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October 2020

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Vol. 20, No. 4

INSIDE



Between October 15 and December 7, seniors can shop around for Medicare plans that might better meet their needs during 2021. Janice Gilmer-Gentry, manager of Centers for Medicare & Medicaid Services programs with Blue Cross and Blue Shield of Kansas, discusses her company's various plans. - page 6

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Bill Kennedy: Teaching teens to drive safely.

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Kennedy credits hard work, faith in God for success

By Billie David

When Bill Kennedy started his own business, Topeka Driving School (now Kennedy Driving School) in Topeka, with a beginning class of just six students, he had his experience as a teacher and football player, his faith in God, and a wife with the drive to see him succeed on his side.

That was 26 years ago, and since then, his beginning class of six in Topeka has expanded to include locations in Wichita, Manhattan and Johnson County, and it graduates between 2,500 and 3,000 students a year.

Kennedy began his working career as an educator and taught driver's ed at his first job in a public school in 1970. During his experience there, he saw ways that the driver's ed program could be improved.

"There were a lot of things the public school did that weren't of benefit to parents and students," he said. "They didn't offer any kind of scheduling flexibility, and it was not very convenient. At Kennedy Driving School, we

go by the student's schedule."

That includes picking the students up and dropping them off at their homes, which Kennedy says is especially important in the summer because that way parents don't have to worry about leaving work to drop off and pick up their children from class.

Eventually, he began teaching driving skills for a business in Lawrence, but when he found that experience unsatisfactory, he decided to start his own driving school in Topeka.

"I looked at what it would take, what the rules are," he said, adding that flexibility and convenience were important, as well as having a good team.

In fact, Kennedy gives much of the credit for the school's success to his employees. And of course, curriculum was key, with a focus on a quality program that would successfully teach beginning students how to drive safely.

"We have a good curriculum, and we have had some really good people working for us," he said.

KEVIN GROENHAGEN PHOTO



Bill Kennedy

"When my wife and I decided to start our own school, we looked at the Driver Improvement Program," he

added. "There's a lot of good information in there."

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Kevin L. Groenhagen
Editor and Publisher

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Bill Kennedy

■ CONTINUED FROM PAGE THREE

He also had a friend who was an attorney and another who was an accountant, and when Kennedy wasn't working at odd jobs to keep the money coming in while his business was being established, he was consulting with them.

Kennedy, who is now 73, grew up in Topeka.

"My dad was a doctor and my mom was a teacher," he said, adding that when he was growing up, two things that were emphasized in the home were football and faith in God.

"My parents always said it was important to go to church, and it had a tremendous effect on me," he said, adding that his dad loved medicine and football. "We talked about football a lot at home."

From the time he was old enough to get together with his friends in their backyards to play football, the sport remained a major focus for Kennedy throughout his childhood, graduate school and beyond, including his years at Topeka West, attending college at Kansas State, and doing his graduate work at Washburn University.

"During junior high, high school and college, football was paramount after grades," he said. "Sometimes I got them mixed up, but I always got it straightened out."

Football has served him well over

the years.

"It teaches you how to deal with adversity," he explained. "When you get knocked down, you get back up. You never quit. Football parallels life: inject the violence and learn life's lessons through that."

Kennedy found out in a very personal way just how important his football experience and church upbringing were to him later on when one of his daughters developed a serious medical condition that required surgery when she was only two years old.

"We didn't know if it would work out, but it did," he said. "We got some financial help from the teachers I worked with. We were there for a week and a half. We had faith that everything would work out. A lot of it has to do with your upbringing. A solid Christian base was set, and in difficult times, you turn to God."

After his first job as a driver's ed teacher and his continuing teaching driver's ed in the summers, Kennedy taught at Seven Dolors Catholic Grade School in Manhattan, and then taught a year at his alma mater, Topeka West. He also taught at Seaman High School.

"I loved school," he said. "I enjoyed teaching and coaching and working with students."

After teaching assorted subjects in schools in Topeka and Manhattan, Kennedy worked in the business sector for different companies for a total of 10 years.

"I learned some things there about

■ CONTINUED ON PAGE FIVE

Medicare open enrollment is October 15 to December 7

- Medicare Supplement/Medigap Plans
- Medicare Advantage Plans
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Bill Kennedy

■ CONTINUED FROM PAGE FOUR

creating a business,” he said.

Along the way, Kennedy married and started a family.

“I met my wife at a local restaurant and bar. We will be married for 36 years in November,” he said. “I have four daughters, three grandkids, and a fourth grandkid on the way.”

Kennedy credits his wife, Susie, for the important role she played in making sure they succeeded at the driving school business..

“She was the mainstay,” he said. “She has a lot of great ideas, and she’s a hard worker.”

Their endeavor did indeed involve plenty of hard work.

“Any business owner who is successful knows that,” Kennedy said.

One way they supported themselves while waiting for the business to take off was doing janitorial work for the owner of numerous businesses.

“We cleaned a lot of businesses,” he said. “Summers, after school—if

you’re going to raise a family, that’s what you have to do: teach, coach, driver’s ed in the summer, the cleaning business. We took the kids along and they worked, too.”

Also helping Kennedy succeed was the fact that his driving school was able to pick up some of the slack that was developing in the public schools.

“They had a pretty good program, but it dropped off because it was expensive. And when it dropped off, we filled the void,” he said.

Now that his kids are grown and his business is established, Kennedy is able to enjoy the fruits of his hard work. But when asked what hobbies he enjoys, he said, “I enjoy the work that I do. I spend a lot of time with it.”

In addition to founding the Kennedy Driving School, Kennedy has written and published three books on driving. One is a beginning drivers book for parents to read called *Parent’s Guide to Teaching Your Teen To Drive Safely While Maintaining Your Sanity*. Another is a book on defensive driving with the title *The Most Complete Book on Advanced Defensive Driving*.

He also wrote a book for seniors entitled *Important Skills for Seniors When Driving*, in order to help seniors determine how to adjust their driving to accommodate changes in their bodies due to aging. Although Kennedy Driving

School does not have classes for seniors, this book can be obtained by calling the driving school at 1-800-557-7357.

For more information about Kennedy Driving School, visit www.kennedydrived.com.

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Medicare Annual Election Period begins on October 15

By Kevin Groenhagen

Beginning on October 15, seniors can shop around for Medicare plans that might better meet their needs during 2021. However, the period for making changes lasts for just a few weeks.

“The Medicare Annual Election Period runs from October 15 to December 7,” said Janice Gilmer-Gentry, manager of Centers for Medicare & Medicaid Services programs with Blue Cross and Blue Shield of Kansas (BCBSKS).

During the annual election period (also known as Medicare open enrollment), seniors can do the following:

- Switch from Original Medicare to Medicare Advantage (as long as you’re enrolled in both Medicare Part A and Part B, and you live in the Medicare Advantage plan’s service area).
- Switch from Medicare Advantage to Original Medicare (plus a Medicare Part D plan, and possibly a Medigap plan).
- Switch from one Medicare Advantage plan to another.
- Switch from one Medicare Part D prescription drug plan to another.
- Enroll in a Medicare Part D plan if you didn’t enroll when you were first eligible for Medicare.

Original Medicare is a fee-for-service health plan that has two parts: Part A (Hospital Insurance) and Part B (Medical Insurance). Medicare Part A hospital insurance covers inpatient hospital care, skilled nursing facility, hospice, lab tests, surgery, home health care. Medicare Part B covers medically necessary services and preventive services. First, Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance and deductibles).

A Medicare Advantage plan (Part C) is a type of Medicare health plan offered by a private company that contracts with Medicare. Medicare Advantage plans provide all Part A and Part B benefits, excluding hospice.

“BCBSKS offers affordable Medi-

care Advantage plans that include premiums ranging from \$0 to \$50,” Gilmer-Gentry said. “These plans include low copays for routine office visits and prescriptions drugs, no out-of-pocket costs for preventive and certain manageable conditions and supplemental value-added benefits. The supplemental value-added benefits could include coverage for dental services, eyewear, hearing aids, fitness classes, telehealth visits, meals, and over the counter drugs.”

BCBSKS offers Medicare Advantage plans in the following counties: Butler, Cowley, Douglas, Harvey, Jackson, Jefferson, Kingman, Osage, Pottawatomie, Reno, Sedgwick, Shawnee, Sumner, and Wabaunsee.

“The Medicare Advantage plans offered by BCBSKS are relatively new to the Topeka region,” Gilmer-Gentry said. “This is our second year offering Medicare Advantage plans. We are excited to be offering comprehensive and affordable health insurance plans to the seniors in the Topeka region.”

In 2003, Congress passed the Medicare Prescription Drug, Improvement, and Modernization Act. This allowed seniors to take advantage of a prescription drug benefit called Medicare Part D beginning on January 1, 2006.

“BCBSKS offers three Medicare Part D plans: Blue MedicareRx Value, Blue MedicareRx Plus, and Blue MedicareRx Enhanced,” Gilmer-Gentry said. “Our plans have an overall 4-Star Rating and are available in 103 of the 105 Kansas counties. Our Medicare Part D prescription drug only plans have been redesigned to meet the needs of our consumers prescription drug needs and costs.”

Gilmer-Gentry noted that seniors who live in Johnson and Wyandotte counties should contact Blue Cross and Blue Shield of Kansas City for information about Medicare products.

BCBSKS also offers Medicare Supplement plans (also known as Medigap). Medicare Supplement plans are sold by private insurance compa-

nies to fill “gaps” in Original Medicare coverage. The Medigap Open Enrollment Period is a one-time only, six-month period when federal law allows you to buy any Medigap policy you want that’s sold in your state. It starts in the first month that you’re covered under Medicare Part B and you’re age 65 or older. During this period, you can’t be denied a Medigap policy or charged more due to past or present health problems

“Medicare Supplement is optional coverage designed to help supplement Original Medicare with health care costs like copayments, coinsurance, and deductibles,” Gilmer-Gentry said. “BCBSKS offers the following Medicare Supplement plans: Plan A, Plan G, Plan G High Deductible Health Plan, Plan K, Plan L and Plan N. We also offer Plan G Select, Plan K Select and Plan N Select. The Select versions of these plans are offered to prospective members residing in counties where we have a ‘select’ network of hospitals.

The Select plans offer a lower monthly premium and hospital network limitations. The Select counties and hospitals are available on our website.”

To view Medicare-related plans offered by BCBSKS, visit www.bcbsks.com/medicare and click “Shop our plans.” You then enter your zip code to see which Medicare Advantage plans, Medicare Supplement plans,

■ CONTINUED ON PAGE SEVEN

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BCBSKS

■ CONTINUED FROM PAGE SIX

and Medicare Part D plans are available where you live.

“With all BCBSKS plans, we continue to have a comprehensive network of doctors, hospitals, pharmacies and other providers,” Gilmer-Gentry said. “We encourage seniors to give us a call to help us determine what Medicare plans best meet their needs.”

You can call 866-627-6705 to speak with a BCBSKS advisor. You can also request a free Medicare Starter Kit at www.bcbsks.com/guide.

According to the Blue Cross Blue Shield (BCBS) website, “Blue Cross began in 1929, as a partnership between a local hospital and its financially struggling patients. Baylor University hospital administrators were seeking a way to make healthcare more affordable for their patients, many of whom were Dallas public school teachers.” Further, “Like the Baylor Plan, from which Blue Cross would evolve, the early forerunners of Blue Shield originated with America’s workers. Faced with rampant illness and occupational hazards, Pacific Northwest loggers and miners of the early 1900s required substantial medical care to stay healthy and productive. To meet this need, employers organized plans to provide medical services through individual practitioners or groups of physicians for a monthly fee.”

When Medicare was signed into law in 1966, BCBS companies were the only insurers with the claims processing capability and computing power to administer the new program. In its new role, BCBS seamlessly processed the claims of nearly five million Medicare patients during that first year.



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Local author pens novel about forgiveness

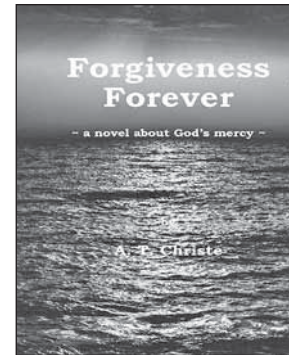
A local author who goes by the pen name A. T. Christie has written a book named *Forgiveness Forever—a novel of God's mercy*. This is a novel about Jeremy Foster, a nine-year-old boy who is in a coma from an automobile accident that killed his mother. He visits heaven and sees his mom and Jesus and then returns, unwillingly, back to Earth, when he awakens from his coma. The novel shifts forward to his life as an 11-year-old when he has his first innocent kiss with a girl named Annemarie and shifts again to his life as a 16-year-old when he is abused by a relative. Many other things happen to

Jeremy and others that require forgiveness. The need for forgiveness shows up with Jeremy's 12-year-old cousin Caitlin, who wins acclaim as a singer in a national talent contest, but later, when Caitlin's friend gets a standing ovation for her aria at an opera house, Caitlin is at first jealous, and then seeks forgiveness from her friend. Another incident occurs when Scarlett, Jeremy's girlfriend, fixated on getting married after high school, learns Jeremy has no interest in marriage and intends on going to a university. But when Jeremy takes her to her senior prom dance, he recounts all the good times they had

together, and she kisses him to let him know she not only forgives him but herself as well.

There is a spiritual tone that runs throughout this book, and the reader can't help but feel that there are more important things than material possessions for us to value. Jeremy is undecided as to whether to eventually get married or become a priest, and he wrestles with that on a trip to Rome with his dad. While there, Jeremy believes he hears voices calling him to pay attention to his spiritual leanings. At one point, he even believes he hears singing from Michelangelo's Pieta statue, and he is shocked to see Mary turn toward him while singing "The Servant's Song." His dad believes his son has a reoccurring brain injury from his accident eight years earlier.

Forgiveness is a gift that benefits the giver more than the recipient and it is a major theme in the book. It is interesting to view it not only from Jeremy's perspective, but from those around him. What will Jeremy do when, after making marriage plans with his childhood sweetheart, he discovers he's really meant to be a priest—but his fiancée is pregnant with his child? How and why does the Pope get involved? This story will have you turning pages as you learn that mercy and forgiveness are not the same and that Jeremy has some surprising new crosses to bear later in life.



This book had a high rating (4.7 out of 5.0) among Amazon readers. More information about the book can be found at the Amazon site or by clicking this link <https://amzn.to/3i0IDf0>.

Topeka Metro continues waiving fares through end of October

At the Topeka Metro board of directors meeting on September 21, the board voted to extend the fixed route rear boarding and free fares through October 31, 2020. Fares will also be waived during this time for the paratransit bus as well as the Flex route bus.

Front-door boarding will still be permitted for those with mobility issues needing to use the ramp or kneeler. Safety chains near the bus operator at the front of the bus will remain secured. Passengers are required to wear a face mask when riding the bus. Topeka Metro expects passengers to be responsible and to have their own mask to protect themselves and others. The mask requirement went into effect

on Thursday, July 9, 2020 and will be in place until further notice. Bus operators in fixed route buses are not required to wear a face covering while they are in the operator compartment with the safety barrier closed and latched. Face coverings are required at all other times for operators.

Topeka Metro will continue to impose social distancing requirements in the lobby at Quincy Street Station, at bus stops and in the bus waiting areas in the Quincy Street Station lot. Topeka Metro has "ambassadors" who sanitize surfaces inside the buses in-between runs, and inside and outside of the bus station. Topeka Metro continues to deep clean its buses for the six days a week that it operates.

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- We base SSI eligibility and payment amounts on income and resources (things of value that the individual owns).
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- The objective of the PASS is to help disabled individuals find employment that reduces or eliminates SSI or SSDI benefits.

You can read all about the PASS program at [www.ssa.gov/pubs/EN-05-](http://www.ssa.gov/pubs/EN-05-11017.pdf)

11017.pdf.

The plan must be in writing, and Social Security must approve it beforehand. To start, contact your local Social Security office for an application (Form SSA-545-BK) or you can access the form at www.ssa.gov/forms/ssa-545.html.

There are many people who can help you write a PASS, including a Ticket to Work service provider, a vocational counselor, or a relative. Social Security's Ticket to Work (Ticket) program supports career development for SSDI beneficiaries and SSI recipients who want to work and progress toward financial independence. The Ticket program is free and voluntary. Please call the Ticket to Work Help Line at 1-866-968-7842 or 1-866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET to learn more about the Ticket program.

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access to your earnings records, Social Security benefit estimates, and a printable Social Security Statement to see an estimate of survivors benefits.

You may also want to visit the Benefits Planner for Survivors to help you better understand your and your family's Social Security protections as you plan for your financial future at www.ssa.gov/planners/survivors.

Please visit www.ssa.gov or read the publication Survivors Benefits at www.ssa.gov/pubs/EN-05-10084.pdf for more information. You can also help spread the word by sharing this information with your family and friends.

TACC to hold virtual Fall Senior Fair

Due to COVID-19, Topeka Area Continuity of Care (TACC) members will not be holding their in-person senior fair this fall. However, seniors can still participate in TACC's virtual senior fair.

During the week of October 19-23, TACC members will be posting information

about their businesses, including links to their websites and live videos, on TACC's Facebook page, which is under Topeka Area Continuity of Care - TACC. Each day, TACC will highlight a different genre, e.g., Home Health, Hospice, Retirement Communities, etc.

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HEALTH & WELLNESS

The importance of exercise

By Jessica Brewer

LMH Health

If exercise could be packaged in a pill, it would be the single most widely prescribed and beneficial medicine in the nation. – Robert Butler, National Institute on Aging

Maribeth Orr, a family practice physician at Eudora Family Care, said this is one of her favorite quotes. What many medications can help with, exercise can help with too.



“One of the best things about exercise is anyone can do it,” Dr. Orr said. “Even those who may not think they have the physical capabilities or the time to exercise can do it. It can be so impactful on many positive levels. It can help you mentally, physically, socially, economically and spiritually. Exercise leads to healthy minds and bodies.”

Orr said with so many things consuming us, especially during the pandemic, things can cultivate and become very negative. It is important now more than ever to take care of yourself. A good outlet can often be exercising. This provides you a time to be outdoors or alone on a treadmill, doing a workout routine or lifting weights. Exercise gets your endorphins going and gives you the sense that things will be ok.

“Especially in 2020, life keeps throwing us curveballs and exercise can help manage these,” Dr. Orr said. “The curveballs will keep coming even post-pandemic and exercise can help us continue to manage these. I hope a silver lining is that we will have eye-opening experiences across the world. I hope people see how important your health is and how precious life is. You are only given one body,

one heart, one spine. Take care of these one-time gifts.”

Our bodies are precious, and some invest more in their cars and homes than they do their health. Dr. Orr said the human body deserves the same loving care that so many give to other things. We need to keep it in tip-top shape for it to continue operating properly.

“On a personal level, exercise has provided stress relief,” she said. “When I have my heart rate up, my worries, anger, sadness, anxieties and emotions that can so easily take us in a bad direction are controllable. It is how I care for my body. When I feel I need to be in control, exercise helps me lay that down and realize it is ok not to be in control.”

One major common misconception Dr. Orr said there is about exercise is a myth that the standard for exercising is you have to sweat a lot, get your heart rate going like crazy until you almost pass out and you have to hit a high-intensity level each time you work out. However, these are immensely inaccurate. She said exercise and movement can be from a chair, a hospital bed, anything from lifting small weights to shoulder shrugs and low-intensity levels. There is no one-size-fits-all workout.

“I remember when I first began running all I wanted to do was jog one lap,” she said. “It was hard and exhausting, but when I got it, I celebrated it. I said ok now two laps. Someone asked me if I would run a 5K and I thought they were nuts! That is 3.1 miles, no way. As I grew and worked and strived to achieve my goals, I got better day by day.”

Orr is a three-time Ironman finisher and continues to build up and inspire women to work towards their goals, to celebrate the small wins and never give up. She says that exercise is personal and each person has to find what they enjoy. While Dr. Orr is an accomplished athlete, it took her time to figure out what exercise worked best for her.

“Be true to yourself,” she said. “If

How much movement is right for you?

The body was made to move and it's important to know how much movement is right for you. Too little? Too much? The American College of Sports Medicine says Americans should follow one of these three guidelines to see substantial health benefits:

- Adults should do at least 150 minutes (2 hours and 30 minutes) to 300 minutes (5 hours) per week of moderate-intensity exercise,
- Or 75 minutes (1 hour and

15 minutes) to 150 minutes (2 hours and 30 minutes) per week of vigorous-intensity aerobic physical activity,

• Or an equivalent combination of moderate and vigorous-intensity aerobic activity.

Preferably, aerobic activity should be spread throughout the week. For more information about these guidelines, as well as those for children and adults in special populations, visit cdc.gov/physicalactivity.

you do not enjoy it, it is not a good idea. Don't by a treadmill because you feel the only way to move is if you run. Invest in yourself and find what you love to do, find a group or a buddy who likes the same thing and do it with them. Encourage each other. You can do this. When working out gets hard and exhausting and there are many things you could complain about, just remember how much of a privilege it is that you can move like that. Whether that is running, biking, swimming, lifting, how amazing that you can move!”

One group Dr. Orr mentioned, in particular, were moms and caregivers. She often sees moms, caregivers and women who spend so much time giving to others that there is little time to give to themselves.

“Being a mom, I know, is the toughest job in the world, much harder than being a doctor,” Dr. Orr said. “You care for others so much and must make sure not to lose yourself in that. Find time to give back to yourself and sometimes the best way to do this is through exercise.”

She said as stress builds through the day from taking care of children, especially now when they may be home

with you much more often, you want to make sure you are the best for yourself and your family.

“As a mom, there are so many demands,” Dr. Orr said. “Find yourself through movement. Don't forget who you are and that you have to give back to yourself and exercise is the best way to do this. Exercise can energize you and protect your cardiovascular system which in return helps you keep up with kids, keep your cool and it provides a wonderful outlet.

What she hears most is that women cannot get out because they have to stay home to take care of their children or grandchildren. Dr. Orr's best advice, take them with you! Carve our 10-20 minutes for yourself and if you can't go alone, have your kids join either in a stroller or walking with you. Not only are you taking time for you, but setting a great example for them as well.

“The harder a goal is to achieve, the sweeter the reward when you've reached it,” she said. “You can do this. And remember, I wish I wouldn't have exercised...said no one ever!”

- Jessica Brewer is the social media and digital communications specialist at LMH Health.



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HEALTH & WELLNESS

Awesome Ashwagandha

Ashwagandha (*Withania somnifera*) is one of my favorite medicinal plants. Ashwagandha is an ancient medicinal plant and it is one of the most important herbs in Ayurveda. Ayurveda is a traditional system of medicine in India that can be traced back for cen-



Dr.
Deena
Beneda

turies. However, this ancient medicinal plant is currently gaining recognition in the United States due to its properties.

Classically, Ashwagandha has been used to relieve stress and improve well-being. Traditionally, Ashwagandha tonics have been given to all ages from children to the elderly. Ashwagandha is an evergreen shrub and the roots, leaves, and fruit of this plant is used medicinally.

Ashwagandha's common names include winter cherry, poison gooseberry, and Indian ginseng. Ashwagandha is often compared to its well-known counterparts, *Eleutherococcus*, or Siberian Ginseng, and *Panax Ginseng*, or Korean Ginseng, due to the adaptogenic properties and hence the name Indian ginseng. The root of this plant smells like a horse, hence the name "ashwa," the Sanskrit word for "horse."

Consuming Ashwagandha is supposed to give a person the vigor and strength of a stallion. Luckily, most forms of this medicinal plant no longer carry such an odor. Traditional medicine has used Ashwagandha when combined with other drugs for scorpion stings and snake venom. The dried leaves of this plant have been ground into a paste that has been used to treat burns and wounds, and also as sunscreen. It is a common medicinal plant, especially in India, Middle East, and North Africa.

Typically, Ashwagandha is used for

stress and is often referred to as an adaptogen. However, there are many medicinal properties of this plant, including its use for fatigue, general anxiety disorder, anxiety, hysteria, aging, enhanced athletic performance, lower blood sugar levels, high cholesterol, attention deficit-hyperactivity disorder, osteoarthritis, fibromyalgia, constipation, insomnia, inflammation, arthritis, Parkinson's, skin ulcerations and painful inflammation, Huntington's disease, Alzheimer's, obsessive compulsive disorder, reduced symptoms of depression, improved memory, enhanced nervous system, and reproductive health. It is a tonic, diuretic, anthelmintic, astringent, thermogenic, and stimulant.

One interesting study showed that in animals that were given Ashwagandha, it increased the performance rate of their swimming. Given a physical endurance test, those animals given Ashwagandha were able to significantly increase the duration of swimming, at least by doubling the duration as compared to the controls.

Scientific research supports the conclusion that Ashwagandha is a regenerative tonic due to its numerous medicinal properties to effectively treat stress, as an anti-inflammatory, anti-arthritis, and is usefulness in different diseases, such as Alzheimer's and Parkinson's. In Ayurvedic medicine, it is considered one of the best nervine tonics.

Medicinal plants can be used as a valuable part of your therapeutic protocol. However, when using medicinal plants, also check with your health care provider.

- Dr. Deena Beneda, N.D., is a Naturopathic Doctor practicing at Natural Medical Care in Lawrence. She can be reached at 785-749-2255.



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JILL ON MONEY

The stock market is NOT the economy

“How can the stock market go up, while the economy is still struggling to recover amid the pandemic?” The answer is that the stock market is not the economy and vice versa.



Jill
Schlesinger

Let's start with the economy. As expected, the second quarter of 2020 was the most debilitating for the U.S. economy since the government began keeping records in 1947—and about four times worse than the weakest quarter of the Great Recession. The Bureau of Economic Analysis said real gross domestic product (GDP) decreased at an annual rate of 31.7% percent in the second quarter of 2020. The good news is the recovery has begun and the third quarter should show a significant bounce.

Even with the improvement, it is likely to be a long slog. “Nearly two-thirds of the National Association for Business Economics (NABE) members who participated in the August 2020 NABE Economic Policy Survey

believe the U.S. economy continues to be in a recession that began last February,” said NABE President Constance Hunter, CBE, chief economist, KPMG. “Almost half the respondents expects inflation-adjusted gross domestic product to remain below its fourth-quarter 2019 level until the second half of 2022 or later. And 80% of panelists indicate there is at least a one-in-four chance of a ‘double-dip’ recession.”

The labor market showed similar results, bottoming in late March/early April, with about 22 million jobs lost and the unemployment rate soaring to nearly 15%. About half of those unemployed have found work, but that still leaves employment down by 11.6 million since the pandemic began, 25% more than we lost to the Great Recession, according to Diane Swonk, Chief Economist at Grant Thornton. Of greater concern to her: “The pace of jobs recovery has slowed, while the ranks of the permanently unemployed have risen.” The Internal Revenue Service concurs with Swonk. In a recent forecast, it predicted that there will be about 229.4 million employee-classified jobs in 2021—more than 37 million fewer than it had estimated last year.

With poor economic results and dire predictions, why has the stock market soared since the March lows? The

answer is investors are not worried about the past or even the near term; rather they are looking ahead to the future, and betting that on corporate “winners” of COVID-19 (think Facebook, Apple, Amazon, Tesla, Microsoft, Google, Netflix), and their ability to make a lot of money.

Additionally, with the Federal Reserve committed to keeping interest rates at zero for the foreseeable future, the notion of TINA is important. Who is Tina, you ask? TINA stands for “There is No Alternative,” and it is applied to the investment world as follows: “With zero percent interest rates, I can't keep my money in the bank, bonds are paying bupkis, so there is no alternative, except stocks.”

The two concepts have driven stocks higher, but there's another issue here: not ALL Americans can find comfort in the ascent of equities. Gallup finds 55% of Americans have exposure to the stock market, which is a share that has remained consistent over the past decade. That means that 45% do not. Of those who do own stocks, the Fed-

eral Reserve finds 51.8 % of stocks and stock mutual funds are held by the top 1%, while the share of ownership by the bottom 50 percent is less than 1%.

Economists and analysts tell me that while the fortunes of the stock market can diverge for a period of time, they usually end up moving in the same direction. Which direction that is, remains unknown at this time.

- Jill Schlesinger, CFP, is a CBS News business analyst. A former options trader and CIO of an investment advisory firm, she welcomes comments and questions at askjill@jillonmoney.com. Check her website at www.jillonmoney.com.

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GUEST COLUMN

The return of vinyl is music to my ears

By Greg Schwem

Tribune Content Agency

Finally, and I do mean FINALLY, I have solid evidence that some things were actually better in “the old days.”

No longer do I have to stare at my kids’ skeptical, sometimes horrified, facial expressions while I wax poetically about the merits of a television that could only pick up five channels (OK, six if you knew how to manipulate a TV antenna); a phone mounted to a wall; or a high school romance that began with spoken words as opposed to written texts and TikTok videos.

Perhaps I was too hasty when I threw away my AM/FM clock radio, my Pong game and my three-piece polyester suits. At the very least, I should have kept my turntable, a major component of my hi-fi system and my youth.

The reason? Vinyl is back, baby! Recently released data from the Recording Industry Association of America showed that, for the first time in more than 30 years, vinyl albums (Google that phrase, kids) outsold CDs. True, services like Spotify and Apple Music are still the preferred way to obtain tunes; but for those of us who like to hold our albums as opposed to streaming them, the reemergence of the black, long play record album, and

the hisses and scratches that come with it, is a victory of sorts for middle-aged music aficionados like myself.

My vinyl collection is long gone, as I succumbed to the superior sound and portability of CDs in the 1980s, but the memories endure. Growing up in suburban Chicago, I was a fixture at Polk Brothers, a home appliance and electronics retail outlet. While customers in one aisle shopped for refrigerators, I was in the adjoining aisle, flipping through recently arrived albums in search of the latest Elton John release. My Christmas wish list always included half a dozen albums, some of which my mother probably purchased in horror.

“They’re called Kiss, Mom. Just look for the album cover featuring a guy wearing white makeup with blood dripping from his mouth.”

Ah, yes, the album cover! And the back cover featuring the song list! My closest encounter to a broken bone occurred when I was pedaling home with my latest purchase and neglected to see a rut in the road, so fixated was I on the song titles. If I arrived home in one piece, I promptly retreated to my bedroom, dropped the stylus on the album and read the lyrics to each song, often laughing when I realized what I had been singing up until that moment.

“Oh, so it’s ‘Rocket Man, burning

out his fuse up here alone.’ I thought it was, ‘Rocket Man, burning out his shoes, the pair I loaned.’ “

I memorized the names of every musician who played on every track, eventually realizing a select group of drummers and horn players were in high demand when it came time for my favorite rock stars to cut new albums. I was playing guitar at the time and took heart knowing that, if I never found a band to play in, I could make a great living as a studio musician.

When I became a disc jockey at my high school radio station, I learned the art of “cueing” a vinyl song by dropping the stylus on a particular groove and then spinning the album backward so, when I pressed “play” on the turntable, the song started immediately. I knew that skill didn’t improve my status with girls, but I was sure they would have been impressed were outsiders allowed in the studio. They weren’t.

I learned wooden crates from grocery stores were the perfect width to hold my album collection. I never resorted to alphabetizing my LPs, but they were sorted by genres; and the “Greatest Hits” albums occupied the front spaces, with the Eagles getting top status. And why not? In 2018 the band’s greatest hits collection surpassed Michael Jackson’s “Thriller” as top selling album of all time.

So, Gen Z and Internet Generation members who brag about the 10,000 songs you carry on your phones, along with the 20,000 photos, take a deep

breath. Find Drake’s best seller “One Dance” on vinyl, seek out a turntable and enjoy the experience.

And read the lyrics. It’s “I had to bust up the silence,” not “I had to bust up the sirens.”

- Greg Schwem is a corporate stand-up comedian and author of two books: “Text Me If You’re Breathing: Observations, Frustrations and Life Lessons From a Low-Tech Dad” and the recently released “The Road To Success Goes Through the Salad Bar: A Pile of BS From a Corporate Comedian,” available at Amazon.com. Visit Greg on the web at www.gregschwem.com.

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GUEST COLUMN

Share your kindness through volunteering opportunities

There is something gratifying about volunteering—that feeling of sharing goodness with the world. Many studies have shown that volunteering is beneficial to mental and even physical health. Volunteering can provide a sense of purpose, create strong connections with people of similar interests, and make a considerable difference in someone else's life.

The COVID pandemic has affected people in so many ways physically, financially and especially emotionally; fear, anxiety and social isolation are a real risk. The need for social interaction is now more important than ever. There are many ways to provide socialization in ways that balance the responsibility to protect yourself and others: a huge impact can be made by making phone calls, Zoom and/or window visits, being a penpal; dropping off flowers from your garden, etc.

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- Creative Projects - sewing memory bears or pillows; crocheting prayer shawls and comfort blankets; creating holiday items.

- Handwritten Notes – special thoughtful support as families deal with the loss of their loved one.

- Preparing information packets, organize paperwork for filing, prepare mailings for volunteers and bereavement families

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“Those who bring sunshine to the lives of others cannot keep it from themselves” - James Matthew Barrie

PAINTING WITH WORDS

Hope is a Thing With Feathers

Poem Title: “Hope is a Thing With Feathers”

Poet: Emily Dickinson

Emily Dickinson is one of my favorite poets because she brings a different perspective to things while using only a few choice words. In this year of the pandemic, hope is lost on some



Tom
Mach

because their way of living has been terminated. But for many of us, the pandemic has given us time to reflect on where we have been and where we are going.

Dickinson's “Hope is the Thing With Feathers,” which was written around 1861, is one of her more popular poems. For her, hope is not a concept but a strong-willed bird that lives within each human soul and sings its joyful song no matter how difficult one's situation may be. To me, her poem means that the Holy Spirit is always there for us and He will guide us through the darkness and into God's beautiful light.

Hope is the Thing With Feathers

By Emily Dickinson

Hope is the thing with feathers
That perches in the soul,
And sings the tune without the words,
And never stops at all,
And sweetest in the gale is heard;
And sore must be the storm
That could abash the little bird
That kept so many warm.
I've heard it in the chilliest land,
And on the strangest sea;
Yet, never, in extremity,
It asked a crumb of me.

If you have any questions on this poem, please send me an email. I would be pleased to hear from you. I am the author of three books of poetry as well as a memoir and works of fiction. My email address is tom.mach@yahoo.com.

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Effective treatment available for stress incontinence

DEAR MAYO CLINIC: I was always led to believe that leaking urine while sneezing or exercising is part of life for women after menopause, but my health care provider tells me that isn't necessarily true. I've tried Kegel exercises, but those don't seem to help. Would pelvic floor therapy be a good next step? What does that involve?

ANSWER: The condition you describe, known as stress incontinence, does become more common with age, especially in women. But that doesn't mean you just have to put up with it. Stress incontinence is not an expected outcome of menopause, and effective treatment is available.

Stress incontinence is triggered by pressure placed on the bladder and pelvic floor. Coughing or sneezing can cause stress incontinence, as can running, jumping, lifting something heavy or other physical activity.

Women are more likely than men to have stress incontinence. Pregnancy, childbirth, menopause and the anatomy of the female urinary tract all contribute to the frequency of this condition. Age often plays a role, too. As you get older, the muscles supporting the bladder and urethra lose some of their strength, and that increases the chance of urine leaks. Being overweight also can lead to stress incontinence, since excess weight increases pressure on

the abdominal and pelvic organs.

Stress incontinence usually results in slight to moderate leaks. In general, occasional minor stress incontinence doesn't require treatment. But when stress incontinence happens frequently or if it disrupts your daily activities, it's important to seek medical care.

The first step would be to make an appointment with your primary care provider or gynecologist for a pelvic examination. That exam would be used to check for an underlying medical condition that could be leading to incontinence. If another condition is discovered, treatment for it may help eliminate stress incontinence.

For example, in some women, particularly those who are past menopause, vaginal atrophy—a condition that involves thinning, drying and inflammation of the vaginal walls—can contribute to stress incontinence. Treatment such as hormone therapy may reduce the symptoms of vaginal atrophy and ease stress incontinence. Another condition, vaginal prolapse, or pelvic organ prolapse, in which the muscles, connective tissue and ligaments that support the vagina weaken and stretch, also can lead to stress incontinence.

If no underlying condition is found, then a review of the Kegel exercises could help. Kegel exercises use a spe-

cific technique to strengthen the pelvic floor muscles. Your health care provider or a pelvic physical therapist can work with you to make sure that you are performing the Kegel exercises correctly and confirm that you are doing them often enough to receive benefit.

If stress incontinence persists after that, a pelvic physical therapy consultation would be an appropriate next step. That appointment would include an evaluation of your spine, hips, pelvis and pelvic floor muscles. Stress incontinence can be due to weakness or loss of flexibility in any of those areas. For example, while weak pelvic floor muscles often are blamed for stress incontinence, if those muscles are too tight, that can contribute to the problem too.

Depending on the results of your evaluation, pelvic floor physical therapy may be useful at that point. A pelvic physical therapist can provide instruction and guidance on exercises that will be most beneficial for you. Using incontinence pads, such as Poise pads, or protective undergarments may make you feel more comfortable while

you work on improving symptoms of stress incontinence.

If lifestyle changes and therapies do not lessen or eliminate episodes of stress incontinence, your health care provider may recommend a device designed to help control the condition. In some cases, surgery to improve closure of the sphincter or support the bladder neck may be considered.

Keep in mind that although stress incontinence is a common problem, especially in older women, it is not a condition you simply have to endure. Staying healthy as you age involves maintaining or improving strength overall, and that includes your pelvic floor muscles. - Dawn Underwood, D.P.T., Physical Medicine and Rehabilitation, Mayo Clinic, Rochester, Minn.

- *Mayo Clinic Q & A is an educational resource and doesn't replace regular medical care. E-mail a question to MayoClinicQ&A@mayo.edu. For more information, visit www.mayoclinic.org.*

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RICK STEVES' EUROPE

The Danube's Big Three: Vienna, Bratislava, and Budapest

By Rick Steves

Tribune Content Agency

Strung along the Danube River, three capital cities—Vienna, Bratislava, and Budapest—make up a triangle of enjoyable urbanity at the heart of central Europe. Each of these capital cities shares a common Habsburg history, and thanks to their proximity—only one or two hours apart by train—combining all three into one trip is a breeze.

Vienna ranks at the top of my list of elegant European cities. Once the capital of the mighty Habsburg empire, it has a rich culture you can almost inhale—and an easy livability that I admire.

From a sightseeing point of view, Vienna is the sum of its illustrious past,

with a dizzying number of sights and museums to explore. But the overall vibe of the city itself is just as enjoyable. Having lost World War I and her political power, Vienna has kicked back, becoming an expert in good living.

Vienna has a long history as Europe's music capital, and classical music performances are everywhere, from public parks to the Vienna State Opera—which belts out 350 glittering shows a year. Gilded high culture can be surprisingly affordable here—an opera standing-room ticket is about the same price as a cinema ticket.

Whether you're enjoying Strauss in a park or lingering in a genteel café, Vienna is a class act. For a literal taste of old Vienna, step into one of its cafés to relax with a cup of coffee, a thick



CAMERON HEWITT, RICK STEVES' EUROPE.

Budapest's single best attraction: steamy Széchenyi Thermal Bath in City Park.

slice of cake, and a newspaper. With crystal chandeliers and worn red-velvet chairs, these establishments have the charm of times past.

Less than an hour's train or boat ride away from Vienna, Bratislava, the Slovak capital, is a convenient “on the

way” destination between Budapest and Vienna. Its compact old town is lined with venerable cafés, Renaissance arcades, and fun-to-browse boutiques.

A few hours are plenty to get the

■ CONTINUED ON PAGE 19

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Rick Steves

■ CONTINUED FROM PAGE 18

gist of the city. Though lacking blockbuster sights, Bratislava is an unexpected charmer and perfect for strolling. Head straight to the old town and wander its mostly traffic-free streets. The petite main square features a historic fountain, built to celebrate the 1563 coronation of Maximilian II—the first Habsburg emperor to also be crowned “King of Hungary.” Back then, Slovakia was part of Hungary, which was ruled from Austria. (Got that?)

Finish your stroll with a hike up to Bratislava Castle, the city’s most prominent landmark. Originally a military fortress, in the 18th century it was transformed into a royal residence for Habsburg Empress Maria Theresa. While it now houses exhibits, the main reason to head up the hill is for the views over the city and the Danube.

Bratislava’s energy is inspiring, but the true powerhouse of this region is Hungary’s capital, Budapest. It can be challenging and complicated, but Budapest is worth it: It’s an enjoyably cosmopolitan place of unexpected elegance.

Straddling the Danube River, it’s technically two towns in one, with mighty bridges linking historic Buda and modern Pest. Hilly Buda is dominated by Castle Hill. The royal palace marks the place where one of Europe’s mightiest castles once stood. Since the 14th century, Hungary has been ruled from this spot.

Because of its heritage, Budapest feels more grandiose than you’d expect for the capital of a relatively small country. The city boomed in the late 19th century, after the Habsburg rulers made it co-capital—with Vienna—of their vast Austro-Hungarian empire. That boom peaked with a flurry of construction in anticipation of a citywide party in 1896, the thousandth anniversary of the arrival of the Magyars (Hungary’s original ethnic group). Budapest’s long-standing rivalry with Vienna spurred its planners to build bigger and better. Many of the city’s

finest landmarks date from this era, including the neo-Gothic Hungarian Parliament, the opulent State Opera House, and the voluminous Central Market Hall.

Budapest’s residents, like their Viennese neighbors, have retained a keen knack for living well. Spend an hour or two (or the whole day) splashing and soaking in one of the city’s many thermal baths. Though public baths can sound intimidating, they’re a delight—and are my personal favorite among all

of Budapest’s inviting experiences.

The city’s café culture has made a strong comeback (the communists had closed down the cafés, fearing a dissident breeding ground). The old coffee-shops are being restored, rivaling those in Vienna and dripping with Habsburgian nostalgia. Whiling away the afternoon at a genteel coffeehouse while nursing a drink or savoring a delicate dessert is a favorite pastime.

For panoramic views from the remaining castle ramparts, ride the

cute funicular up to Castle Hill. Or cap a day of sightseeing with an evening cruise on the blue Danube - the chain that links the three capitals of Vienna, Bratislava, and Budapest.

- Rick Steves (www.ricksteves.com) writes *European travel guidebooks* and hosts travel shows on public television and public radio. Email him at rick@ricksteves.com and follow his blog on Facebook.

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AMERICA'S TEST KITCHEN

Make tall, fluffy pancakes in minutes

By America's Test Kitchen

Tribune Content Agency

Everyone loves sitting down to a plate of fluffy, golden, flavorful pancakes, but making them is another matter. Nobody wants to run out for buttermilk or sour cream before the first meal of the day, never mind haul out (and then clean) their stand mixer to whip egg whites. That's where box mixes come in, but their convenience is hardly worth the results they deliver. Besides, most prefab products still require you to add milk and eggs to the dry mix, so at that point, why not throw together a batter of your own?

That's exactly what we set out to do. We limited ourselves to basic ingredients—no buttermilk or sour cream.

To make the pancakes tall and fluffy, we prepared a thick batter by using a relatively small amount of liquid and lots of baking powder and mixed it minimally. With less stirring, the lumpy batter was noticeably thicker than a batter mixed until smooth because lumps obstructed the flow of free water. The lumpy batter was also better able to hold on to the air bub-

bles formed during cooking, producing taller, more leavened pancakes. And the flour pockets didn't taste like flour; letting the batter rest briefly allowed them to hydrate slightly before cooking.

For the pancakes' flavor, we used sugar, vanilla and baking soda, which provided sweetness, depth and saline tang, respectively. Baking soda plays a more important role in the flavor of baked goods than you might think: Many pancakes, biscuits and quick breads rely on its saline tang and are noticeably flat-tasting without it. A mere 1/2 teaspoon did the trick here; it also helped the pancakes brown more deeply (baking soda increases the pH of the batter, which speeds browning reactions) and rise higher.

By the end of our recipe development, tasters were unable to distinguish these pancakes from a more traditional buttermilk type. That means you can now make and enjoy a great pancake breakfast even before your morning coffee wakes you up.

EASY PANCAKES

Serves 6 to 8

2 cups (10 ounces) all-purpose flour

3 tablespoons sugar
4 teaspoons baking powder
1/2 teaspoon baking soda
1 teaspoon salt
2 large eggs
1/4 cup plus 1 teaspoon vegetable oil
1 1/2 cups milk
1/2 teaspoon vanilla extract

1. Whisk flour, sugar, baking powder, baking soda and salt together in a large bowl. Whisk eggs and 1/4 cup oil in a second medium bowl until well combined. Whisk milk and vanilla into the egg mixture. Add the egg mixture to the flour mixture and stir gently until just combined (batter should remain lumpy with a few streaks of flour). Let the batter sit for 10 minutes before cooking.

2. Heat 1/2 teaspoon of oil in 12-inch nonstick skillet over medium-low heat until shimmering. Using paper towels, carefully wipe out oil, leaving a thin film on bottom and sides of skillet. Drop 1 tablespoon batter in the center of the skillet. If the pancake is pale golden brown after 1 minute, the skillet is ready. If it is too light or too dark, adjust heat accordingly.

3. Using a 1/4-cup dry measuring cup, portion the batter into the skillet in three places, leaving 2 inches between portions. If necessary, gently spread the batter into a 4-inch round. Cook until the edges are set, the first sides are golden brown and bubbles on the surface are just beginning to break, 2 to 3 minutes. Using a thin, wide spatula, flip the pancakes and continue to cook until the second sides are golden brown, 1 to 2 minutes longer. Serve. Repeat with remaining batter, using remaining 1/2 teaspoon oil as necessary.


Recipe notes: The pancakes can be cooked on an electric griddle set to 350 F. They can be held in a preheated 200-degree oven on a wire rack set in a rimmed baking sheet.

- For 25 years, confident cooks in the know have relied on America's Test Kitchen for rigorously tested recipes developed by professional test cooks and vetted by 60,000 at-home recipe testers. See more online at www.americastestkitchen.com/TCA.

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HUMOR

Three words I didn't say cost me a bundle

It's 2020, and the U.S. is taking the 110-year Census. My wife Emaline and I received our envelopes in the mail, filled out the information, and sent them back. That activity reminded me of the 2010 Census. Months before the 2010 Census process began, the Census Bureau advertised for workers. I applied and wrote that I spoke excellent Spanish.



Larry Day

A few days later, I received a call from an organization that the Census Bureau had hired to certify people who claimed to be able to speak Spanish. The person on the other end of line began asking me simple questions in Spanish. I answered those questions using pluperfect subjunctive Spanish phrases. After three or four questions the person said, "Oh Heck, you speak Spanish as well as I do. You're certified to receive incoming queries in Spanish at our facility near your hometown."

The compensation was to be excellent, about \$15,000 to work until the Census was taken and the calls stopped. We got paid for training as well. All in all, it was an excellent gig, and I needed the money.

The U.S. Census Bureau had contracted with a local firm to train census workers to handle inquiries and answer questions. The staff members worked at computers loaded with information and protocols for answering questions.

The staff members were temps, people from my town hired for the duration of the Census. My supervisors were mostly high school graduates. A few had attended some college. They were clear headed, hardworking folks.

We reported for work several days early to practice on the computers that were going to be used for the incoming calls.

I was slow. I admit I was slow. But as I worked through the protocols on the screen of my computer, I tried to figure out how I was going to word my responses to inquires in Spanish. The other staff members finished their assigned practice activities and took breaks. I labored on and on, typing information into the system and thinking how to phrase the answers the Spanish.

As I typed, one of the supervisors stood behind me and watched, then said, "You're too slow. You aren't working out. Go pick up your paycheck."

And that's when I goofed up.

That's where I failed to say the three little words that cost me the job and a lot of money. If I had said, "Habla Ud. Español?" ("Do you speak Spanish?"), I'd have kept my job.

I could have followed up that question by saying that the Census Bureau had paid good money to certify me in Spanish and that there would be a number of the incoming calls coming in Spanish from the U.S. territory of Puerto Rico.

That would have done it.

But, instead, I froze. I had worked for wages since I was a teenager and had never been fired from any job. I had been a tenured university faculty member, for heaven's sake! Yet at that moment I might as well have been a 14-year-old kid getting fired from his first job sacking groceries or mowing lawns. I froze.

"¿Habla Ud. Español?" I didn't even say the words in English. I just stood there and gaped at the supervisor a moment. Then I stood up, walked to the door, walked out of the building, got in my car, and drove home.

That was it. I didn't go over the supervisor's head to protest.

Casper Milktoast I'm not. I've been a reporter for half a dozen newspapers and was an overseas correspondent for an international wire agency. I've trained working journalists around the world on freedom of the press issues for the United States Information Agency. I covered the Falkland Island crisis in Argentina.

Years ago, a journalist wrote a book titled *Coups and Earthquakes*. I've done that. I've covered South American coups and African earthquakes. And bank robberies and Popes' visits and the assassination of dictators.

But on that occasion, when big bucks were on the line, three little words: "¿Habla Ud. Español?" just wouldn't come.

Dumb!

You think?

Yeh, me too.

- 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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MY PET WORLD

You can train a dog not to put things in his mouth

By **Cathy M. Rosenthal**
Tribune Content Agency

Dear Cathy: I have a seven-month-old “Shihpoo” who eats everything he smells. I have tried a spray water bottle to get him to drop the garbage, but it does not work. He eats leaves, bugs, dead frogs, worms, paper; you get the idea. He eats things so fast; I don’t have the time to stop him. He also loves to roll in any kind of animal poop. How do stop this behavior? He is driving me crazy. Thanks for any guidance you can offer. - Lori, Parkland, Florida

Dear Lori: Your little “Shihpoo” is still a puppy and puppies love to put things in their mouth. The good news is, you can use positive training to teach him to “leave it” and, over time, he should become less interested in eating everything in sight.

To begin, get some treats and ask your puppy to sit. If you hold the treat a few inches above his nose and then move the treat slowly over his head, he will tilt his head up and his body back into a sit position to see the treat. Viola! You just taught him to “sit.”

When he sits, say his reward word, like “bingo” (for example), and give him a treat. As he progresses, he should look at you after the “sit” command, which is what you need him to do to get him to the next level of training. When you feel he understands his reward word (he did something you asked, like sit, and he receives a treat), begin the “leave it” training.

For “leave it,” drop a treat to the floor and tell him to “leave it.” He should look at you—and not the treat.

After a second or two of him “leaving it,” say his reward word and give him a treat from your hand. Then pick up the treat off the floor. Repeat this process several times each training session, and train him a few times a day, extending the time he can sit without touching the treat on the floor. Never let him eat the treat (or other food) off the floor. If he

learns he can only take treats from your hand, he will begin to leave food and other items on the ground alone.

When you feel he understands this concept, you can say “leave it” when he goes to eat anything else you don’t want him to eat. Always reward this good behavior with a treat during these early stages of training. Of course, you will need to catch him in the act for this advanced training. Dogs are smart, though. Once he understands what “leave it” means, he will eventually leave things alone even when you are not around.

As for rolling around in poop, the best remedy is to pick up the poop in his yard so it’s not accessible to him. Keep him leashed when anywhere else to prevent

him from rolling around in another animal’s poop. When he finally understands “leave it,” you should be able to say “leave it” when you see him sniffing poop, and he should walk away from it.

Training, combined with growing maturity, will help him learn that not everything needs to go into his mouth.

- *Cathy M. Rosenthal is a longtime animal advocate, author, columnist and pet expert who has more than 25 years in the animal welfare field. Send your pet questions, stories and tips to cathy@petpundit.com. Please include your name, city, and state. You can follow her @cathymrosenthal.*

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JAY'S MUSICAL MEMORIES

Red, orange, yellow and brown leaves

By Jay Wachs

Welcome to October!

This is a special month for me because my oldest daughter was born on October 1. This year will be our 25th celebration of her life and she is as musically inclined as I am. You can listen to her show weekdays from 9 a.m. to noon on LawrenceHits.com. Happy Birthday Melanie!

Melanie isn't the only thing that is special about October 1st.

In 1982, Sony introduced the first digital CD player, which sold for a whopping \$650 at the time. Radio stations didn't begin using CDs until 1987 or so. The first CD I played on the air was the 1987 Michael Jackson CD

"Bad." This was significant because the only way you could access the track "Leave Me Alone" was off the CD because it was a bonus track. I played it at Z-103 in Columbus and it became so popular that it was eventually released in wider distribution. That record was also my first gold record award as a radio program director.

On October 15, 1977, Debby Boone's single "You Light Up My Life" became the number one song in the U.S. and stayed there atop the charts for 10 weeks. That was enough for it to become the number one song of 1977. I bought the 45 of this record in 1977 at Peaches Records and Tapes at Southgate USA in Maple Heights, Ohio, for 99 cents. That shopping center attained national noto-

riety because it hired Ted Knight (Ted Baxter of *The Mary Tyler Moore Show* fame) to be its spokesperson. Later, when Knight passed away, Tim Conway replaced him as the spokesperson.

October is also the month where we play all of our Halloween favorites on LawrenceHits.com. If you are looking to create a home play list for trick or treat events, here are our top 10 recommendations:

10. Danny Elfman, "This is Halloween" from Tim Burton's "A Nightmare Before Christmas"

9. Ray Parker Jr., "Ghostbusters"

8. Ramones, "Pet Sematary"

7. Rockwell, "Somebody's Watching Me"

6. Warren Zevon, "Werewolves of London"

5. Van Halen, "Running With The Devil"

4. Blue Öyster Cult, "Don't Fear The Reaper"

3. AC/DC, "Highway to Hell"

2. Bobby Pickett, "Monster Mash"

1. Michael Jackson, "Thriller"

Enjoy the month of October and all of its splendid glory. The fall colors are my

favorite and I enjoy the smells of cinnamon and apples wafting through the air. I am also partial to Mounds Bars and Reese's Peanut Butter Cups in case you desire to send me some goodies this Halloween. See you in November!

- Jay Wachs is the owner and operator of LawrenceHits.com, an APP and website based oldies streaming radio station that helps promote locally owned and operated Douglas County, Kansas businesses.

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NORTH

♠ 4
♥ K 6 4 3
♦ 9 6 5
♣ A Q J 10 9

WEST

♠ 10
♥ A J 8 2
♦ Q 10
♣ 8 7 6 4 3 2

EAST

♠ Q 9 7 3 2
♥ Q 10 7 5
♦ J 7 2
♣ 5

SOUTH

♠ A K J 8 6 5
♥ 9
♦ A K 8 4 3
♣ K

The bidding:

SOUTH	WEST	NORTH	EAST
1♠	Pass	1NT	Pass
3♦	Pass	3NT	Pass
4♠	All pass		

Opening lead: Seven of ♣

Playing in a match-point game, South had to decide whether to bid four diamonds or four spades at his third turn. He decided to go for the higher scoring contract and bid four spades.

South was happy to see the opening club lead because it gave him an opportunity to discard his heart loser,

or so he thought. He planned to take the spade finesse right after that. He rose with dummy's ace of clubs, gobbling up his own king, and continued with the queen of clubs to shed his heart. When East ruffed the second club, South over-ruffed and now had to play trumps from his hand. He cashed the ace and king and got more bad news. It looked like he had two trump losers to go with one heart and at least one diamond. Can you see a ray of hope?

It was a long shot, but it was his only shot. South cashed the ace and king of diamonds, relieved that the suit split 3-2, and led his heart. He was in luck when West produced the ace. Having only hearts and clubs remaining, West had to put dummy on lead. South could run dummy's clubs and over-ruff East should East ruff in at some point, thereby holding his trump losers to one. Should East never ruff, South would be able to discard all three of his remaining diamonds. The defenders were helpless. Well done!

(Bob Jones welcomes readers' responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail: tcaeditors@tribpub.com)

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By David L. Hoyt and Jeff Knurek



INSTRUCTIONS: Find as many words as you can by linking letters up, down, side-to-side and diagonally, writing words on a blank sheet of paper. You may only use each letter box once within a single word. Play with a friend and compare word finds, crossing out common words.

BOGGLE POINT SCALE

- 3 letters = 1 point
- 4 letters = 2 points
- 5 letters = 3 points
- 6 letters = 4 points
- 7 letters = 6 points
- 8 letters = 10 points
- 9+ letters = 15 points

YOUR BOGGLE RATING

- 151+ = Champ
- 101-150 = Expert
- 61-100 = Pro
- 31-60 = Gamer
- 21-30 = Rookie
- 11-20 = Amateur
- 0-10 = Try again

Boggle BrainBusters Bonus

We put special brain-busting words into the puzzle grid. Can you find them?

Find AT LEAST 10 BIRDS in the grid of letters.

CROSSWORD SOLUTION



SUDOKU SOLUTION

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

BOGGLE ANSWERS

EMU, OWL, DUCK, CROW, LOON, ROOK, HAWK, LARK, CRANE, ROBIN

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JUMBLE ANSWERS

Jumbles: KHAKI, ROUND, PEBBLE, BRUNCH

Answer: When the all-star pitcher was presented with a new contract, he -- BALKED

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SCRABBLE GRAMS SOLUTION

T ₁	E ₁	X ₈	T ₁	I ₁	L ₁	E ₁	RACK 1 =	64
G ₂	R ₁	U ₁	N ₁	I ₁	O ₁	N ₁	RACK 2 =	58
V ₄	E ₁	R ₁	M ₃	U ₁	T ₁	H ₄	RACK 3 =	69
L ₁	O ₁	W ₄	B ₃	O ₁	R ₁	N ₁	RACK 4 =	62
V ₄	E ₁	N ₁	I ₁	S ₁	O ₁	N ₁	RACK 5 =	80

PAR SCORE 265-275 TOTAL 333

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MY ANSWER

Many reasons for religious conversion

From the writings of the Rev. Billy Graham

Tribune Content Agency

Q: I travel the world and know what it is to convert money, but what does conversion really mean in the realm of religion, particularly Christianity, and how does it happen? - C.D.

A: The idea of conversion isn't unusual in our society and comes in many forms. The chief business of advertising is to convert the buying public from one brand to another. Oil furnaces were converted to coal and converted from coal to gas. The dollar, likewise, is converted into foreign currency.

The word "conversion" means to

"turn around," to change one's mind. In the realm of the Christian religion it has been variously explained as to repent, to be regenerated, to receive grace, etc.

There are many reasons for conversion. Individuals can be stripped of worldly power, fame, fortune, or even relationships. The very goodness of God can use bad things that happen to drive people to recognize for the first time their dependence upon God that often leads to repentance.

The Bible asks this: "Do you despise the riches of His goodness, forbearance, and long suffering, not knowing that the goodness of God leads you to repentance?" (Romans 2:4). The greatest gift of God is His salvation, His forgiveness of sin. When people repent

and turn from disobedience to God's way, conversion happens in the soul.

Students of psychology have agreed that there are three steps in conversion: a sense of perplexity, a turning point, and a relaxation marked by joy. Biblical conversion involves three steps. Repentance is the turning from the former life, faith is the turning to God, and regeneration (receiving life eternal) which brings the soul into the family of God. "Repent therefore and be converted, that your sins may be blotted out, so that times of refreshing may come from the presence of the Lord" (Acts 3:19).

- This column is based on the words and writings of the late Rev. Billy Graham.

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

"The 50+ demo accounts for half of all consumer expenditures — yet a shockingly small 10 percent of marketing dollars are targeted toward 50+.

Clearly, the numbers don't add up, and overlooking the 50+ demographic is a major marketing mistake. Targeting the 50+ demo, marketers will see serious payoff when it comes to benefitting their bottom line."

Source: Huffington Post, [huffingtonpost.com/mark-bradbury/the-7-incredible-facts-about-boomers-spending_b_6815876.html](https://www.huffingtonpost.com/mark-bradbury/the-7-incredible-facts-about-boomers-spending_b_6815876.html)

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