish to alter its provisions, then you must use the proper procedure. For a TOD Deed, you must file another TOD Deed (naming different beneficiaries) or a Revocation with the Register of Deeds. For a bank account with a POD designation, you must go back to the bank and complete its paperwork to change or remove the designation. And so on. An unrevoked non-testamentary transfer will not be altered by a differing distribution provided for in a Will or Living Trust.

While potentially useful, non-testa-

mentary transfers can lack flexibility. Since the exact beneficiaries must be ascertainable from the face of the designation, you cannot pass property with a *per stirpes* designation and a financial institution may otherwise limit the designations it will accept. Designations will not work if people die out of the "expected" order. For example, if you name your child the sole beneficiary of a TOD Deed—expecting them to survive you—and then both of you die in a common accident, the transfer will lapse. And an inheritance, lottery win, settlement or other receipt of property too soon before your death to arrange for its disposition is always a possibility. The best practice is to have at least a simple Will which can act as a safety net in the event a transfer lapses or you have a windfall just before you die.

- Bob Ramsdell is an estate planning attorney with Thompson Ramsdell & Qualseth, P.A., in Lawrence. He can be reached at 785-841-4554. The Kansas Elder Law Hotline, a toll-free legal advice and referral service for Kansas Seniors, can be reached at 1-888-353-5337.

PERSONAL FINANCE

How should your risk tolerance influence investment decision?

As an investor, how much risk can you tolerate? It's an important question — because the answer can help you make the right investment choices.

Before you know your risk tolerance, you'll want to make sure you first understand the nature of investment



Harley
Catlin
and
Ryan
Catlin



risk — the risk of losing principal. This risk is especially prevalent when you invest in stocks, because stock prices will always fluctuate — and there are never any guarantees about performance. Of course, a decline in value does not mean you need to sell; you can always hold on to the stock with the hope that its value will bounce back. And this can certainly happen, but again — no guarantees.

How you respond to this type of investment risk will tell you a great deal about your own risk tolerance. Of course, no one, whether he or she has a high tolerance for risk or a low one, particularly likes to see declines. But people do react differently. If you're the sort of person who can retain your confidence in your investment mix and can focus on the long term and the potential for a recovery, you may well have a higher tolerance for risk. But if you find yourself losing sleep over your losses (even if, at this point, they're just "paper" losses), becoming despondent about reaching your goals, and questioning whether you should be investing at all, then you may have a low tolerance for risk.

This self-knowledge of your own risk tolerance should help inform your investment decisions — to a point.

Even if you determine you have a high tolerance for risk, you almost certainly should not load up your portfo-

lio exclusively with stocks. If the stock market enters a prolonged slump, you could face heavy losses that may take many years to overcome, causing you to lose significant ground in the pursuit of your financial goals. Conversely, even if you discover you don't have much tolerance for risk, you won't want to invest only in supposedly "safe" vehicles, such as certificates of deposit (CDs). During those periods when rates on CDs and similar instruments are low, as has been the case in recent years, your interest payments from these investments may not even keep up with inflation — meaning that, over time, you could end up losing purchasing power, which, over the long term, can be just as big a risk as market declines.

Ultimately, then, you'll probably want to let your risk tolerance guide your investment choices — but not dictate them with an "iron hand." So, if you believe you are highly tolerant of risk, you might have a somewhat higher percentage of stocks in your portfolio than if you felt yourself to be highly risk-averse — but in any case, you'll likely benefit from building a diversified portfolio containing stocks, bonds, government securities, CDs and other investments. While this type of diversification can't guarantee profits or protect against loss, it can help reduce the effects of volatility on your portfolio.

By knowing your own risk tolerance, and the role it can play in your choices, you can help yourself create an effective, suitable investment strategy — one that you can live with for a long time and that can help you avoid the biggest risk of all: not reaching your long-term goals.

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

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RETIRE SMART

Housing recovery good news for reverse mortgages

Ever since the housing boom and boost, the real estate market has been clawing its way back from the bottom. For those keeping track, prices peaked in 2006 before dropping by over 30 percent nationally and far more in some markets. Housing bot-

tomed out in January 2012, almost three years after the stock market. The reason for the lag is simple: a house is an illiquid asset, which makes it more difficult to sell than a publicly traded stock or stock mutual fund. This year, activity has picked up, and prices are finally rising. This is good news for those who were counting on selling their homes and/or using equity to help supplement their retirement income. The firming housing market has

brought reverse mortgages back into the spotlight. A reverse mortgage is a home loan that allows homeowners 62 and older to convert a portion of the equity in their homes into cash, as long as the home remains their primary residence. Most reverse mortgages are offered through the Department of Housing and Urban Development and are guaranteed by the Federal Housing Administration (FHA) through a program called Home Equity Conversion Mortgages (HECM). FHA provides online counselors as well as valuable information here or by phone at 800-569-4287. The borrower is required to continue to pay real estate taxes, utilities and hazard and flood insurance premiums. The amount you can borrow depends on several factors, including the age of the youngest borrower, the current interest rate, the appraised value of your home and whether the rate is fixed or adjustable. The more valuable your home is, the older you are and the lower the interest rate, the more you can borrow. If the home is sold or no longer used

as a primary residence, or if the borrower dies, then the loan, the accumulated interest and other HECM finance charges must be repaid. All proceeds beyond the amount owed belong to your spouse or estate. If the house sells for less than the money owed, the FHA takes the loss—no debt is passed along to the estate or heirs.

Unlike a traditional mortgage, there's currently no lengthy underwriting process, and you don't make monthly principal and interest payments. But the reverse mortgage market could change in the coming months. The FHA has informed Congress that the housing market crash has meant that some reverse mortgage borrowers don't have enough money to pay their property taxes and homeowners insurance. To shore up the system, FHA wants to introduce some form of financial assessment to the process as well as cap on the amount of money that can be extracted from the home's value. To change the current system, FHA needs congressional approval. The House gave these new ideas a thumbs up earlier in the summer, but it's unclear whether the Senate will follow suit.

In essence, a reverse mortgage can help retirees convert an illiquid asset—a house—into a liquid one that can help supplement retirement income, which explains why at least 595,000 households have an outstanding reverse-mortgage loan, according to

the National Reverse Mortgage Lenders Association.

But, there is of course a downside: Younger retirees who use them may run out of money and options at too young an age. These folks may have been better off selling their homes and using the equity to purchase another home or rent. Additionally, it may make sense to spend other assets before extracting home equity via a reverse mortgage.

Another consideration is the cost, which may be far less expensive than it was a few years ago but can still total 2-3 percent of the loan amount. It's also important to remember that reverse mortgage payouts also can impact a borrower's eligibility for means-tested benefits programs, like Supplemental Security Income (SSI) and/or Medicaid.

If you are serious about a reverse mortgage, consult a registered investment adviser or an attorney, who can help determine if it is in your best interest.

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

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MAYO CLINIC

Inflammatory disorder treatment involves careful medication management

DEAR MAYO CLINIC: My mother was just diagnosed with polymyalgia rheumatica. What is it, and what causes the condition? Is the treatment safe?

ANSWER: Polymyalgia rheumatica is a treatable inflammatory disorder that causes muscle and joint pain and stiffness. Proper treatment can often improve the symptoms in a matter of days or even overnight. Keeping the disorder in check as it subsides usually involves careful medication management.

Inflammation is the body's usual response to injury or disease. But in some disorders—known collectively as rheumatic diseases—inflammatory activity erupts where there's no apparent need for the response. Such is the case with polymyalgia rheumatica.

Although the cause of the condition isn't well understood, the pain and stiffness of the disorder result from the activity of inflammatory cells and proteins that are a normal part of your body's disease-fighting immune system. The aberrant inflammatory activity is generally concentrated in tissues surrounding the affected muscles and joints, resulting in signs and symptoms that begin which can include:

- Aches or pain in the shoulders (often the first symptom)
- Aches or pain in the neck, lower back, buttocks, hips or thighs
- Stiffness in affected areas, especially in the morning or after a period of inactivity, such as a long car ride
- Limited range of motion in the affected joints
- Tenderness in upper arms
- Less commonly, pain or stiffness in wrists or knees

When pain and stiffness first appear, it's also common to run a low-grade fever, experience fatigue, be anemic and generally feel unwell. Loss of appetite, unintended weight loss and depression may also occur early on in the disorder.

Most people who develop polymyalgia rheumatica are older than 65—rarely does it affect people younger than 50. The disorder is more common in women.

Research suggests that a combination of inherited and environmental factors may contribute to the development of polymyalgia rheumatica. It's most common in people of Northern European heritage—in particular, those of Scandinavian descent—and may run in families. Patterns where new cases of polymyalgia rheumatica appear in cycles suggest there may be some connection with contagious viral diseases.

Certain blood tests can be helpful in making a diagnosis and beginning a treatment plan. An erythrocyte sedimentation rate (ESR)—commonly referred to as a sed rate—reflects changes in red blood cells (erythrocytes) related to inflammation. An elevated sed rate indicates the inflammatory response of the immune system is heightened. Another blood test measures the concentration of C-reactive protein (CRP), which increases when there's inflammatory activity.

The primary treatment for polymyalgia rheumatica is a low dose of an oral corticosteroid, such as prednisone. This usually produces relief from pain and stiffness within the first two or

three days. If it does not, the dose may need to be increased. The corticosteroid dose is gradually decreased based on improvement in symptoms and follow-up blood test results. However, if symptoms of polymyalgia rheumatica return, it may be necessary to temporarily increase the corticosteroid dose.

The goal in managing treatment of polymyalgia rheumatica is to keep the corticosteroid dose as low as possible. Most people with the disorder need to continue corticosteroid treatment for one to two years, and sometimes longer.

Because long-term use of these drugs can result in a number of serious side effects, frequent follow-up visits with a doctor are recommended. He or she can monitor treatment effects, watch for potential problems, and adjust the corticosteroid dosage.

Among possible side effects related to corticosteroid treatment are a loss of bone density and weakening of bones (osteoporosis). To help reduce the risk of bone fractures, calcium and vitamin D supplements may be prescribed.

Other side effects of long-term cor-

ticosteroid use that may require treatment include high blood pressure, which increases the risk of cardiovascular and kidney disease; diabetes, which can cause tissue damage in a number of body systems; cataracts, which can significantly impair your vision; and depression or other emotional disturbances.

With proper diagnosis and treatment, the life expectancy of someone treated for polymyalgia rheumatica is generally the same as for anyone else of the same age. New medications that target specific components of the immune system are being studied as possible treatment options for the disorder. - Kenneth J. Warrington, M.D., Rheumatology, Mayo Clinic, Rochester, Minn.

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

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Jill Schlesinger

tomated out in January 2012, almost three years after the stock market. The reason for the lag is simple: a house is an illiquid asset, which makes it more difficult to sell than a publicly traded stock or stock mutual fund.

This year, activity has picked up, and prices are finally rising. This is good news for those who were counting on selling their homes and/or using equity to help supplement their retirement income.

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HEALTH & FITNESS

Where to get help—therapy myths and truths

People who haven't received physical therapy often have a hard time picturing what physical therapists do. Many people think that PTs (that's what we call ourselves) are like Daphne on Frasier—live-in caretakers. Others see us as massage specialists. But the reality is that PTs are clinic-based medical professionals who treat



Laura Bennetts

the large majority of physical problems that aren't diseases. If you have chronic pain or numbness, if you have joint problems, if you're injured, if you have trouble talking or walking or getting dressed or getting out of the shower—you're likely to see a therapist, either a PT or a specialist in one of our sister disciplines, occupational therapy and speech therapy.

PTs come to the rescue. We're credentialed health specialists with advanced training in anatomy, physiology, and therapeutic exercise. We relieve pain, teach self-care, and help our patients recover as fully and lastingly as possible. But, occasionally, we find ourselves misunderstood, stereotyped, or even attacked. A classic example of such an attack is a story that appeared awhile back in the *New York Times*.

Try Once, Then Give Up?
The reporter, Gina Kolata, began with a tale of two treatments. A doctor who had received 20 hours of physical therapy for an injured hamstring had written to say that his treatment had been "clearly beneficial and cost-effective." Kolata herself, who had received experimental plasma injections for a similar injury instead of physical therapy, reports that she had not been helped. But, oddly, she took this as a cue to wonder whether physical therapy really helps: "When I've

gone to physical therapy, the treatments I've had—ice and heat, massage, ultrasound—always seemed like a waste of time. I usually went once or twice before stopping."

Well, yes—quitting after one session really is a recipe for failure. But Kolata wonders whether physical therapy would have worked even if she had stuck with it. After interviewing her own physician, Dr. Joel Feinberg, and an orthopedic researcher—whom she quotes as saying "there is a growing body of evidence that supports what physical therapists do"—Kolata spends many pages voicing doubts.

The Case for the Defense

Kolata's article prompted nearly 200 dissenting responses from online readers, many of whom know physical therapy well, either as patients or providers. Perhaps the most telling response came from a published letter by Dr. Feinberg himself, who said that physical therapists are "uniquely trained to restore function, improve mobility, relieve pain and prevent or limit reinjury."

Even more helpfully, Feinberg (and the letter's co-author, Jeme Cioppa Mosca, who is both a PT and co-author of *Postsurgical Rehabilitation Guidelines for the Orthopedic Clinician*, 2006), corrected the misconception that healthcare only comes in the form of a pill, injection or surgery. The reality is that many people successfully avoid surgery, pills and injections by starting with a few sessions of effective physical therapy.

Myth #1: "Time Heal All Wounds"

Gina Kolata is not alone. Myths and misconceptions abound with respect to PT. One of the most common myths is that you can recover from joint injuries, back pain or mobility problems simply by resting. Of course, rest is always a component of recovery. But for a great many injuries, PT prescribed exercise is absolutely essential—to regain strength, rebuild mobility, and prevent other problems from arising.

Myth #2: DIY Therapy

If your car broke down, would you fix it yourself? If you're a master

mechanic, sure. But what about your fridge? Your washing machine? What if you need surgery? Obviously, you need expert help for almost every major and technical problem. But even people who grasp that point often think that they can cure their physical woes themselves, just by going to a gym or applying an ice pack.

You should definitely take care of yourself, but if you have a chronic or acute physical problem, if you're recovering from surgery and feeling pain or weakness, you shouldn't wait to get professional help. You might have a stress fracture in a bone or a severe strain that needs immediate evaluation and care. Lifting weights or exercising the wrong way might make the injury worse. Even using a cane incorrectly can hurt more than help. (One of my pet peeves is that people with canes on TV shows—yes, I mean you, Dr. House!—almost never use them properly. They use the wrong hand!)

A professional therapist knows how to help you reduce your pain, reactivate muscles that are weakened by pain, and prescribe the right sequence of exercises to get better without reinjury. The truth is that you CAN do it yourself—but you need the help and guidance of a therapist, who will educate you on how to safely use ice and heat and exercise and other modalities you can learn to apply yourself.

Myth #3: A Pill Cures Pain

It is a myth that medications actually cure pain. If you take a pain medication for an inflammation in your shoulder, the medication will only affect your brain's perception of the pain, not heal your shoulder or reduce the potential for ongoing pain. That's why you need PT.

PT reduces the problem that causes

the pain. If you have an inflamed shoulder, we apply heat, ice, and ultrasound for a few minutes to reduce the tissue inflammation; we stretch the tight shoulder joint manually offering more relief, and then prescribe exercises to strengthen the injured muscles that have gotten weak.

What causes chronic shoulder pain? Why does it start? Why does it continue? Why can't you sleep at night? The PT will answer these questions and help you ensure that your problem doesn't recur.

Unsung No More

You won't be surprised to learn that, in my biased opinion, all therapists are the unsung heroes of healthcare. Occupational and Speech Therapists also offer so much to improve the health of their patients working as a team with family, patient and other therapists. Therapists are injury prevention experts, home safety planners, rehab case managers, shoe shopping advisors, balance coaches, speech trainers, work safety evaluators, strength experts, hands-on healers, lymphedema experts, breathing and swallowing trainers, wheelchair experts, safety equipment experts and caregiver trainers. We wear many hats to provide holistic care to our highly diverse patients.

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



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HEALTH & FITNESS

Gluten intolerance vs. celiac disease

Gluten free diets, gluten sensitivities, and gluten intolerances are becoming very common. In current times, if you go to the grocery store you can find rows of gluten free items, which were unheard of 10 years ago. Having gluten intolerance is easier when you go out to eat because many



Dr. Farhang Khosh

restaurants have gluten free menu options. What is gluten intolerance? Should everyone be eliminating gluten from his or her diet? The quick answer is no. Not everyone needs to eliminate gluten from his or her diet.

Gluten is a protein found mostly

in foods processed from wheat and related grains, including barley or rye. Gluten gives dough its elasticity and helps bread rise. Buddhist monks have been credited as the discoverers of gluten. The monks, who were vegetarians, were trying to find a substitute for meat. They discovered that after they put dough into water, the starch washed off, and all that was left was a meat-like, gummy mass—gluten.

Gluten can be added to foods and isn't always found in breads only. Many imitation meats resembling chicken, duck, beef, pork, and fish can have gluten added to it. Gluten is also found in beer, ice cream, ketchup, and soy sauce.

Celiac disease is when you have damage to your gastrointestinal villi, which is caused by an autoimmune reaction to gluten in your diet. Celiac disease is diagnosed via blood work or an intestinal biopsy. Celiac disease is a fairly common medical condition.

However, sometimes some people still cannot tolerate gluten and this is called gluten sensitivity, gluten intolerance, or non-celiac gluten sensitivity. Symptoms of gluten intolerance are similar to celiac disease. This is why it is nearly impossible to tell the difference between gluten intolerance and celiac disease based on symptoms alone. A medical test must be performed.

Symptoms include fatigue, brain fog, attention hyperactivity disorder, attention deficit disorder, gastrointestinal complaints including diarrhea, constipation, gas, bloating and stomach pain, neurologic issues such as dizziness and being off center, joint pain, migraine headaches, eczema, psoriasis, arthritis, tiredness after eating a meal that contains gluten, pre-menstrual syndrome, mood disorders including anxiety, panic attacks, and depression. Sometimes gluten sensitivity will result in diagnosis of autoimmune disorders, including Hashimoto's thyroiditis, ulcerative colitis, Lupus, or Scleroderma.

Testing for gluten sensitivity can be done through blood work or through an elimination diet. An elimination diet is

when the person chooses to eliminate gluten or any food from their diet for a significant amount of time anywhere from two weeks to two months. Then the person reintroduces the gluten and sees how they feel. For those who are gluten sensitive, when they eat gluten again it will trigger symptoms.

If you or someone you know is having a problem every time they eat gluten or an item containing gluten, please check with your healthcare practitioner.

- 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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The Fall 2013 issue of **Amazing Aging!**, the Jayhawk Area Agency of Aging, Inc.'s newsletter, will be included as a pull-out section in the November issue of **Kaw Valley Senior Monthly**, which is distributed throughout the Topeka and Lawrence area. JAAA advocates on aging issues, builds community partnerships and implements programs within Shawnee, Jefferson, and Douglas counties to help seniors live independent and dignified lives.

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A LOOK AT BOOKS

If you have a book that was published from 2011 to the present, you may send it in for a possible review in *Kaw Valley Senior Monthly*. No poetry collections please. Send a copy of your book to: Tom Mach, c/o A Look At Books, PO Box 486, Lawrence, KS 66044. Send the image of your book cover to: kevin@seniormonthly.net



Tom Mach

Linda Betz: *Freefall* (Indigo River Publishing, ISBN: 978-0-9856033-6-6) *Freefall* begins in 1947 in a Croatian neighborhood in Kansas City, Kansas, where 15-year-old Estelle experiences



her first crush on a boy. But later she breaks the tenets of her old-world upbringing and marries Ricky, a forbidden outsider, with whom she has a child. After her husband disappears and her parents are dead, she finds herself forced to live with her mother-in-law, the madam of a prostitution ring. Being engulfed in a nightmarish world of organized crime, she escapes, only to find herself immersed in a dangerous trap when she meets Jerry, a man who is not who he first appears to be. There is a lot of pain in this book. Yet it is a powerful, well-written story which emphasizes that God is able to redeem us and make life bearable again, even when this seems impossible. This first novel is an excellent read.

Emillye Yancey: *Emergency, No-Guilt Hot Chocolate* (Hill Song Press, ISBN: 978-0-9745159-6-0)

The author gives the reader a pleasant twist to each of her eight stories by insinuating that there are “recipes” to living which her characters appear to have trouble following. Two of her sto-

ries involve a young lady named Gabrielle who finds that her grandmother does something sneaky in terms of helping Gabrielle get a job during an economic downturn. In one story, Gabrielle learns that a boy she liked in high school never ignored her, and now she’s faced with a decision after she meets

him years later. Each story involves a character who is in a predicament in attempting to solve a problem. There is humor in some of her tales (such as “A Good Doc Is Hard to Find” and seriousness in other stories, such as “Out of Gas on the Turnpike.”

While some readers might want to know the innermost thoughts of a particular character, the author moves the story along nicely. This is the book to read when you settle down with a large mug of hot chocolate, preferably of the “no-guilt” variety.

Sally of Monticello by Norm Ledgin (CreateSpace Independent Publishing Platform ISBN: 978-1479132416)

This is an interesting historical novel about the secret love affair between Thomas Jefferson and Sally Hemings, a mulatto slave teenager who was also Mr. Jefferson’s sister-in-law. This story is told from Sally’s perspective, allowing the reader to gain a true understanding of her feelings toward Jefferson. The 38-year affair began when Jefferson met her in Paris, where she

was a maid-servant to her daughters while he was engaged in business as the U.S. Minister.

Sally and Thomas had several children who went free. Their romantic life continued to Jefferson’s later years, when Sally lovingly called him her “Old Man” when he no longer could be as intimate with her.



The author constructed the timeline of his novel from Jefferson’s precise recordkeeping and collection of letters. He carefully wove such information into a novel that illuminates history and shows the reader what a remarkable, self-educated, and sacrificing woman Sally had been. This is a fascinating read for history buffs who want to learn about the strong and complex romantic bond between Sally and Mr. Jefferson.

Cul de Sac by Edna Bell-Pearson (CreateSpace Independent Publishing Platform ISBN: 13: 978-1480127074)

The author takes us to a cul-de-sac in Paradise Village, a fictitious retirement community. Unknown to the residents, a newcomer named Patricia King absorbs the secrets of the residents in the cul-de-sac and writes them down. While Patricia gets involved with learning more about the residents, Carl Harmon, who is the village swain, has a crush on her. No one suspects that Audrey and Donna are lesbians

or that Ralph is dissatisfied with his marriage to Lois and drinks heavily or that Marcia harbors a shocking secret. The book appears to read more like a collection of short stories than an integrated novel. While there is far more dialogue than action in *Cul de Sac*, the characters are unique. Some stories contain humor, some pain, and others a hint of romance. This novel dispels the myth that a retirement community is nothing more than a collection of boring seniors. Far from it.



Tiger Hunting by Tracy Million Simmons (CreateSpace Independent Publishing Platform ISBN: 978-1482687019)

A white tiger...in Kansas? Yes. As 24-year-old Jeni makes the long drive home to Dodge City, Kansas, she is surprised to find wagons of a circus train overturned and she is mesmerized by the sight of a dolphin as well as a giraffe and an orangutan near an overturned vehicle. She also hears the roar of a tiger and doesn’t realize that soon she will be hunting a white tiger that escaped from the circus and that she’ll be competing with an orangutan for the affection of Joe, whom she adored in high school but who seemed to have ignored her. Realizing she had made a disastrous choice in living with James, her college teacher who was intimate with another woman, she abandons James and returns to her family in Dodge City, expecting to reconnect with them and with her past. Although she and others search for the white tiger, which had been born in captivity, she hopes the animal will never be captured because she doesn’t want it to be caged—just like she doesn’t want herself caged by the plans her parents had made for her. She realizes she needs to be free to prepare for the choices she needs to make—

independent of what others expect of her. A fascinating first novel that includes wonderful touches of humor. I recommend it.

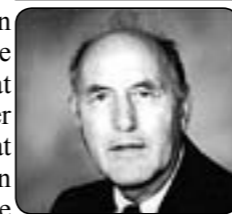


HUMOR

Eloise and the Tall Dark Stranger

A slick Basque conman tried to marry Eloise Simpelkins, and take her for millions of dollars, but an old friend from Letongaloosa showed up just in time to save her.

It all happened at an exclusive private club on east 55th Street in New York City. A romantically smitten Eloise Simpelkins was having dinner at the Toure Club with what she thought



Larry Day

was a handsome Spaniard. He called himself the Marques de San Selmo. His real name was Zigor Ordoki, the slickest con artist the Pyrenees had ever produced.

Eloise Simpelkins, is founder and chief executive officer of a highly successful home cleaning enterprise, and until she fell for the phony Marques, was a very level-headed woman.

Eloise was born in Letongaloosa on the wrong side of the tracks. She spent the early years of her life cleaning houses in La Mancha, the posh section of town. She was as plain in speech and looks as the phony marques was handsome and eloquent. As an entrepreneur she had turned an astute observation about the fastidiousness of upper middle class women into a highly successful cleaning business.

A friend introduced Eloise to the phony Marques at a charity ball. As they danced, the hard-headed entrepreneur who had never had time for romance, melted like a marshmallow. The phony Marques had pursued a number of wealthy single women. He chose Eloise because she looked to him like the richest and the dumbest.

Now, it was show time, and as they sat after dinner in the Toure Club, the Marques was ready to spring the trap.

“My darling Ale-low-eez, I have fallen madly in love with you. Will you do me the honor of being...” At that moment his elaborately planned marriage scheme was interrupted. A tall, long-faced man with big ears and a loopy smile called out to Eloise from across the quiet dining room.

“Eloise Simpelkins, is that **you?**” The man was Blair Trimert, a dear friend from Letongaloosa. Blair stood and threaded his way to Eloise’s table.

“Blair Trimert!” cried Eloise, “why it’s been years.” They embraced.

Eloise and Blair were children together in Letongaloosa. After they grew up Eloise made a fortune in business, and Blair inherited a fortune from the Basque parents who had adopted him as a baby.

Blair spoke fluent Basque. “Please join us,” said Eloise, for whom courtesy was an inbred quality. She introduced the Marques as a dear, dear friend from Spain. Blair guessed the rest of the story from her eyes and voice tones. The Marques masked his frustration with a practiced smile, but his eyes were cold as flint.

A waiter arrived and they ordered after dinner drinks. As Eloise and Blair were catching up on each other’s lives, the Marques’s cell phone rang. He took it out.

“Excuse me,” he said. “I have to take this.” He stood and turned away from the table.

“Yes,” he said in English. Then the Marques spoke again in Basque.

“Ez dago arau bat izan da.” (“*There’s a slight complication.*”)

He listened and then said “Relax. Ez dut hau ergelak uso behatzak bidez irrist utz du. Bakarrik hartuko du ogun bat, hor, da dena. Gogora tu oraidik dirutza bat ogin onderen, hemen duga.”

(*Relax. I’m not going to let this stupid little pigeon slip through my fingers. It will take another day, that’s all. Just remember, we’re after a fortune here.*)

Blair understood perfectly the words

and what they meant. He squeezed Eloise’s hand and whispered, “This guy is speaking Basque. He’s some kind of conman who is trying to get your money.”

Blair grabbed the cell phone from the Marques’s hand.

“Zu pukas, langun!” he growled. (“*You’re busted, Dude!*”)

Without another word, the phony Marques fled, knocking people out of his way as he ran from the Toure Club.

The police caught up with him a few minutes later.

After that Blair moved back to Letongaloosa, and Eloise, still single, opened five more franchises on the West Coast.

- 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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Braised Moroccan lamb

I thought I'd offer a delicious oven-braised recipe you can make with a quick trip to the market and very little active work on your part. I encourage you to save this recipe and try it the next time you want to cook a special meal.

As you'll see in my recipe for Braised Moroccan Lamb, it features enticing flavors you'll find in many North African cuisines. The meat is



Wolfgang Puck

subtly seasoned with cumin, thyme, and rosemary, and dried fruits are plumped in the sauce during the final phase of cooking to complement the meat with sweet and tangy flavors. Yes, the results may taste just a little bit exotic, but what surprises me even more are how soothingly familiar the dish also is, reminding me of some of the sweet-and-sour braises I ate as a boy growing up in Austria. I think you'll find the results comforting.

And you'll also find the recipe surprisingly convenient. You can actually prepare it in advance up to the point you strain the sauce into a clean casserole, covering and refrigerating the sauce and meat separately. Then, before serving, return the meat to the casserole along with the almonds and dried fruit and continue oven-braising, adding 15 to 30 minutes extra cooking time to heat the meat thoroughly. (Test its internal temperature with an instant-read thermometer, which should read 165 degrees F.)

BRAISED MOROCCAN LAMB

Serves 4 to 6

- 1-1/2 pounds whole boned and trimmed lamb shoulder
- 2 teaspoons ground cumin
- Freshly ground black pepper
- 1/2 teaspoon chopped fresh thyme leaves

- Salt
- 4 tablespoons extra-virgin olive oil
- 1 large yellow onion, coarsely chopped
- 1 large organic carrot, peeled and coarsely chopped
- 2 celery stalks, coarsely chopped
- 2 garlic cloves, peeled and thinly sliced
- 1 teaspoon chopped fresh rosemary leaves
- 1 cup dry red wine
- 2 cups organic chicken broth, plus a little extra if needed
- 6 ounces firm, ripe tomato, cored and coarsely chopped
- 3-1/2 ounces blanched whole almonds, toasted in a preheated 350 degrees F. oven until lightly browned, about 20 minutes
- 4 ounces whole pitted prunes
- 4 ounces whole dried apricots

Preheat the oven to 450 degrees F. Meanwhile, place the lamb shoulder boned side up on a clean work surface. Sprinkle the top of the meat with 1 teaspoon each of cumin, black pepper, and thyme. Roll up the meat and tie it securely with kitchen string, knotting pieces of string about 2 inches apart along the length of the roll. Lightly season the outside with salt and pepper.

In an ovenproof casserole slightly larger than the lamb, heat 2 tablespoons of the olive oil over medium-high heat. Add the lamb and brown it evenly all over, turning it occasionally with tongs, about 10 minutes total. Remove the meat and set it aside. Carefully pour off all the oil and fat.

Add the remaining 2 tablespoons of oil to the casserole, return it to medium-high heat, and stir in the onion, carrot, celery, and garlic. Cook, stirring occasionally, until the onion has colored slightly, 4 to 5 minutes. Sprinkle with the remaining cumin and the rosemary. Add the wine and, as it comes to a boil, stir and scrape with a wooden spoon to deglaze. Stir in the broth, tomatoes, and 1/2 teaspoon each of salt and pepper. Return the lamb to the casserole along with any juices that have collected.

Cover the casserole and transfer it to the oven. Cook until the meat is almost fork-tender, about 1 hour. Remove from the oven, but leave the oven on.

With tongs, carefully remove the meat to a platter and cover with aluminum foil to keep it warm. With a slotted spoon, remove the vegetables from the liquid, transferring them to a blender. Puree the vegetables and, with a rubber spatula, scrape them from the blender back into the sauce. Cook over medium heat, stirring, until the sauce thickens slightly. Pour the sauce through a fine-meshed strainer into a clean casserole (or transfer the sauce to a bowl, wash out the casserole you've been using, and then strain the sauce back into it).

Return the meat to the sauce in the cas-

serole and surround it with the almonds, prunes, and apricots. Put the casserole back in the oven and continue cooking until the meat is fork-tender and the dried fruit has softened, about 15 minutes longer. (If the sauce thickens too much, thin it with a little extra broth.)

To serve, transfer the lamb to a cutting board. With a sharp knife, cut the lamb crosswise into thin slices, arranging the slices on a platter or heated plates and removing the strings as you come to them. Spoon some sauce over the meat, arranging the fruits and almonds around the slices. Serve immediately, passing extra sauce in a small bowl.

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Seniors dine out an average of 4-5 times per week! If you would like to add your restaurant to the Senior Monthly Restaurant Guide, please call Kevin at 785-841-9417 for details.

TRAVEL TROUBLESHOOTER

I canceled my vacation rental, but they're keeping my deposit

Pat Morin's vacation rental in Aruba is a disaster—and she hasn't even left yet. She's trying to get her money back, but the owner refuses. Is there any hope?



Christopher Elliott

Q: I recently paid a \$2,060 deposit to rent a home in Aruba through VRBO. Before I was sent a copy of the lease, I realized that the rental didn't have enough room for our party of 10, and I notified the owner that I wanted to cancel.

The owner refuses to refund the deposit, saying she runs the rental "like a timeshare." I don't even know what that means. That should have been explained in the rental agreement, and even more importantly it should be explained to a customer when they are making a \$2,060 deposit.

I sent the deposit in good faith, and now I feel stupid for having done that and for not having gotten something in writing.

I contacted VRBO, the site though which I rented the house, but so far it has been unable to help me get my money back. Is there anything you can do? - Pat Morin, San Bernardino, Calif.

A: What a mess. The owner should have sent you an agreement before you paid for the rental home, which clearly outlined your rights to a refund. The contract should have also described the property in more detail, noting how many guests it could accommodate.

VRBO sees itself as an intermediary in this transaction, providing little more than a listing service. And at the time you rented your home, it offered something called the Carefree Rental Guarantee, which would have protected you if your rental had been misrepresented. But you would have had to pay extra for that.

Still, VRBO should be concerned when one of its property owners allegedly accepts your money without furnishing you with a contract and then keeps it after you cancel the reservation, saying that the property is run "like a timeshare." I'm not even sure if I understand what that means.

The following advice may seem obvious, but it's worth repeating: Don't sign a rental

agreement—and definitely don't make a deposit—until you've read it. If a rental owner refuses to send the contract, walk away, no matter how attractive the offer.

Look for "gotchas" like no-refund policies and nondisparagement clauses, which prevent you from writing about the rental if you don't like it. And make sure you have the option of paying by credit card, which will protect you if something goes wrong.

I reviewed your correspondence with the property owner, and it looks as if a few other things happened that were preventable. Some of the back-and-forth happened by phone, which increased the likelihood that a detail was overlooked or misunderstood. Also, at one point you authorized your daughter to deal directly with the owner, which just ended up confusing the issue. Keep everything in writing and speak with one voice, and you're likely to avoid this situation from hap-

pening again in the future.

I contacted VRBO about your case. It got in touch with the property owner and advocated for you. The owner refunded your entire deposit.

- 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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PET WORLD

Breed bans can lead to frustration

Q: We're in the process of moving to a rental home, but we've run into a major roadblock because of an issue with our dog, a 6-month-old large mixed breed.

The previous owner said our dog was half Golden Retriever, part German Shepherd, and perhaps part Chow Chow. When I gave this information to rental company officials, they said

dog's temperament.

While it's true that a Chow with poor individual genetics and deprived of appropriate socialization may demonstrate aggression, the same would apply to other breeds in your dog's progeny, German Shepherds or even Golden Retrievers.

The genetic test you mention, called

a Wisdom Panel, can be mailed in, but getting the results does take time. I sniffed out a test for \$59 on Amazon. Speedier is the Wisdom Panel blood test, available through a veterinary clinic, which costs about twice the price of the mail-in test.

You didn't mention where you live, and I realize that finding pet-friendly housing can be challenging. If I were you, I'd consider another property. Assuming your dog is friendly, and well behaved, there are many more enlight-

ened property management companies that would be happy to rent you a home.

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

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Steve Dale

he couldn't live in the house with us if he "has any chow in him whatsoever." Now, they want me to provide a letter from a veterinarian stating that "to the best of (the vet's) opinion," our dog is "predominantly" a Golden Retriever/German Shepherd mix. It would be even better, I was told, if the vet could say our dog doesn't appear to have any Chow, Rottweiler, or Pit Bull.

I asked our veterinarian to provide such a letter, but she won't say the dog appears to be any breed without a DNA test, which would take weeks and cost hundreds of dollars.

My whole family is upset, and my daughters are on the verge of tears. We were all looking forward to the move, but if this issue can't be resolved we'll have to find another property to rent. Any advice? - H.B., Cyberspace

A: Nearly all pedigree dogs were originally bred for a purpose, and they're typically hard-wired to herd, retrieve, guard, or whatever. But an individual dog's temperament is shaped far more by genetics, and even more so by early socialization.

To broadly ban a dog that's 100 percent Chow (or American Pit Bull Terrier, Rottweiler, etc.) makes little sense to nearly all dog experts. And when a dog is only part Chow, it's simply ridiculous, since the information carries almost no weight in predicting a



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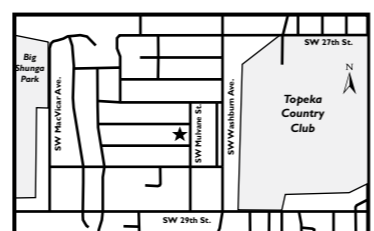
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GUEST COLUMN

Can brain exercises beef up your mental muscle?

A well-renowned neurobiologist named Lawrence Katz, Ph.D., co-published a book in 1999 entitled, *Keeping Your Brain Alive*. The book introduced a brain exercise program called *Neurobics* designed to help



Robert Wilson

stimulate and grow brain cells believed to keep the brain sharp. To explain the theory behind his program, Katz used a comparison to physical exercise. When a person uses different muscle groups it enhances physical coordination, stamina, and flexibility. Katz believed the same is true for the brain. By exercising and activating different areas in the brain, it can increase mental strength, memory and motion.

Although now deceased, Katz research spawned on-going support and acceptance for his theory. Search the word *Neurobics* on the web and you will have many chances to purchase programs and vitamins. Dig a bit deeper and you'll find high-profile endorsements for *Neurobics* by Wall Street Journal health writer Melinda Beck and P. Murali Doraiswamy, Duke University Medical Center chief of biological psychiatry and author of *The Alzheimer's Action Plan*.

While the causes leading to Alzheimer's and dementia related illnesses are still widely debated, there is greater consensus about one thing. Trying *Neurobics* can't hurt you. *Neurobics* is different from other brain challenges. It does not utilize typical logic tests, puzzles or memory exercises. Instead it

uses people's five senses in unexpected ways to change every day routines. The exercises can conveniently be done anywhere and anytime.

Here is an example. Perform a regular routine such as returning home from work. Use the key to unlock and open the door, turn the light switch on, place the keys on the counter, remove shoes, and perhaps feed a pet. Now change this routine. *Neurobics* suggests you do all these tasks with your eyes closed. Sound simple? In another example, eat with your non-dominant hand, or change the order in which you eat your food. Try eating dessert first and ending with a salad. Learn a new hobby or communicate an idea to someone without using your voice. Because these activities require learning a new way of seeing, listening and feeling, it makes your brain work harder than it would if you were performing tasks in a familiar way.

Of course *Neurobics* is just one theory aimed to help keep your brain alive. The flood of information promoting

lifestyle changes to help stave off or prevent dementia can be overwhelming and many, including *Neurobics*, are unproven. This can make it hard to embrace changes. However, mental exercises can bring a person unexpected pleasures, experiences and pursuits they may not have embraced without the potential health benefit as a reward.

Will neurobics prevent dementia related illnesses? No one knows for certain, but professionals agree posing challenges to your brain can't hurt and they may even help. Just take care not to fall down the stairs when your eyes are closed!

- Robert Wilson is the executive director for Bridge Haven, an assisted living and memory care community in Lawrence. He is an active member of the Lawrence Area Partner in Aging network, the Douglas County Coalition on Aging, the Kansas Health Care Association and he is an advocate for raising the standards of care for local area seniors.

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Kansas Advocates for Better Care to host benefit event

Kansas Advocates for Better Care (KABC) will host its annual benefit event, Stand By Me, Sunday, October 20 from 2 to 5 p.m. at Maceli's, 1031 New Hampshire, Lawrence. The event provides support for KABC's mission to improve the quality of long-term care by assisting elders and families and by advocating for public policies that promote better care. KABC is a not-for-profit organization, beholden to no commercial interests and is supported almost entirely by donations from citizens who support our mission.

Proceeds from live and silent auctions support the organization's training and advocacy efforts on behalf of Kansas elders, persons with disabilities, and families. Guest auctioneer Jeremy Taylor will lead the bidding on items such as a Taos, N.M., condo for a week; KU Basketball autographed by the 2013 KU Jayhawks; Lunch with KU legends Max Falkenstien and Bob Davis; JCCC Performing Arts tickets; Wine and Painting experience; Cabin in Westport, N.Y., on Lake Champlain for a week; Bodywork from South-

wind Health Collective; Acupuncture treatments from Ad Astra Acupuncture; 2014 Congressional cookbook autographed by former Congressman Dennis Moore, KU Basketball tickets, and many more interesting items.

The event is free and open to the public. Entertainment will be provided by The Fabulous Torque's, featuring Kansas Music Hall of Fame recipient Johnny Isom. Refreshments will be served. RSVPs are required, you may reply to KABC at (785) 842-3088 or (800) 525-1782 or by email at info@kabc.org

Presentation of the 2013 KABC Caring Award will be made to journalist Dave Ranney during the event. Ranney's reporting often focuses on the human consequences of public policy, helping people to grasp the real ramifications of those policies. Margaret Farley, Lawrence, KABC president, said the board's decision to give Ranney this year's KABC Caring Award was based on his career covering social services and the policies that shape them.

"Dave's depth of knowledge of social services has created a rich body of work," she said. "His reporting has spanned a wide range of issues which are important to KABC. He gives public voice to Kansans who otherwise would not be heard."

Farley pointed to Ranney's ongoing coverage of a Southeast Kansas nursing home cited for several incidents of abuse, but not fined by the State. That coverage helped KABC successfully advocate for legislation requiring the State to impose up to \$10,000 fines for violations which posed a risk of serious harm to residents. She added that his reporting on the Frail Elderly waiting list was, in part, responsible for its elimination by the State a few years later.

During Ranney's 30 years he has covered these issues for Harris News Service, the *Wichita Eagle* and the *Lawrence Journal-World*. For the past seven years, he has reported on health

policy as the Kansas Health Institute's senior writer/editor

Ranney is the fifth recipient of organization's highest award. Past recipients include: Dr. Robert Harder, former Secretary of the Kansas Department of Social and Rehabilitation Services; Dr. Rosemary Chapin, University of Kansas professor; former Kansas Gov. Mark Parkinson; and former Kansas Congressman Dennis Moore.

"KABC is grateful for the support of our donors," said Margaret Farley, KABC president. "Their sponsorships and auction items allow KABC to continue to educate the public on such issues as elder abuse and financial fraud. It allows us to advocate for quality nursing home care and increased nurse staffing in those homes. We appreciate their support."

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■ CONTINUED FROM PAGE 30

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PUZZLES & GAMES

Clear the Suit

Goren on Bridge: By Tannah Hirsch
Tribune Content Agency

North-South vulnerable. North deals.

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

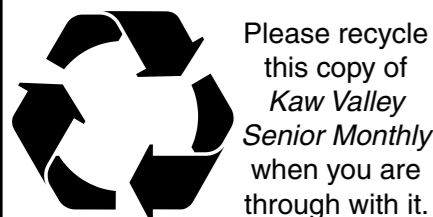
The bidding:
NORTH EAST SOUTH WEST
1 Pass 1 Dbl
Pass 2 3 Pass
4 Pass Pass Pass

Opening lead: King of C

Usually, a defender strives for a ruff in order to win a trick he could not otherwise score. But there are other reasons why it might be right to strive for a ruff. Consider this deal.

With a dead minimum opening bid

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



West was right to be worried by dummy's clubs, but he handled the threat in the wrong way. At trick two the defender should cash the ace of clubs and continue with a third club. Declarer can discard a diamond on this trick but, when West gains the lead with the ace of spades, West can lead another club. East ruffs dummy's winner and, although declarer can overruff, there is

no way he can avoid losing a diamond trick for down one.
- Tannah Hirsch welcomes readers' responses sent in care of this newspaper or to Tannah Hirsch c/o Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail responses may be sent to gorenbridge@aol.com.
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PUZZLES & GAMES

CROSSWORD

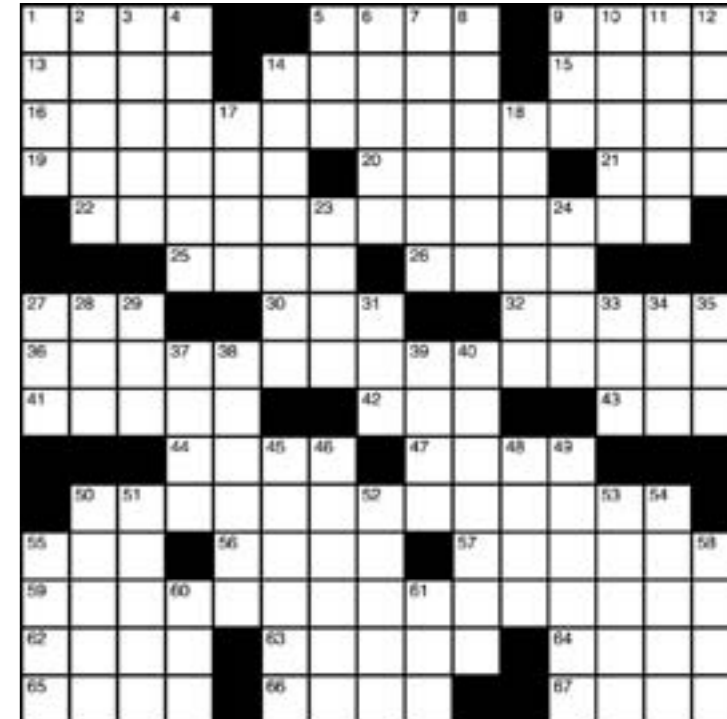
Across

- 1 Wynonna or Naomi of country music
5 "Doctor Zhivago" heroine
9 Files opened with Adobe, for short
13 Licked cookie
14 Underage person
15 La Scala showstopper
16 *Comforter-and-sheets set for a large mattress, say
19 Enter gingerly
20 Bigfoot cousin
21 "Miserables"
22 *Gaga way to be in love
25 Follow one's new job, in Realtoresé
26 "Cheerio!"
27 Sci-fi vehicle: Abbr.
30 Attention from Dr. Mom
32 Answers an invite, for short
36 *Big tourist draw
41 Movie trailer, e.g.

Down

- 1 Comic's delivery
2 Dickens villain Heep
3 Like a thicket
4 Folded corner
5 Tina's "30 Rock" role

- 6 "... for __, a tooth ..."
7 Poet Frost
8 Franklin of soul
9 Hippie's digs
10 Dentist's tool
11 Traffic violation consequences
12 Slumps
14 Camera maker that merged with Konica
17 Fries, for one
18 Coke Zero competitor
23 Battery unit
24 Sunup point
27 Baseball official
28 Gary Larson's "The ___ Side"
29 Pedro's peeper
31 Dol. parts
33 Compete
34 "The Raven" poet
35 NBC sketch show
37 Yemen neighbor
38 Met, as a difficult challenge
39 Decays
40 Somewhat
45 Like political hawks
46 "Hell is other people" French dramatist
48 At no charge



- 49 Big operatic ending
50 Morning __: flower
51 DeGeneres's sitcom
52 Actress Lindsay
53 Praise
54 Straight up
55 Young newts
58 Greek Cupid
60 Golfer Trevino
61 Self-importance
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Sudoku grid with numbers 3, 7, 9, 6, 5, 6, 2, 1, 9, 8, 5, 2, 4, 9, 3, 8, 1, 4, 2, 9, 9, 7, 6, 3

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

JUMBLE
Unscramble these four Jumbles, one letter to each square, to form four ordinary words.
TISOF, CUDIL, REGEME, CEERUD
Answer here: [] - []

SCRABBLE
Unscramble these four Scrabbles, one letter to each square, to form four ordinary words.
A, E, O, H, D, T, P; A, E, I, D, S, R, F; A, E, U, K, D, S, N; A, I, U, W, P, K, L
PAR SCORE 220-230 BEST SCORE 283 FIVE RACK TOTAL TIME LIMIT: 25 MIN

This Halloween, don't be frightened by the Internet

By Phong Nguyen
Social Security Operations Supervisor
in Lawrence, Kansas

Don't look now, but it's Halloween! Halloween is time for kids of all ages to dress up in costumes and go trick-or-treating. But it is also a time of visiting haunted houses and watching those scary horror films. Think of the movies that frightened you the most, and they usually have an element of fear of the unknown.

Doing business online may also needlessly frighten people. When it comes to Social Security, however, there is nothing to be spooked about. We take all the fear out of doing business online.

There are a number of things you can do online at www.socialsecurity.gov, and none of them should send so much as a shiver down your spine. Save yourself a trip to a Social Security office and transact your business from the comfort of your home. No need to be afraid to go online; it's so easy and safe to do business at www.socialsecurity.gov.

Here are just a few of Social Secu-

rity's online services you can easily access from the convenience of your home or office computer:

- Apply for retirement, disability, or Medicare benefits;
- Find out what benefits you might be eligible to receive;
- Setup a my Social Security account so you can access and update your information anytime;
- Apply for Extra Help with your Medicare prescription drug costs;
- Estimate your future benefits;
- Appeal an unfavorable decision on a disability claim;
- Change your address; and
- Report employee wages.

For a complete list of our online services, visit www.socialsecurity.gov/onlineservices. You also can find forms, publications, answers to frequently asked questions, Social Security news, and much more at www.socialsecurity.gov.

You'll find our online services are frighteningly easy to use. Save your fears for the monsters on television or the costumed creatures knocking at your door. Don't be afraid to visit www.socialsecurity.gov.

SUDOKU SOLUTION

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

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F	A	R	S	I	D	E	RACK 2 =	61
U	N	A	S	K	E	D	RACK 3 =	62
W	A	L	K	U	P		RACK 4 =	23
H	A	N	D	S	E	T	RACK 5 =	61
PAR SCORE 220-230							TOTAL	283

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CROSSWORD SOLUTION

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

JUMBLE ANSWERS

Jumbles: FOIST LUCID EMERGE REDUCE

Answer: How the team felt when their coach growled at them all day -- DOG-TIRED

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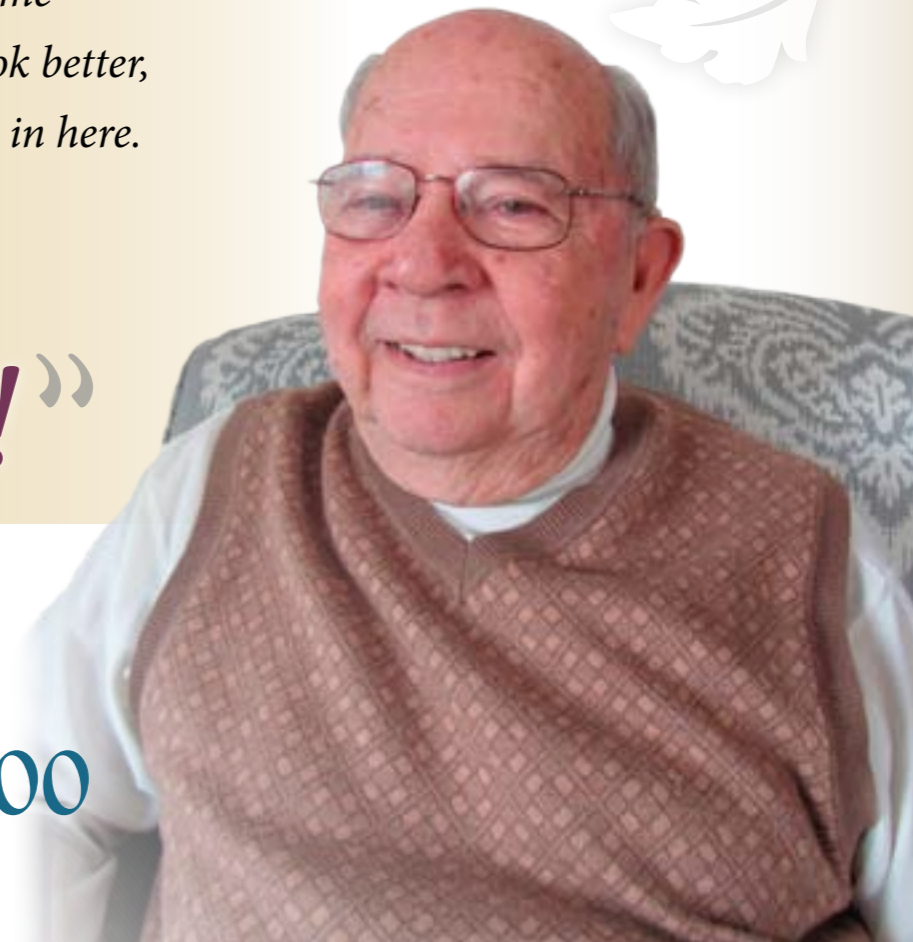
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I'd rather clean out my closet.



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LMH South welcomes walk-ins for screening mammograms every weekday from 10 a.m. to 2 p.m. Call (785) 505-3300 to make an appointment at one of our convenient Lawrence locations.

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