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Ian Hall: A Scottish storyteller in the Sunflower State.

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Author Ian Hall not confined by genres

By Kevin Groenhagen

While speaking with Ian Hall, it doesn't take long to realize that he is not originally from Topeka. In fact, Hall spent the first 41 years of his life in Scotland, growing up in Gore-bridge, a mining village located about 10 miles south of Edinburgh.

So how did this Scotsman from Midlothian end up in the Midwest? Love.

"It's a good reason," Hall said. "I don't think I could get a better one."

"It's the stupidest story, but quite sweet in its own way," Hall continued. "I was in a Yahoo chat room chatting about science fiction and science fantasy books with four or five other people, and on the screen comes this line, 'I'm 6' 3.'" I went, '6' 3"? I'm 6' 3.'" So I clicked on this person's profile page, and it was a woman. I said, 'So I could look you right in the eyes then.' She said, 'Yes, you could.' I asked, 'What are you into?' And she wrote back, 'Scottish folk music.' Well, I was a Scottish folk musician, and that was it!"

Hall played guitar and sang in a band

in Scotland. Karla, the Topeka woman he met online, is actually the daughter of Lee Wright, a renowned folk singer from Topeka.

"That day that I met Karla online, I could have gone to any of 20 chat rooms," Hall said. "Neither one of us was really looking for someone. She wasn't there to chat up guys, and I wasn't there to chat up girls."

Nevertheless, with their common interests (and heights), it seemed as if fate had brought the two together.

"Karla had a passion for Scotland since she was in school," Hall said. "At 15 and 16, she would tell people that she was going to Scotland someday. When we met, her knowledge of Scottish folk music was actually quite good."

Hall came to the U.S. in 1999 to visit Karla. After he returned to Scotland, they had a long-distance relationship for another two years. In December 2001, Hall moved to the U.S. permanently and married Karla.

"I sold everything," Hall said. "I came here with some clothes, a collec-



Ian Hall

tion of CDs, a guitar, and my computer. I just brought the hard drive over with me. It was fun. It's actually refreshing to get yourself to that level where

all you have left is your core possessions."

In addition to Scottish folk music,

■ CONTINUED ON PAGE FOUR

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Andrea Graham, Executive Director

Ian Hall

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Hall enjoys writing and studying history.

"I kind of started writing at the end of my first marriage," he said. "I'm a folk singer, so that means I'm interested in history. One of the periods I love about Scottish history is the Roman occupation of Scotland. Not everyone knows that the Romans actually invaded Scotland. A mile and a half from my house in Gorebridge was a Roman camp. It was probably only a one or two-day settlement. It was a hundred meters square, and overlooked distant Edinburgh. We played there. We called it 'playing up the camp.'"

The first Roman legions invaded Scotland, which they named Caledonia, in 80 A.D. The Roman occupation

was neither complete nor continuous. Tacitus, the Roman historian, characterized the Battle of Mons Graupius (83 or 84 A.D.) as a Roman victory. According to Tacitus, 10,000 Caledonians died in the battle, while the Romans lost only 360 Roman troops. However, other historians have questioned Tacitus' account. Some historians even doubt that a battle even took place. This history stoked Hall's imagination.

"I had this idea in my head to write the story of the Roman occupation of Scotland," he said. "So I started writing the story in 1997 or 1998. It's not an alternative history. It's just told from the Scots' point of view."

Hall shared his information about the Roman occupation on a website.

"My website won awards and actually became suggested reading for some of the English universities that

were studying the Roman occupation," he said. "There wasn't anything on the website that you couldn't find somewhere else. It was just a different take on it. Did the Romans really do what they claimed? Where is the evidence?"

Unfortunately, Hall had written so much about the Roman occupation of Scotland that a book project no longer appeared feasible.

"I wrote about a quarter of a million words, and I was only about halfway through," he said. "I started getting myself into writers groups online. Everyone online told me that I would never get an author's contract on a book that is half a million words long. So I stopped, and then thought about what to write about next."

Hall likes to write about parts of history that few people know about, so he decided to write a story that involved the Darién Scheme. The venture,

which is also known as the Darién Disaster, was an unsuccessful attempt by the Kingdom of Scotland to establish a colony called "New Caledonia" on the Isthmus of Panama on the Gulf of Darién in the late 1690s. The scheme could sit back, do nothing, and get nearly bankrupted Scotland's nobles. "That made Scotland so poor that book publishers don't do anything England annexed us and it became Great Britain," Hall said.

Hall's book about the Darién Scheme, *Opportunities: Jamie Leith in Darién*, involves the adventures of a young street-wise teenager, who inadvertently stows away and becomes a prisoner of the venture, manacled to the scheme's success or failure. Hall received a publishing contract for the book.

"That was the worst thing that happened to me and the best thing," he said. "It was the worst thing because

Ian Hall

■ CONTINUED FROM PAGE FOUR

I thought I would be famous then. I got 10 copies of the book from the publisher, which I had to pay for. The books came from CreateSpace."

CreateSpace is an Amazon.com company that provides free online tools for authors to self-publish their books. Hall's publisher had merely uploaded his book to CreateSpace,

which is something he could have done himself. That realization led to the best thing about his experience with the publisher. "I thought it would be really good to resurrect my book on the Roman occupation of Scotland and put that on Amazon," Hall said. Hall decided to divide his book on the Roman occupation into four vol-

umes, which are now available online as the "Caledonii: Birth of a Nation" series. He is currently working on a fifth volume and believes that he will eventually publish a total of eight volumes.

A search on Amazon.com shows that Hall is a prolific writer. In addition to his Caledonii volumes, he has written about his childhood in Gorebridge, dieting, controlling diabetes, and even on how to write and publish books. And then there are the vampire books.

"That's my daughter's fault," Hall explained. "She has read a fair amount of vampire books. I had started writing with April Miller, who I met through a writers group in Topeka. The first one was a horror story. The second one was kind of a science fiction thing. My daughter, who is still in Scotland, said, 'Why don't you write a vampire story?' And I went, 'I can't do vampires. What do I know about vampires?' Then I thought about it. Maybe the best way to do it is if you haven't studied vampires before. I could take a different tack. So I wrote my first thousand words about a guy whose best friend is mauled by

a vampire. I sent it to April, saying, 'What do you think?' About six hours later, she sent it back. She had added her thousand words, and it was from the point of view of the vampire who did the killing. So it became a two-person story. The whole book was written from the two perspectives alternatively. We agreed that unless it went stupid—and it never really did—neither of us could change what the other person had already written."

Hall and Miller wrote three books together in the "Vampires Don't Cry" series. Part way through the fourth book, Miller got married, so Hall finished that book on his own, which meant he had to write the story from the two different perspectives. Hall's collaborative relationship with Miller is in hiatus, but he has resumed writing vampire stories.

"I have about three-quarters of a million words tied up in books I haven't finished," Hall said. "I can concentrate so far, but sometimes the muse starts to

die if you're in one book for too long. So I start to flip between books. I had stopped with the vampire idea, but I was missing the history part. So I had this weird and wonderful idea."

Hall started a new series of vampire books, the first of which is *A Connecticut Vampire in King Arthur's Court*.

"It's not King Arthur's court as in Merlin's King Arthur," Hall explained. "It's King Henry the Seventh's first son, Arthur, who was primed to be King Arthur. They named him Arthur because it was going to be the start of a new age. England had been in civil war for years. Arthur was going to be the new, shining light, but he died at 15 and Henry the Eighth, who was the second son, took over."

The second book in the "Connecticut Vampire" series, which involves the adventures of Richard De Vere, a 21st century vampire and time traveler, is titled *A Connecticut Vampire in Queen Mary's Court*. Hall is currently

■ CONTINUED ON PAGE SIX

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Ian Hall

■ CONTINUED FROM PAGE FOUR

working on *A Connecticut Vampire in Queen Elizabeth's Court*.

"Even though it's a vampire story, it's full of history," Hall said. "Every part of that is historically correct. I love doing the research."

In addition to writing, Hall expresses his creativity through music. In fact, he and Karla are part of a folk band called Glenfinnan. Glenfinnan is a village in the Lochaber area of the Highlands of Scotland.

"Glenfinnan is where Bonnie Prince Charlie raised his standard in 1745," Hall said, referring to Charles Edward Stuart, who unsuccessfully attempted to return the Stuarts to the thrones of England and Scotland. The Glenfinnan Viaduct is also where the Jacobite Steam Train is transformed into the Hogwarts Express in the Harry Potter movies.

"Our music is set firmly in Scottish folk roots," Hall said. "But we'll also do Irish tunes and English songs. About half the songs we do are pretty

traditional. The other half is modern folk songs."

Hall plays the guitar, bodhran, and whistle, while Karla plays the mandolin and bouzouki. The band also includes a fiddler and, of course, a bagpiper.

The Halls also make and sell jewelry, such as ear cuffs, tiaras, and circlets. For the past several years, they have sold their jewelry at the Kansas City Renaissance Festival, at which they will have a booth again this year.

"I have so much fun at the Renaissance Festival," Hall said. "I've had people standing in front of me chatting away and they'll go, 'Are you ever going to drop the accent?' And I say, 'No, I'm not going to drop the accent.' I can't do an American accent to save myself, but I can do various British accents very well. Finally, they'll say, 'Damn it! You're not going to drop it, are you?'"

Hall believes his accent gives him an advantage when selling and in other situations, including talking his way out of three speeding tickets. However, he was unable to talk his way out of a ticket before his band performed at an Irish pub in St. Marys, Kan.

"I walked into the pub that night and I was mad," Hall said. "We usually start with the same song for every performance. However, the first song I sang that night was about a policeman in Ireland who got tarred and feathered. I don't think I've ever sung it better."

While Hall can't do away with his accent, he has learned to change some of the words he grew up with to American versions. Not knowing the American versions of some words caused a bit of confusion and frustration when he wanted to make one of his favorite dishes.

"I was trying to make a special dessert for a family dinner," he said. "There's a Scottish dish called trifle. Trifle is technically cake with a little bit of sherry in it with Jell-O and fruit and you cover it with custard and cream. It's amazing. I went to Wal-Mart with Karla and I said, 'The first thing I need is a sponge.' Well, what I call a sponge you guys call pound cake. Then I said, 'Next we need jelly.' She took me to the jam and preserves aisle. I said, 'No, jelly. It's red, you mix it with boiling water, and it sets hard.' 'Oh, you mean Jell-O,' Karla said. So we got the Jell-

O. She then asked me what I needed next. 'Custard,' I said. 'It's yellow, it's yummy, it's vanilla.' 'Oh, you mean pudding,' she said. Every single thing I wanted to get for this trifle had a different name here."

Hall could make that Scottish dish with ingredients readily available in Topeka. However, some tastes of Scotland are much more difficult to find.

"I find that the thing I miss most is Scottish food," he said. "It's not the Scottish fine dining that I miss. It's the freshly prepared haggis. However, he Scottish rubbish. It's the stuff that I believe he would also be campaigning had when I was a kid. There's a shop in Lawrence called Brits. I stop in there for \$30 worth of candy. I found online that I can get some of the drinks from California. I can also order haggis online, which is frozen and shipped overnight. It's relatively fresh."

Haggis is a Scottish dish consisting of a sheep's or calf's offal (the entrails and internal organs) mixed with suet, oatmeal, and seasoning and boiled in a bag, traditionally one made from the animal's stomach.

"It's an acquired taste," Hall said.

■ CONTINUED ON PAGE SEVEN

Ian Hall

■ CONTINUED FROM PAGE SIX

"But if you've had it every week for 41 years, and then it is suddenly cut in your head saying, 'I need haggis, I need haggis.'"

If Hall were back in Scotland today, you can be sure that he would be eating Scottish fine dining that I miss. It's the freshly prepared haggis. However, he Scottish rubbish. It's the stuff that I believe he would also be campaigning had when I was a kid. There's a shop in Lawrence called Brits. I stop in there for \$30 worth of candy. I found online that I can get some of the drinks from California. I can also order haggis online, which is frozen and shipped overnight. It's relatively fresh."

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KEVIN GROENHAGEN PHOTO

ComfortCare Homes of Ottawa is located at 27 E. Rockwood Drive on property previously owned by Ottawa University.

ComfortCare Homes of Ottawa to open in October

By Billie David

With the new addition to Baldwin City's ComfortCare home filled up and an increasing demand for more available spaces in small, residential care homes, ComfortCare president Scott Schultz decided it was time to think about opening a new ComfortCare, this time in Ottawa.

"The six-county area around Ottawa has very limited services for dementia care in terms of residential homes," Schultz explained.

He worked on plans to open the Ottawa home during the second half of 2013, and then the perfect place became available.

"The house came on the market in February of 2014, so that's when we really started moving forward," Schultz said.

The house, located at 27 E. Rockwood Drive, was previously owned by Ottawa University.

"The president of Ottawa University lived there," Schultz said, "and during the semester break, the international students stayed there, and they had parties there. The house is well known among the alumni."

The house is ideal because it offers 3,500 square feet of space on one level and is located on two acres of land.

"It is probably one of the nicest homes in Ottawa that met our needs," Schultz said.

The house is large enough to accommodate seven bedrooms and five bathrooms, and can house eight residents.

There are two large living rooms located side by side, the floor plans are completely open, the house is located in a pristine neighborhood, and a large asphalt drive leading up to the garage provides plenty of room for parking.

The two acres of land includes a wooded area, a large backyard with a walking path, and a seated patio with a water feature.

The home's focus will be on dementia care, although Schultz said that one does not have to be diagnosed with dementia to live there.

"But that's our specialty, for people with memory loss," he added.

The smaller setting is important for people with cognitive impairment because they can easily become confused in a large facility. The higher caregiver-to-resident ratio that ComfortCare offers means that residents have an easier time getting to know the staff members and becoming familiar with their surroundings.

Residents are also encouraged to participate in the day-to-day chores around



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ComfortCare

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the house, which gives them a sense of meaning in their lives, and the smaller number of residents also means that the activities can be personalized to meet the needs of each individual.

In keeping with the focus on memory care, there is a nurse on staff certified as a dementia care practitioner who works with the other employees.

"So every person who works for us has training in that area," Schultz explained.

Another important focus of Ottawa's ComfortCare home is its relationship with the Ottawa community.

"We've been amazed at how friendly the community has been," Schultz said. "We work hard to be part of it."

When residents can participate in neighborhood activities such as barbecues and the lighting of holiday luminaries, it provides a more seamless transition as part of the community they grew up in, he added.

ComfortCare homes, providing licensed care in residential homes in community settings, is based in Wichita, having opened its first home there in 1993.

The homes are locally owned and operated, which means that there is no decision-making tree from an out-of-state corporation, Schultz said, so that issues can be addressed quickly by the

local owner.

ComfortCare homes also have the benefit of 21 years of experience in memory care since that first home opened in Wichita.

Schultz opened his first ComfortCare home in June of 2011. Responding to local demand, he expanded the home in the summer of 2013, adding 1,300 square feet. The five extra spaces created by the expansion were filled in four months, bringing the total number of residents to 12, and there is still a waiting list.

"It's the wave of the future," Schultz explained. "When a person leaves their home, they really prefer a house to a facility. A person with memory loss does better in a smaller place with fewer people. In an institution, they take a wing and call that the dementia care wing, but here it is like home."

Schultz will be operating the Ottawa home when it opens, and Susan Gray is the operator at the Baldwin City home.

"She's a registered nurse with 35 years of experience with a specialty in cardiac issues, and she just earned an MBA at Baker," Schultz said. "She brings a wealth of wisdom and experience that families have really come to appreciate, and she does a great job of coaching families, helping them through the difficult stages of dementia and helping them keep connected to their loved ones."

In keeping with that goal, family

members are encouraged to come as often as possible, and there are private areas where people can meet together one-on-one, Schultz said, adding, "They are an extension of our own family. That's really the goal."

More information about the ComfortCare homes in Ottawa and Baldwin City is available online at www.comfortcareottawa.com and www.comfortcarebaldwin.com. Schultz can be reached at the Ottawa site at (785) 242-1809.



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Neuvant House celebrates expansion in Roaring 20's style 'For Your Ears Only' to benefit Audio-Reader Network

Neuvant House of Lawrence on August 14 celebrated its expanded campus and services with a Roaring 20's mixer. The event featured a Prohibition Era theme complete with classic autos, live jazz music, local mixologists, 20's era dress, big shots, and Tommy guns. The celebration followed a ribbon-cutting ceremony.

During the ribbon-cutting ceremony, Bobette Puderbaugh, chair of the Chamber Envoys, Kathy Clausing-Willis, a member of the Lawrence Chamber of Commerce's board of directors, Vice Mayor Jeremy Farmer, Lisa Nielsen, Neuvant House's vice president, and Matt Stephens, Neuvant House's administrator, offered comments.

Neuvant House recently completed construction of Neuvant House East, doubling the size of its campus, and now looks forward to being able to provide a higher level of physical care when needed. Neuvant House West will continue to provide personal memory care to residents with Alzheimer's and dementia in a personal, residential setting.

Neuvant House is an adult care home that focuses on person centered care with a strong emphasis on family involvement, community engagement and personalized care plans.

You can learn more about the new Neuvant House of Lawrence and take a video tour at neuvanthouse.com.



From left to right: Melanie Cox, Cosmas Saina, and Sara Stephens donned their 1920s garb to celebrate Neuvant House's ribbon-cutting and open house.



Matt Stephens, Neuvant House administrator, Cosmas Saina, and Melanie Cox cut the ribbon during Neuvant House's ribbon-cutting ceremony on August 14.



Members of the Lawrence Region Antique Automobile Club of America provided these classic vehicles for Neuvant House's Roaring 20's mixer.

If you love music, collect vinyl records, or simply need to update your stereo system with quality equipment for a good price, then come to Audio-Reader's annual benefit sale, "For Your EARS Only." The 12th annual event will take place on September 12 from 6 to 9 p.m. and September 13 from 9 a.m. to 2 p.m. at Douglas County Fairgrounds, 2120 Harper St., building #21, in Lawrence. Thousands of vinyl records and CDs, along with vintage and modern audio equipment, will be sold for below-market prices.

Friday night's festivities include free food donated by local businesses, cool prizes, and first pick on an amazing array of vinyl, CDs, audio equipment and musical instruments. Advance

tickets are available for \$7 at Audio-Reader, 1120 W. 11th St. in Lawrence. They are \$10 the night of the event. Admission is free Saturday with many items reduced to half price after noon.

This year, Lawrence, Topeka and Kansas City residents donated their beloved instruments, LP collections and gently used audio equipment to the sale, and local record stores were also

generous with their excess inventory.

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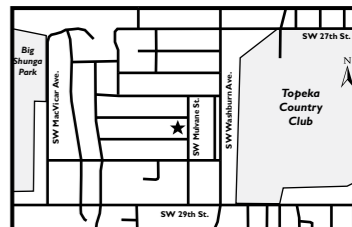


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ESTATE PLANNING

Estate Administration—
Transferring Property

Last month's column outlined the numerous actions that may be required for the orderly handling of a decedent's affairs. This month looks at some of the procedures that might be used for the transfer of property.



Bob
Ramsdell

In *All Quiet on the Western Front*, a pair of exceptionally fine boots passes from soldier to soldier as each is killed. This reflects an adage common to the military and other societal shepherds: "If you die, we're splitting up your gear."

This suffices for some estates. If a person dies with minimal assets composed mostly of tangible personal property, then the family might simply agree on who gets what and make the division. End of story.

If the decedent held property the ownership of which is controlled / represented by a title, registration or deed—such as financial accounts, motor

vehicles, and real estate—then you should check to see if its distribution is controlled by a non-testamentary transfer provision.

The distinctive characteristic of joint tenancy is the right of survivorship. Ownership of a joint financial account passes to the surviving joint owners. Or an account might have a pay- or transfer-on-death (POD / TOD) designation naming to whom ownership passes. In such a case you will need to document the death to the financial institution (most likely an original, certified death certificate will be required) and, if a POD / TOD beneficiary, offer proof of your identity so the decedent can be removed from the account and yourself listed as its owner.

If you are the TOD beneficiary of a motor vehicle, complete Kansas Department of Revenue (KDOR) Form TR-82, Transfer on Death Affidavit, and take it to your County Treasurer's motor vehicle office along with a copy of the death certificate. If there is a lienholder listed on the face of the title, then you must also have a notarized, written lienholder's consent for the transfer of the title.

For real estate held in joint tenancy or subject to a properly recorded TOD

Deed, the decedent's death must be documented in the records of the Register of Deeds such that it will be found during a title search. One option is to record an original, certified death certificate. However, a death certificate is a treasure trove of information for potential identity theft—full name, social security number, date of birth, place of birth, full names of both parents, etc. Better practice is to prepare and record an Affidavit of Death & Survivorship that references the death certificate without making sensitive information part of a public record.

If the decedent held any assets whose distribution is controlled by beneficiary designations—such as life insurance, IRA's, 401(k)'s, annuities or 529 Plan accounts—then you need to determine who the beneficiaries are and submit the required claim documentation.

Things get more complicated if the decedent left significant property not controlled by a non-testamentary transfer provision.

Depending upon your relationship to the decedent—priority to a surviving spouse, followed by the heirs—KDOR Form TR-83a, Decedent's Affidavit, may be used to obtain title or title and registration for one motor vehicle

pending final action on the estate.

If the decedent's probate estate consists solely of personal property worth less than \$40,000, no executor or administrator has been appointed, and all debts, claims, and taxes have been or will be paid, then K.S.A. 59-1507b allows the estate to be distributed via an affidavit executed by a beneficiary or heir of the decedent. Personal property so distributed might include financial accounts, motor vehicles (now you get to use KDOR Form TR-83b, Claim of Heir and/or Beneficiary Affidavit, to claim one or more vehicles), watercraft, and mobile homes, but does not include real estate.

Next month's column will discuss a number of probate procedures utilized when title to real estate must be transferred.

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

PERSONAL FINANCE

Protect your retirement
against market volatility

As an investor, you're well aware that, over the short term, the financial markets always move up and down. During your working years, you may feel that you have time to overcome this volatility. And you'd be basing these feelings on actual evidence: the longer the investment



Harley
Catlin
and
Ryan
Catlin



period, the greater the tendency of the markets to "smooth out" their performance. But what happens when you retire? Won't you be more susceptible to market movements?

You may not be as vulnerable as you might think. In the first place, given our growing awareness of healthier lifestyles, you could easily spend two, or even three, decades in retirement—so your investment time frame isn't necessarily going to be that compressed.

Nonetheless, it's still true that time may well be a more important consideration to you during your retirement years, so you may want to be particularly vigilant about taking steps to help smooth out the effects of market volatility. Toward that end, here are a few suggestions:

- Allocate your investments among a variety of asset classes. Of course, proper asset allocation is a good investment move at any age, but when you're retired, you want to be especially careful that you don't "over-concentrate" your investment dollars among just a few assets. Spreading your money among a range of vehicles—stocks, bonds, certificates of deposit, government securities and so on—can help you avoid taking the full brunt of a downturn that may primarily hit just one type of investment. (Keep in mind, though, that while diversification can help reduce the effects of volatility, it can't assure a profit or protect against loss.)

- Choose investments that have demonstrated solid performance across many market cycles. As you've probably heard, "past performance is no guarantee of future results," and this is true. Nonetheless, you can help improve your outlook by owning quality investments. So when investing in stocks, choose those that have actual earnings and a track record of earnings growth. If you invest in fixed-income vehicles, pick those that are considered "investment grade."

- Don't make emotional decisions. At various times during your retirement, you will, in all likelihood, witness some sharp drops in the market. Try to avoid overreacting to these downturns, which will probably just be normal market "corrections." If you

can keep your emotions out of investing, you will be less likely to make moves such as selling quality investments merely because their price is temporarily down.

- Don't try to "time" the market. You may be tempted to "take advantage" of volatility by looking for opportunities to "buy low and sell high." In theory, this is a fine idea—but, unfortunately, no one can really predict market highs or lows. You'll probably be better off by consistently investing the same amount of money into the same investments. Over time, this method of investing may result in lower per-share costs. However, as is the case with diversifi-

cation, this type of "systematic" investing won't guarantee a profit or protect against loss, and you'll need to be willing to keep investing when share prices are declining.

It's probably natural to get somewhat more apprehensive about market volatility during your retirement years. But taking the steps described above can help you navigate the sometimes-choppy waters of the financial world.

- 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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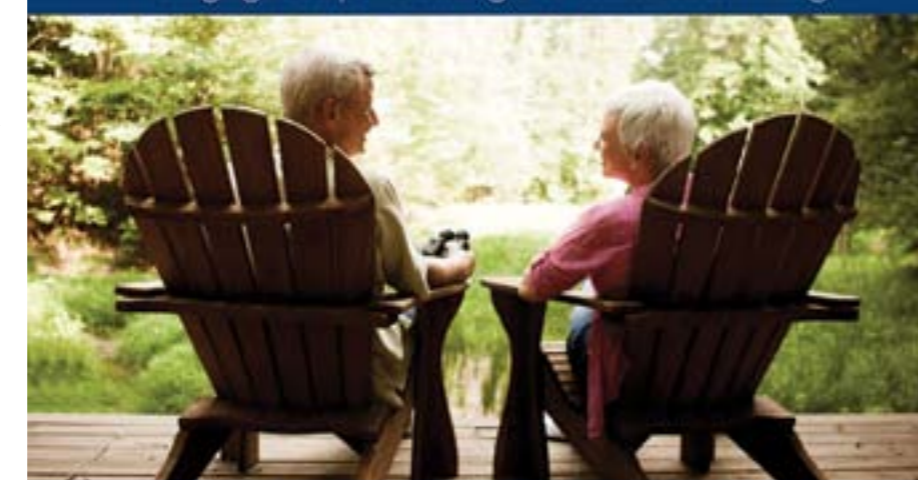
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JILL ON MONEY

Protect your portfolio against inflation

Two years ago, when the Federal Reserve announced that it would engage in its third round of bond buying ("Quantitative Easing") to spur economic growth and help reduce unemployment, fears of runaway inflation bubbled up. As a reminder, inflation occurs when the prices of goods and services rise and as a result, every dollar you spend in the economy purchases less.



Jill
Schlesinger

Despite the Fed's actions, headline inflation (CPI), which includes everything you care about, is up about two percent year over year. But the Fed is more concerned with "core" inflation, which excludes food and energy prices. The reason is that these two categories can be more volatile than everything else.

The Fed is not tasked with addressing short-term price increases, because it can't be at the mercy of the weather or events in the Middle East. That's why during the recovery, when prices have increased sporadically, the Fed downplayed the idea of broad-based inflation, calling the higher readings transitory (like when gas spiked due to the Arab Spring). More recently after

the Fed's June policy meeting, Chair Janet Yellen said that while "Recent readings on, for example, the CPI index have been a bit on the high side," the data are "noisy." Translation: Stop worrying about inflation—we have it under control.

The Fed is looking for a gradual increase of core inflation to a pace of two percent annually. Over the past six years, core inflation has remained below that level. But this year, core prices have started to accelerate across a variety of categories, including shelter, airfares, clothing and medical care.

If inflation is coming, what should you do? Hopefully wages will start to increase to account for the extra money that you are shelling out. As an investor, especially a retired investor who relies on portfolio income to supplement Social Security, you can be more proactive. While there is no perfect inflation hedge, the following are the assets most frequently used to protect portfolios:

Commodities: When inflation rises, the price of commodities like gold, energy, food and raw materials also increases. Many investors therefore turn to investments in these assets for protection, but as a former commodities trader, I must warn that this is a volatile asset class that can also stagnate or worse, lose money, over long stretches of time. Therefore, investors would be wise to limit commodity exposure to 3-6 percent of the total portfolio value.

Real estate investment trusts

("REITs"): The ultimate "real asset", REITs tend to perform well during inflationary periods, due to rising property values and rents. The nation's housing bubble cured most of us of the notion that one "can't lose with real estate," because as we know, real estate prices can stay depressed for a long period of time.

Stocks: Many investors don't think about stocks as an asset class to combat inflation, but the long-term data show that stocks, especially dividend-producing stocks, tend to perform well in inflationary periods. That said, during short-term inflationary spikes, stocks can plunge quickly before reverting to the longer-term trend.

Treasury Inflation Protected Securities ("TIPS"): Bonds are susceptible to inflation, because rising prices can diminish a bond's fixed-income return. But the U.S. government issues inflation-indexed bonds, or TIPS, which proved a fixed interest rate above the rate of inflation, as measured by the CPI. If inflation rises, payments rise, but TIPS provide little return above the inflation rate.

International Bonds: One of the dangers of inflation is that it destroys the value of the U.S. dollar. As a result, there is an argument to allocate a portion of a bond portfolio to a small percentage of international bonds, which are denominated in a foreign currency. This is another one of those asset classes that tends to be volatile.

While inflation may be looming, it's important to underscore that a diversified portfolio, which takes into account your time horizon and risk tolerance, will go a long way towards providing protection.

- Jill Schlesinger, CFP, is the Emmy-nominated CBS News Business Analyst. A former options trader and CIO of an investment advisory firm, Jill covers the economy, markets, investing 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@moneywatch.com. Check her website at www.jillonmoney.com.

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MAYO CLINIC

An aspirin a day not necessary —or safe—for everyone

DEAR MAYO CLINIC: I've heard that taking one baby aspirin every day can lower your risk of having a heart attack. Is that true?

ANSWER: Taking an aspirin every day may be appropriate in some cases, but not all. For some people who have a history of certain heart problems, stroke or diabetes, a daily aspirin may be useful. For others, though, taking an aspirin every day does not necessarily lower the risk of a heart attack and, in some cases, may be unsafe. Any decision to take a daily aspirin should be based on a doctor's recommendation.

Aspirin, which acts as a blood thinner, can lower the blood's ability to clot. When you bleed, the blood's clotting cascade is initiated such that

platelets build up at the wound to help seal the opening in the blood vessel and stop the bleeding.

Arteries that supply blood to the heart can become narrowed due to a build-up of fatty deposits—a condition known as atherosclerosis. If one of those deposits breaks down or ruptures, a blood clot can quickly form on the exposed irregular surface, block the artery and reduce blood flow to the heart, causing a heart attack.

Taking a daily aspirin decreases the clumping action of platelets, making a clot less likely to form and block the blood vessel and possibly preventing a heart attack.

Extensive research has examined the effects of daily aspirin therapy. Certain people seem to benefit more from

taking an aspirin a day. They include patients who've had a heart attack or stroke; those at high risk for a heart attack or stroke; those who've had a stent placed in an artery that leads to the heart; and those who have chest pain, or angina resulting from coronary artery disease. Also, some people with diabetes, particularly older adults, may benefit from taking an aspirin a day.

Research has not shown clear benefits of daily aspirin therapy for people who are not in these categories. Some health organizations have recommended that certain people without a history of heart attacks take an aspirin every day. But there is controversy in the medical community about this approach.

In some people, daily aspirin therapy may be harmful. For example, taking aspirin may lead to other serious health problems for those who have a bleeding disorder or a health condition that interferes with the blood's ability to clot; for those who have an aspirin allergy; or for those with bleeding stomach ulcers

or a tendency to develop ulcers.

If your doctor recommends that you take an aspirin daily, make sure you know what dose the doctor prescribes for your situation. Aspirin doses usually range from about 81 mg daily—the baby aspirin dosage mentioned above—to about 325 milligrams—the amount in most regular-strength aspirin tablets. Higher doses of aspirin don't have a greater effect on blood thinning than these lower doses.

You should not start taking an aspirin daily before you talk to your doctor. If your doctor advises you to take a daily aspirin, it should be taken exactly as recommended. - Brian Shapiro, M.D., Cardiovascular Diseases, Mayo Clinic, Jacksonville, Fla.

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

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HEALTH & FITNESS

DIY: Planning your recovery (Part 2)

Say that you decide to have surgery to replace an arthritic knee with an artificial joint. Once you schedule your surgery date, there are some helpful steps you can take prior to surgery.

1. Occupational Therapist: An occupational therapist can help you make your home convenient and safe for bathing and dressing. Does your bath-



Laura Bennetts

room need grab bars next to the toilet or in the shower? An occupational therapist will help you select the correct equipment and make sure it is installed in the right spot for your height.

2. Physical Therapist: A physical therapist can design a personalized exercise program to help you get stronger before your surgery. When you have joint pain the muscles get weak around the joint as you avoid using the painful limb.

Also, you may have problems with moving around post-surgically. If so, you will need help at home. Both occupational and physical therapists help you solve such problems. For instance:

1. Look, No Hands! Since you're likely to use a walker for several days post-surgery, you won't be able to carry anything. Attaching a basket or a bag to your walker can help you solve that problem.

2. Watch the Steps! You'll be able to walk, but you'll be slow, off-balance, weak, and unable to handle stairs. If your bedroom is upstairs, you may need to arrange to sleep downstairs until you recover sufficiently to go upstairs.

3. Practice Makes Perfect! Once your surgical incision is healed you can begin showering again, but you may not be able to step over the edge of your tub yet because your leg is weak and stiff. Learning from a therapist how to use a shower bench can

help. Getting the right shower chair before surgery will guarantee that you are safe when the time comes to enjoy a shower. An occupational therapist will measure your bathroom to recommend the right equipment and show you how to use it safely before you surgery.

Take Responsibility

You're responsible for your own recovery and, when complications arise, you need to be sure to get sound medical advice and help. Many people pooh-pooh their own concerns ("I'm sure this isn't important, the doctor has better things to do than to listen to me"). That isn't productive—and your doctor truly doesn't have anything better to do. So, if any of the following problems arise, tell your friends or relatives that your doctor should be notified:

1. If you have any concerns about your medications. When you get your medications, read the enclosed explanation of possible side effects. Call your pharmacist with any questions. Once you start taking your medications, take them exactly as recommended and for as long as instructed. If you have unpleasant or unexpected side effects, call your doctor immediately to find out what to do. Some side effects, like skin rashes, might seem minor, but they could precede a serious reaction.

2. If you notice anything wrong with your incision. You need to follow your doctor's instructions in caring for your incision. If the doctor doesn't want you to open the dressing at all, leave it sealed until you see the doctor. If your incision doesn't feel right, call the doctor. If you are changing your own

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dressing, call if you notice redness or drainage of the incision that seems new.

3. If you have a question about how much you are allowed to do. After surgery your doctor will give you guidelines indicating how much weight you can lift, how long to wear your arm sling, or how much weight you can put on your leg. If you see a therapist in the hospital, you may get program of beginning home exercises. It is best to follow all instructions until you get a referral for additional therapy (either in-home or at an outpatient clinic), or until your doctor gives you further instructions. If you are ready for more challenging exercises, you should consult your doctor and ask to see a licensed therapist.

Slow Down

Let your friends and family run errands for you. Avoid ambitious home projects while you're recovering. Be as active as you are allowed to be, but take time to rest and heal. You'll be fatigued because your body is putting a lot of energy into healing after surgery. And healing yourself is the most important

home project you will ever have.

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

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HEALTH & FITNESS

Benefits of coconut oil

Consumers are becoming aware of the coconut, or the scientific name *Cocos nucifera*, because of its numerous benefits to the human body. The early Spanish explorers called the nut coco, which means "monkey face," because the three indentations (eyes)

tion, stomach ulcers, Cohn's disease, chronic fatigue syndrome, and bone strength. Coconut oil is also effective on fungi and yeast that cause candidiasis, ringworm, athlete's foot, thrush, and diaper rash.

The benefits of coconut oil can be attributed to the presence of lauric acid, capric acid and caprylic acid, and its properties, such as antimicrobial, antioxidant, antifungal and antibacterial. The human body converts lauric acid into monolaurin, which is claimed to help kill viruses and bacteria that cause diseases.

Finally, coconut oil is often preferred by athletes and body builders and by those who are dieting. The reason behind this is that coconut oil contains fewer calories than other oils and it provides a nutritional source of quick energy. Coconut oil content is easily converted into energy and it does not lead to accumulation of fat in the heart and arteries.

Unlike other vegetable oils, coconut oil does not form harmful by-products when heated in normal cooking temperatures. The oil is completely non-toxic to humans. However, even though there are many health benefits to using coconut oil some people are allergic to coconuts. It is always advisable to check with your health care professional before consuming any supplement.

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

and the hairy nut resembled the head and face of a monkey. *Nucifera* means "nut-bearing." The coconut provides a nutritious source of meat, juice, milk, and oil that has fed and nourished populations around the world for generations. On many Pacific islands coconut is a large part of the diet. Nearly one third of the world's population depends on coconut to some degree for their food and their economy.

For many cultures the coconut has a long and respected history. Coconut oil is of special interest because it possesses healing properties far beyond that of any other dietary oil and is extensively used in traditional medicine in the Pacific populations. Pacific Islanders consider coconut oil to be the cure for many illnesses. The coconut palm is so highly valued by the Pacific Islanders that some consider it "The Tree of Life." Only recently has western medical science looked into the coconut oil medical benefits.

Coconut was once thought to be unhealthy because of its high saturated fat content. It is now known that the fat in coconut oil is different from most all other fats and possesses many health benefits.

There are many health benefits of coconut oil, including for skin and hair care, stress relief, cardiovascular health, weight loss, increased immunity, upper respiratory infections, urinary tract infections, influenza, aids in stomach digestion, diabetes, cancer, IBS, dental care, bruises, constipa-



Dr. Farhang Khosh

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SENIOR CALENDAR

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

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

ARTS/CRAFTS

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LAWRENCE, (785) 832-7930

SEP 27 AARON DOUGLAS ART FAIR
The 2014 fair will feature space for more than 50 local emerging artists, musicians and performance artists. In addition, the Aaron Douglas Art Fair features local food vendors, free children's activities and an interactive arts booth that welcomes participation from attendees of all ages. The fair is free and open to the public. Aaron Douglas Art Park, 12th and Lane, 10 a.m.-5 p.m.
TOPEKA, www.aarondouglasartfair.com

SEP 27 GREAT EXPECTATIONS
Don't miss our season opener, which features one of the greatest romantic violin concertos in the repertoire played by Yevgeny Kutik, a true virtuoso hailed by the New York Times as "electrifying." We'll also hear Stravinsky's delightful suite from the ballet Petrouchka. It'll be a great kick-off to our Season of Greatness!
White Concert Hall - Washburn University,

17th and Jewell, 7:30 p.m. Fee.
TOPEKA, (785) 202-2032
www.topekasympphony.org

SEP 28 HECTOR OLIVERA
Maestro Hector Olivera has become one of the most sought after and revered international concert organists. The Times Reporter describes an evening with Hector Olivera as "an event, a happening, a joyful celebration of the sheer power and pressure that a true virtuoso like Hector Olivera can unleash in a concert hall." The most sophisticated and demanding organ aficionados claim that Maestro Hector Olivera is one of the greatest organists in the world today. White Concert Hall - Washburn University, 17th and Jewell, 7:30 p.m. Fee.
TOPEKA, (785) 202-2032
www.topekasympphony.org

BINGO

SUNDAYS & TUESDAYS AMERICAN LEGION POST NO. 1
3800 SE Michigan Ave., 6:30 p.m.
TOPEKA, (785) 267-1923

SUNDAYS, WEDNESDAYS & FRIDAYS CAPITOL BINGO HALL
Minis start at 6 p.m. on Sundays and 6:30 p.m. on Wednesdays and Fridays. Regular sessions start at 6:30 p.m. on Sundays and 7 p.m. on Wednesdays and Fridays, 2050 SE 30th St.
TOPEKA, (785) 266-5532

MONDAYS & THURSDAYS AMERICAN LEGION POST NO. 400
3029 NW US Highway 24, 6:30 p.m.
TOPEKA, (785) 296-9400

WEDNESDAYS PINECREST APARTMENTS
924 Walnut, 12:30-1 p.m.
EUDORA, (785) 542-1020

WEDNESDAYS & FRIDAYS VETERANS OF FOREIGN WARS
3110 SW Huntoon, 6:30 p.m.
TOPEKA, (785) 235-9073

WEDNESDAYS & SATURDAYS LEGIONACRES
3408 W. 6th St., 7 p.m.
LAWRENCE, (785) 842-3415

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

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

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

EDUCATION

ONCE A MONTH AARP'S 55 ALIVE SAFE DRIVING COURSE
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TOPEKA, (785) 354-5225

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

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

SEP 9 FUNDAMENTALS OF ESTATE PLANNING
Death is a certainty, incapacity a possibility. You need a plan for both. Fundamentals of Estate Planning will help you create those plans. The class covers what happens under intestate succession if you die without a plan; the uses of a Will or Revocable Living Trust; an overview of

probate administration; the impact of estate and gift taxes; non-testamentary transfer options, such as holding property in a joint tenancy; powers of attorney for financial and healthcare decision-making; Living Wills and Do Not Resuscitate Directives; and a very general overview of how limitations on Medicaid eligibility might affect your assets. The presentation is relevant to adults of all ages, not just seniors. It is free and open to the public, and lasts about 1½ hours with time for questions. Douglas County Senior Center, 745 Vermont St., 6-7:30 p.m.
LAWRENCE, (785) 842-0543 or (785) 841-4554

ENTERTAINMENT

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

SEP 12 SUNDOWN FILM FESTIVAL Ferris Bueller's Day Off, starring Matthew Broderick, 9 p.m. Bring blankets and lawn chairs and enjoy the movie outdoors on the grounds of the Kansas Historical Society. Admission to the movie is free. Popcorn, candy, soda, and water will be available for purchase. Kansas Museum of History, 6425 SW 6th Ave.
TOPEKA, (785) 272-8681
www.kshs.org

■ CONTINUED FROM PAGE 18

SEP 19, 20, 21, 25, 26, 27, 28, OCT 3, 4, 5 LITTLE SHOP OF HORRORS
This affectionate spoof of 1950's sci-fi movies became one of Off-Broadway's longest running shows. A down-and-out floral assistant becomes famous when he discovers an exotic plant with a craving for fresh blood. Soon "Audrey II" grows into an ill-tempered carnivore offering fortune in exchange for feeding its growing appetite, finally revealing itself to be an alien creature poised for global domination. Theatre Lawrence, 4660 Bauer Farm Dr. See website for show times.
LAWRENCE, (785) 843-7469
www.theatrelawrence.com/season/currentseason.html

SEP 21 THE SENIOR CLASS
A great offshoot from TCT's widely successful company, Laughing Matters, The Senior Class is another zany troupe of comedians. Only this time the company is made up entirely of over 55-year-old actors in our community. This group defines life in the golden years as a terrifically fun-filled trip. Admission fee. Topeka Civic Theatre & Academy, 3028 SW 8th Avenue. Doors open at 1 p.m. Show begins at 2 p.m.
TOPEKA, (785) 357-5211
www.topekacivictheatre.com

SEP 24 JAZZ AT LINCOLN CENTER ORCHESTRA WITH WYNTON MARSALIS
Comprised of 15 of jazz music's leading soloists, the Jazz at Lincoln Center Orchestra is under the leadership of nine-time Grammy Award-winning trumpet player Wynton Marsalis. Marsalis has toured the world, sold nearly five million copies of his recordings, won a Pulitzer Prize for Music and serves as the cultural correspondent for CBS This Morning. Lied Center of Kansas, 1600 Stewart Dr., 7:30 p.m.
LAWRENCE, (785) 864-2787
www.lied.ku.edu/events/wynton-marsalis.shtml

SEP 25 MUSIC MAN
Shirley Jones hosts this 50th Anniversary Celebration of one of America's favorite movie musicals, THE MUSIC MAN-In Concert. Co-starring Patrick Cassidy, it features gorgeous period costumes designed by Tony Award-winner William Ivey Long, video projection, film clips and some of Broadway's finest singers and dancers. Combining the most memorable songs and dances from this stage and screen classic, THE MUSIC MAN-In Concert is composer Meredith Willson's vintage portrait of Americana, featuring the fast talking and lovable salesman, Harold Hill, River City's lovely Librarian, Marion, and a cast of colorful and unforgettable characters that discover and rediscover the power of music and romance. Academy Award-winner Shirley Jones was one of the movie's original stars. Her backstories, both past and present, of this American classic, combined with a wonderful score including

■ CONTINUED ON PAGE 20

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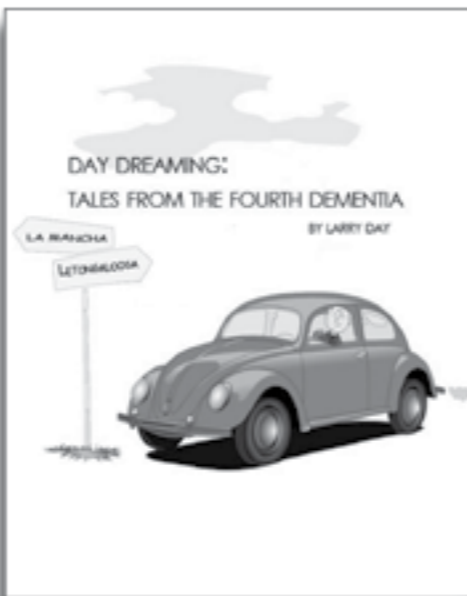
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A LOOK AT BOOKS

If you have written (or even just read) a book that was published from 2012 to the present, you may send it in for a possible review in Kaw Valley Senior Monthly. No ebooks or 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

who has no money with her, meets a beggar boy in India who only asks for paper so he can be paid by his “protector” who will, in turn sell paper, rags, glass, and cans to restaurant owners. She is in India to help people out of poverty, but because she senses that the beggar boy “sees a sliver of change,” she herself “is immersed in hope.” There is a depth of spiritual insight in this book which will touch the heart of readers.

My Fight with Cancer by Juanita Guernsey (CreateSpace ISBN 978-0-9886-1983-8)

This book was written by a husband whose wife had put up a brave fight against leukemia. He had taken what she had written during this time, and in keeping with what she had written, he did not correct all of her mistakes. After describing what leukemia is from a layman’s perspective, Guernsey gives the background on how she had met



Juanita. In 2001, after they had married, he and Juanita were involved in a car accident in which both of them were injured. While he fully recovered, Juanita was told she had stage 4 cancer in the left kidney. She was cancer free for almost eleven years after that. But in 2012, she found herself extremely irritable and practically suicidal. Her husband took her to the hospital, where the doctor was alarmed at her unusually high white cell blood count. She was

informed she had leukemia, and since then she wrote in her journal about her experiences, which showed an unusual optimism until she died a year later. “Confidence,” she wrote near the end of her journey, “means not letting other people’s opinion drive you down.”

Men’s Traditions Revised by Esther Spradling (Trafford Publishing ISBN: 9789-1-4269-7954-5)

Spradling’s book is a detailed interpretation of various places in Scripture where she claims it reveals secrets about the coming End Times. The author says these are “hidden truths written by prophets of old to be revealed to the living souls of today” and that they will “give Christians knowledge to decipher God’s master plan.” There are

16 chapters in her book, but they do not go sequentially from the rapture to final judgment. For example, she talks about the evils of cloning in Chapter 8 and creation in Chapter 13. I found her chapter entitled “The Last Trump” significant in that there is a time coming when we will be changed from corruptible bodies of “soul bodies” and that “we will “be with our loved ones for a thousand years before Judgment Day. The author admits that some of the things she says may be controversial. One that I found difficult to believe is that the writing she talks about “have been hidden since the foundation of this earth age.” Nonetheless, Bible scholars may find many of her interpretations of Scripture fascinating.

of her articles is indeed inspiring. For instance, she tells about a friend who might ask others if they are happy, and people respond in the affirmative. Then her friend asks “Then why don’t you tell your face?” (A good question, since we should try to put on a happy face.) In another article, she says there will come a time when we need to trust and depend on others. In “Benefits of Fruit,” Scheid discusses the benefits of nine different fruits. (“bananas lower the risk of heart attacks while oranges help in fighting cancer”). I especially liked her statement that we “are placed here for what we can mean in someone else’s life.” While her book is targeted to seniors, even younger adults may find her insight for living both helpful and inspiring.

Seniors Living Well by Bonnie Scheid (CreateSpace ISBN: 978-1-4675-5935-5)

A senior herself, author Bonnie Scheid was invited by The Hesston Record to write a column for seniors living in Hesston, Kansas. Those columns were put in this book in the hope that other seniors might benefit from her experiences for healthy living. Her book includes 157 brief articles on various subjects, such as “Always Giving Thanks,” “Climb Every Mountain,” and “Tasting Christmas.” While I found her large script fonts for her article titles distracting, I love how she begins by a quote from Scripture. In addition, the content



of her articles is indeed inspiring. For instance, she tells about a friend who might ask others if they are happy, and people respond in the affirmative. Then her friend asks “Then why don’t you tell your face?” (A good question, since we should try to put on a happy face.) In another article, she says there will come a time when we need to trust and depend on others. In “Benefits of Fruit,” Scheid discusses the benefits of nine different fruits. (“bananas lower the risk of heart attacks while oranges help in fighting cancer”). I especially liked her statement that we “are placed here for what we can mean in someone else’s life.” While her book is targeted to seniors, even younger adults may find her insight for living both helpful and inspiring.

KIPLINGER ON TRAVEL

6 costly airline fees—and how to avoid them

By Cameron Huddleston Kiplinger

If the airlines’ frequent fee hikes weren’t bad enough, now the government is raising a fee that will make it more expensive to fly. Starting July 21, the Transportation Security Administration more than doubled the September 11 security fee passengers must pay.

Considering the current fee is just \$2.50 on a nonstop flight, the impending increase to \$5.60 might not seem that substantial. But the TSA also is lifting its cap on the fee for flights with connections. Before, the fee couldn’t exceed \$5 on a one-way trip, regardless of the number of layovers. Now an additional \$5.60 will be charged for each leg of a domestic flight with a layover of more than four hours and each leg of an international flight with a layover of more than 12 hours. So if you book a round-trip flight with a five-hour layover each way, you’ll now have to pay a security fee of \$22.40 rather than \$10.

Given this added cost of flying, it will be more important than ever to take steps to avoid the multitude of other fees airlines charge. Here are some of the worst as well as ways

you might be able to get around them. For a more comprehensive list, see the SmarterTravel.com Ultimate Guide to Airline Fees.

Checked baggage fee. If you’ve flown anywhere recently, you’re well aware that most airlines charge passengers to check bags. One way to avoid this fee, which is usually \$25 for the first bag and \$35 for the second, is to fly on JetBlue or Southwest. JetBlue allows passengers to check one bag for free; Southwest lets passengers check two bags at no charge.

If you choose to fly on an airline that charges for checked bags, you likely can ship your luggage for less using a service such as UPS—especially oversize or overweight bags for which airlines charge \$75 or more, says Airfarewatchdog.com founder George Hobica.

Another option is to get an airline-branded credit card if you fly frequently with a particular airline. Airline-branded cards typically offer perks such as a free checked bag for each flight. See How to Choose the Best Travel Rewards Card for You for more information.

Carry-on bag fee. Three airlines—Allegiant, Frontier and Spirit—now charge a fee for carry-on bags, in addi-

tion to a fee for checked bags. Hobica says you can avoid the fee if your bag is small enough to fit below the seat in front of you. Otherwise, you can pay a slightly lower fee by paying for your carry-on bag in advance when booking flights on the airlines’ websites rather than paying for it at the airport.

Booking fee. Book your flight online rather than over the phone with an airline ticketing agent because most airlines now charge a \$15 to \$25 fee if you call to purchase tickets.

Seat assignment fee. Many airlines are charging extra for the best seats. You could pay anywhere from \$4 to \$99 or more to get the seat of your choice. It may seem that the easy way to avoid this fee is simply to be assigned any seat, but more and more airlines have been expanding the number of seats that fall into their preferred seating category, says CheapAir.com CEO Jeff Klee. So the “free” seats sell out quickly. This makes it especially tough for families to get seats together without paying extra for at least a couple of those seats, he says. One way to increase your chances of getting a non-premium seat is to book your flight several months in advance, Klee says. The other option is to fly on an airline without assigned seats, such as Southwest.

Ticket change fee. You better hope you don’t have to change your travel plans because most airlines will charge you a hefty fee to cancel or change the dates of a flight—usually \$200, Hobica

says. But your credit card might offer a travel insurance perk that will help you cover this cost. Hobica says that the Chase Sapphire card’s travel insurance is especially generous, covering ticket cancellations or changes due to injury, illness or death of the cardholder and immediate family (including in-laws, grandchildren, nieces and nephews).

Also, flying Southwest will help you avoid change or cancellation fees, Klee says. But you’ll still have to pay the difference in ticket price if you change the date of your flight and the fare is more expensive.

Pet fee. If you want Fido to fly with you, you might have to pay more than the cost of a ticket—and your pet won’t even get a seat. Pet fees can be as high as \$250 round-trip, Hobica says. You’ll have to keep your small pet in a carrier at your feet, and that will count as your carry-on bag (so you’ll have to pay to check your actually carry-on). Larger pets have to be stowed in the cargo hold, which can be hazardous due to extreme temperatures or a loss of pressurization. You’ll certainly save money if you leave your pet at home with a friend who’ll watch him for free. A pet sitter might even be cheaper than the airline fee you’ll pay—and you won’t risk any mishaps by flying with your furry friend.

- For more on this and similar travel topics, visit Kiplinger.com.

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HUMOR

Saving the Enchantment

*There are strange things done
in the midnight sun
by the men who moil for gold.*
- Robert Service, "The Cremation of
Sam McGee"

The men who moiled for gold back in Robert Service's Yukon Territory were hard-working, straight forward fellows. They prospected. If they found a vein, they staked a claim and mined it. On the other hand, the men



Larry Day

who wanted to turn The Enchantment into a strip mall were insidious and devious. Thanks to Ribby von Simeon and the Vigilance Corps, they failed.

The Enchantment is a dingy roadhouse on the outskirts of Letongaloosa. It's the kind of place every college town needs to maintain academic accreditation. I go to the Enchantment to have a soft drink and chat with friends—some of whom live here and some, like my robot alien friend KB 11.2, live a long, long way from here.

Letongaloosa has grown a lot lately, and Letongaloosa Community Junior College, has more students than ever before. You used to know that the college was not in session because there was a lot less traffic. Back then folks

were a bit embarrassed by the Enchantment and were glad it was a long way out of town. Nowadays people think the Enchantment is quaint. And it seems closer to town now that every square inch of land in the county is plotted, platted and spoken for.

Tad Tedwell was elected sheriff of Kigame County after the Vigilance Corps helped him defeat Buck Johnson's campaign for a fourth term. The Vigilance Corps came about because Tad worked the overnight shift and because he liked breakfast. When Tad came off his shift he'd eat breakfast at three or four locally owned cafés every day. In any given week he'd have visited just about every café in town. He met and talked to the same old guys in the same cafés day after day.

After he decided to run for sheriff he realized what a valuable resource his coffee buddies could be. Most of them were veterans and most were members of fraternal organizations

So Tad organized a club and concocted bylaws. He even invented secret handshakes and passwords. He called it the Vigilance Corps. He organized his coffee-drinking pals into autonomous cells based on the cafés they frequented in the morning. He prepared "dead drops," where they could leave their reports. Tad did everything but provide those guys with Green Hornet secret decoder rings.

It was Vigilance Corps member Maximo Perez who dealt the first seri-

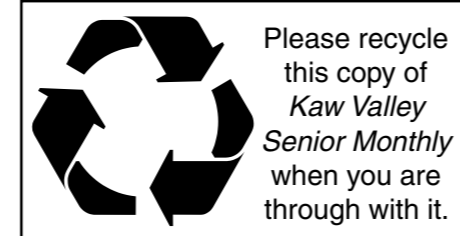
ous blow to Buck Johnson's campaign. Maximo had retired from the county registrar of deeds office. He poked around and found some highly suspect paperwork on Buck Johnson's ranch and suburban properties. He put that information in a Vigilance Corps dead drop. Tad used that information effectively in the campaign to cook Buck Johnson's goose.

Maximo found evidence that developers had used bogus paperwork to illegally bend, fold and staple the dingy old roadhouse and the parcel of land on which it is located into their suburban plots and plats. They apparently want suburbia to stretch from horizon to horizon. A lot of other folks don't.

Fortunately, the true owner of the land was Ribby Von Simeon. Ribby inherited that parcel from his tycoon father, Balderdash Von Simeon, and he had already used part of the land to commemorate a cherished voyage on an ocean liner that he and his mother, the famous actress Sippa Margarita Von Simeon, had taken. Ribby bought the ocean liner after it was decommissioned. He had the ship hauled here, piece by piece, and re-assembled on

a hillside outside of town. The party Ribby threw for the re-christening of the ship was the social event of the decade. As they moiled for gold, the developers figured that their out-of-town lawyers could bulldoze the deal through. For them the Enchantment was just a dingy roadhouse, and Ribby was just some guy who taught horticultural dytonics at a local community college. But Ribby loves going to the Enchantment, and when it was threatened he used the Von Simeon tenacity and the Von Simeon fortune to blast developers and their fancy lawyers out of the water or, rather, off the land.

- 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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Q: Our two cats are constantly chewing and eating pieces of plastic grocery bags, and sometimes they swallow other inedible objects. Thank goodness the (plastic) pieces pass after a day or two. The cats crave plastic. We haven't

be beneficial to your cats' teeth, and will also give them an opportunity to chew.

Q: We're reluctant to give our 3-year-old Shih Tzu heartworm medication because of all those side effects. We're thinking of stopping it. We live in the city and don't visit the park; our dog spends a lot of time in our yard. What do you think? - K.J., Cyberspace

A: "Absolutely, this is wrong," begins Dr. Ernie Ward, of Calabash, NC. "The benefits of heartworm preventatives far outweigh any potential chance of an adverse affect. And if there are side effects, which again are rare, most often it's diarrhea or vomiting, which go away. If a pet gets heartworm, the disease doesn't just go away. The treatment (for heartworm) is no fun and has the potential for side effects. And treatment is expensive. Prevention is best." Mosquitoes transmit heartworm, so where there are mosquitoes, there's likely heartworm. Whether you live in the big city or not doesn't matter; mosquitoes like urban life, too. And with your dog spending lots of time in the yard, it seems your dog is even more susceptible to mosquitoes.

A: You have good reason to become a freakishly neat housekeeper. Of course, prevention helps. Avoid plastic bags by shopping with cloth bags. You'll be more environmentally friendly, too.

Many cats crave plastic bags. And you're right about the bags being potentially dangerous if ingested. I'm not sure if it's an urban legend or not, but those plastic bags could contain fish oils, which would at least explain their allure for so many cats. Perhaps, the crinkly sounds and unique feel of the bags attracts cats, or they have an appealing odor we can't detect.

Whatever the explanation, veterinary behaviorist Dr. Debra Horwitz, of St. Louis, MO, suggests: "Offer the cats a chance to forage. Feed them (at least a portion of their food) from food-dispensing toys instead of from food bowls. Hide food in different places around the house. Offer a kitty garden; many cats do like to chew and cat grasses are safe."

Consider asking your veterinarian about CET dental chews, or for a sample of canine dental food (which some cats will eat and others may not, so try a sample first). The products will



Steve Dale

made a trip to the vet yet, because of this, but we worry that it's just a matter of time before we wake up to find one or both cats dead. Any suggestions? - K.L., Cyberspace

A: You have good reason to become a freakishly neat housekeeper. Of course, prevention helps. Avoid plastic bags by shopping with cloth bags. You'll be more environmentally friendly, too.

Many cats crave plastic bags. And you're right about the bags being potentially dangerous if ingested. I'm not sure if it's an urban legend or not, but those plastic bags could contain fish oils, which would at least explain their allure for so many cats. Perhaps, the crinkly sounds and unique feel of the bags attracts cats, or they have an appealing odor we can't detect.

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

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



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WOLFGANG PUCK'S KITCHEN

Move grilled sandwiches indoors on the hottest summer days

Just like that, summer's heat can go from hot to too darn hot. The time of year we're now entering is known as the "dog days," a name that originated with the ancient Romans, paying tribute to Sirius, the "dog star," which shines brightly at this time of year. But most people, I think, associate the name today with days when the weather is just so sultry that even the

Of course, that speed, along with the fact that the appliances are compact and reach cooking temperature quickly, means that your kitchen won't heat up as much, either. And you, standing cool as can be in your kitchen, have time to get a little more creative, as well.

The creativity in the recipe I share with you here can be found in the way you transform a big, reasonably priced steak, grilled and cut across the grain in thin slices, into generous filled panini-style pressed sandwiches. The inside surfaces of the bread are spread with a mustard-mayonnaise mixture that adds flavor and moisture to every bite. The outside of each slice, meanwhile, spread with a little more mayo, turns a lustrous, crispy golden brown on contact with the hot grill plates.

You'll be surprised by how delicious these sandwiches are; doubly delighted by how easy they are to make; and triply happy that you didn't even break a sweat to cook them. Happy (indoor) grilling during the dog days!

GRILLED STEAK PANINI WITH GRAINY MUSTARD AND BABY SPINACH

Serves 4

- 1/2 cup mayonnaise
- 1 tablespoon grainy Meaux-style mustard
- 8 slices country-style bread
- 3/4 pound hanger steak, flat-iron steak, or flank steak
- Kosher salt
- Freshly ground black pepper
- 1 cup organic baby spinach leaves

Preheat a panini maker or a hinged double-sided countertop electric grill. Meanwhile, in a small mixing bowl, stir together 1/3 cup of the mayonnaise with the mustard. Generously spread 1 side of each bread slice with the mayonnaise-mustard mixture. Thinly spread the remaining mayonnaise on the other side of each bread slice. Set aside.

Season both sides of the steak with salt

and pepper. Place in the panini maker or double-sided grill, close the top portion over the steak, and cook until done to your liking, 2 to 3 minutes total for rare to medium-rare. Transfer the steak to a cutting board, cover with foil, and leave to rest for about 5 minutes; but leave the panini maker or grill on, carefully wiping the cooking surfaces clean with paper towels. Then, with a sharp knife, cut the steak across the grain and diagonally into slices 1/4 inch thick.

Arrange the sliced steak evenly on top of the mustard-mayonnaise side of half of the bread slices. Top with the other slices, mustard-mayonnaise side down.

Place the sandwiches on the panini

maker or grill, working in batches if necessary to avoid overcrowding. Close the top plate over the sandwiches and cook until the bread is nicely browned, 3 to 4 minutes.

Remove the sandwiches from the grill. Remove the top slices of bread, add some of the spinach, and return the top slices.

Push two long sandwich picks down through each sandwich, placing them just off-center near opposite corners. With a sharp knife, cut each sandwich diagonally in half between the picks. Transfer to individual plates or a platter and serve immediately.

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Wolfgang Puck

most active dogs lie panting in whatever shade they can find.

Dedicated outdoor cooks, meanwhile, may think twice before heading out to the grill during the dog days. They may stare out the window and feel the urge to head out and fire up, but one blast of warmth through the open back door and they usually choose an air-conditioned kitchen instead.

With that situation in mind, I'd like to share with you another sandwich recipe, a follow-up to the grilled salmon sandwiches featured in my last column, that will give you the kinds of flavors and textures you yearn for from the great outdoors—all easily grilled indoors on an inexpensive electric countertop panini maker or hinged double-sided "contact" grill.

In their twin ridged-metal cooking plates, these handy home appliances quickly build up heat intense enough to sear food in a way similar to the bars of an outdoor grill's metal cooking grid. The result is something remarkably close to grilling: The food's surfaces wind up attractively marked with a pattern of flavorful, deeply browned lines; and the interiors of proteins are all the more juicy for the fact that, cooked from both sides at once, they're done in half the time it would take outdoors.

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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.

Meals on Wheels of Shawnee and Jefferson Counties receives grant

Meals on Wheels of Shawnee and Jefferson Counties, Inc. is proud to announce that it has received a \$2,000 grant from the Meals On Wheels Association of America for its participation in the 12th Annual March for Meals campaign. This year's grants were made possible by the generosity of Subaru of America, Inc. and its sixth annual "Share the Love" event. During the "Share the Love" event, for every new vehicle purchased or leased, Subaru donates \$250 to the owner's choice of participating charities.

Throughout the month of March, Meals on Wheels had a very busy and successful 2014 March For Meals Campaign. A variety of activities took place during the month of March, which included a Proclamation signing from the Governor of Kansas, nearly 17 dignitaries, mayors and local celebrities delivering meals, and a "High Heels Deliver Meals" event that resulted in 21 local business women participating.

In total, \$299,500 is being granted to 205 local Meals on Wheels programs and one Meals On Wheels-affiliated State Association based on their March

for Meals efforts. Meals on Wheels of Shawnee and Jefferson Counties, Inc. plans to use the grant money toward the provision of meals in Shawnee and Jefferson Counties.

"The March for Meals grant program is our way of rewarding local programs for bolstering the dynamic and effective public-private partnership between Meals on Wheels and the businesses, organizations, governments and volunteers who provide critical support within their communities," said Meals On Wheels President and CEO Ellie Hollander. "This March was by far our most successful campaign, mobilizing more than 350 local Meals on Wheels celebrations across the country that effectively engaged communities to help boost capacity and local impact."

The annual March for Meals campaign is an effort led by the Meals On Wheels Association of America to present opportunities for volunteers, businesses and governments to support seniors in a variety of ways that make communities stronger, safer and healthier. For more information, visit marchformeals.com.

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GOREN ON BRIDGE

Common sense

With Bob Jones

Tribune Content Agency

The bidding:

NORTH	EAST	SOUTH	WEST
1♦	Pass	1♠	Dbl
4♠	Pass	Pass	Pass

Both vulnerable. North deals.

Opening lead: King of ♥

South's decision to respond on his meager values would not meet with universal approval, but many good players today will respond to a one-club opening with any good excuse. King-jack fifth of a major is a good excuse!

South won the opening heart lead in dummy, cashed the ace of spades and then led a spade to his king before leading a low club. West ducked his ace, allowing dummy's king to win. South next led a spade to his jack, drawing the last trump, and led another club. West rose with his ace and led the queen of hearts, forcing dummy to ruff with its last trump.

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

South had no choice but to lead a diamond from the dummy, giving the defense a chance to score three tricks in that suit. West won the diamond queen and cashed the ace before playing another heart. South ruffed this in hand and led his last club toward the dummy. The moment of truth had arrived.

Declarer knew that West had started with only one trump, and he surely would have cashed another diamond if he could. That meant he started with only two diamonds. South reasoned that West

would likely have bid on to five hearts with a seven-card heart suit, so that left him with six hearts and four clubs.

"Ten of clubs, please," said South, and scored up his ambitious contract. 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 responses may be sent to tcaeditors@tribune.com.

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PUZZLES & GAMES

CROSSWORD

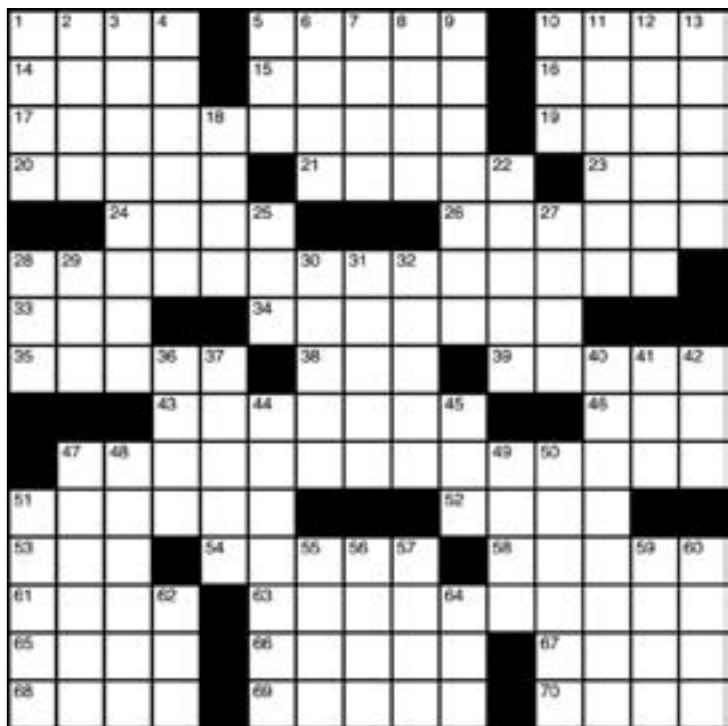
Across

- 1 Jay who's on late
- 5 Crop up
- 10 1974 CIA vs. KGB spoof
- 14 Vehicle behind dogs
- 15 Summer skirt material
- 16 McDonald's founder
- 17 Ray
- 17 It's heedless to go off it
- 19 Davenport's state
- 20 One-__: biased
- 21 Ancient Mexican
- 23 HIV-treating drug
- 24 "Hold on __!"
- 26 Family nicknames
- 28 Car-waxing result
- 33 Letters linking real and assumed names
- 34 Lures
- 35 Himalayan republic
- 38 Invoice add-on
- 39 Choir room hangers
- 43 "Over my dead body!"
- 46 MouthHealthy.org org.

Down

- 1 D-Day fleet
- 2 Pre-college, for short
- 3 Must have now, in memo-speak
- 4 Most peculiar

- 5 Stein filler
- 6 Kelly in Electrolux ads
- 7 Mother of Don Juan
- 8 Transmitted
- 9 Natural to a region
- 10 Enjoy a winter sport
- 11 Some charity golf tournaments
- 12 Cry of surprise
- 13 Sings like Ella
- 18 German river
- 22 Wicker worker
- 25 Runner Sebastian
- 27 Sushi bar soup
- 28 PC linkup
- 29 Tiny Tim's instrument
- 30 Loosen, as laces
- 31 Act Naturally" singer
- 32 Ringo
- 32 Puts back together
- 36 Picnic crashers
- 37 From around here
- 40 Infielder's mistake
- 41 Academic address ending
- 42 Breakfast syrup source
- 44 Massage technique
- 45 Female in the flock
- 47 __ Raceway: Penn. NASCAR track
- 55 Pres. Jefferson



- 48 Latin for "where it originally was"
- 49 Creative output
- 50 Blockhead
- 51 Anti-crow's-feet treatment
- 56 Despise
- 57 Words to a traitor
- 59 Grandma
- 60 Unlocks, poetically
- 62 Subdivision unit
- 64 Bread for dipping, say

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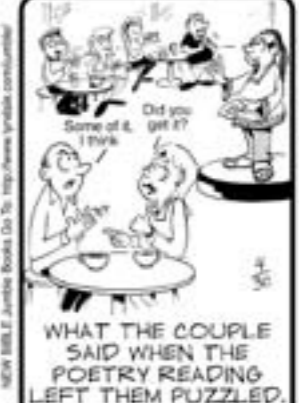
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	2			6	4
	6		9		8
	3				9
3	2			7	
8	1		4		6 3
		1			4 7
2					3
	9		8		1
5	6			4	

JUMBLE

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

LOVEH SIVOR LUBOSE TENCED



WHAT THE COUPLE SAID WHEN THE POETRY READING LEFT THEM PUZZLED.

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

A: ○○○○○○ BE "○○○○○○○"

SCRABBLE

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

PAR SCORE 265-275
 BEST SCORE 350
 FIVE RACK TOTAL TIME LIMIT: 25 MIN

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

For more information on tournaments and clubs, email NA3PA - North American SCRABBLE® Players Association info@scrabbplayers.org. Visit our website - www.scrabbplayers.org. For puzzle inquiries contact scrabpuzz@gmail.com.

Answers to all puzzles on page 34

www.seniormonthly.net

Please visit Kaw Valley Senior Monthly on Facebook.

Help older loved ones during heat wave

Nobody likes extreme and prolonged heat, but such conditions can be very dangerous and potentially deadly for seniors.

“The elderly are often the most vulnerable to severe heat,” said Gail Shaheed, local owner of Home Instead Senior Care® franchise office serving Shawnee and Douglas Counties, including the cities of Topeka and Lawrence. “Their bodies do not adjust as well as young people to sudden changes in temperature, they are more likely to have a chronic medical condition that changes normal body responses to heat and they are often on a prescription medicine that impairs the body’s ability to regulate its temperature or that inhibits perspiration,” she continued.

Following are tips from the local Home Instead Senior Care office, to help seniors combat the heat:

- Keep a glass of water in every room to quickly and easily access fluids. Drink plenty of fluids, even if you don’t feel thirsty.
- Stay out of the sun during the hottest times of the day. Sunburn makes the job of heat dissipation that much more difficult.
- Save household chores, particularly washing and drying clothes and

operating the dishwasher, for evenings when the weather is cooler.

- Relax indoors during high heat times—between 3 and 5 p.m. in the afternoon.
- Keep shades down and blinds pulled during the heat of the day.
- Take cool showers or baths to cool down.
- Eat lots of fruits and vegetables. Foods with a lot of protein increase metabolic heat production which can, in turn, increase water loss.
- If increased use of a central air conditioning system causes higher utility bills that are a problem for your budget, consider purchasing a fan or small window unit that can cool down a home at a lower cost. However, do not rely on a fan as the primary cooling device during an extreme heat event.
- Seek medical care immediately if your senior shows symptoms of heat-related illness like muscle cramps, headaches, nausea or vomiting.

For more information about the heat, visit the National Weather Service Web site at <http://www.noaa.gov> and the Federal Emergency Management Agency website at www.fema.gov. Or, to learn more about Home Instead Senior Care, log on to www.homeinstead.com.



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

CROSSWORD SOLUTION

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

JUMBLE ANSWERS

Jumbles: HOVEL VISOR BLOUSE DECENT

Answer: What the couple said when the poetry reading left them puzzled -- COULD BE “VERSE”

Scrabble Brand Grams Solution

L	O	W	N	E	S	S	RACK 1 =	60
B	O	W	H	E	A	D	RACK 2 =	98
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M	O	V	A	B	L	E	RACK 4 =	67
F	L	A	S	H	E	D	RACK 5 =	64
PAR SCORE 265-275							TOTAL	350

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