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Vol. 13, No. 3

INSIDE

KEVIN GROENHAGEN PHOTO



SENIOR
profile **R**



In 2009, Mike Egan agreed to step in and help at Hillside Village of De Soto when his friend and neighbor died. He didn't intend to stay long, but is now a co-owner. - page 6

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The Sloops: Square dancing for fun, friendship, fellowship, and exercise. See story on page three.

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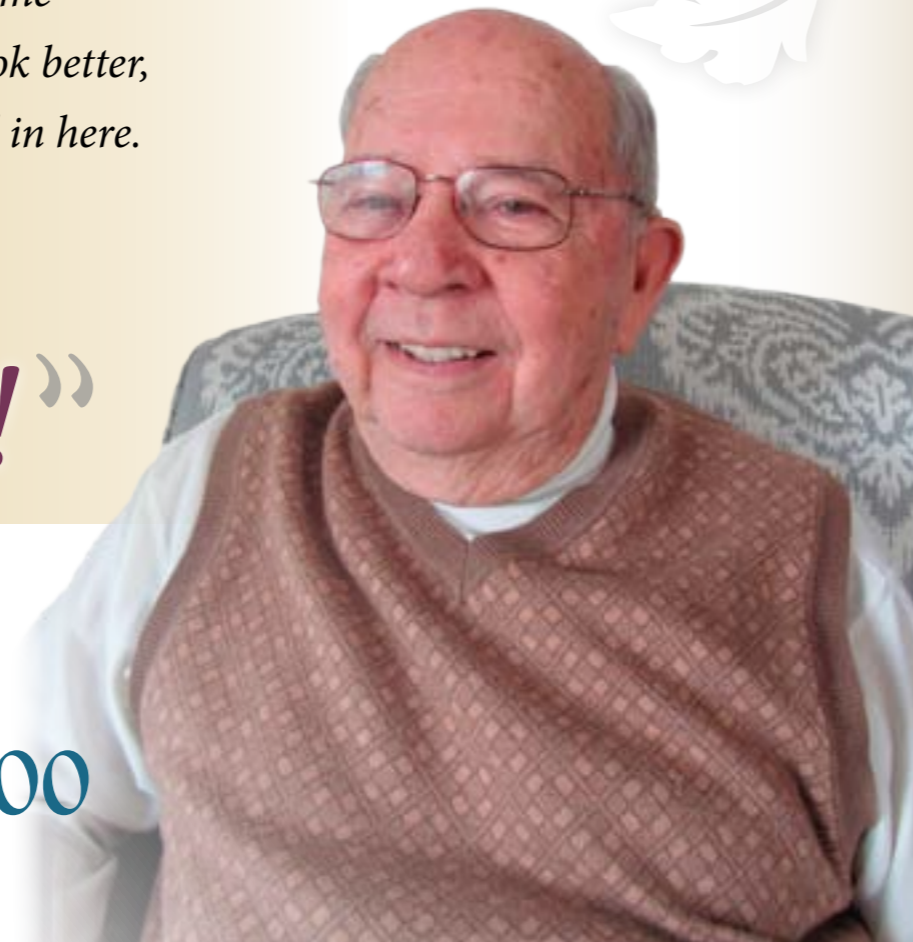
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Becoming empty nesters inspired Sloops to try square dancing

By Kevin Groenhagen

George and Nancy Sloop have lived in Shawnee Heights for many years, so they often drove by a certain building on Croco Road on the east side of Topeka. They never gave much thought to what went on inside that building, even when fire destroyed the building in 1986.

“We had no idea what went on there,” Nancy said. “We actually saw it burning, and still didn’t have a clue.”

The building was the Croco Square Dance Hall. The owners built a new hall on the same site, and dancing resumed just three months after the fire.

George and Nancy continued to drive by the new hall, which continued to be just another building to them. However, they learned that a couple from their church actually did square dancing at the hall. For three years, the couple tried, unsuccessfully, to get the Sloops to take lessons.

But then something changed during the early 1990s. Their son had graduated from high school and their daughter was a senior in high school. The Sloops realized that they would soon be empty nesters.

“We had done all the kid activities all through school and began wondering what we were going to do with ourselves” George said. “Nancy didn’t want to go fishing all of the time and I didn’t want to go shopping all the time.”

So, in 1992, the Sloops finally gave in to their fellow churchgoers’ arm twisting and decided to try square dance lessons at the Croco Square Dance Hall. It wasn’t long before they were hooked. They have been dancing ever since then.

The Sloops joined the Swinging Squares Square Dance Club, which, as of September 1, is one of the five “Mainstream” clubs that dance at the hall. The Swinging Squares club was founded in 1971 by “caller” Alan Schultz, his wife, Diane (also known as his “taw,” which means his square dancing partner), and 16 other couples.

By now, you’ve probably noticed that square dancers have their own language. “Mainstream” refers to the beginning level of square dancing.

“There are different levels to square



George and Nancy Sloop

dancing,” Nancy explained. “You usually start out at the Mainstream level. And then we have what we call Plus, which is the next 30-some calls. Then it goes up to Advanced, and there are two Advanced levels. The Challenge levels

come after the Advanced levels.” The Sloops completed Mainstream and Plus lessons with Alan Schultz, and are currently learning to dance Advanced 1 and 2 with Dana Shirmer.

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Kaw Valley Senior Monthly

Kevin L. Groenhagen
Editor and Publisher

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Andrea Graham, Director

Swinging Squares

■ CONTINUED FROM PAGE THREE

A “call” signals movements in square dancing. The “caller” is the person who directs dancers through a square dance. There are two types of calls. The “patter call” is a call that is spoken or chanted rather than sung, but is usually done to background music. The “singing call” is when the caller mixes square dance directions with singing.

“It isn’t just country music,” Nancy said. “We do rock ‘n’ roll, old stuff, and new stuff.”

“Even a little rap,” George added. According to Henry Wadsworth Longfellow, “Music is the universal language of mankind.” The language of square dancing is also universal.

“Square dancing is taught internationally in English,” Nancy said. “If you’re in Germany or Japan—and square dancing is very big in Japan—the calls are taught in English, although they might be explained in the native language.”

This means that, theoretically, the Sloops and other American square dancers could step right in amongst square dancers in any other country. While the Sloops have not yet danced in a foreign country, they have danced in 23 different states, including Hawaii. They have attended 15 National Square Dance Conventions, which have taken them to Spokane, Wash., Orlando, Fla., and many cities in between.

When the Swinging Squares celebrated their 25th anniversary in 1996, the club consisted of 61 couples, seven singles, four honorary members, and the callers and cuers. A cuer is essentially round dancing’s version of a caller.

“While our focus is primarily square dancing, the big picture of square dancing includes round dancing, line dancing, and clogging,” Nancy explained.

In 1974, seven major investors, including six Swinging Squares members, provided the funds to build the Croco Square Dance Hall. Shortly after the Swinging Squares 25th anniversary, the Swinging Squares and the other square dancing clubs at the Croco

Square Dance Hall learned that their hall would have to be razed to make way for a new East Topeka interchange with “flyover” connections between I-70, the Turnpike, and the Oakland Expressway. So the Topeka-area dancers would have to build their third home in 24 years.

A groundbreaking for the new Croco Square Dance Hall took place on July 12, 1998 at 6115 S.E. US-40 highway in Tecumseh, which is just to the east of Croco Road. The 6,864-square-foot building is similar to the old hall, but with a larger partial basement, larger women’s restroom, and a “floating” maple hardwood dance floor.

“We’re a little biased, but this is the best facility for square dancing in the area,” Nancy said. “The national callers who have been here will tell you the same thing.”

The new hall also has a larger kitchen. “You have to eat at square dances,” Nancy said. “Most of the dances in our area will have finger foods.”

“That’s part of the socializing,” George added. “Usually, the sponsoring club will provide the finger foods.”

The dances sponsored by the Swinging Squares will all have a theme during the 2013-2014 season. For example, there’s the “Kick Off Dance” on September 14, a “Veterans Salute” on November 9, and a “Fifty’s Dance” on April 12.

In addition to the socializing, the Sloops believe square dancing is a great form of exercise.

“Studies have shown that if you dance all of the tips of the evening, and usually the dances last anywhere from two to two and a half hours, you will have walked the equivalent of five miles,” Nancy said.

A “tip” is the time you spend dancing in one square without a break, which is typically two calls, or two songs. The Swinging Squares dance every other Saturday night, but the Sloops dance much more often than that.

“We usually dance three times a week and sometimes four,” Nancy said. “We go to the other clubs’ dances. You pay a fee at the door, just like you would for a movie or anything else. It’s pretty cheap entertainment because it costs

■ CONTINUED ON PAGE FIVE

Swinging Squares

■ CONTINUED FROM PAGE FOUR

just four or five dollars per person to come and dance for the evening.”

The Sloops currently serve as presidents of the Swinging Squares. They also served as presidents of the club in 1996-1997 and 2000-2001. As presidents, the Sloops are responsible for coordinating the activities of the club.

Among those activities are the free square dance lessons the Swinging Squares and the Wheatheart Squares Square Dance Club will offer jointly on Tuesdays beginning on September 17. The classes for beginners will be held from 7-8:30 p.m. Plus classes for more experienced dancers will begin immediately after the beginning classes.

The classes are open to both couples and singles. Anyone of any age is welcome, but Nancy recommends that children be old enough that they can follow directions. The instructor will be Larry Crady, who is a square dance caller.

While the Sloops started square dancing with the same level of enthusiasm, they acknowledge that men are often less eager to give square dancing a try.

“In talking with our square dancing friends, we know that it’s usually the man who is very reluctant to join,” Nancy said. “But after the first couple of lessons, it’s oftentimes the man who wants to be involved more because square dancing is a form of dance where the man does not have the responsibility to lead. He doesn’t have to make those decisions. The caller makes those decisions and tells you what you’re going to do next. You react to the calls, so all the pressure is off the man.”

For the lessons, there is no need to come dressed up in traditional square dancing attire.

“For lessons, it’s all casual,” Nancy explained. “You can wear whatever is comfortable. We do lessons in our jeans and t-shirts.”

If new dancers decide to join a club after their lessons, they can then invest in square dancing attire.

“Some think that square dancing outfits are expensive, and they can

be,” Nancy said. “But they are no more expensive than how much you would spend on clothes if you were playing on a sports team. It’s best to have a smooth-soled shoe. We do have dance shoes and boots. You dance in the shoes that are comfortable. Some women even dance in flip flops. I don’t know how they do it.”

“Most men can get by with a western shirt and a pair of jeans,” Nancy continued. “Women can buy their clothes or make their clothes. They can dance in petticoats, and some also wear long, prairie skirts. Those are really popular. You can buy those anywhere. You can go to Wal-Mart and buy a long skirt.”

In the photos accompanying this article, George and Nancy, who are avid Jayhawk fans, are wearing Jayhawk-themed outfits. George bought the material and then the Sloops paid someone to custom-make the outfits for them.

George is originally from Oskaloosa, Kan., but came to Topeka when he was in the ninth grade. A KU graduate, he is a civil engineer who worked for the Kansas Department of Transportation’s Bureau of Design for 40 years before retiring in 2003.

Nancy is a registered nurse and a graduate of the Stormont-Vail School of Nursing. She worked for Stormont-Vail Regional Medical Center for 35 years, specializing in rehabilitation and case management. She retired in 2004.

For more information about square dancing lessons, please call the Sloops at (785) 267-0353 or Karl and Denise Zimmerman, presidents of the Wheatheart Squares, at (785) 224-7743. For general information about the Croco Square Dance Hall, including the clubs’ dance schedules, please visit www.topekasquares.com. For Kansans outside of the Topeka and Lawrence area, the Kansas Square Dance Association’s website, www.kansassquare-dance.com, has a directory of clubs throughout the state.

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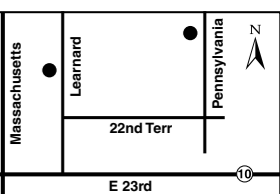
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Hillside Village thrives in small-town environment

By Billie David

Connections with friends and neighbors are key to Mike Egan, co-owner of Hillside Village of De Soto. In fact, those connections manifested themselves in every aspect of the business, from how Egan first became involved in the business to how the facility's links with the community to the bonds formed between its employees and residents.

Egan first became involved in the business when Debbie Haynes, whose husband Bob owned Hillside Village, asked him to help out when Bob passed away unexpectedly in 2009. Egan, who worked for Sprint for 27 years and had recently taken an early retirement, agreed to step in and manage Hillside until he decided what to do next in his career. Although he didn't intend to stay long, he soon changed his mind

and became partners with Haynes. "When I decided to help out with Hillside Village, I was doing it to help out a good friend and because it appealed to my love of business," Egan said, adding that in time the interpersonal aspect became apparent.

"I really enjoy being able to help people at a time when they really need advice and direction," he said.

Due to changes at Sprint, some of Egan's former coworkers were also looking for different opportunities and Egan soon hired Todd Simpson to do the Hillside Village accounting and technology work and Frank Chastain to be the maintenance director. Simpson also became very interested in the



long term care business and recently passed the exam to become a licensed administrator. He has been the facility's administrator since January

Another former Sprint coworker, Gretchen Geistdoerfer, came on board to assess the technology needs of Hillside Village and implement an electronic medical records (EMR) system to help the facility reach the goal of transitioning to a paperless process.

"For example, all patient treatment information is now immediately recorded on a touchscreen terminal mounted in the hallways or a computer at the nurse's station. Medication dispensing and tracking is done on tablet computers that the nursing staff mem-

bers carry with them."

"Studies have shown that the use of an EMR reduces errors and significantly improves the documentation of resident care," Egan said. "Now the nurses don't have to remember everything until they can get back to the nurses' station. They can document each treatment as it is completed"

Another Hillside Village employee, Director of Nursing Peg Wessel, has special connections to the Lawrence community, having spent many years working at Lawrence Memorial Hospital and several area long-term care facilities.

The fact that Hillside Village is a locally owned business situated in a quiet neighborhood setting also draws on connections and interpersonal relationships.

"Local ownership is important to people," Egan said. "I'm a very hands-on owner, very visible. I give tours of prospective residents and their families to the hospital, we can take them directly into our therapy program when they are released and then help them get back home or into an assisted living apartment. And as the residents in our assisted living apartments age or their health declines, they can transition into our skilled nursing unit without making another big move."

Hillside Village's location in a community halfway between Kansas City and Lawrence is also a factor in the decision residents make to live there.

"People tend to pick a retirement center close to where they live or where their children live," Egan said.

Not only does Hillside Village incorporate the small-town feel, but its location also makes it a less expensive option for long-term care, he added.

Hillside Village, which just celebrated its 10-year anniversary, has 38 assisted living apartments and a 49-bed attached skilled nursing unit. The skilled nursing unit is Medicare

■ CONTINUED FROM PAGE SIX

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Part A certified so that people can go directly from the hospital into a physical, occupational, or speech therapy program where trained therapists are on site six days a week.

"We can handle all levels of care," Egan said. "If someone has to go to the hospital, we can take them directly into our therapy program when they are released and then help them get back home or into an assisted living apartment. And as the residents in our assisted living apartments age or their health declines, they can transition into our skilled nursing unit without making another big move."

Hillside Village offers pharmacy services, with medication deliveries to the facility every day, and a medical director, Dr. Lou Sabih, who is on site two days a week.

Unlike some other area facilities, Hillside Village accepts Medicaid.

"Medicare and Medicaid are very complex," Egan said. "Most people don't understand the complex regulations, but I do and I can help them."

Egan grew up in Iowa and earned a degree in finances from Iowa State

University. He also has an MBA from the University of Kansas. He moved to the Johnson County area in 1982 and has lived there ever since.

As Egan reflects upon the last four years, he is surprised at how things have turned out. "I think it is safe to

say that none of us anticipated working here together as we moved on from Sprint four years ago, but we have all thoroughly enjoyed the change."

For more information about Hillside Village, people can visit the website at www.hillsidedesoto.com.

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Journalist Ranney to receive KABC's Caring Award

Kansas Advocates for Better Care (KABC) has named news journalist Dave Ranney as the recipient of its 2013 KABC Caring Award. KABC, a statewide non-profit organization dedicated to advocating for quality long-term care, annually honors individuals who demonstrate innovation, advocacy and commitment to improving the lives of Kansans needing long-term care and support. He will receive the award October 20 at the KABC annual fundraiser, "Stand By Me," at Mace-li's, 1031 New Hampshire, Lawrence.

Ranney has built a journalistic career covering state government with an emphasis on social services, health and health policy, education and the courts. During his 30 years in the media, he has covered these issues for Harris News Service, the *Wichita Eagle* and the *Lawrence Journal-World*. For the past seven years, he has reported on the Kansas Legislature and health policy for KHI News Service, an editorially independent initiative of the Kansas Health Institute. KHI is an independent, nonprofit health policy and research organization that informs policymakers about important issues affecting the health of Kansans.

"Good decisions tend to be informed decisions," Ranney said. "Good decision-making requires good information. The two sort of go together." Ranney, who holds a bachelor's degree in sociology from the University of Kansas, worked with adults with developmental disabilities for eight years before becoming a reporter. As a young social worker, he was a charter employee of Cottonwood Inc. of

Lawrence, an organization that KABC founder Petey Cerf helped establish. "I appreciate this award, because I knew and very much admired Petey," Ranney said. "There's an old adage in journalism about how we're here to comfort the afflicted while afflicting the comfortable. You could say the same about Kansas Advocates for Better Care."

His move from social work to the newsroom was gradual and began with a need to supplement his income. The local newspaper, the *Seneca News-Courier*, was conveniently located down the street from the Nemaha County Sheltered Workshop, where Ranney worked.

"With zero experience, I started free-lancing for the newspaper, which, fortunately for me, would print just about anything," Ranney said. "I went from occasional features, to covering city council meetings, to also covering the school board, to going full time. The publisher arranged for my wife and me to start a weekly newspaper divided between Axtell and Bern." From there he reported for the weekly newspapers in Neodesha, then Hillsboro.

Margaret Farley, Lawrence, KABC president, said the board's decision to give Ranney this year's KABC Caring Award was based on his career covering social services and the policies that shape them.

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

Farley pointed to Ranney's ongoing coverage of a Southeast Kansas nursing home cited for several incidents of abuse, but not fined by the State.

That coverage helped KABC successfully advocate for legislation requiring the State to impose up to \$10,000 fines for violations that posed a risk of serious harm to residents. That law has been enforced since its passage in the 1990s. She added that his reporting on the Frail Elderly waiting list

was, in part, responsible for its elimination by the State a few years later.

"I've always been amazed by the power of the written word," Ranney said. "You start out with blank piece of paper and nothing's happening. Then you put some words on the page and all of sudden, things happen. Usually for the good, sometimes for the not so good."

Ranney has been widely recognized for his news reporting. He received the

2000 Burton W. Marvin Kansas News Enterprise Award from the William Allen White Foundation. The award recognizes outstanding reporting by a Kansas newspaper. He also received the 1985 Victor Murdock Award for journalism excellence from the Kansas Press Association. His journalistic work has been recognized by many consumer advocacy groups including the National Alliance on Mental Illness-Kansas, the Kansas Disability Caucus, the Wichita Children's Home and the Kansas Chapter of the National Association of Social Workers.

He is still involved in social services as a volunteer group facilitator at the Topeka Correctional Facility for Women. He has served as an adjunct instructor at Haskell Indian Nations University.

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

KABC is a not-for-profit organization, beholden to no commercial interests and is supported almost entirely by donations from citizens who support our mission of improving the quality of care in all long-term settings.



Ranney

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If you love music, collect vinyl records, or simply need to update your stereo system with quality equipment for a good price, then stop by Audio-Reader's annual benefit sale, For Your Ears Only. The 11th annual event will take place on Friday, September 13, from 6 to 9 p.m., and Saturday, September 14, from 9 a.m. to 2 p.m. at Douglas County Fairgrounds, 2120 Harper St., 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 on Saturday with many items reduced to half price after noon.

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

Proceeds from the sale benefit Audio-Reader's listeners, the blind, visually-impaired and print-disabled. Funds help provide free reading and information services for those who cannot read for themselves.

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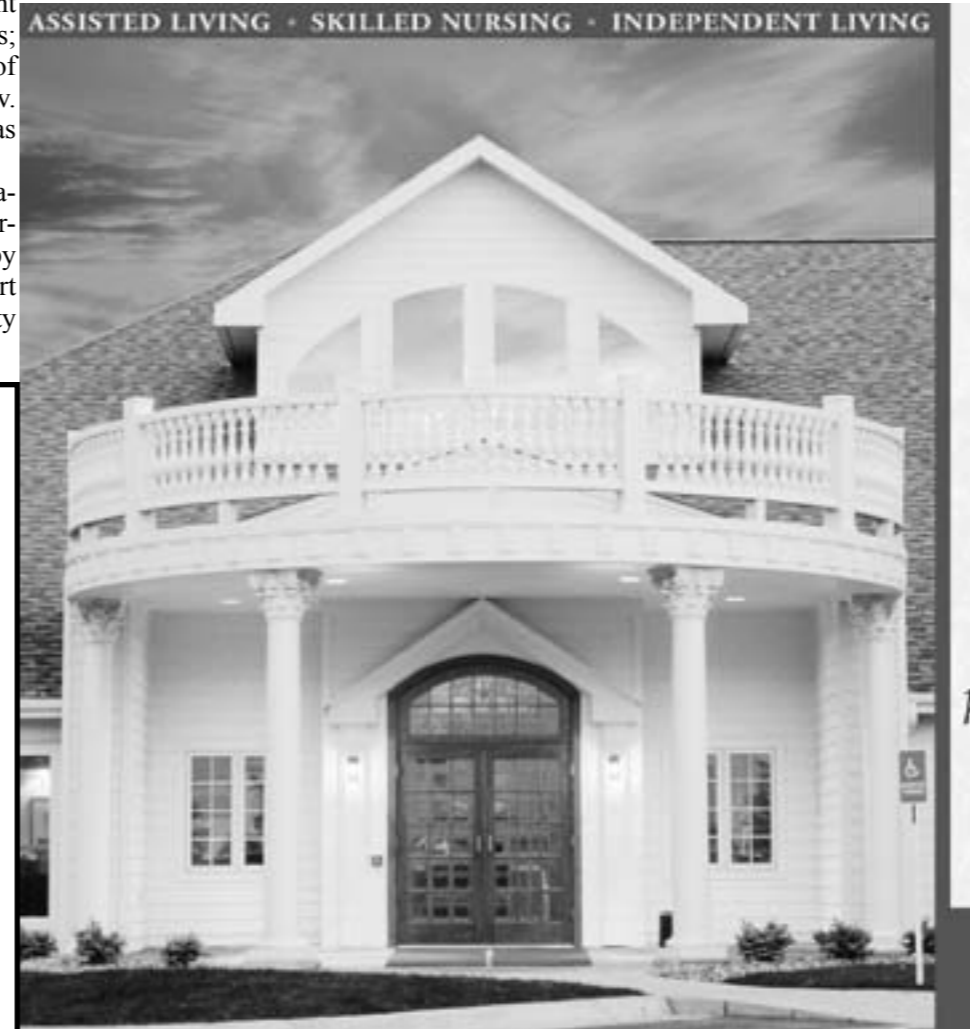
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By Norm Franker

Social Security District Manager in Lawrence, Kansas

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You may need a benefit verification letter for a number of reasons. Perhaps you need proof of income for a loan or to verify your monthly income for housing, or state or local benefits. You may need proof of your current Medicare health insurance status. In some cases, a person may need proof of retirement status, disability status, or age. For any of these situations, a benefit verification letter will provide the proof you need.

Sometimes a benefit verification letter is called a budget letter, benefits letter, proof of income letter, or proof of award letter. Don't let the differ-

ent titles confuse you; they are all the same thing: a benefit verification letter. Whatever the reason you need your benefit verification letter, you can get yours immediately online for free. To get your benefit verification letter, simply visit us online at www.socialsecurity.gov/myaccount and set up a *my Social Security* account. To create an account, you must provide some personal information about yourself and give us answers to some questions that only you are likely to know. They are the same types of questions you would encounter if you were trying to open an online account at a financial institution or obtain your credit report.

Next, you create a unique username and password that you will use to access your online account. This process protects you and keeps your personal Social Security information private.

Once you've established your account, it will be simple for you to come back and transact business with

Social Security in the future. For example, in addition to getting another benefit verification letter in the next year or two, you can check your benefit and payment information as well as your earnings record. You also can change your address, phone number, and direct deposit information.

So remember: there's no need to fight traffic and visit a busy government office in order to obtain proof of your benefits. Simply visit www.socialsecurity.gov/myaccount and establish a *my Social Security* account so you can obtain your benefit verification letter online in a matter of minutes.

The Lawrence Memorial Hospital Endowment Association will be hosting the annual Penny Jones Open golf tournament on Friday September 6 at Alvarado Golf and Country Club. This year's committee set a goal to raise \$115,000 net proceeds, to help provide community programming and equipment to enhance the quality of care at LMH.

"Penny Jones tournament is a fun event that gives me the opportunity to give back to my community hospital" Garrett Harper, co-chair of corporate sponsorship for the event said. Harper encourages others to register for the event because "not only is the event a great opportunity to meet new people and network with members of the community, but it is also important to be involved in your community."

The tee off times are 8 a.m. and 1:15 p.m. The registration fee is \$175 per player. Registration deadline is August

31. The fee includes golf, putting contest, on-course skill prizes, tournament gift, refreshments, and award ceremony. Breakfast and lunch will also be provided.

Proceeds from last year's event helped the Endowment purchase equipment for LMH. Examples of some of the Endowment funded purchases include a wireless fetal monitoring system allowing moms in labor the ability to move around. Funds were also used to purchase a Green Light Laser providing an enhancement to the minimally invasive techniques for prostate surgery. Other items include the installation of a nursery window so families of special needs babies may take a peek at their newest family member, new recliners for patient rooms increasing family members comfort and new vital signs monitors. Please join us for the biggest and most fun golf tournament in the region.

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ESTATE PLANNING

Joint tenancy

The distinctive characteristic of joint tenancy is the right of survivorship. When one joint tenant dies, the property descends to the survivor or survivors. If two people held real estate in joint tenancy, the survivor could file an Affidavit of Death & Survivorship with the Register of Deeds to show that he or she was now the sole owner of the

have assisted a surviving spouse who thought property was held in joint tenancy when it was not. Not only has this led to an unexpected need for some form of probate administration, in one case the deceased spouse died intestate and the survivor only received a one-half interest in the real estate with the other half split among the children.

Of course, when the last surviving joint tenant dies, there is no one for the property to descend to and the transfer of ownership must be determined by some other means. This might prompt an older couple or a surviving spouse to consider adding a child to their bank account or the deed on their real estate as a means of transferring the property at death. While this can work as a transfer mechanism, it has several drawbacks:

- **Financial Risks** – Once you add a child to your account, that child has the ability to improperly withdraw funds for his or her own needs if they are so inclined.

- **Legal Risks** – Even if your child is scrupulously honest, your asset is now his or her asset. If your child gets divorced, files for bankruptcy, is named a defendant in a lawsuit seeking monetary damages, or otherwise gets embroiled in a legal action where his or her assets are at issue, then your assets are potentially at issue.

- **Loss of Control** – Once you add a child to your deed, you will need that child's agreement to sell or refinance the property.

- **Uneven Distribution** – If you have several children but only add one as a joint tenant on your bank accounts (because that child lives nearby and is around to help), then everything in those accounts passes to that one child at your death even if your Will or Trust provides for equal shares to your children. (Note: If you want to add a child to an account for the convenience of writing checks and assisting you in handling your finances, this can be accomplished via a power of attorney without making the child a joint owner.)

- **Tax Consequences** – Creating a joint interest may result in a taxable gift. Adding a child as a joint tenant on your bank account is not a taxable gift until he or she withdraws funds. But if a surviving spouse adds a child as a joint tenant to the deed of a house worth \$150,000, then there has been a

gift of \$75,000—well in excess of the current \$14,000 annual gift exclusion. The surviving spouse should file a gift tax return, most likely using a portion of his or her lifetime exclusion to avoid owing tax.

In short, while joint tenancy can be a deceptively simple transfer mechanism, you must consider all of its ramifications before using it.

•••

Free Seminars in September: I will be presenting “Fundamentals of Estate Planning” on 9/10 and “Basic Personal Finance & Investing” on 9/12 at the Carnegie Building in Lawrence beginning at 6:00 p.m. See the Calendar Section of this issue for details.

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

PERSONAL FINANCE

Can ‘excess’ retirement dollars help your grandchildren?

National Grandparents Day is observed on Sept. 8. And although this “Day” is not as widely known as Mother’s Day or Father’s Day, it does remind us of the importance of grandparents. If you’re a grandparent yourself, you may be thinking of ways to help your grandchildren on their journey

Security and any investments held outside your retirement accounts — you may find that you don’t really need to use every dollar from your RMDs. And if that’s the situation, you might want to devote some of this money to a college fund for your grandchildren.

Or you could simply give the funds to your grandchildren’s parents and let them decide how best to employ it for college. But you do have other options. For example, you could establish a 529 plan and name your grandchildren as beneficiaries.

With a 529 plan, any potential earnings accumulate tax free, provided they are used for qualified higher education expenses. (Keep in mind, though, that 529 plan distributions not used for qualified expenses may be subject to federal and state income tax and a 10% IRS penalty.) Furthermore, your 529 plan contributions may be deductible from your state taxes if you participate in your home state’s plan. However, 529 plans vary, so check with your tax advisor regarding deductibility.

In all likelihood, you’ll be able to contribute as much as you want to a 529 plan, because the lifetime contribution limits are generous — although these limits vary by state. Plus, a 529 plan is flexible: If your grandchild decides against an eligible college or vocational school, you can generally transfer the unused funds to an eligible family member.

A 529 plan is not the only college savings vehicle available to help your grandchildren; for other possibilities, you may want to consult with your financial advisor.

Your required minimum distribution is calculated by dividing the prior Dec. 31 balance of your retirement account by a life expectancy factor published by the Internal Revenue Service. As the word “minimum” suggests, you can take out more than this amount, but not less.

You can use the money you withdraw for any purpose you choose. It may be that you need all of it to help support your retirement lifestyle. But if you have enough money coming in from other sources — such as Social



Harley Catlin and Ryan Catlin



Bob Ramsdell

property. (While you can also record a Death Certificate, this is a treasure trove of information—place and date of birth, full SSN, parents’ names, etc.—for posthumous identity theft.)

While people typically think of real estate being held in joint tenancy, a joint checking account is also a form of joint tenancy. Similarly, you can title a motor vehicle jointly (with “and/or” appearing between the names on the title).

If you are planning on using joint tenancy as a transfer mechanism, check the real estate deed or title to other property to be sure a joint tenancy exists. On several occasions I

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RETIRE SMART

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A Yale professor is providing a perfect follow-up to the PBS' "Frontline" episode "The Retirement Gamble" that aired earlier this year. The program detailed America's retirement crisis and how the financial services industry feasts on high fees inside of many employer-sponsored plans.



Jill Schlesinger

from consulting firm LIMRA, which found that half of plan participants do not know how much they pay in fees and expenses. In fact, about a fifth of all participants think they pay nothing for their retirement plans.

To review, there are a bunch of fees that participants pay, including administrative, trustee and investment fees. The average plan costs about 1.5 percent, with larger company plans coming in at closer to 1 percent and small to medium sized ones sometimes costing in excess of 2 percent.

You may think that a half of a percent does not seem like a big difference, but that fraction could cost you hundreds of thousands of dollars over time. As a baseline, if you were to start with \$100,000 and invest it over 50 years at a 7 percent return (compounded

monthly) with no fees, you would end up with approximately \$3.2 million.

If you apply the average plan fee of 1.5 percent, the future amount is more than halved to just over \$1.5 million. But if you are in an expensive plan and the fee is 2 percent, your future value drops to \$1.2 million at the end. That's \$300,000 that could be falling to your bottom line!

What should you do if your retirement plan is more expensive than the average? One benefit to the disclosure rules is that plan participants can be empowered to affect change.

The first step is to review the disclosure that was sent. If your plan costs more than the average of 1.5 percent, gather as many co-workers as possible and lobby your boss for a cheaper plan. It may surprise the boss to learn that he or she can find cheaper alternatives. But it is notoriously difficult for smaller companies to get the best plans. The reason is that the financial services industry likes scale. It takes a lot of money to provide all of the services necessary to operate a retirement plan, so financial companies like

to land the big fish.

If you hit a brick wall on a new plan, then at the very least try to have cheaper investment options added to the current plan. Index funds, which carry much lower fees, can make a big difference. I recently helped a radio caller navigate her 401(k) plan investment options. By shifting from costlier actively managed funds to index funds, her cost of investing dropped from over 1 percent to just 0.25 percent.

It can feel burdensome to stay on top of all of these issues, but hopefully the long-term benefit outweighs the short-term work involved.

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

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MAYO CLINIC

Cochlear implants a good next step when hearing aids are no longer effective

DEAR MAYO CLINIC: I've had hearing aids for decades, but they haven't been very effective for the last year or so. My doctor recommends a cochlear implant and said I may have an even better result with one in each ear. Is it necessary to have two?

ANSWER: A cochlear implant may be a good next step if you have severe hearing loss and difficulty understanding speech even with hearing aids. It's important that you work with a specialist in hearing loss and hearing aids (audiologist) and/or a doctor who specializes in disorders of the ears, nose and throat (ENT) to evaluate your situation and needs.

After age 40, a person's hearing can start to decline. This is often due to inevitable changes that occur in the inner ear over time. Genetics and noise exposure can also contribute to hearing loss. After a certain point, hearing aids may no longer be effective for some people. When that happens, a cochlear implant may help a person hear much better.

A cochlear implant is a small electronic device for people who have severe hearing loss. The device bypasses the damage in the inner ear

and allows many patients to hear well again. According to the U.S. Food and Drug Administration, approximately 219,000 people worldwide have cochlear implants. In the United States, roughly 43,000 adults and 28,000 children have the devices.

Unlike hearing aids, which amplify sounds, cochlear implants work by bypassing the damaged portions of the ear to stimulate the auditory nerve. Signals generated by the implant are sent by way of the auditory nerve to the brain, which recognizes the signals as sound.

A cochlear implant has outside and inside parts. The outside part, called a sound processor, is essentially a miniature computer. The inside part is an electrode array, which is inserted into the inner ear (cochlea) by an ENT surgeon. The operation generally takes from 1 1/2 to 2 hours per implant and the device is surgically implanted under a general anesthetic. Patients are normally able to go home the same day or the day after surgery.

Patients considering cochlear implants should understand that hearing with an implant device is not exactly the same as normal hearing.

Sounds that are conveyed through a cochlear implant have been described differently. Some people say it sounds like an electronic voice or like Mickey Mouse. The sounds differ from patient to patient.

Patients need time to learn how to hear with the implant. The time and the experience also differ among patients. Once patients become accustomed to the implant, they can usually hear and understand speech and environmental sounds. Newer devices and processing strategies (using different ways to stimulate the electrode that transforms speech to electrical stimuli) allow many patients to hear better in noisy environments and even swim with their cochlear implant.

Although most patients do fine with just one cochlear implant, bilateral implants (one for each ear) are becoming more common. The main benefit of bilateral implants is sound localization, which helps patients detect where a sound is coming from. For

example, if someone behind you was talking, you would be able to detect that person's location more easily than if you had a cochlear implant in one ear only.

Bilateral implants also improve speech understanding in a variety of situations, including when background noise is present. Patients often say that the sound quality is better in stereo and is a big improvement compared to having just one cochlear implant. - Sarah Oakley, Au.D., Audiology, Mayo Clinic, Scottsdale, Ariz.

- Medical Edge from Mayo Clinic is an educational resource and doesn't replace regular medical care. To submit a question, write to: medicaledege@mayo.edu, or Medical Edge from Mayo Clinic, c/o TMS, 2010 Westridge Drive, Irving, TX 75038. For health information, visit www.mayoclinic.com.

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Professor Ian Ayres has recently completed an exhaustive analysis of company-sponsored 401(k) plans and found that many charge excessive fees. But Ayres has taken the research to a new level by sending about 6,000 letters to companies writing that he would disseminate the results of his study next spring and would specifically identify and expose those companies with high-cost plans.

The concept of reeling in retirement plan fees gained a bit more momentum last year, when the Department of Labor put new rules into effect, which required 401(k) sponsors to disclose fees and performance data to plan participants. The first round of the more detailed information was sent in November 2012, and despite all of the media hype, those disclosures did not make much of an impact.

According to the EBRI 2013 Retirement Confidence Survey, about half (53 percent) of defined contribution plan participants reported having noticed these new disclosures, and only 14 percent of those who noticed (7 percent of all plan participants) said they made changes to their investments as a result.

This data matches up with findings

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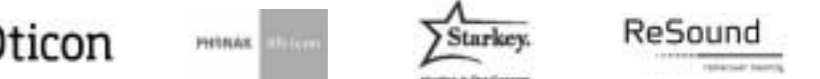


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Laura Bennetts

blood sugar levels, nutrition, and weight. And the importance of proper diet, exercise and self care for pregnant women is now well understood.

Curiously, though, the same approach—which would have similar benefits—has not been widely accepted for seniors. But fortunately, aging research is now beginning to match the good sense and thoroughness of pregnancy advice. Recent studies show that adults who are physically strong prior to a surgery recover faster and return to normalcy with fewer ongoing problems. What's good for women nearing childbirth is also good for seniors on the eve of a medical procedure.

Prehab

Preparing for recovery even before

your surgery is called "prehabilitation." If you start with prehab, your ultimate rehab will be much easier. This is true even for people with cancer diagnoses. A major recent study showed that enrolling in a two-week "prehab" exercise program before surgery for lung cancer speeded recovery by 28 percent. This program, which was specifically designed to promote recovery from lung surgery, consisted of breathing and coughing exercises and a regimen of walking that included a minimum of 5,000 steps each day.

"We believe prehabilitation can help people with all types of different cancers complete their treatment and improve their chances of living cancer-free." That's the view of Dr. Julie Silver of Harvard Medical School, who co-authored the article reporting this research in the August 2013 issue of the American Journal of Physical Medicine & Rehabilitation. Dr. Silver, who is a cancer survivor herself, recommends a program of aerobic exercise, balanced nutrition, psychological support, and self-care to prepare cancer patients pre-surgery for the taxing physical stress of the effort to recover post-surgery.

Stronger is Better

Everyone who needs surgery would benefit from being stronger and fitter. But different people have different prehab needs. That's where occupational and physical therapists enter the picture. Because we work with people of all ages and life experiences, we are highly qualified to help you plan and

carry out the kind of exercise and self-care that will prepare you best for surgery and recovery.

Here are some examples:

- **Arthritis.** Therapy can help people with arthritis delay or prepare for surgery, feel better, and reduce the risk of further harm to your joints or spine. Therapists can help you become stronger and more flexible, reduce your joint pain, adapt your home to enhance your safety and mobility, help you find equipment to meet your special needs, and help you walk better. These are preventive measures that will improve your life immediately. If you are planning a joint replacement surgery, therapy to begin strengthening and reduce pain in the affected joint or limb will significantly improve your success with the surgery.

- **Back and Neck Pain.** Not all joint pain is due to arthritis. The soft tissues surrounding our joints are very sensitive and can flare up when we lift something awkwardly or when we shovel snow. For pain that doesn't resolve within a couple of days, therapy is your best first option.

Often, early treatment with a physical therapist will avoid multiple tests and medications that you may not really need. Prevention in this case means you will begin to feel better with therapy and prevent an acute pain from becoming a chronic condition. You can avoid future injury by learning from your therapist how to lift, reach, or shovel snow safely.

Balance Problems. Muscle and skeletal problems can affect your balance. When you limp due to knee or back pain, you may lean too far to one side and fall. Balance problems should be

addressed immediately. Consult your doctor to see if your problems spring from underlying medical conditions like changes in blood pressure or heart rate. Numbness in your feet can also cause balance problems.

Physical therapists specialize in helping you prevent falls. We analyze the risks you face when you walk and we help you to resolve your balance problems so that you avoid falls and injury. We have a broad palette of therapeutic treatments and exercises that help your strength and stamina, and we carefully monitor your heart rate, blood pressure and oxygen levels that you remain safe as you enhance your strength and endurance.

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

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HEALTH & FITNESS

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Dr. Farhang Khosh

violet, garden violet, and/or common blue violet.

The flower violet has been used in potpourri, candles, lotions, perfumes, bath scents, and as décor. Violet has a long and loved history. The Ancient Greeks considered the violet a symbol of fertility and love, and they used it in love potions. Isaac Newton listed violet as the name for the color of the short-wavelength end of the visible spectrum.

Most are familiar with the flower violet, but do not know the medicinal or edible properties of violet. The edible properties of violet include using the flowers as a food in salads, made into jelly, stuffings for poultry or fish, as candied violets for decoration, or in aromatic desserts. Violet syrup is a commonly made from the extracts of violets and used to make violet scones and marshmallows.

Violets have been used medicinally for centuries. Medicinal violet has been an old popular remedy for bruises, inflammation and swelling, and to ease pain in the body, jaundice, toothache, epilepsy, insomnia, dizziness, pleurisy, and all diseases of the lungs.

Homeopathic tincture is prepared from violet that is useful for a spasmodic cough with labored breathing, and also for rheumatism of the hands and wrists. In aromatherapy, the leaves of the violet plant are used to treat

eczema. Violet is used as a compress or as an ointment. The fresh flowers eaten sometimes in salads can have a laxative effect.

There is some research as to whether


violets and their extracts are useful in cancers and tumors. An experiment done in 1960 resulted in violet extract damaging tumors in mice. However, there have been no repeats of such studies.

Historical citations for the preparations of fresh violet leaves have been used both internally and externally in the treatment of cancer. Violet leaves have been used with benefit to allay the pain in cancerous growths, especially in the throat, tongue. Tea is

made from the violet plant to treat digestive disorders and new research has detected the presence of a natural aspirin which is used for centuries as a medicinal remedy for headache and body pains.

So the next time you look at your violet plant, remember all the useful purposes that history has found for it.

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



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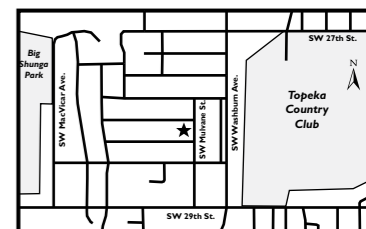
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785-234-3386 • 600 SE Madison • Topeka
santafeapartments@cohenesrey.com

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

SEP 8
FALL ARTS & CRAFTS FESTIVAL
Annual festival presenting handmade crafts and original artwork by more than 150 artists and crafts. South Park, 1145 Massachusetts.
LAWRENCE
SEP 14

SEP 14 & 15
HASKELL INDIAN ART MARKET
Native American artists from around the country exhibit and sell their art during this two-day outdoor market. Artist demonstrations, entertainment and food booths. Haskell Indian Nations University, 155 Indian Ave.
LAWRENCE

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
REBEKAH LODGE
Minis at 12:30 p.m., regular games at 1:00 p.m. 745 NE Chester Avenue.
TOPEKA

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

TUESDAYS
INDEPENDENT ORDER OF ODD FELLOWS
1 p.m. 745 NE Chester Avenue.
TOPEKA

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
Monthly classes are held at Stormont-Vail. Call to make reservation.
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 10
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. Carnegie Building – East Wing, 200 W. 9th Street, 6-7:30 p.m.
LAWRENCE, (785) 842-0543 or (785) 841-4554

SEP 12
SKILLBUILDERS: SURVIVING & THRIVING

Presented by Paul Reed, VNA chaplain. After a loss, learning to live again. Skillbuilders is a series of educational and support programs for those adjusting to changes in their lives due to the loss of a loved one. The loss may be due to death, an illness or other circumstances that have placed limitations on a spouse, child or a significant relationship. The programs are a variety of practical topics, such as legal and financial, with those that discuss the feelings that accompany loss. All programs are lead by local professionals. Skillbuilders will meet on Thursdays from 10-11:45 a.m. at Drury Place at Alvamar. Attend all of the programs or only those that are of interest to you. There is no charge for the programs and registration is not necessary. Transportation is available by calling the Douglas County Senior Services, 865-6925. Skillbuilders is sponsored by the Outreach Services of the Lawrence Public Library, Visiting Nurses Association and the Douglas County Senior Services. For more information on Skillbuilders or any of the programs, call Pattie Johnston at the Library.
LAWRENCE, (785) 843-3833 ext. 115

SEP 26
SKILLBUILDERS: AGING IN PLACE
Making your home safer and more accessible. Presented by Linda Crabb, VNA Occupational Therapist. See September 12 description for more information about Skillbuilders, including its mission, program location, time, etc.
LAWRENCE, (785) 843-3833 ext. 115

SEP 27
SKILLBUILDERS: SHARING MEMORIES
Ways to remember: journaling, scrapbooks, and more. Presented by Chris McCloud, local author and artist. See September 12 description for more information about Skillbuilders, including its mission, program location, time, etc.
LAWRENCE, (785) 843-3833 ext. 115

SEP 28 & 29
35TH FALL FESTIVAL AND SWAP MEET

Join us for our Fall Festival and Swap Meet. We will be making Apple Cider, Apple Butter, and Sorghum each day. Tour Cottonwood Station, our reproduction living history of an early day Kansas town. We will be sawing lumber at the saw mill and grinding grain in the flour mill each day. Our blacksmith will be hard at work in the Blacksmith Shop. Buy, sell, or trade at the Flea Market. Stop by the General Store and attend church on Sunday in the Bloomfield Church. We will have garden tractor pulls each day and live music on Saturday night. We have on-site camping, modern restrooms, and on-site concessions. We are located one mile east of Meriden on K-4 Highway. 8 a.m.-9 p.m.
MERIDEN, (785) 633-9706
www.meridenthreshers.org

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MERIDEN, (785) 633-9706
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asset allocation, and rebalancing of an investment portfolio. While the focus is on saving and investing for retirement, the principles apply to other long-term financial goals, such as saving for a child's college education. 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. Carnegie Building – East Wing, 200 W. 9th Street, 6-7:30 p.m.
LAWRENCE, (785) 842-0543 or (785) 841-4554

SEP 19
SKILLBUILDERS: LEGAL PLANNING
Legalese interpreted. Presented by Cheryl Denton, attorney at Petefish, Immel, Heeb & Hird, LLP. See September 12 description for more information about Skillbuilders, including its mission, program location, time, etc.
LAWRENCE, (785) 843-3833 ext. 115

SEP 26
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Making your home safer and more accessible. Presented by Linda Crabb, VNA Occupational Therapist. See September 12 description for more information about Skillbuilders, including its mission, program location, time, etc.
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SEP 28 & 29
35TH FALL FESTIVAL AND SWAP MEET

■ CONTINUED FROM PAGE 18

ENTERTAINMENT

SEP 22
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, it's 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

FAIRS/FESTIVALS

SEP 13 & 14
BUFFALO BILL DAYS
The "Wild West" relived. Continuous music, historical entertainers, vendors, food and more. Historic Downtown Leavenworth.
LEAVENWORTH, (913) 682-3924

SEP 21
BLUES FESTIVAL
Held annually in downtown Paxico, the Blues Festival delivers big city blues in a small-town setting. Admission is always free. Festival-goers are encouraged to bring a chair, just in case their dancing feet get tired. Concessions and official festival t-shirts will be available for sale. Local antique dealers offer special sales on this day just for visitors. Live music from morning until night, 11 a.m.-8 p.m.
PAXICO, (785) 636-5551
www.paxicomerchants.com

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MERIDEN, (785) 633-9706
www.meridenthreshers.org

APR 13-NOV 23

SATURDAY MARKET - LAWRENCE
The Saturday Downtown Lawrence Farmers Market is located in the public parking lot between 8th and 9th Streets and New Hampshire and Rhode Island Streets. 7-11 a.m. through Sept. 28. 8-11 a.m. Oct. 5-Nov. 23.
LAWRENCE, (785) 331-4445
www.lawrencefarmersmarket.com

APR 13-NOV
DOWNTOWN TOPEKA FARMERS MARKET
12th and Harrison, South of the Judicial Building. 7:30 a.m.-Noon.
TOPEKA, (785) 249-4704
www.topekafarmersmarket.com

MAY 7-OCT 29
TUESDAY MARKET - LAWRENCE
The Tuesday Market is located in the public parking lot on the 800 block of Rhode Island Street. 4-6 p.m.
LAWRENCE, (785) 331-4445
www.lawrencefarmersmarket.com

JUN-SEP
BALDWIN CITY FARMERS MARKET
Saturdays, 8-Noon. Downtown Baldwin City.
BALDWIN CITY, (785) 594-3200
www.baldwincitychamber.com

HEALTH & FITNESS

MONDAYS THROUGH FRIDAYS
FIT FOR LIFE
LMH Kreider Rehabilitation Services offers this program, which is designed to help individuals achieve maximum benefit from a personalized exercise plan. Staff members provide exercise instruction and are available to assist participants. **LMH:** Mondays through Thursdays, 8:30-11 a.m. and 2-5:30 p.m.; Fridays, 8:30-11 a.m. and 2-4 p.m. **LMH South:** Mondays through Thursdays, 8-11 a.m. and 2-4 p.m.; Fridays, closed. Fee.
LMH KREIDER REHABILITATION SERVICES
LMH: (785) 505-2712, LMH SOUTH: (785) 505-3780

TUESDAYS, BEGINNING SEP 17
BEGINNING SQUARE DANCE CLASSES
Dance your way to health, fitness, fun, and friendship! Square dancing is both physically and mentally challenging and the movement to music will keep you healthy. Croco Hall, 6115 SE US Hwy 40. Classes at 7 p.m.; Plus Classes (for experienced square Dancers) at 8:30 p.m. Free.
TOPEKA, (785) 267-0353 or (785) 224-7743

TUESDAYS
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 10 a.m.-1 p.m. HealthWise 55 Resource Center, 2252 S.W. 10th Ave. Free.
TOPEKA, (785) 354-6787

TUESDAYS, WEDNESDAYS & THURSDAYS
JAZZERCISE LITE
Fitness that's invigorating, not intimidating! This 60-minute class pairs moderate aerobics with exercises designed to improve your strength, balance, and flexibility. 10:20-11:20 a.m. at 3115 W. 6th St.
LAWRENCE, (785) 331-4333

TUESDAYS AND THURSDAYS

FREE BLOOD PRESSURE CLINIC
Held at the Wakarusa Wellness Center, 4920 Bob Billings Parkway, located 1 block west of Wakarusa at the intersection of Research Park Drive. From 9 a.m.-1 p.m. and 3-6 p.m. No appointment necessary.
LAWRENCE, (785) 856-6030

FIRST THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9-10:30 a.m. Westridge Mall (Entrance of Panda Restaurant). Free.
TOPEKA, (785) 354-6787

FRIDAYS
BLOOD PRESSURE CHECKS
Drury Place, 1510 St. Andrews, 8:30 a.m. Open to the public.
LAWRENCE, (785) 841-6845

SECOND THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9:30-11 a.m. Southwest YMCA, 3635 SW Chelsea. Free.
TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
MEDICATION CLINIC
Bring questions about your medications (prescription or over-the-counter), 1:30-2:30 p.m. Call for appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave.
TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 8:30-9:30 a.m. Oakland Community Center, 801 N.E. Poplar. Free.
TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9-10 a.m. Rose Hill Place, 37th and Gage. Free.
TOPEKA, (785) 354-6787

THIRD THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 10:45-11:30 a.m. Asbury Mt. Olive Church, 12th and Buchanan. Free.
TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH
NUTRITION CLINIC
Call for an appointment. Healthwise 55 Resource Center, 2252 S.W. 10th Ave.
TOPEKA, (785) 354-6787

FOURTH THURSDAY OF EACH MONTH
BLOOD PRESSURE CLINIC
HealthWise 55 Clinic. 9-10:30 a.m. North YMCA, 1936 N. Tyler St. Free.
TOPEKA, (785) 354-6787

SEP 4
CHOLESTEROL SCREENING
This screening event offers a total only (does not include HDL or LDL) cholesterol by fingerstick. No appointment or fasting necessary. \$7/test. HealthSource room, Lawrence Memorial Hospital, 8:30-10 a.m.
LAWRENCE, (785) 749-5800

OCT 2
CHOLESTEROL SCREENING
See September 4 description, 3-4:30 p.m.
LAWRENCE, (785) 749-5800

HERITAGE/HISTORY

MAY 4-OCT 12
WEEKEND GUIDED TOURS OF THE BLACK JACK BATTLEFIELD
Black Jack Battlefield and Nature Park, 163 E. 2000 Road (3 miles east of Baldwin City), Saturdays and Sundays, 1 p.m. Free.
WELLSVILLE, (785) 883-2106
www.blackjackbattlefield.org

JUN 1-DEC 31
WWII REMEMBERED: LEADERS, BATTLES & HEROES - 1941-1945
Most ambitious exhibit program to date: 10,000 square feet over 3+ years Wall-scale enlargements of never-before-seen images and documents Newly acquired and loaned artifacts from national and international museums and private collections Interactive stations encouraging visitors to follow individual soldiers and citizens through the war years Media stations with up-to-the-minute coverage of World War II memorial events around the globe. Eisenhower Presidential Library, Museum and Boyhood Home, 200 SE Fourth Street.
ABILENE, (785) 263-6700
www.eisenhower.archives.gov

SEP 26-28
10TH ANNUAL BALD EAGLE RENDEZVOUS
Fur Trade-era reenactor encampments, authentically attired reenactors, period lodges and tents, demonstrations of gunsmithing, blacksmithing, beadworking, flute making, hide tanning, bow and arrow making, scrimshawing, leather working, flint and steel fire making, knife making, fire pit cooking. Travel back 150 years to a time when plainsmen, mountain men, American Indians, and trappers camped along the Kansas River to conduct commerce. Period living history re-enactments, period encampments, traders row, "Flintlock Talk," firearms, tomahawk & knife throwing, flint and steel fire making, blacksmithing, flintknapping, beadwork, tanning, gunsmithing, camp cooking, bow and arrow making. Period Participants: Mountain Man, Plainsman, Native American, Camp Traders, Old-style Musicians, Early Day Skills Demonstrators. Territorial Democratic Headquarters, 226 E. 2nd St., 9 a.m. to 5 p.m.
LECOMPTON, (785) 887-6520

OCT 5
NORDIC HERITAGE FESTIVAL
Nordic Heritage Festival has family-oriented activities for all ages. Come celebrate, explore and experience the culture of Norway, Sweden, Denmark, Finland and Iceland through food, arts and crafts, genealogy, music, dance, Viking games, and more. The festival features the Kansas City Scandinavian Dancers, Viking Reenactors, Byron Wiley and Ingevalds Spelmän, Scandinavian food, traditions, art and entertainment. The day's schedule: 12-4:30 - booths; 4:30 - costumes and folk dances; 5:30 - potluck dinner (everyone brings food to share);

■ CONTINUED ON PAGE 19

Note to Readers:
The 2013 Kansas Conference on Aging, which was scheduled for September 4 and 5, has been cancelled. For more information, please visit www.kscoa.org.

6:30 - donation drawings; 6:45 - community Scandinavian music & dancing with live music. Douglas County Fairgrounds, 2120 Harper. LAWRENCE ksnordicfest.com

LAWRENCE PUBLIC LIBRARY BOOKMOBILE

MONDAYS

Prairie Commons, 5121 Congressional Circle, Lawrence, 9-10 a.m.
Presbyterian Manor, 1429 Kasold Dr., Lawrence, 10:30-11:30 a.m.
Vermont Towers, 1101 Vermont St., Lawrence, 1-2 p.m.

WEDNESDAYS

Brandon Woods, 1501 Inverness Dr., Lawrence, 9-10 a.m.
Drury Place, 1510 St. Andrews Dr., Lawrence, 10:30-11:30 a.m.
Babcock Place, 1700 Massachusetts St., Lawrence, 1-2 p.m.

FRIDAYS

Clinton Place, 215 Clinton Parkway, Lawrence, 9-10 a.m.
Wyndham Place, 2551 Crossgate Dr., Lawrence, 10:30-11:30 a.m.
Peterson Acres, 2930 Peterson Rd., Lawrence, 1-2 p.m.

LAWRENCE PUBLIC LIBRARY BOOK TALKS

THIRD TUESDAY OF EACH MONTH
Midland Adult Day Care, 319 Perry St., 10 a.m.
Cottonwood Retirement 1029 New Hampshire, 2 p.m.
Babcock Place, 1700 Massachusetts St., 3 p.m.

THIRD WEDNESDAY OF EACH MONTH
Brandon Woods, 1501 Inverness Dr., 10:30 a.m.
Prairie Commons, 5121 Congressional Circle, 1 p.m.

FOURTH WEDNESDAY OF EACH MONTH
Presbyterian Manor, 1429 Kasold Dr., 9:45 a.m.
Presbyterian Manor-Asst. Living, 1429 Kasold Dr., 11 a.m.
Pioneer Ridge-Asst. Living, 4851 Harvard Rd., 1 p.m.
Drury Place, 1510 St. Andrews Dr., 2:30 p.m.

MEETINGS

MONDAYS

BREAST CANCER SUPPORT GROUP
Meets at Presbyterian Manor, 1429 Kasold, 5:30 p.m. Call Dena for more information. LAWRENCE, (785) 979-8362

MONDAYS, WEDNESDAYS & FRIDAYS

WATER AEROBICS CLASSES
OrthoKansas, P.A. offers aquatic programs and services, which are open to the public. Special features include warm water therapeutic pool with deep water capability. Class times are 6:30 a.m., 9 a.m., and 5 p.m. 1112 W. 6th St., Ste. 124.

LAWRENCE, (785) 838-7885
www.OrthoKansasPA.com

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

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

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

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

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

FIRST TUESDAY OF EACH MONTH LAWRENCE AREA COALITION TO HONOR END-OF-LIFE CHOICES

Works with 31 other Kansas communities to help all Kansans live with dignity, comfort and peace at the end-of-life, regardless of age. Members have backgrounds in healthcare, pastoral care, senior citizens' services, funeral home care, library and educational services. Meets at 3 p.m. in Conference E of LMH. LAWRENCE, (785) 830-8130

FIRST TUESDAY OF THE MONTH MAN TO MAN PROSTRATE CANCER SUPPORT GROUP - LAWRENCE
Meets at Lawrence Memorial Hospital, 5:30 p.m. LAWRENCE, (785) 393-1256

FIRST TUESDAY OF EACH MONTH TOPEKA AREA OSTOMY SUPPORT GROUP
Our focus is supporting, assisting, and educating individuals with colostomies, ileostomies, urostomies and continent ostomies. Meets at 6 p.m. at St. Francis Health Center, 1700 SW 7th St. TOPEKA, (785) 295-5555

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

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

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

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

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

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

FIRST & THIRD TUESDAY OF EACH MONTH HEALING AFTER LOSS BY SUICIDE (HEALS)
For those who have lost a loved one by suicide. Fellow survivors offer an atmosphere of understanding and emotional support by encouraging families and individuals to share healthy ways of coping and grieving. Contact Steve Newcomer at for more information. Pozez Education Center, 1505 SW 8th St. TOPEKA, (785) 478-4947 or (785) 296-8349

FIRST WEDNESDAY OF EACH MONTH OLDER WOMEN'S LEAGUE
Meetings are held at the United Way building, 2518 Ridge Ct.. Social time begins at 1:30 p.m. and the meeting begins at 2 p.m. The public is welcome to join members at all meetings. For more information, call Gayle Sigurdson. LAWRENCE, (785) 832-1692

FIRST & THIRD WEDNESDAY OF EACH MONTH CANCER SUPPORT GROUP
Join representatives from Lawrence Memorial Hospital Oncology Center and the American Cancer Society for a general cancer support group. Open to anyone with any cancer diagnoses and/or family members or others affected by their cancer. For more information, contact Liv Frost at (785) 505-2807 or e-mail to liv.frost@lmh.org. LAWRENCE

WEDNESDAYS & SUNDAYS

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

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

FIRST THURSDAY OF THE MONTH MAN TO MAN PROSTRATE CANCER SUPPORT GROUP - TOPEKA
Meets at St. Francis Health Center's Cancer Center, 1700 S.W. 7th St., 7 p.m. TOPEKA, (785) 230-4422

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

FIRST THURSDAY OF EACH MONTH PARKINSON MEETING
Midland Care, 200 SW Frazier, 5:30-7 p.m. LAWRENCE, (785) 235-1367 or (800) 798-1366

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

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

SECOND MONDAY, SEP-MAY LAWRENCE CLASSICS, GENERAL FEDERATION OF WOMEN'S CLUBS
Volunteer service club. LAWRENCE, (785) 331-4575

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

SECOND TUESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Independence, Inc. 2001 Haskell Ave., 1-2 p.m. LAWRENCE, (785) 235-1367 or (800) 798-1366

SECOND TUESDAY OF EACH MONTH NATIONAL ASSOCIATION OF RAILROAD AND VETERAN RAILROAD EMPLOYEES
Meets at 9:30-11 a.m. at Coyote Canyon Buffet. TOPEKA, www.narvre.com

SECOND TUESDAY OF EACH MONTH KAW VALLEY HERBS STUDY GROUP
An informal group meeting monthly to study herbs. We will learn about the aspects of each herb: culinary uses, aromatherapy applications, medicinal properties, historical lore, growing and crafting. This group is open to anyone wanting to learn more about the herbs grown in the garden and in the wild. Meets at 7 p.m. at the Unitarian Fellowship of Lawrence, 1263 N. 1100 Rd. To sign up to receive updates, email HerbStudyGroup@gmail.com or join our Facebook page at www.facebook.com/HerbGroup. LAWRENCE

SECOND TUESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
3 Sisters Inn, 1035 Ames St., 3:30-4:30 p.m. BALDWIN CITY, (785) 235-1367 or (800) 798-1366

SECOND WEDNESDAY OF EACH MONTH MEMORY SUPPORT GROUP
Held at The Windsor of Lawrence, 3220 Peterson Rd., 2 p.m. For more information, please call Amy Homer. LAWRENCE, (785) 832-9900

SECOND WEDNESDAY OF EACH MONTH DIABETES EDUCATION GROUP
The Diabetes Education Center provides a free monthly program for those with diabetes and their support persons, at 6 p.m. Lawrence Memorial Hospital, Meeting Room A. LAWRENCE, (785) 505-3062

SECOND WEDNESDAY OF EACH MONTH SOROPTIMIST INTERNATIONAL OF TOPEKA
Soroptimist International's mission is to improve the lives of women and girls in local communities and throughout the world. Meets at 6:30 p.m. at the Topeka-Shawnee County Public Library. Guests welcome. Please email info@soroptimisttopeka.org for more information. TOPEKA, (785) 221-0501
www.soroptimisttopeka.org

SECOND THURSDAY OF EACH MONTH CAREGIVERS SUPPORT GROUP
Learn more about caregiving, share your caregiving ideas and learn new ones. Find out about living options for your loved one and share comfort among others who are going through the same things. Refreshments are provided. Meets at The Windsor of Lawrence, 3220 Peterson Rd., 4 p.m. Call to RSVP. LAWRENCE, (785) 272-9400

SECOND THURSDAY OF EACH MONTH NAACP MEETING-LAWRENCE CHAPTER
Meets at the Lawrence public Library Gallery Room at 6:30 p.m. LAWRENCE, (785) 841-0030, (785) 979-4692

SECOND & FOURTH FRIDAY OF EACH MONTH ALZHEIMER'S/CAREGIVER SUPPORT GROUP
Sponsored by the Alzheimer's Association-Heart of America Chapter. KU Center for Research, 1315 Wakarusa Dr., Rm. 214, 1-2:30 p.m. LAWRENCE, (913) 831-3888

SECOND SATURDAY OF EACH MONTH HAPPY TIME SQUARES SQUARE DANCE CLUB
Meets at First United Methodist Church-West Campus, 867 Hwy 40 (1 block west Hwy 40/K10 Bypass). Plus: 7:30-8 p.m., Mainstream 8-10 p.m. Contact Frank & Betty Alexander. LAWRENCE, (785) 843-2584
www.happytimesquares.com

THIRD MONDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Oskaloosa Public Library, 315 Jefferson St., 2-3 p.m. OSKALOOSA, (785) 235-1367 or (800) 798-1366

THIRD TUESDAY OF EACH MONTH LAWRENCE PARKINSON'S SUPPORT GROUP
FIRST PRESBYTERIAN CHURCH, 2415 CLINTON PARKWAY, LAWRENCE, 2 PM

THIRD TUESDAY OF EACH MONTH GRANDPARENT AND CAREGIVER SUPPORT GROUP
Strengthening family relationships and improving positive parenting skills. Meets from 6:30-8 p.m. at St. Francis Hospital, 2nd floor meeting rooms. Child care available with 48 hours notice. TOPEKA, (785) 286-2329 or (785) 231-0763

THIRD TUESDAY OF EACH MONTH STROKE SUPPORT GROUP
For those recovering from a stroke, and/or their family and friends. Meets at 4-5:30 p.m. For more information call LMH Kreider Rehab Center. LAWRENCE, (785) 505-2712

THIRD WEDNESDAY OF EACH MONTH ACTIVE AND RETIRED FEDERAL EMPLOYEES
The Lawrence chapter of the National Active and Retired Federal Employees (NARFE) meets the third Wednesday of each month at Conroy's Pub, located at 3115 W. 6th in Lawrence. A program begins at noon, followed by lunch and a short business meeting. First time lunch is free! NARFE's mission is to defend and enhance benefits career federal employees earn. Employees from all branches of government are welcome and encouraged to attend. For more information, please call Betty Scribner, membership chairman. LAWRENCE, (785) 843-7481

FOURTH THURSDAY OF EACH MONTH NAACP MEETING-LAWRENCE CHAPTER
Meets at the Lawrence public Library Gallery Room at 6:30 p.m. LAWRENCE, (785) 841-0030, (785) 979-4692

THIRD THURSDAY OF EACH MONTH LUNCH AFTER LOSS
A social support group to re-engage life after the death of a loved one. Meets at 11 a.m. at Paisano's Ristorante, Fleming Place, SW 10th & Gage. Dutch treat. Requires a reservation. Call Terry Frizzell at Heartland Hospice of Topeka for your reservation. TOPEKA, (785) 271-6500

THIRD THURSDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Baldwin Healthcare Center, 1223 Orchard Lane, 1-2 p.m. BALDWIN CITY, (785) 594-6492

THIRD FRIDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Jayhawk Area Agency on Aging, 2910 SW Topeka Blvd., 12-1 p.m. LAWRENCE, (785) 235-1367 or (800) 798-1366

THIRD SATURDAY OF EACH MONTH TOPEKA WIDOWED PERSONS BRUNCH
For all widowed people. Meets at the First United Methodist Church, 6th and Topeka Blvd. in the red brick building, known as the Sweet Building on the Southwest corner of the campus. Please bring a covered dish to share. Beverages and table service provided. 11 a.m.-1 p.m. For more information about the Widowed Persons Service Program, please call Julie. TOPEKA, (785) 357-7290

FOURTH MONDAY OF EACH MONTH GRIEF SUPPORT GROUP
Presbyterian Manor, 1429 Kasold., 4 p.m. Sponsored by Grace Hospice. LAWRENCE, (785) 841-5300

FOURTH TUESDAY OF EACH MONTH LAWRENCE PARKINSON'S SUPPORT GROUP
Pioneer Ridge Assisted Living Library, 4851 Harvard, 6:30 p.m. LAWRENCE, (785) 344-1106

FOURTH TUESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Countryside United Methodist Church, 3221 SW Burlingame Rd, 1-2 p.m. TOPEKA, (785) 235-1367 or (800) 798-1366

FOURTH WEDNESDAY OF EACH MONTH CAREGIVER SUPPORT GROUP
Administered by Senior Outreach Services in cooperation with Jayhawk Area Agency on Aging, Inc. Designed to be a safe place to assist and empower caregivers of seniors. Rose Hill Place Clubhouse, 3600 SW Gage Blvd., 1 p.m. TOPEKA, (785) 235-1367, EXT. 130

FOURTH THURSDAY OF EACH MONTH TOPEKA GENEALOGICAL SOCIETY
TGS promotes and stimulates the education, knowledge and interest of the membership and the public in family history, genealogical records and research. Meets at the Topeka-Shawnee County Public Library, 7 p.m. No meeting in April, November or December. TOPEKA, (785) 233-5762
www.tgstopeka.org

FOURTH THURSDAY OF EACH MONTH CHRISTIAN WIDOW/WIDOWERS ORGANIZATION
We have a covered dish dinner, a short meeting, and then play dime bingo with playing cards. 5:30 p.m. at 17th and Stone. For additional information, email pdpatterson@juno.com. TOPEKA

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

MISCELLANEOUS

SUNDAYS CHURCH SERVICES
Drury Place, 1510 St. Andrews, 4 p.m. Open to the public. LAWRENCE, (785) 841-6845

MONDAYS CHURCH SERVICES
Drury Place at Alvarado, 1510 Saint Andrews Dr., 11 a.m. Open to the public. LAWRENCE, 785-841-6847

THIRD SATURDAY OF EACH MONTH COFFEE & CONVERSATION
Drury Place at Alvarado, 1510 Saint Andrews Dr., 3 p.m. Open to the public. LAWRENCE, 785-841-6847

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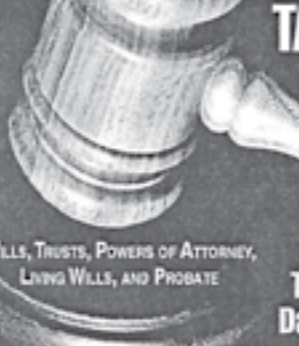
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HUMOR

What Did You Say?

The Friday afternoon faculty meeting had gone well. They had dealt with the agenda in less than four hours. Dean Ima Farseer thought she might have time for a quick TGIF restorative before dinner. Dr. Farseer is dean of the School of Electromagnetic Communigraphics at Letongaloosa Community Junior College.



Larry Day

"Thanks everyone. Have a good weekend." At that point Prof. Walter "please don't call me Wally" Tremmorer, who taught Palliative Communication Theory, spoke.

"Dr. Farseer," said Prof. Tremmorer, "We didn't deal with 'Other Business.' It's the last item on the agenda sheet."

"What other business do you want to bring up?" she asked.

"Swearing," said Prof. Tremmorer.

"Oh, for hell's sake, let's get out of here," said Rita Vozalta.

"That's what I mean," said Tremmorer.

"What?" asked Dean Farseer.

"She swore."

"She said, 'Let's get out of here,'" said Farseer.

"No." "She said, 'Oh, for hell's sake,

let's get out of here.' That's swearing," said Tremmorer.

"!@#%&*^(^&*," said Prof. Vozalta.

"Everyone heard **that**. That's swearing," said Tremmorer.

"Move to adjourn," said Prof. Tom Smoorzly. He had moved to adjourn five times since the meeting began.

"Point of order," called Prof. Richard Yardley, who had raised point of order six times.

Ima Farseer frowned. Hope for a TGIF and quiet dinner was fading fast.

"I'll appoint a committee," said Farseer. She was trying to save her evening.

"No!" said Prof. Tremmorer. "We must resolve this matter right here and now. It's a legitimate item under 'other business.'"

"The Hell it is!" said Prof. Altavoz.

"She swore again," said Tremmorer.

"Move to adjourn," said Smoorzly.

"Point of order," said Yardley.

Then Pablo Molama spoke. Prof. Molama had been hired recently from the private sector to teach courses on personal and social effects of using personal digital devices.

"Prof. Molama has the floor," said Dr. Farseer. Her voice was lost in a clamor of voices. She slammed a heavy textbook on the table.

"Prof. Molama," said Dr. Farseer firmly into the ensuing silence, "has the floor."

"We can give this to a committee and take three months to work on it, or we can solve it here and now in fifteen minutes. The results will be the same, I assure you."

"Go on," said the dean.

"I suggest we all do five minutes of online research on swearing. Then we'll spend five minutes sharing what we've found—most of it will be duplicative data. In the last five minutes we'll formulate a resolution and vote on it."

"So move," yelled someone.

"Second," yelled another.

"All in favor," said Farseer. There was a chorus of yeas.

"Opposed."

"Motion carried. Get to work."

Five minutes later Dr. Farseer stopped moving her finger across the screen of her high end digital tablet and said, "Time's up. What have you found?"

"'Hell' is described as a mild expletive," said someone.

"It's still swearing," said Tremmorer.

"How about 'heck,'" asked someone.

"That's not a swear word," said Tremmorer. "The *Oxford English Dictionary* says that 'heck' is a mild euphemism for 'hell.' It was first recorded in 1885 in the phrase, 'Well I'll be go'd to hecky.' So that's not swearing."

"!@#%&*," said Prof. Altavoz.

"THAT IS swearing," said Tremmorer.

"Move to adjourn," said Prof.

Smoorzly.

"Point of order," said Prof. Yardley.

"I've found something good," said Prof. Molama. His voice was lost in the clamor.

"Bang!" Dean Farseer slammed the book on the table. Silence.

"Dr. Molama has the floor."

"A study by Norich's University of East Anglia into leadership styles found the use of 'taboo language' boosted team spirit," said Molama.

"The study was published in a refereed journal in 2007," Molama continued. "Professor Yehuda Baruch, professor of management, wrote: 'Taboo language serves the needs of people for developing and maintaining solidarity, and a mechanism to cope with stress. Banning it could backfire.' I move we adopt that language as our policy on swearing."

"Second," yelled someone.

"All those in favor," said Farseer. There was an enthusiastic chorus of yeas.

"Opposed."

Prof. Tremmorer's was a lone dispirited nay.

"The motion carries," said Farseer.

"Oh !@#%&*," said Tremmorer.

"let's make it unanimous. I vote yea."

"Adjourned," said Farseer.

- 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.

PET WORLD

Research may someday find a way to beat HCM

Q: We lost our dear Gimli to HCM (feline hypertrophic cardiomyopathy) in February. He was only 7 years old. We miss him so much. We've Googled

the most common cause of death in cats from about age 2 or 3 to 9 or 10 years (when kidney disease and cancers become more prevalent).



Steve Dale

HCM research and think it's wonderful that research is being done on how to prevent or treat this disease. Can you tell us more about HCM? - V.A., Oslo, Norway

HCM is also the most common cause of sudden death in cats; often, owners don't even suspect their cat has heart disease. Some cats with HCM suffer repeated painful stroke-like events, causing temporarily paralysis. These events may occur with increasing frequency. Owners understandably start running out of money for treatment, which may become more challenging over time.

When diagnosed (often by veterinarians hearing a heart murmur, confirmed with an echocardiogram by a veterinary cardiologist), medication may help slow the progression of HCM, but most experts agree that, in truth, there is no treatment.

A: I'm very sorry for your loss. You're not alone; feline Hypertrophic Cardiomyopathy (HCM) is perhaps

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When my cat Ricky succumbed to HCM in 2002, I launched the Ricky Fund at the Winn Feline Foundation a non-profit funder of cat health studies. Ricky was a celebrity cat. This exceedingly social little guy performed "concerts" on a children's piano. He could also jump through a hoop, jump over dogs or children, and various other fun behaviors. He craved attention.

far, researchers have found a genetic defect which occurs in Ragdolls and Maine Coon cats. With a simple cheek swab, breeders can determine if the defect likely exists in individual cats, and consider whether or not to use those cats in breeding programs. It's a start, but we need to do more.

- 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 Media Services, 2010 Westridge Drive, Irving, TX 75038. Send e-mail to PET-WORLD@STEVE DALE.TV. Include your name, city and state.

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WOLFGANG PUCK'S KITCHEN

Grilling with your panini maker

Sometimes during summer, you might not really feel like going outside and firing up your grill. There could be any number of reasons. Maybe you're cooking for one or two instead of a crowd. Perhaps you don't want to feel smoky. Or you just want to make something simple, and the amount of time it would take to start a fire doesn't justify the few minutes it will actually take to cook your meal.



Wolfgang Puck

Take heart. You don't have to give up the chance to grill. With very little expense, you can enjoy the pleasures of grilled food quickly, conveniently and without clouds of smoke by cooking indoors on an electric panini maker.

Yes, the same hinged, double-sided countertop appliance now widely sold in stores and online to make familiar Italian hot-pressed sandwiches can also be used as an indoor grill. When you look at one, you'll realize that it's little different from the countertop double-sided grills (sometimes called "contact grills" for the way their two hot, ridged plates contact both sides of food at the same time) that have been popular for quite some time now.

You can use either machine to grill indoors in literally half the time it would take on a one-sided indoor or outdoor grill, since the food cooks from two sides at once. The machine heats up in a matter of minutes, in contrast to the wait involved in building a charcoal or wood fire or heating up a gas grill. And cleanup is incredibly easy. There are no ashes to dispose of, no awkward cooking grid to scrub. And the cooking plates on most models of the electric appliance have stick-resistant surfaces, and some of them even detach and can be popped into the dishwasher.

All that convenience frees you up to be creative. Sure, you can simply marinate or season steaks, burgers, chicken

or seafood, and cook them in minutes. But you also gain the time to build more elaborate—though not too complicated—dishes in almost no time at all.

Take, for example, my recipe for Grilled Vegetable Panini. It begins by grilling an assortment of delicious summer vegetables. Then they're stacked with cheese and store-bought pesto sauce between layers of focaccia bread (you can also substitute slices of any good-quality, sturdy bread you like) before the resulting sandwiches are grilled again on the machine—which also presses and seals them for appealingly compact, crunchy results.

Feel free to use this recipe as the starting point for your own variations, changing the vegetable mixture, sauce and cheese, as well as adding thinly sliced cooked meat, poultry or cold cuts of your choice. You'll never have to suffer again for the delights of a grilled meal.

GRILLED VEGETABLE PANINI

Serves 4

BALSAMIC VINAIGRETTE:

- 1 tablespoon balsamic vinegar
- 1 teaspoon sherry wine vinegar
- 1 teaspoon Dijon mustard
- 1/2 teaspoon minced shallot
- 1/2 teaspoon chopped chives, parsley or thyme leaves
- Salt
- Freshly ground black pepper
- 2 1/2 tablespoons extra-virgin olive oil
- 1 1/2 tablespoons walnut oil

PANINI:

- 4 thick squares of focaccia bread, each 4 to 5 inches (10 to 12.5 cm) across
- 1 medium-sized eggplant, cut cross-wise into slices 1/2 inch (12 mm) thick
- 1 medium-sized sweet yellow onion such as Maui, Vidalia or Walla Walla, or a red onion, peeled and cut into slices 1/4 inch (6 mm) thick
- 1 red bell pepper, quartered, stemmed, seeded, and deveined
- 1/2 cup (125 ml) store-bought prepared pesto

1 cup (250 ml) shredded fontina cheese

First, prepare the Balsamic Vinaigrette: In a mixing bowl, combine the balsamic and sherry vinegars, mustard, shallot, herbs, and a little salt and pepper to taste, whisking until well blended. While whisking continuously, slowly drizzle in the olive and walnut oils to form a thick, smooth dressing.

For the Panini, preheat an electric panini maker or double-sided electric indoor grill. With a bread knife, carefully cut each piece of focaccia in half horizontally to make 2 squares for the top and bottom of the sandwiches.

Put the eggplant and onion slices on a plate or platter and drizzle with the vinaigrette, turning them to coat evenly on both sides. Set aside.

Put the pepper quarters side by side in the panini maker or double-sided grill. Lower the top half and cook until the peppers are tender, 5 to 8 minutes. Remove them and set aside.

Cook as many eggplant slices as will fit comfortably side by side in the panini maker, or grill until tender, 4 to 5 minutes. Remove, set aside, and repeat with any remaining eggplant. Then grill the onion slices the same way, about 5 minutes per batch.

Spread the cut side of each focaccia piece with some of the pesto. Sprinkle 2 tablespoons of fontina on half of the slices. Top with the bell peppers, then evenly distribute the eggplant, onions and remaining fontina. Place the remaining focaccia pieces, cut side down, on top.

Put the sandwiches in the panini maker or double-sided grill. Lower the top half and cook until the cheese has melted and the bread is golden brown, 3 to 4 minutes. Remove the sandwiches, cut each diagonally in half with a sharp knife and serve immediately.

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TRAVEL TROUBLESHOOTER

They renamed the hotel and canceled my reservation

Liz Egland thinks she has a reservation at Holiday Inn. But she's wrong. The hotel has canceled her reservation and wants her to pay more than double to get it back. Is it allowed to do that?



Christopher Elliott

Q: I made a reservation at the Comfort Inn in Troutdale, Ore., this fall, and received a confirmation number. At that time I was told that the hotel was in the process of being sold and would become a Holiday Inn Express and the reservation would be honored.

Last month, I got a call from the Comfort Inn that the sale had gone through and to contact the Holiday Inn Express Troutdale directly to verify my existing reservation. When I made this call, they indicated they no longer had a reservation for me, so they will not be honoring the contract I had with the Comfort Inn.

I asked to speak to a manager and was transferred to the voicemail of the general manager. He called me back and indicated they no longer have a room for me, and the Comfort Inn should be putting us up somewhere else nearby, which would not be near the area where we are attending an activity those nights, so we might as well stay at home each night. He also said that the Holiday Inn Express summer rates are now more than \$200 per night. I had made a reservation at \$90 a night.

Is this legal and or ethical? Do we have any recourse? - Liz Egland, Portland, Ore.

A: The hotel should have honored your reservation. That's the ethical thing to do, especially given the fact that they knew the Comfort Inn would be reflagged as a Holiday Inn Express before your stay.

Hotels are regulated by your state, so you would have to consult Oregon's lodging statutes and review its applicable contract rules to determine if the hotel broke the law by canceling your reservation. But you don't really need a lawyer to tell you this is wrong, do you? By the way, there are scenarios under

which a hotel might modify an existing reservation. Let's say you booked a room at a rundown property before it was sold, and between the time you made the reservation and your stay, it was purchased and the new owners gutted the property and gave it a top-to-bottom facelift. The resulting product would be priced higher, and I can see why a property might either cancel the reservation or modify it, asking you to pay a new, higher room rate.

That doesn't seem to be the case here. You could have taken your grievance a step farther, reaching out to Holiday Inn and Comfort Inn through their corporate websites. They could have applied some pressure on their hotels to do the right thing, which would be to either rebook you at a hotel close to your event or honor your existing reservation.

I contacted Holiday Inn on your behalf. The hotel's general manager called you and offered to honor your reservation at \$10 above the original price, which you agreed to.

- Christopher Elliott is the author of "Scammed: How to Save Your Money

and Find Better Service in a World of Schemes, Swindles, and Shady Deals" (Wiley). He's also the ombudsman for National Geographic Traveler magazine and the co-founder of the Consumer Travel Alliance, a nonprofit organization that advocates for travelers. Read more tips on his blog, elliott.org or e-mail him at chris@elliott.org. Christopher Elliott receives a great deal of reader mail, and though he answers them as quickly as possible, your story may not be published for several months because of a backlog of cases.

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

Restaurant Guide

<p style="text-align: center;">McFARLAND'S <i>Restaurant</i></p> <p style="font-size: small; text-align: center;">Casual Dining, Private Parties Over 70 years of serving fine food</p> <p style="font-size: x-small; text-align: center;">4133 Gage Center Dr. • Topeka • 785-272-6909</p>	<p style="text-align: center;">Chic-A-Dee CAFÉ</p> <p style="font-size: x-small; text-align: center;">"Good Home Cooked Food" Mon.-Fri. 6 am-8 pm, Saturday 7 am-8 pm 3036 SE 6th • Topeka • 785-233-0216</p>
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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.

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Simple ways older drivers can save money on auto insurance

(BPT) - Are your auto insurance premiums too high? Maybe they are, but not for reasons you might think. Insurance companies aren't charging you higher premiums because you're in an over-50 age group. You may be paying too much because you haven't done anything to lower the cost of your premiums. Check out these money-saving tips—they could be right up your alley.

- **Comparison shop.** You don't need to stay with the same insurance company forever. Prices vary from company to company. Just be sure you discuss the identical coverage with each company representative. Also, don't go by price alone. Consider the company's reputation, customer service and available discounts. Look online at customer reviews to get a better picture.

- **Combine policies with one carrier.** You may save money if you insure all your vehicles on a single policy. Your premium may also go down if you have life or homeowners' insurance with that company, too.

- **Consider asking about higher**

deductibles. In some cases, if you increase your deductible, you could lower your premiums. Of course, that means you'll have to pay more money out-of-pocket if you're in an accident.

- **Take an AARP Driver Safety course.** Available both online and in the classroom—in English and Spanish—this course teaches valuable defensive driving techniques and provides a refresher about the rules of the road. When you complete the course, you could qualify for a multi-year discount from your auto insurance company (check with your insurance agent for more details). Visit www.aarp.org/drive to find a course in your area.

- **Consider dropping collision and/or comprehensive coverage.** It may not make financial sense to pay premiums over many years to maintain collision and comprehensive coverage. If your car is worth less than 10 times the premium, purchasing the coverage may not be cost effective, according to the Insurance Information Institute (III). But don't drop your liability cov-

erage, which can help cover expenses for property or bodily damage you cause while driving your car.

- **Take advantage of low-mileage discounts.** Some carriers offer discounts to drivers who put less than a predetermined number of miles on their vehicles each year. If you're only using your car to drive to your kids' houses, the grocery store, the mall and the gym, this could be a money-saving opportunity.

- **Ask about car-safety discounts.**

Some insurers give discounts for having certain safety devices in your car, such as air bags, automatic safety belts, anti-lock brakes, daytime running lights, or even an approved alarm system. In addition to lowering your premium, these features will help keep you safe on the road.

Everyone's trying to save money these days. By following these tips, you'll be in the driver's seat when it comes to auto insurance premiums.

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Book reviews to return to Senior Monthly

After a two-year hiatus, *Senior Monthly* will once again have a book review columnist.

Longtime readers may remember that Margaret Baker of Baldwin City began writing a book review column for *Senior Monthly* in 2002. Before then, she wrote the "Bookworm" column for the *Baldwin Ledger*. Due to health reasons, Margaret stopped writing reviews during the fall of 2011.

Tom Mach of Lawrence will begin writing his column, "My Look at Books," this fall. Tom has been a voracious reader since he was a child, and even wrote a novel while he was in high school. After earning a degree in chemical engineering, he had to put writing for pleasure on hold as he focused on his career in the corporate world. However, the writing bug returned in his late 30s. Since then, he has written articles for *Sun Living*, *Writer's Digest*, *Woman's Day*, *Jack & Jill*, *On Stage*, *Advertising Age*, and other publications.

Tom has also written three historical novels: *Sissy!*, *All Parts Together*, and *Angels at Sunset*. Both *Sissy!* and *All Parts Together* won rave reviews and were listed among the 150 best Kansas books in 2011. *Sissy!* won the J. Donald Coffin Memorial Book Award, while *All Parts Together* was nominated for a Pulitzer Prize, and *Angels at Sunset* was a Finalist for the International Book Awards. Tom also wrote a collection of short stories entitled *Stories To Enjoy*, which received positive reviews. In addition, Tom is the owner of Hill Song Press, a small publishing company.

Tom invites any Kansas author who has published a book (other than a poetry collection) within the past three years to submit a copy for consideration of a review. An author may only submit one book for a review (even if he/she has published several different books) and that book may be mailed to Tom Mach, c/o A Look at Books, PO Box 486, Lawrence, KS 66044. Submitting a review copy will not guarantee a review.

An icon of the book being submitted for a review should be emailed to kevin@seniormonthly.net.



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OrthoKansas, LLC physician honored for 25 years of service to Lawrence community

The physicians and staff of Ortho-Kansas, LLC would like to congratulate Richard G. Wendt, M.D. on celebrating 25 years of service within the Lawrence community. Dr. Wendt began practicing at OrthoKansas, LLC in 1988. A 1979 graduate of Kansas State University, he was born and raised in central Kansas. He graduated from the University of Kansas School of Medicine in 1983. His internship and orthopaedic surgery residency were completed at St. Francis Regional

Medical Center in affiliation with the University of Kansas School of Medicine in Wichita. Dr. Wendt engages in general orthopaedic surgery, with special interest in total joint reconstruction, arthroscopy and trauma. He has been involved with general hospital committees including, chief of surgery, as well as on the Board of Directors of the local VNA, and a volunteer preceptor for 1st and 2nd year KU medical students.

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Braa

The Kansas Bankers Association (KBA) is pleased to announce Barbara Braa, Vice President/Trust and Investment Officer at CornerBank, N.A. in Lawrence, has been

inducted as President of the KBA Trust Division.

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Braa earned her bachelor's degree at Baker University and an M.B.A. from the University of Kansas. Barbara and her husband, Michael, reside in Eudora.

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PUZZLES & GAMES

Play or Defend?

Goren on Bridge: By Tannah Hirsch
Tribune Content Agency

Neither vulnerable. North deals.

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

The bidding:
 NORTH EAST SOUTH WEST
 1♦ Pass 1♥ Pass
 2♦ Pass 2NT Pass
 3NT Pass Pass Pass

Opening lead: Jack of ♠

Study the diagram above and decide: Would you rather play or defend three no trump after the lead of the jack of spades?

We are not enamored of North's two-diamond rebid on such a shabby suit and balanced hand. We would have preferred a rebid of one no trump, after which West would never have had to

rue not leading a club at trick one since North would be declaring the final no-trump contract.

Suppose you elect to play. You win the opening lead in your hand with the queen and try the eight of diamonds. West covers with the nine and, since you do not wish to give West the opportunity of shifting to a club, you win with the ace. East jettisons the queen! Now you cannot establish diamonds without letting West gain the lead with the jack, and the club shift is obvious—down at least one, assuming you take the heart finesse. But don't elect to defend! The contract can be made, although it needs a lucky lie in the minors to succeed. All you have to do is keep West off lead.

Win the first trick with the king of spades on the table and lead a low diamond. If East produces the queen, allow the defender to hold the trick and you are safe as the cards lie. If East plays low, raise with the king and return a diamond, ducking it to East, who will be forced to win and again your game coasts home—probably with an over-trick even if you don't take the heart finesse!

- Tannah Hirsch welcomes readers' responses sent in care of this newspaper or to Tribune Media Services Inc., 2010 Westridge Drive, Irving, TX 75038. E-mail responses may be sent to gorenbridge@aol.com.

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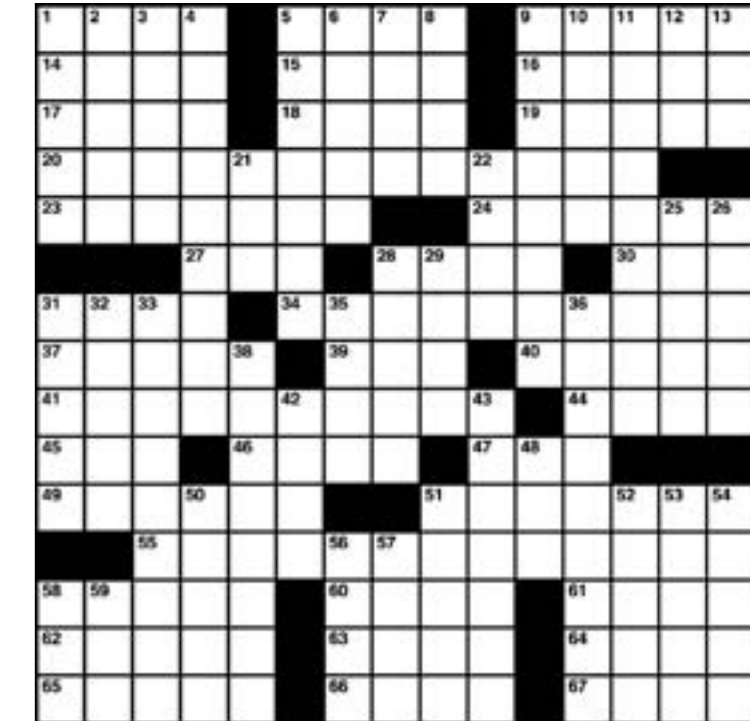
Across

- 1 Persian ___
- 5 Argentina's Per-n
- 9 Spectrum producer
- 14 One of two Monopoly squares: Abbr.
- 15 Not a supporter
- 16 Greek column type
- 17 Morro Castle site
- 18 Desktop image
- 19 Bakery array
- 20 Posh digs for comic Billy?
- 23 Owing too much money
- 24 Getaway for Gandhi
- 27 Feathery accessory
- 28 Barley beards
- 30 Latin 101 verb
- 31 Fine cotton
- 34 Rumors about comic Eric?
- 37 Decree
- 39 Spring mo.
- 40 Public commotion
- 41 Theme song for comic Chris?

Down

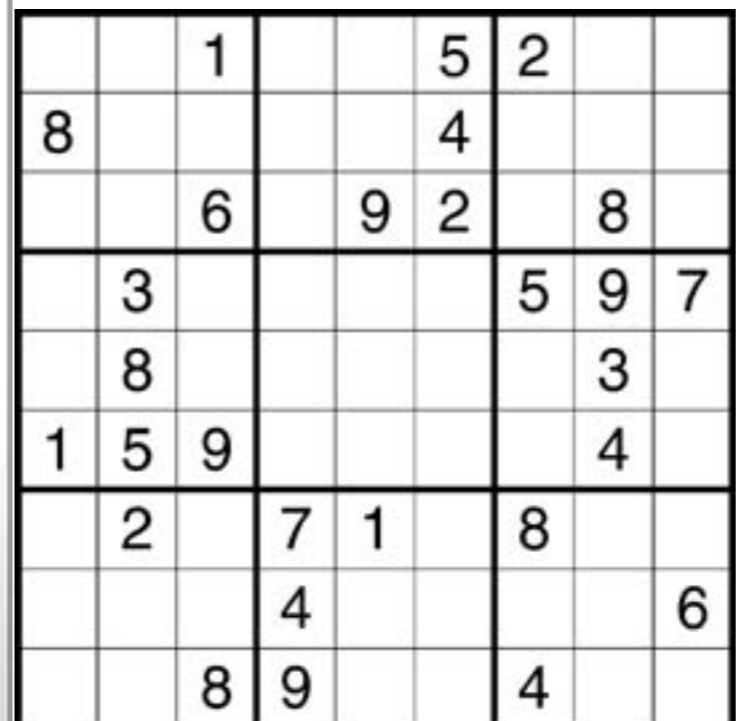
- 1 Name on some fashionable sunglasses

- 2 Complete reversal
- 3 Algeria neighbor
- 4 Scene from the past, in films
- 5 Game called zesta-punta in Basque "I give up!"
- 6 On
- 7 On
- 8 1492 caravel
- 9 Some cubist paintings
- 10 Exterminator's target
- 11 Feature of some pens "Sprechen ___ Deutsch?"
- 12 Game show VIPs
- 21 Furthermore
- 22 January 1st song word
- 25 Kind of acid in protein
- 26 Hybrid bike
- 28 Leader in Athens?
- 29 Existed
- 31 Roost
- 32 "What did ___ deserve this?"
- 33 Windows manufacturer
- 35 Go out with
- 36 Strewn
- 38 Like a well-fitting suit
- 42 D'back or Card
- 43 Aggies and steelies
- 48 British rule in India



- 50 Temple U. setting
- 51 Bold
- 52 "Ready or not, here ___!"
- 53 Ordered takeout, say
- 54 NCOs two levels above cpl.
- 56 Exec's rackful
- 57 Breeze
- 58 Zagreb's country, to the IOC
- 59 Blazin' Blueberry drink brand

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

JUMBLE THAT SCRAMBLED WORD GAME
 By Mike Argirion and Jeff Kireck

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

ORPYX
 PIERG
 NATTYR
 HOARIM

Answer here: AN

ALTHOUGH THE CONCEITED SALESMAN NEVER TRAVELED, HE WAS ALWAYS ON

SCRABBLE BRAND **G R A M S**

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PAR SCORE 215-225
 BEST SCORE 292

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, 7-letter words get 50-point bonus. "Starters" used as any letter have no point value. All the words are in the Official SCRABBLE® Players Dictionary, 4th Edition.

Answers to all puzzles on page 34

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Grandparents as Caregivers

2.7 million: The number of grandparents responsible for the basic needs of one or more grandchildren under age 18 living with them in 2011. Of these caregivers, 1.7 million were grandmothers and 1.0 million were grandfathers.

594,000: The number of grandparents responsible for grandchildren

under age 18 and whose income was below the poverty level in the past 12 months compared with the 2.1 million grandparent caregivers whose income was at or above the poverty level.

\$45,526: Median income for families with grandparent householders responsible for grandchildren under age 18. Among these families, where a parent of the grandchildren was not present, the median income was \$33,627.

1.9 million: The number of married (including separated) grandparents responsible for caring for their grandchildren.

1.7 million: The number of grandparents in the labor force responsible for own grandchildren under age 18. Among them, 338,000 were 60 years or older.

657,000: The number of grandparents who had a disability and were

responsible for their grandchildren.

1.9 million: The number of grandparents responsible for their grandchildren who were living in owner-occupied housing, compared with 844,000 that were living in renter-occupied housing.

505,000: The number of foreign-born grandparents responsible for their own grandchildren under age 18. This contrasts with 2.2 million native-born grandparent caregivers.

2.1 million: The number of grandparents responsible for their grandchildren, who speak only English. Another

255,000 speak another language, but speak English "very well"; 414,000 speak another language and speak English less than "very well."

5.5 million: The number of children under 18 living with a grandparent householder in 2011. Nearly half, 48 percent or 2.6 million, were under age 6.

10%: Percentage of children in the U.S. living with a grandparent in 2012, totaling 7.1 million.

2.7 million: The number of children living with both grandmother and grandfather in 2012.

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

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UTIL	ANTI	IONIC			
CUBA	ICON	CAKES			
CRYSTAL	PALACE				
INAHOLE	ASHRAM				
BOA	AWNS	AMO			
PIMA	IDLE	GOSSIP			
EDICT	APR	SCENE			
ROCK	ANTHEM	AROD			
CTR	ILEA	ART			
HOOPLE	GRATIAS				
SHORT	SUBJECTS				
CHOIR	INTL	ROEG			
RIFLE	EASE	EMIT			
OCTAD	SPYS	DENS			

JUMBLE ANSWERS

Jumbles: PROXY GRIPE TYRANT MOHAIR

Answer: Although the conceited salesman never traveled, he was always on -- AN EGO TRIP

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A1	M	A	L	G	A	M	RACK 1 =	86
S	A	D	N	E	S	S	RACK 2 =	58
B	A	R	I	S	T	A	RACK 3 =	59
S	A	S	H	A	Y		RACK 4 =	12
J	U	G	H	E	A	D	RACK 5 =	77
PAIR SCORE 215-225							TOTAL	292

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Amanda Gudgell, DO

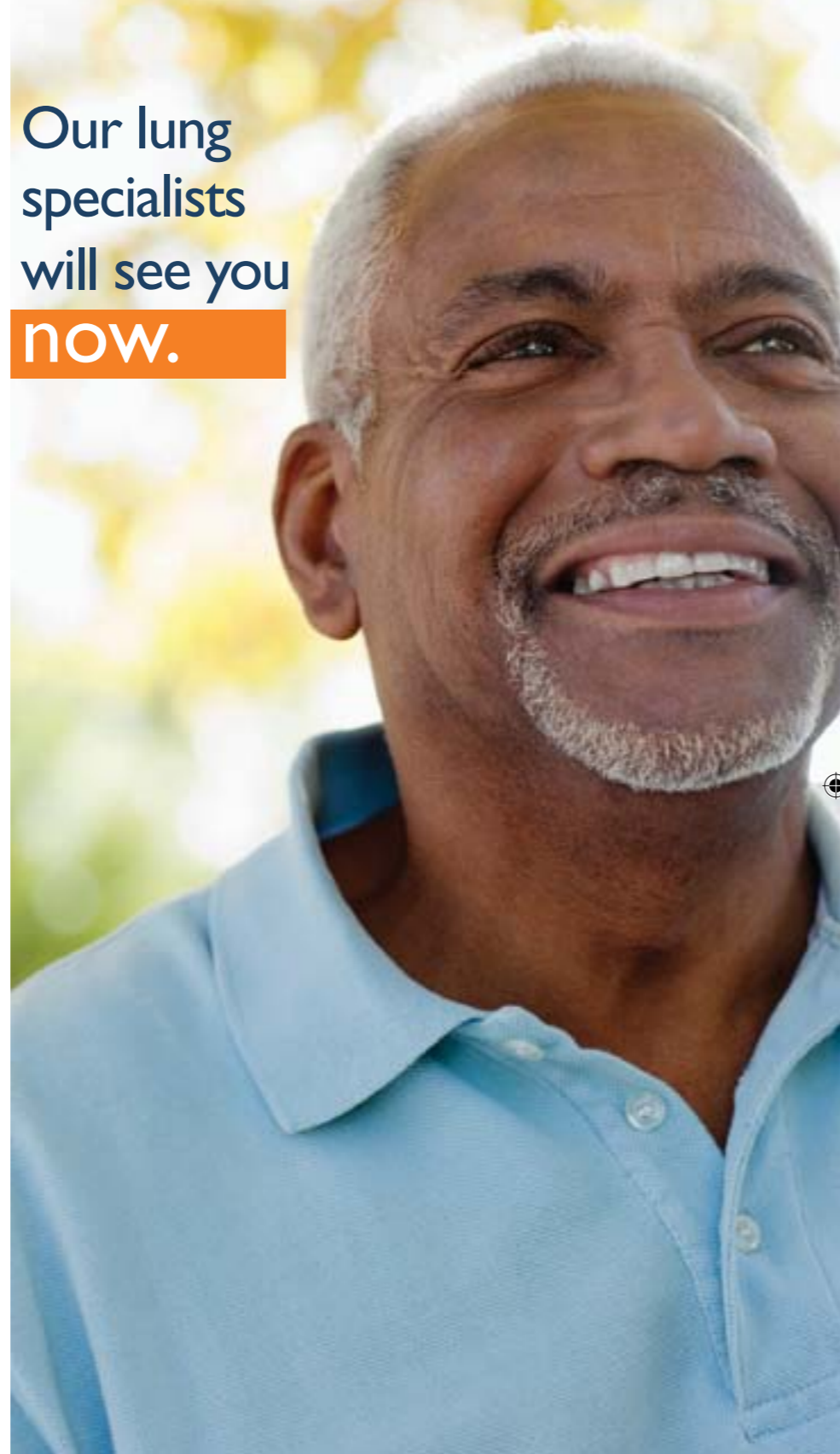
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