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INSIDE



The Fall 2025 issue of JAAA's *Amazing Aging* is included in this issue of *Kaw Valley Senior Monthly*.

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The Pacheco Family: Serving proudly in the Marine Corps.

SENIOR
profile

Samuel Pacheco, Jr.

See story on page three

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Pachecos and other Marines to celebrate 250th birthday

By Kevin Groenhagen

On November 10, 1775, a group of men met at Tun Tavern in Philadelphia to establish what would become the United States Marine Corps. As the Marine Corps celebrates its 250th birthday this month, the Pacheco family of Ottawa, Kansas, can take great pride in the fact that they have served nearly 100 cumulative years in the Marines. That's a remarkable feat, given that the family has been in the United States for just over a century.

The story of the Pacheco family in the United States begins with Manuel Pacheco, who was born in San Juan de los Lagos, Jalisco, Mexico, in 1901. The city is best known for its small image of the Virgin Mary, known as Our Lady of San Juan de los Lagos. Miracles have been attributed to her since 1632, making the Basilica of San Juan de los Lagos a major tourist attraction. The city's economy remains heavily dependent on the flow of pilgrims to

the shrine, which has attracted between seven and nine million visitors per year.

During the Mexican Revolution (1910-1920), the flow of pilgrims to the area dwindled to a trickle. The extended sequence of armed regional conflicts in Mexico ultimately led to 1.7-2.7 million military and civilian deaths.

"Manuel rode with Pancho Villa," said Samuel Pacheco, Jr., Manuel's grandson. "He was a young kid at that time."

Francisco "Pancho" Villa was a Mexican revolutionary and guerrilla leader who fought against the regimes of both Porfirio Díaz and Victoriano Huerta.

According to a border crossing record, Manuel Pacheco entered the United States on November 9, 1922 (a day before the Marine Corps' 147th birthday). Pacheco Villa was assassinated just a few months later.

It's not clear why Manuel left Mexico, but it's likely he, like thousands of Mexicans, wished to find refuge from the political turmoil. Manuel headed north to become a section hand, or *traquero*, for the Santa Fe Railroad in Ottawa. The *traqueros* were responsible for the backbreaking work of constructing and maintaining the rail lines. Manuel ultimately worked for the railway for 47 years. In addition, he served as a Baptist lay minister at Mexican churches in Kansas, Missouri, Colorado, and Mexico, as well as at the Mexican Mission in Ottawa.

COURTESY PHOTO



Samuel Pacheco, Jr., and his wife, Maria

Manuel married Sara Magallanes, and they had five sons and a daughter. Their oldest son, Jesse, dropped out of high school in the 11th grade and began working for the railroad. However, after his brother-in-law returned from

Guadalcanal wearing his dress blues, he decided to join the Marines. He enlisted in 1943, and, after completing boot camp and training at Camp Pendleton, was assigned to the Fourth

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Kevin L. Groenhagen
Editor and Publisher

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The Pachecos

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Raider Battalion, commanded by Lieutenant Colonel James Roosevelt, the son of President Franklin D. Roosevelt, at New Caledonia.

In a 2007 interview, Jesse said he had the honor of taking back Guam from the Japanese. Jesse and his fellow Marines landed on Okinawa on April 1, 1945, which began the Battle of Okinawa. That battle, which lasted 82 days, was the bloodiest battle of the Pacific War. The Cornerstone of Peace monument at the Okinawa Prefectural Peace Memorial Museum lists the names of all individuals who died in Okinawa during World War II. As of 2023, the memorial listed 242,046 names, including 149,634 Okinawans, 77,823 Imperial Japanese soldiers, and 14,010 Americans.

Jesse was discharged from the Marines in March 1946, and he joined the Marine Corps Reserve. In 1950, he was called to active duty, assigned to the infantry, and deployed to the Korean War. When he got to Incheon Airfield to join his unit, he ran into his younger brother, John, who had also joined the Marines. John was with the Marine Engineers. Both Jesse and John were survivors of the Battle of Chosin Reservoir, a brutal 17-day battle in freezing weather.

In 1951, Sara Magallanes Pacheco died. Manuel then married Josephine Diaz, and they had three sons. The eldest, Manuel, Jr., served in the Army doing the Vietnam War, although he didn't go overseas.

In May 1952, Samuel Pacheco, Sr.,

followed in his older brothers' footsteps and enlisted in the Marine Corps. He was just 17, so he had to convince Manuel to sign the enlistment papers. Samuel wanted to join his brothers in Korea, but was disappointed when he received his orders to the Marine Barracks NAD Hawthorne, Nevada. In late 1953, he was ordered to see his commanding officer (CO).

"Why is it that every time you're up for promotion, you foul up?" the CO asked my father," Samuel, Jr., said. "My father was allowed to speak freely. He said, 'Well, sir, I joined the Marine Corps to go to Korea, and they sent me here.' The CO had a book about three inches thick and slammed it down on his desk. He ordered my father out of his office. In a matter of days, my father was told to pack his bags. He was going to Korea to join the 1st Marine Division."

Samuel, Sr., served three years on active duty and then entered the Marine Corps Reserve. John served 20 years in the Marine Corps. In addition to serving in Korea, he served in Vietnam.

Jesse, the first brother to enlist in the Marine Corps, was the last to leave the Marine Corps. After the Korean War, he received orders to Hastings, Nebraska, to do security at a Naval ammunition depot. He was then discharged from the Marine Corps and returned home to work for the University of Kansas. In 1959, he decided to reenlist. During his 33-year career, he served during World War II, the Korean War, and three tours in Vietnam. He was wounded during the third tour. Among his many duties as a Marine, he served as a drill instructor from 1961 to 1963. In 1979, he retired from

KEVIN GROENHAGEN PHOTO



Sergeant Major Jesse Pacheco (1924-2016), was the oldest Marine present at the Marine Corps' birthday celebration at the Robert J. Dole Institute of Politics at the University of Kansas on November 10, 2014.

the Marine Corps as a sergeant major (E-9). This is the highest enlisted rank. The Kansas State Historical Society has many more details about Jesse's Marine Corps career at kansashistory.gov/archives/218571.

After graduating from high school, Samuel, Jr., decided to follow in his father's and uncles' footsteps and enlist in the Marine Corps. However, there was one problem.

"I graduated from high school at 17,"

Samuel, Jr., said. "My father said, 'I don't agree with the way Washington was handling the Vietnam War.' He wouldn't sign for me. He said, 'When you turn 18, that's your choice.'"

So, Samuel, Jr., had to wait until he was 18 to enlist. His father and mother put him on the bus to begin his journey to boot camp at San Diego on March 4th (how appropriate), 1973.

However, he had to overcome

CONTINUED ON PAGE FIVE

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ANDREA GROENHAGEN PHOTO

On November 12, 2005, Marine Corps veterans joined those currently serving to celebrate the Marine Corps' 230th birthday at the Ottawa Country Club. Following tradition, the first pieces of cake were presented to the oldest Marine (Jack Bird, who enlisted after Pearl Harbor was attacked) and the youngest Marine (Cpl. Sara Pacheco) present. Sergeant Major Sara Pacheco continues to serve in the Marine Corps.

The Pachecos

CONTINUED FROM PAGE FOUR

another obstacle in boot camp.

"When I went in, I was overweight," he said. "And really, back in my mind, I think the only reason I was able to get a waiver is because Vietnam was still going on."

Samuel, Jr., was 5' 6" and 211

pounds.

"Well, when I got there, I did the run," he said. "I could do that. I did the required number of sit-ups, but I could not do one pull-up. So, within that first week, they dropped me to the 'pig farm,' which is what they called it then. It was actually a Physical Conditioning Platoon, but they called us pigs and hogs and whatnot."

CONTINUED ON PAGE SIX



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The Pachecos

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A Physical Conditioning Platoon (PCP) is a remedial training unit that serves as a program for recruits who cannot meet the physical fitness standards required for standard recruit training.

He was in a PCP for two months, which meant he spent five months in boot camp instead of the usual three months.

"They ended up forming a platoon of all the recruits that were there, and we were platoon 3044 in that series," he said.

Samuel, Jr., ended up losing 55 pounds during boot camp.

"My mom and dad didn't know me when I got off the plane," he said.

Samuel, Jr., eventually achieved a perfect score of 300 on the Marine Corps Physical Fitness Test. A perfect score at that time entailed doing 20 pull-ups, 80 sit-ups in two minutes, and completing a three-mile run in 18 minutes or faster.

"After boot camp, I went to 29 Palms for basic electronics school," Samuel, Jr., said. "I was there for a year. Then, from there, they sent about eight Marines, including myself, to Sheppard Air Force Base to learn pole climbing and telephone cable splicing. I was then sent to the 3rd Marine Aircraft Wing at El Toro, California. I picked up sergeant (E-5) before being released from active duty."

Samuel, Jr., was in the Marines when the Marine Corps celebrated its 200th birthday in 1975.

"It was called 'Hollywood Salute to the Marines,'" Samuel, Jr., said. "I have a really nice program from that. Telly Savalas, Glenn Ford, and George Peppard were there. And I think maybe Lee Marvin was there."

Ford, Peppard, and Marvin served in

the Marines, while Savalas was drafted into the Army. Savalas' older brothers, Constantine and George, served in the Navy during World War II. Constantine was a Pearl Harbor survivor.

"Pappy Boyington and Mitchell Paige were there, I believe," Samuel, Jr., said. "There was quite a list of Medal of Honor recipients there at this big thing. The Commandant of the Marine Corps was there, and he brought the Silent Drill Platoon with him. It was amazing."

Boyington was a Marine combat pilot during World War II. The television series *Baa Baa Black Sheep* (1976-1978) was

inspired by Boyington and his men in the "Black Sheep" squadron. Paige was a retired Marine colonel who received the Medal of Honor for valor in combat during World War II.

Samuel, Jr., served for three years on active duty and then entered the Marine Corps Reserve. Back in Ottawa, he used his Marine Corps training to get a position at Southwestern Bell/AT&T. He worked for the phone company for 32 and a half years.

Samuel, Jr., wasn't the only Pacheco from his generation to join the Marines. His first cousin, Michael, John's son, also enlisted in the Corps. In addition, Sam's sister, Diana, married Richard Blanton, who was also a Marine.

Service in the Marine Corps didn't end with Samuel, Jr., and Michael's generation.

Sam's daughter, Sara, enlisted in May 2003.

"It wasn't a surprise because ever since she was probably 11 or 12 years old, she said she wanted to join the Marine Corps," Samuel, Jr., said. "I told her, 'If you want to do this, you've got to do it for yourself, not for me or your grandfather. It's got to be you wanting to do this.'"

Sara now has 22 years of service in the Marine Corps, and, like her great-

uncle Jesse, has reached the rank of sergeant major. As of March 31, 2025, the Marine Corps had 146,815 enlisted personnel. Of that number, just 1,598 held the rank of E-9. Approximately 10% of those E-9s were women.

Sara's duties have included deploying to Iraq in support of Operation Iraqi Freedom from July 2008 through February 2009, serving as a drill instructor at Marine Corps Recruit Depot, Parris Island, South Carolina, from October 2009 to September 2012, and being selected as a member of the All-Marine Running Team. On October 27, 2012, Staff Sergeant Sara Pacheco participated in the 37th Marine Corps Marathon. She

qualified for the Boston Marathon with a time of 3 hours, 23 minutes.

This undoubtedly made her father and grandfather proud. In 1968, after reading a book about aerobics and running, Samuel, Sr., quit smoking and became

an avid runner. He earned awards in numerous 5K and 10K races. He even placed in Kansas City's Hospital Hill Half Marathon.

"It was nothing for him and me to find a 5K somewhere on a Saturday and turn around and do a 10K on a Sunday somewhere," Samuel, Jr., said. "We just ran all the time."

Samuel, Sr., walked and did light jogging until one week before he died in 2022.

CONTINUED ON PAGE NINE



John Pacheco (1929-2010)



Samuel Pacheco, Sr. (1935-1992)

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Dr. Ammel, an optometrist, urges seniors to get regular checkups

By Billie David

Like Dorothy Gale and her little dog Toto, local optometrist Kathleen Ammel agrees that there's no place like home. That is why she bought the optometrist practice at Orchards Corners in Lawrence. The Lawrence native studied optometry at Indiana University in Bloomington and started her practice there, but after a few years, she decided to come home.

"I moved back here to be near family," she said, explaining that her mother, sister, and brother all lived in Lawrence.

Dr. Ammel grew up in Lawrence and became interested in optometry at 13 when she got her first pair of contact lenses.

"I thought it was the coolest thing," she said, adding that she had begun wearing glasses when she was nine.

After graduating from high school, Ammel completed her undergraduate work at the University of Kansas, graduating with a bachelor's degree in biology in 1991.

She then moved to Indiana to study at the Indiana University School of Optometry and graduated in 1995. After 10 years of practice in Indiana, she turned her sights again on Kansas. She learned that a practice space was available in the Ottawa Walmart store. The practice would rent space in Walmart, but would still be independent from the store.

"I was contacted by the doctor who was there before me. It was a satellite practice for him. The work was part-time, but that was what I needed because my daughter was young then," Dr. Ammel said, adding that she built it up into a full-time practice, and that her daughter is now 23 and is a ballet dancer in Roanoke, Virginia.

"In general, the trend is more toward corporate opportunities with big chains," she said, explaining that when

doctors graduate from medical school with an enormous load of debt, working with the chain stores is a viable solution.

Dr. Ammel's practice eventually became full-time, but the opportunity to move even closer to family presented itself in 2022, when she purchased the optometry practice at Orchards Corners in Lawrence—now known as Ammel Optometry—from Dr. Steven Flory, an optometrist who still practices there.

"I decided to expand and wanted to be in my hometown, closer to my home, and Dr. Flory wanted to semi-retire, so it just worked out," Dr. Ammel said, adding that she now divides her time between the Ottawa and Lawrence locations.

"Dr. Flory is in the process of retiring," she added, explaining that Flory has over 40 years of experience and is available two days a week to see his longtime friends as well as new patients.

"Dr. Flory's patients matured with him, and I want to make sure there's a seamless transfer for them," she said.

Dr. Ammel describes the Lawrence practice as family-oriented. Its goal is to provide high-quality personalized eye care in a relaxed setting, where people are known by their names rather than their dates of birth.

"There are exciting developments in eye care these days," Dr. Ammel noted.

"There are more medical diagnoses and treatments than in the past," Dr. Ammel said. "For example, myopia is becoming epidemic, perhaps because of so much screen time, and myopia management for kids aims at addressing this problem with special lenses that prevent the situation from becoming worse."

As for seniors, Dr. Ammel says that the older a person gets, the more important regular checkups become.

"There are problems as we age, such as glaucoma, macular degeneration,



Dr. Ammel (right) examines a patient

cataracts, and dry eye disease," Dr. Ammel said. "These can and should be detected at the earliest stage possible, because the earlier the detection, the better the results can be, and a thorough eye exam is critical. We will advise and accompany you through the entire process: detection, planning, treatment, and follow-up."

On the other end of the age spectrum, Dr. Ammel participates in InfantSEE. This program, which started around 20 years ago, provides screening for babies between six and 12 months old, with the goal of forestalling eye problems early on.

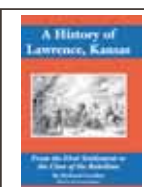
There is an additional bonus for Dr. Ammel through her participation in the program. "I get to play with the babies," she said.

Dr. Ammel and Dr. Flory also pro-

vide eye exams for low-income families through the Lions Club and Social Service League.

Dr. Ammel is married to David G. Miller, a longtime Eudora resident and retired businessman. The couple enjoys traveling and they have visited Europe and the Near East. They have also enjoyed visiting presidential museums. They have visited the Reagan, Nixon, Truman, and Eisenhower museums in the past year and plan to visit more soon.

Ammel Optometry is located in the Orchards Corners shopping area at 3300 Bob Billings Parkway, Suite 9, near the Mediterranean Market and Café. The website is ammeloptometry.com. Dr. Ammel can be reached at her Ottawa location at 785-242-7300 and in Lawrence at 785-749-1010.



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By Richard Cordley

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The Pachecos

CONTINUED FROM PAGE SIX

In August 2016, Sara, then a gunnery sergeant, was selected to establish the Force Fitness Program, a new initiative from the Commandant of the Marine Corps. She received orders to the Force Fitness Readiness Center in Quantico, Virginia. While at the Force Fitness Readiness Center, she served as the chief instructor of the Force Fitness Program. She later attained her Bachelor of Science degree in Exercise Science from American Military University.

In June of this year, Sara was assigned as the Sergeant Major of Headquarters Battalion at Marine Corps Base Hawaii. Samuel, Jr., and his wife, Maria, will join Sara in Waikiki to celebrate the Marine Corps' 250th birthday.

Twenty-five years ago, Maria and Samuel, Jr., opened Maria's Mexican restaurant, located at 314 S. Main Street in Ottawa.

"There was a bakery on 5th Street," Samuel, Jr., said. "Maria had a little part-time job there helping the lady with the pastries and that sort of thing. The owner wanted to do a little bit of lunch. They were doing sandwiches. My wife said, 'Well, I can do a little bit of Mexican food.' Once that started, it just took off. We looked for our own place and found this. It opened up in December of 2000."

Samuel Jr.'s uncle, John, helped the couple set up Maria's Mexican and then worked for them for several years. After retiring from the Marines, John established and operated the El Jacal restaurant in Ottawa from 1969 to 1990 before transferring the business to his son, Michael. El Jacal was later sold to a local businessman, but it closed several years ago.

A Marine Corps flag flutters in the wind outside Maria's Mexican, and the walls inside are adorned with dozens of photos of Marines, including all the Pachecos. There is also a photo of Jesse, John, and Samuel's half-brother, Pedro Pacheco, who served in the Army during World War II. Another photo features Samuel, Jr., and Maria

with former U.S. Sen. Pat Roberts, who served in the Marines from 1958 to 1962.

Maria's Mexican is open for breakfast, lunch, and dinner on Thursdays and Fridays, and for breakfast and lunch on Saturdays. The restaurant's phone number is 785-242-0200.

"Marines are always welcome," Samuel, Jr., said.

There will be numerous celebrations for the Marine Corps' 250th birthday throughout the world in November. For Marines in northeast Kansas, Marine Corps League detachments are sponsoring a 250th birthday cake-cutting celebration in the Kansas State Capitol building's rotunda from 11 a.m. to 12 p.m. on Friday, November 7.



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HEALTH & WELLNESS

What are probiotics

Probiotics are dietary supplements often included in a health routine. However, for those unfamiliar with probiotics, common questions are: What are probiotics? What are the benefits? Can anyone take probiotics? Do foods contain probiotics?



*Dr.
Deena
Beneda*

Let's start by answering the first question: What are probiotics? Probiotics are live microorganisms similar to the beneficial microbes found in the human digestive system. The human digestive tract contains over 400 species of microorganisms. Probiotics are often called "friendly bacteria" or "good bacteria."

Most probiotics contain bacteria similar to those naturally present in the human gut. Breastfed infants, who

have natural protection against many diseases, receive beneficial bacteria from their mother's breast milk. These bacteria usually belong to two groups: Lactobacillus and Bifidobacterium. Each group includes different species (for example, Lactobacillus acidophilus and Bifidobacterium bifidus), and within each species, there are various strains or varieties.

Is there a benefit to taking probiotics? Because diet, lifestyle habits, and medications can disrupt the balance of human flora in the body, probiotics were initially thought to only improve intestinal microbial balance and prevent pathogens. Probiotics are being studied for their potential to help manage chronic intestinal inflammatory diseases, lower cholesterol and blood pressure, reduce diarrhea, enhance immune system function, alle-

viate constipation, prevent upper respiratory infections, support weight loss, and treat atopic diseases. Many people take probiotics to counteract the side effects of antibiotics, which can kill beneficial gut bacteria.

Can everyone benefit from probiotics? The oral use of probiotics is generally considered safe, and the World Health Organization recommends their use under specific guidelines. However, it is always best to consult your doctor or healthcare provider before beginning

any supplement, including probiotics.

What foods contain probiotics? Though limited, a primary source is fermented dairy products like yogurt and kefir. Other foods that contain probiotics include pickled vegetables, fermented bean pastes such as tempeh and miso, kimchi, kombucha, sauerkraut, soy sauce, and some juices.

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

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MAYO CLINIC

Vacation misadventure: Dealing with traveler's diarrhea

By Jesse Bracamonte, D.O.

Mayo Foundation for Medical Education and Research

DEAR MAYO CLINIC: My family and I recently booked a trip on a European cruise. I've always been hesitant to travel by ship with all you hear about viruses spreading in contained spaces. How can we stay healthy and avoid illness on vacation?

ANSWER: While traveling abroad, it is common for people to experience traveler's diarrhea. This is usually related to being exposed to viruses, bacteria or parasites when in a new country or consuming contaminated food or water. Risks can include eating poorly prepared food, drinking unsanitized water, and being in a new country in general, particularly Southeast Asia, South Asia, Mexico, Africa, South America and Central America. Traveling to Eastern Europe can also pose a risk.

You are right that cruises can be a source of illnesses, in some instances, such as traveler's diarrhea. The fact that the virus can spread rather rapidly among tourists and spread like wildfire within the cruise ship, therefore, predisposes people to infection. Our bodies go through a lot of stress when we travel, making us susceptible. We also usually experience a change of diet on vacation. Undercooked fish and shellfish can be the culprit.

When people get traveler's diarrhea, it may begin suddenly while on your trip or upon returning home. Symptoms can include:

- Passing three or more loose, watery stools per day.
- An urgent need to go to the bathroom.
- Stomach cramps.
- Nausea.
- Vomiting.
- Fever.

Stay hydrated and let it run its course — traveler's diarrhea usually goes away on its own within a few days to a week. However, symptoms may become more severe for some people. Seek a healthcare professional if you or your family members experience a fever above 102 F, continuous vomiting, dehydration, confusion, bloody or black stools, severe pain in the stomach or rectum or diarrhea that lasts longer than two days. You may need a prescription to help you recover.

It is important to be particularly careful with children and infants who catch traveler's diarrhea. Symptoms to look out for are excessive sleepiness or drowsiness, dry mouth, crying with no tears and less urine or wet diapers. People with weakened immune systems, diabetes, heart disease or inflammatory bowel disease can also be more prone to infection.

Preventing traveler's diarrhea to

begin with is important. Here are some steps you can take:

- Make sure you're eating fully cooked, washed and refrigerated food. If the food on the buffet table has been laying out for a while, you'll want to make sure the hot food is still steaming and the cold food is still chilled. Stick to fruits and vegetables you can peel yourself.

- Take precautions to ensure that your food has been properly handled. Avoid eating food from street vendors. Sometimes, ingredients in familiar dairy products such as ice cream can contain unpasteurized milk, for example.

- Drink sanitized water and avoid contaminated ice in drinks.
- Wash your hands adequately and regularly.

When in a foreign country, it can sometimes be helpful to seek out a local embassy that may be able to translate and identify a local healthcare professional. Stay safe and healthy as you travel the world. — Jesse Bracamonte, D.O., Family Medicine, Mayo Clinic, Phoenix
- *Mayo Clinic Q & A is an educational resource and doesn't replace*

regular medical care. This Mayo Clinic Q&A represents inquiries this healthcare expert has received from patients. For more information, visit www.mayoclinic.org.

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FINANCIAL FOCUS®

The real meaning of diversification in investing

In the world of investing, we've all heard the phrase, "Don't put all your eggs in one basket." It's solid advice that emphasizes the importance of diversifying your investments. Unfortunately, some people misinterpret this wisdom to mean they should avoid consolidating their investment



*Derek
Osborn*

accounts and keep their money spread across multiple financial institutions, often working with several different financial advisors.

However, when financial professionals talk about diversification, they're referring to diversifying your investment assets, not your accounts. There's a big difference between the two, and confusing them could hurt your financial future.

Scattered accounts may affect costs, paperwork and advice. When your assets are spread among multiple financial institutions, you could face several drawbacks. First, you're likely paying more in fees than necessary. Multiple providers often mean multiple account fees, transaction costs and mutual fund expenses that can add up quickly. Generally, the more assets you have with one financial provider, the more opportunities you have for reducing or eliminating these costs.

Managing scattered accounts also could create a paperwork nightmare. You'll receive multiple monthly statements and numerous tax forms, making it much harder to see the big picture of your financial health. This complexity can lead to missed opportunities and poor decision-making.

Perhaps most important, working with multiple financial advisors may

result in conflicting advice and duplicated investment strategies. Without a comprehensive view of your entire portfolio, each financial advisor may recommend investments that don't work well together, potentially delaying your progress toward reaching financial goals.

There's strength in consolidation. Consolidating your accounts with a single financial advisor offers numerous benefits. You'll have opportunities to develop a closer, more comprehensive relationship with someone who understands your complete financial picture. This financial advisor can provide informed guidance and help eliminate the conflicting advice that may come from working with multiple professionals.

Consolidation also makes it easier to implement a well-diversified portfolio that fits your level of risk tolerance. When all your investments are in one place, you can see exactly how your assets are allocated and make strategic adjustments as needed. It becomes simpler to gauge aggregate investment returns, assess your portfolio assets and rebalance when necessary.

For retirement planning, consolidation can be especially valuable. IRAs at different providers can be consolidated at any time without tax consequences when assets are transferred directly between providers. When you retire, your 401(k) can typically be rolled over into an IRA, streamlining your retirement income strategy.

True diversification still matters. While consolidating accounts makes sense, diversifying your actual investments remains crucial. A good financial advisor will help you carefully build a balanced mix of stocks and bonds appropriate for your age and goals. As you approach retirement, this typically means shifting toward a more balanced portfolio that still provides growth to

combat inflation while offering stability and income.

Diversification goes beyond just stocks and bonds. Take bonds, for instance: You can diversify by bond type (municipal, corporate and government), bond maturity (through a strategy called "laddering") and bond sector to spread risk across different parts of the economy.

How to get started. If your retirement savings and investment accounts are scattered among various financial institutions, consider consolidating everything with one trusted financial advisor. The streamlined record-keeping, potential for reduced fees and comprehensive financial guidance can help improve your wealth-building potential while making your financial life simpler to manage.

- Derek Osborn is with Edward Jones, 1311 Wakarusa Drive, Suite 2200, Lawrence. He can be reached at 785-371-1301 or Derek.Osborn@edwardjones.com. This article was provided by Edward Jones for use by your local Edward Jones Financial Advisor. Member SIPC.

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SAVVY SENIOR

Best online will makers

By Jim Miller

Dear Savvy Senior: Can you recommend some good online resources for writing a simple will? I'm 70 and divorced and want to get my affairs organized, but I hate paying a high-priced attorney fee if I can do it myself. - Don't Have Much



Dear Don't: Having a last will and testament is an important document to have because it ensures that your money and property will be distributed to the people you want to receive it after your death. Currently, fewer than one-third of American adults have prepared a will.

If you die without a will, your estate will be settled in accordance with state law. Details vary by state, but assets typically are distributed using a hierarchy of survivors. Assets go first to a spouse, then to children, then your siblings, and so on.

You also need to be aware that certain accounts take precedence over a will. If you jointly own a home or a bank account, for example, the house,

and the funds in the account, will go to the joint holder, even if your will directs otherwise. Similarly, retirement accounts and life insurance policies are distributed to the beneficiaries you designate, so it is important to keep them up to date too.

Online Will Makers

If you have a simple, straightforward estate and an uncomplicated family situation, writing your own will – with the help of a good online will making program – is a viable alternative to hiring an attorney and much cheaper. Like tax software, these online tools will guide you through a series of questions and will insert your answers into a will for you, and it usually takes less than 30 minutes from start to finish.

Some of the highest-rated do-it-yourself options include the Quicken WillMaker & Trust 2025 downloadable software (WillMaker.com) that starts at \$109 and is valid in every state except Louisiana; Trust & Will (TrustandWill.com) which charges \$199 for an individual will-based estate plan; and LegalZoom (LegalZoom.com), which offers will-based estate plans for \$129 or \$149 if you'd like assistance from an independent attorney.

Or, if that's more than you're able or willing to pay, two good options that will let you make your will for free are FreeWill.com or DoYourOwnWill.com.

When to Hire a Lawyer

If you have considerable financial assets or a complex family situation, like a blended family or a child with special needs, it would be smart for you to seek professional advice. An experienced lawyer can make sure you cover all your bases, which can help avoid family confusion and squabbles after you're gone.

The National Academy of Elder Law Attorneys (NAELA.org) and the National Association of Estate Planners & Councils (NAEPC.org) websites are good resources that have directories to help you find someone in your area.

Costs will vary depending on your location and the complexity of your situation, but you can expect to pay somewhere between \$200 and \$1,000 to get your will made. To help you save, shop around and get price

quotes from several different firms. And before you meet with an attorney, make a detailed list of your assets and accounts to help make your visit more efficient.

Where to Store it?

Once your will is written, the best place to keep it is either in a fireproof safe or file cabinet at home, in a safe deposit box in your bank or online. But make sure your executor knows where it is and has access to it. Or, if a professional prepares your will, keep the original document at your lawyer's office. Also, be sure to update your will if your family or financial circumstances change, or if you move to another state.

- Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.



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SENIOR CALENDAR

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

If you would like to include your north-east Kansas event(s) in our monthly calendar, please call Kevin Groenhagen at 785-841-9417 or email kevin@senior-monthly.net. Deadline is the 20th of the month for the following month's issue.

ARTS & CRAFTS

FIRST FRIDAY OF THE MONTH

ARTSCONNECT FIRST FRIDAY ARTWALK

During the ArtsConnect First Friday Artwalk, you will find every corner of Topeka filled with art, friends and exciting special events. It's an opportunity to shop local, buy art and see the best that Topeka has to offer. Every month is different—and every business is different, so please check our website at www.artstopeka.org for information each month, including an interactive map of First Friday Artwalk businesses and a guide to public art all across Topeka. Free.

TOPEKA, artstopeka.org/firstfriday

SECOND SATURDAY OF THE MONTH

OPEN AIR ART MARKET

2nd Saturday of each month in East Lawrence Warehouse Arts District. Come see a local art market. Art Emergency, Delaware and E. 9th St., 9 a.m.-2 p.m.

LAWRENCE

LAST FRIDAY OF THE MONTH

FINAL FRIDAYS

Final Fridays is a celebration of the arts that includes special exhibits, performances and demonstrations in Downtown Lawrence on the Final Friday of the month. See website for participating locations.

LAWRENCE, 785-842-3883

unmistakablylawrence.com

NOV 13

SENIOR SESSION: SOUNDINGS STUDENT PERSPECTIVES

Advanced students in the course "Art and the Sea: From the Age of Sail to the Age of Climate Change" share their research and thinking about select artworks in the special exhibition Soundings: Making Culture at Sea. Senior Sessions are designed with accommodations for older adults and open to all. Spencer Museum of Art, 1301 Mississippi St., 10:15-11 a.m. Free.

LAWRENCE

EDUCATION

NOV 5

INTEGRATING THE U.S. ARMY IN THE EARLY 20TH CENTURY

Ft. Leavenworth Series. Dr. Amanda M. Nagel

earned her PhD from the University of Mississippi, specializing in U.S. History and Global Conflict. She has taught at the University of Mississippi, Winona State University (MN), the United States Military Academy at West Point, and the School of Advanced Military Studies before coming to the Command and General Staff College's Department of Military History. Her research centers on race, war, empire, masculinity, and citizenship in the United States at the turn of the twentieth century. She is currently revising a manuscript examining African American soldiers in the Spanish-American, Philippine-American, and First World Wars for the University of Virginia Press, forthcoming in 2026. Hybrid event. Robert J. Dole Institute of Politics, 2350 Petefish Dr., 3-4:15 p.m. Free.

LAWRENCE, 785-864-4900

doleinstitute.org/event

NOV 10

INTERNET INTRODUCTION

In this 1-hour class you'll learn about search engines and how to navigate websites to find information online. Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor), 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

NOV 13

MICROSOFT WORD BASICS

Learn to create, edit, save and find documents using Microsoft Word. Attend this class if you are new to word processing or Microsoft Word specifically, or if you want to refresh your skills.

Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor) 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

NOV 15

COMMUNITY RESOURCE FAIR

We all hit bumps in the road and need help from our friends and neighbors from time to time. Knowing where to turn can make all the difference. At our fifth annual Community Resource Fair, discover what resources are available to support you and your loved ones through life's challenges. Providers from over a dozen free and low-cost resources will be on-site to answer questions and connect you to critical support. Questions? Email Gabby at gboyle@lplks.org. Lawrence, Public Library, 707 Vermont St., 12-3 p.m.

LAWRENCE

NOV 17, 24

MEDICARE PART D OPEN ENROLLMENT

See if your current plan is still the best or if you might save some money this year on your drug plan. Open Enrollment is the time of year you may make changes to your Medicare Part D drug plan. Topeka and Shawnee County Public Library - Marvin Auditorium 101C, 1-3 p.m.

TOPEKA, <https://events.tscpl.org/events>

NOV 17

ONLINE SAFETY TIPS

Learn how to navigate online safely. We will talk about basic internet safety, passwords, and common online and email scams. Take this class if you are new to computers or want to refresh

your skills. Topeka and Shawnee County Public Library - Anton Room 202, 6-7 p.m.

TOPEKA, <https://events.tscpl.org/events>

NOV 18

GRAY ANATOMY: UPRIGHT U

This month Lynette Palmer of LMH Health Therapy Services will present Upright U—the Personalized Falls Prevention Program at LMH Health. Join us for an hour-long Zoom featuring information about this wonderful new program. Rise up and stand tall and steady! See you there. Lawrence Public Library, 707 Vermont St., 4-5 p.m.

LAWRENCE

NOV 22

INTRO TO SMARTPHONES: IPHONE

Learn to use your iPhone. Use email and text, get directions using Apple Maps, search the internet, download apps, change your settings and explore other useful tasks. Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor), 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

NOV 24

EXCEL 1

Learn about cells, columns, rows, AutoSum, simple formulas and page setup features. You should take this class if you are comfortable with computers, but new to Excel, or want to refresh your skills. Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor), 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

NOV 25

EXCEL 2

Learn to create field names, sort lists and link worksheets. Familiarity with basic Excel is required for this class. Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor), 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

DEC 1

BEGINNING EMAIL

Learn to log into an email account, create, open, delete, reply to, and forward email messages using Gmail. You should take this class if you are comfortable with computers, but new to email. Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor), 10-11 a.m.

TOPEKA, <https://events.tscpl.org/events>

DEC 1

NEW TO MEDICARE

Get Medicare advice from Jayhawk Area Agency on Aging. Topeka and Shawnee County Public Library - Marvin Auditorium 101C, 1-2 p.m.

TOPEKA, <https://events.tscpl.org/events>

DEC 3

CUTTING THE CABLE CORD

Learn about alternatives to traditional cable or satellite TV. You should attend this class if you are comfortable with digital technology, but new to streaming entertainment. Topeka and Shawnee County Public Library - Digital Arts Studio (2nd Floor) 6-7 p.m.

TOPEKA, <https://events.tscpl.org/events>

DEC 3

DESERT STORM: HIGH-TECH WONDERS, OR INGENUITY AND ELBOW GREASE?

Presented by Dr. Mark T. Gerges, Deputy Director, Department of Military History, U.S. Army Command and General Staff College. Desert Storm in January-February 1991 is known for its dazzling display of technological brilliance, forecasting a so-called revolution in military affairs that promised the United States a cheap alternative to wars of the past. The lop-sided victory over Iraqi forces in Kuwait in 1991 seemed to forecast a new American way of war that was cheap, decisive, and limited bloodshed—at least for American forces. Showcasing high-tech weapon systems in a five-week air campaign which culminated with a 100-hour ground war, the technology seemed overwhelming. Hybrid event. Robert J. Dole Institute of Politics, 2350 Petefish Dr., 3-4:15 p.m. Free.

LAWRENCE, 785-864-4900

doleinstitute.org/event

ENTERTAINMENT

NOV 1

CLASSIC COUNTRY CONCERT

Join Jim Winters and his All-Star Classic Country Band for the final show of the season at the Ottawa Memorial Auditorium. Witness our tribute to the Legends of Country Music. Enjoy an afternoon of great music and great times. Both kinds of music! Country and Western! Tickets online or at the door. Ottawa Memorial Auditorium, 301 S. Hickory St., 3 p.m. Fee.

OTTAWA

jimwintersmusic.com/concert

NOV 7

THE INSTAMATICS

Bring your dancing shoes and sing along to songs from the Beatles, Monkees, Paul Revere and the Raiders, Dave Clark 5, Kinks, CCR, Animals, Hollies, Steppenwolf, Tommy James, Neil Diamond, Johnny Rivers, Mitch Ryder, The Bee Gees, and many more. Ottawa Memorial Auditorium, 301 S. Hickory, 7:30-10:30 p.m. Fee.

OTTAWA, 785-242-8810

ottawamemorialauditorium.com

NOV 22

PEABO BRYSON: THE GOLDEN TOUCH TOUR

Peabo Bryson has established a career as one of the premier male vocalists in contemporary music of the last few decades. Possessing a beautifully rich, almost operatic voice, this two-time Grammy Award-winner has survived and prospered despite the passage of time and changes in popular musical trends. With 20 albums to his credit, Peabo Bryson has enjoyed an unprecedented, across-the-board level of international success, Bryson has the distinction of being the first artist in music history to have separate records topping four different charts. Lied Center of Kansas, 1600 Stewart Dr., 7:30 p.m. Fee.

LAWRENCE, 785-864-2787

NOV 23

JONATHA BROOKE

Merging evocative folk, melodic pop and an edgier roots rock sensibility, singer/songwriter/

Calendar

CONTINUED FROM PAGE 14

guitarist Jonatha Brooke began releasing music in the early 1990s, first as a member of the duo The Story, and more enduringly, as a solo artist. After four major label releases, she started her own independent label, Bad Dog Records in 1999, and has since released 10 more albums—including the companion CD to her critically acclaimed, one-woman Off-Broadway musical, *My Mother Has Four Noses*. Lied Center of Kansas, 1600 Stewart Dr., 7:30 p.m. Fee. LAWRENCE, 785-864-2787

NOV 24

CLASSIC MOVIE MONDAY

Join us every last Monday of the Month (Except May and December) for Classic Movie Night. This is a sponsored free event. Plaza Cinema Movie and Memorabilia Museum 209 S. Main St., 2 p.m. Free. OTTAWA, 785-242-0777, plaza1907.com

NOV 28

4TH FRIDAY FILM

Let's watch *The Saint Meets the Tiger* (1941) together. Step back in time and appreciate fine acting, directing and stories. Topeka and Shawnee County Public Library - Marvin Auditorium 101A 1:30-4 p.m. TOPEKA, events.tscpl.org/events

FARMERS' MARKETS

THURSDAYS

COTTIN'S HARDWARE FARMERS' MARKET

April-September (Outdoors) Every Thursday from 4-6:30 p.m. The outdoor market has 15+ local vendors, live music, a hot food vendor, and Free State Beer each week. October-March (Indoors) Every Thursday from 4-6 p.m. The indoor market is located inside the store and has up to six vendors each week. Cottin's Hardware, 1832 Massachusetts St. LAWRENCE cottinshardware.com/farmers-market

APR 12-NOV 22

LAWRENCE FARMERS' MARKET

Opening day is April 12. Buy directly from farmers, chefs, and artisans within 50 miles of Lawrence. Saturdays, 824 New Hampshire St., 7:30-11:30 a.m. LAWRENCE, 785-505-0117 https://www.lawrencefarmersmarket.org

HEALTH & WELLNESS

NOV 5, 19, 26, DEC 3

GERI-FIT: STRENGTHEN FOR FREEDOM

Build muscle and strength to live better as you age. Designed exclusively for older adults, Geri-Fit helps rebuild strength that has been lost through the aging process. Topeka and Shawnee County Public Library - Learning Center, 10:30-11:30 a.m. TOPEKA, events.tscpl.org/events

NOV 7, 14, 21, 28

Zoomers - GeriFit

After successfully completing the GeriFit

Strengthening class, the next step is the Zoomers workout. Designed exclusively for older adults, Geri-Fit helps rebuild strength. Topeka and Shawnee County Public Library - Learning Center, 10:30-11:45 a.m.

TOPEKA, events.tscpl.org/events

NOV 12

GERI-FIT: STRENGTHEN FOR FREEDOM

Build muscle and strength to live better as you age. Designed exclusively for older adults, Geri-Fit helps rebuild strength that has been lost through the aging process. Topeka and Shawnee County Public Library - Marvin Auditorium 101A, 10:30-11:30 a.m.

TOPEKA, events.tscpl.org/events

NOV 16

YOGA AT THE LIBRARY

Join us for an hour of yoga with Suzi from Bluestem Yoga! Beginners are definitely welcome. Bring your own mat if you have one. Questions? Email Ben at bholt@lplks.org. No experience or registration needed. Lawrence Public Library, 707 Vermont, 11:30 a.m.-12:30 p.m. LAWRENCE

HISTORY & HERITAGE

NOV 3

TRACING AFRICAN AMERICAN ANCESTRY CONFERENCE REPORT

Kansas Afro-American Historical & Genealogical Society members will report on sessions from October National Conference Tracing African American Ancestry: Building, Witnessing & Shaping the Americas. Topeka and Shawnee County Public Library - Menninger Room 206, 5:30-7 p.m. TOPEKA, https://events.tscpl.org/events

NOV 5

FINDING YOUR FAMILY IN PRISONS, INSTITUTIONS & ASYLUMS

Baker Genealogy Center Workshop. Learn about non-traditional genealogy research tools and methods to locate family members who were confined to prisons, reformatories, sanatoriums, asylums, penal colonies, etc. Topeka and Shawnee County Public Library - Menninger Room 206, 5-6:30 p.m. TOPEKA, https://events.tscpl.org/events

NOV 8

NATIVE AMERICAN HERITAGE MONTH CELEBRATION

November is Native American Heritage Month. Come learn and celebrate Indigenous culture with this special storytime. We'll have special guests such as Miss Haskell Angelina Giago, Local dancers, and the current Miss Indian World Dania Wahwasuck. Lawrence Public Library, 707 Vermont St., 1:30-2:30 p.m. Free. LAWRENCE

NOV 20

WATKINS 50TH ANNIVERSARY PARTY: KEEPIN' HISTORY ALIVE SINCE '75

Join us for a night of retro revelry, featuring throwback tunes, vintage vibes, and '70s-inspired dinner and drinks from local favorite Bon Bon. Get ready for funky photo ops, a retro costume contest, silent and live auctions, and a dance floor that's guaranteed to stay alive all night. Whether you're a disco diva, a history lover, or just here to boogie, this is one

party you won't want to miss. Help us celebrate 50 fabulous years of the Watkins and groove with us into the next chapter. Abe & Jake's Landing, 8 East 6th St., 5:30-10:30 p.m. Fee. LAWRENCE

DEC 1

FREEDMEN'S BUREAU RECORDS

Learn how to locate Freedmen's Bureau Records and how they are useful in gaining a clearer picture of our formally enslaved ancestors. Topeka and Shawnee County Public Library - Menninger Room 206, 5:30-7 p.m. TOPEKA, https://events.tscpl.org/events

DEC 2

FINDING YOUR FAMILY IN THE CENSUS

Learn how to find and document your family in the US Federal Census. This workshop uses the FREE FamilySearch online family tree tool, where you can add people and census images to your family tree. Topeka and Shawnee County Public Library - Menninger Room 206, Virtual Room 02, 5:30-6:30 p.m. TOPEKA, https://events.tscpl.org/events

CONTINUED ON PAGE 22



Resurrection Church Christmas Show

Lunch at Cinzetti's Restaurant

Sat., Dec. 13th \$90

Coach spots at 9:15am at Fairlawn Plaza, 21st & Fairlawn Rd.

This year's program is the best of the best for Christmas.

"Let Heaven & Nature SING": The Drummer Boy presentation, choir, orchestra, play and Nativity is fantastic. The program features 100 singers, a full orchestra and the actors all add up to a special Christmas Program. We will be eating at Cinzetti's delicious Brunch for lunch. Wait until you see the magnificent Stained Glass at the Church! This is a special treat for yourself, family and friends.

Our seats are the best in the house! Home by 5pm!



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MY PET WORLD

When cat cuddles turn into surprise attacks

By **Cathy M. Rosenthal**

Tribune Content Agency

Dear Cathy: Our four-year old Tabby cat, Yuma, is living his dream, sleeping cozily in our bed at night and hunting outside during the day. He can be quite cuddly in the morning before going outside. He likes to lay on my chest and rub his face on my face, often followed by gentle nibbles on my chin. However, this affection usually takes a frightening turn with him grabbing my jugular with his teeth. I grab him by the scruff, but he clamps down tighter. My only saving grace is using my finger to pull his jaw open. I don't believe I'm overstimulating him with excessive petting. Any idea what this behavior means? — A'Lissa, New

Bern, North Carolina

Dear A'Lissa: When a cat does this, it can feel startling, but it often comes from play or hunting instincts rather than true aggression. Cats show affec-

tion in quirky ways, and sometimes the line between cuddling and playing gets blurred. Rubbing his face against yours and giving gentle nibbles are normal signs of bonding. The sudden neck bite, however, is not affection but him slipping into "predator mode." Your cat may be treating your face and neck as if they are prey, especially since he's getting ready to go outside for the day.

Begin by changing your snuggle sessions from mornings to evenings, when Yuma's more tired and less likely to have pent-up energy. Keep

him on your lap or at your side, rather than on your chest, so he's not right in your face.

Next, never use your hands as toys. Always have a stuffed animal or toy at the ready, so when you see Yuma shift from cuddly to nibbly, you can gently redirect him with the toy before he latches on. If he does grab hold of you, avoid grabbing by the scruff of his neck as this only makes cats clamp down harder. Instead, use a toy to encourage him to release you.

CONTINUED ON PAGE 17



Can you trace your family tree back to a point of having an ancestor who supported the cause of American Independence during the years 1774-1783?

If so, please consider joining the Sons of the American Revolution.

Local contacts can guide you through the membership process.

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My Pet World

CONTINUED FROM PAGE 16

Cats like Yuma don't mean harm. They're just mixing up their affection with natural hunting instincts. With redirection and changing the time you snuggle, he can enjoy his cuddle time with you without crossing the line into scary territory.

For his safety, I encourage you to keep him indoors. If that's not possible, fit him with a collar and bell, so the nearby wildlife can be alerted to his presence.

Dear Cathy: I live in Las Vegas. Is heatstroke the number one thing I need to be worried about when walking my dog in the heat? — Tim, Las Vegas, Nevada

Dear Tim: Yes, heatstroke is the number one concern for dogs in hot weather. The two key things to watch are temperature (including pavement) and access to cool fresh water.

First, avoid walking your dog outside when it's dangerously hot (over 100 degrees). If the air temperature is high, the ground is even hotter. Pavement and sidewalks can reach 140 to 150°F on a typical Vegas afternoon—hot enough to burn your dog's paws in seconds. Always test the ground with your hand. If you can't keep it there for five seconds, it's too hot for your dog. Plan walks early in the morning or later in the evening when it's cooler and safer and walk on the grass instead of concrete or asphalt. Second, always provide your dog with access to fresh, cool water. Water left outside heats up and can make your dog sick.

Watch for signs of heat stress, like heavy panting, drooling, glazed eyes, or slowing down— and get your pet

to the vet immediately if you see them happening. Remember, dogs are closer to the ground and feel the reflected heat more intensely than you do.

Dear Cathy: I liked your response regarding the cat who developed breathing issues. One irritant that wasn't mentioned, however, was smoke. Years ago, our cat had asthma, and the vet said attacks could be triggered by exposure to litter, candles, sprays or cigarette smoke. From that day on, my partner stopped smoking

in the house and the cat's condition improved. I know smoking indoors is not as common as it was back then, but I thought I would mention it. Thanks for all the good information in your column. — Cathi, Auburndale, Queens, NY

Dear Cathi: Thank you for this reminder. Smoke of any kind, whether from cigarettes, candles, fireplaces, or even cooking, can irritate a cat's lungs and worsen breathing issues, especially in cats with asthma. I'm glad to hear

your partner's change made such a difference for your cat. Small adjustments like that can have a big impact on our pets' health and comfort.

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

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WITH BOB JONES

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FAMOUS HAND

Neither vulnerable, East deals

NORTH

♠ 7 6 5 4

♥ A 8 3

♦ J 3 2

♣ K Q 5

WEST

♠ K J 9 2

♥ Q J 10 6

♦ 8 5 4

♣ 8 6

EAST

♠ 8 3

♥ 9 2

♦ 9

♣ A J 10 9 7 4 3 2

SOUTH

♠ A Q 10

♥ K 7 5 4

♦ A K Q 10 7 6

♣ Void

NORTH

♠ 7 6 5 4

♥ A 8 3

♦ Void

♣ Void

WEST

♠ K J 9

♥ Q J 10 6

♦ Void

♣ Void

EAST

♠ 8 3

♥ 9 2

♦ Void

♣ J 10 9

SOUTH

♠ A Q

♥ K 7 5 4

♦ 6

♣ Void

The bidding:

EAST	SOUTH	WEST	NORTH
4♣	5♣	Pass	5♠
Pass	6♦	All pass	

Opening lead: Eight of ♣

Barnet Shenkin is an expert from Scotland who lived in Florida for almost 25 years. He has written a book called "Heroes, Icons, and Scandals." This is not an instructional book, but rather a collection of stories about some of the great players and personalities in the history of bridge. Today's deal is from that book and features the great Italian player, Giorgio Belladonna, as declarer.

Belladonna covered the opening club lead with dummy's king and

ruffed East's ace. Then he took a long break trying to decide the best play. He cashed the ace of diamonds and led a diamond to dummy's jack. He cashed the queen of clubs, discarding his 10 of spades, and returned to his hand by ruffing a club with the 10 of diamonds. He cashed one more diamond leaving this position:

He cashed the last diamond and West couldn't defend the position. Should West shed a heart, the ace, king, and another heart would establish the long heart and put West on play to lead from his king of spades. West discarded a spade, so Belladonna shed a heart from dummy and cashed the ace of spades. The lead of the queen of spades cleared the suit and set up two spade tricks in dummy. Incredible!

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By David L. Hoyt and Jeff Knurek



3-30-25

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

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- 8 letters = 10 points
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_____	_____
_____	_____



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PUZZLES & GAMES

CROSSWORD

Across

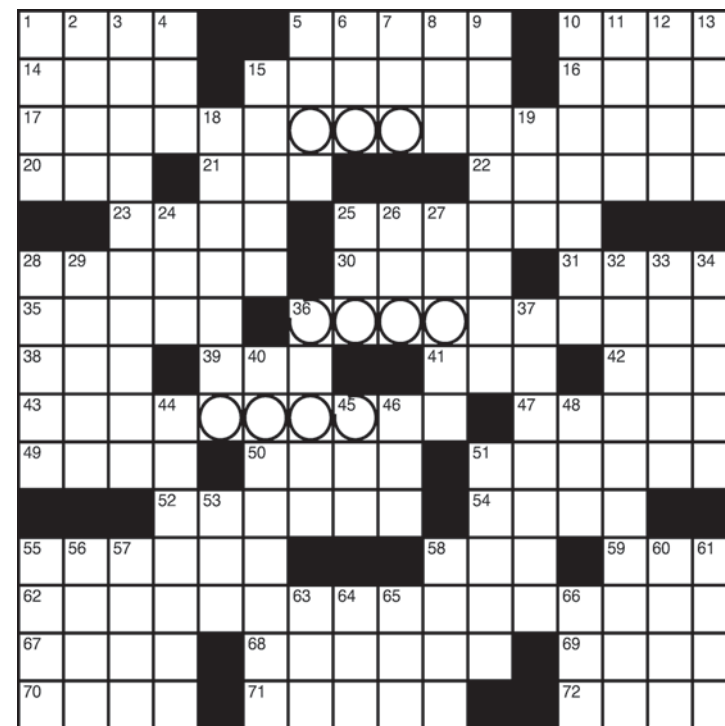
- 1 Pleads
5 Clear as day
10 Brunch side
14 "Lunch ___ a
Skyscraper": iconic
New York photograph
15 Trip to see Africa's "Big
Five"
16 Capital city with public
transit ferries
17 Undercover undertaking
20 Owns
21 ___ Lingus
22 As of now
23 Toy that may get stuck
in a tree
25 Sweater pattern
28 Fully ___ nachos
30 Apt rhyme for tear
31 Lovers' quarrel
35 Garden shelter
36 Winter getaway deal
38 "Wild" card game
39 4-Down sigh
41 Country north of
Kenya: Abbr.
42 Unlikely to reprimand

- 43 Meet, Maps, and Drive,
e.g.
47 "Don't cry for me"
singer
49 Web content std.
50 Tizzies
51 Soaks in a salt solution
52 "Even still ..."
54 "So I ___"
55 Infinitesimally small
58 Things put in to power?
59 Wheelbarrow groove
62 Bend over backward,
or what each set of
circled letters is
67 Novelist Rice
68 Vehicles with pedal
assist
69 All over the place
70 Fridge incursion
71 Folder contents
72 Top diving scores

Down

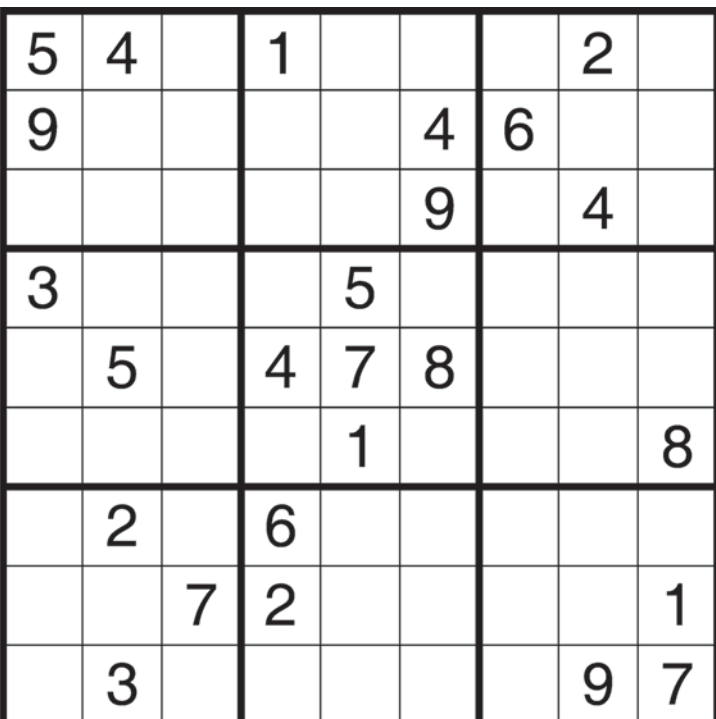
- 1 Swinging soiree
2 Gospel icon James
3 Makes a big noise
4 Relaxation station

- 5 Judy Garland co-star
Bert
6 Mysterious sight in the
sky
7 Tube top?
8 Intense anger
9 "Traitor!"
10 Choose a spot in an
open office
11 Most populous continent
12 Gumball machine
opening
13 Make sharp
15 Camel in a caravan,
maybe
18 Like some job moves
19 Early web portal
24 Eager reply to "Who
wants this cookie?"
25 Uncomfy, casually
26 Hiking gear rental co.
27 Stops and stares
28 Guffaw
29 "I take it back"
32 Race car or kayak
33 Banded gemstone
34 Home state of Beyoncé
and Megan Thee
Stallion
36 Suspicious
37 Think of fondly
40 Captain cook?
44 Rented a yurt, maybe



- 45 "The Bells" poet
46 Hollywood hrs.
48 Strive (for)
51 Slight depression, with
"the"
53 Tiny issue
55 Cracked just a bit
56 Mackerel relative
57 Potent prefix
58 Life times?
60 Wish ___ a star
61 Tuts
63 Squeeze play stat
64 Menorah liquid
65 "Aloha 'Oe" instrument,
briefly
66 Granola grain

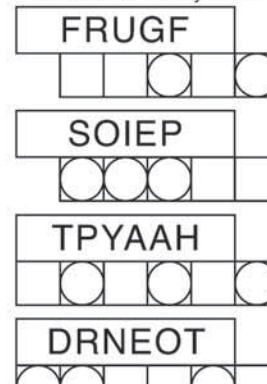
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SUDOKU: Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through 9 with no repeats.

JUMBLE

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

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THAT SCRAMBLED WORD GAME

By David L. Hoyt and Jeff Knurek



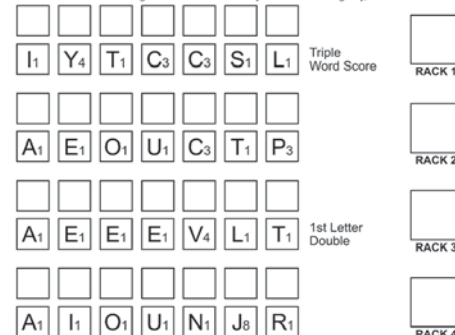
THE YOUNG HORSE
WAS BOUGHT BY A FAMILY
THAT WAS HAPPY TO ---

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



SCRABBLE G R A M S

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PAR SCORE 145-155
BEST SCORE 227
FOUR RACK TOTAL
TIME LIMIT: 20 MIN

DIRECTIONS: Make a 2- 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. "Blanks" used as any letter have no point value. All the words are in the
Official SCRABBLE® Players Dictionary, 5th Edition.

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

11-11

Answers to all puzzles on page 26

www.seniormonthly.net

NOVEL OPENINGS

A Tree Grows in Brooklyn

Here are the opening lines for *A Tree Grows in Brooklyn* by Betty Smith:

“Serene was a word you could put to Brooklyn, New York. Especially in the summer of 1912. Somber, as a word, was better. But it did not apply to Williamsburg, Brooklyn. Prairie was lovely, and Shenandoah had a beautiful sound, but you couldn’t fit those words into Brooklyn. Serene was the only word for it, especially on a Saturday afternoon in summer.”

What the Novel Is About

In 1912, 11-year-old Francie Nolan, who lives in a poor tenement neighborhood of Brooklyn, relies on her imagination and her love of reading to provide a temporary escape from the poverty that defines her daily existence.

Her mother, Katie, struggles with the hardships of being poor. To make matters worse, her husband, Johnny, is an alcoholic and eventually dies from alcohol-induced pneumonia. Mom has to take in multiple jobs to help pay for necessities. There is a poignant scene in this novel where she protects her daughter from the possibility of a tragic situation. Although her family is struggling with poverty, Francie finds small pleasures in reading books and learning how to improve her ability to



write stories. When she is almost 17, she realizes something fascinating about a tree in her backyard that refuses to die despite attempts to cut it down.

About the Author

American author best known for her

semi-autobiographical novel, *A Tree Grows in Brooklyn*. Born Elizabeth Wehner in Williamsburg, Brooklyn, she came from a poor, German-immigrant family and left school after the eighth grade. She is admired for her powerful portrayals of working-class life and her resilience, having later attended the University of Michigan and won the Avery Hopwood Award for her plays

What I think of the novel's opening:

The peacefulness described in the

opening lines tells me that things will happen that will shake the protagonist's life, but adversity will not stop her from growing into a mature young lady, just as the tree in their backyard continues to survive despite attempts to cut it down

- For more information about Tom Mach, including how to contact him, please visit his website at www.TomMach.com. His email address may be found on that website. Ask about free books he may be giving away.

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SERIOUSLY SIMPLE

Environmental Nutrition: Here's to jicama

By Lori Zanteson

Entrée

Rough-skinned and oddly shaped, jicama is rather humble looking. A peek inside reveals a creamy white flesh with the crisp and juicy texture of a pear and the mild sweetness of a water chestnut.

The folklore

Also known as yam bean or Chinese potato, jicama remains a popular ingredient in global cuisine, known for its uniqueness and versatility, and as a good source of fiber and vitamin C.

The facts

Part of the bean family of plants, jicama (*Pachyrhizus erosus*) is related to chickpeas, green beans, and peas. Jicama refers to the slow growing root, but above ground, it grows similar to other pole beans, vining and flowering. About 90 percent water, jicama is refreshing, hydrating, and low in calories. A one-cup serving has just 49 calories, but is an excellent source of fiber to satisfy hunger. It's an excellent source of vitamin C, with nearly 30 percent of the recommended daily value, as well as smaller amounts of iron, potassium, folate, and magnesium.

The findings

Jicama is high in fiber, including inulin, a type of soluble dietary fiber

that may support digestion. A prebiotic, inulin helps stimulate the growth of beneficial bacteria in the gut microbiome (Food & Function, 2023). Emerging research has shown that adding jicama to probiotic yogurt may help lower blood sugar levels in subjects with diabetes, which may be due to the inulin in jicama (KNE Life Sciences, 2019). Research also associates jicama with heart health. One study found that jicama root juice intake may help reduce risk of developing blood clots and it lowered diastolic blood pressure, two risk factors for heart disease and stroke (BMC Complementary Medicine and Therapies, 2016).

The finer points

Available all year, jicama is in season from early winter through spring. Smaller jicamas tend to be tender and sweet, while larger jicamas may be tough and fibrous. Refrigerate unpeeled up to two weeks, or peeled and sliced in a sealed container with water up to three days.

Peel away skin with a vegetable peeler, cut into sticks or rounds for snacking, julienne to make slaws and salads, and dice into salsa. Jicama may also be stir-fried, boiled and mashed, added to soups, or enjoyed as a fun twist on French fried potatoes.

- *Environmental Nutrition is the award-winning independent newsletter*



Curious about jicama? Why not give it a try?

ter written by nutrition experts dedicated to providing readers up-to-date, accurate information about health and nutrition in clear, concise English. For

more information, visit www.environmentalnutrition.com.

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Restaurant Guide

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Calendar

CONTINUED FROM PAGE 15

MEETINGS

MONDAYS
GRIEF SUPPORT (VIRTUAL)
Join us for an online grief support group. This group is held weekly via Zoom. For more information about this group or to sign up contact our grief and loss department. Midland Care Connection, 4 p.m.
TOPEKA, 785-232-2044

MONDAYS
TOPEKA NEEDLEWORK GUILD
Join our needlework enthusiasts every Monday (except holidays) at the Topeka and Shawnee County Public Library, Menninger Room (second floor), 9-11 a.m. Bring a project to work on while we share our skills and ideas. Drop ins welcome.
TOPEKA, 785-207-1165

FIRST WEDNESDAY OF THE MONTH
CAREGIVER SUPPORT GROUP
Meet with other caregivers in the Baldwin area who may be struggling with some of the same issues you face while caring for your loved one. This support group is for caregivers of individuals age 60 or older. Baldwin Methodist Church, 704 Eighth St., 1-2 p.m.
BALDWIN CITY

FIRST THURSDAY OF THE MONTH
DEMENTIA CAREGIVER SUPPORT GROUP
Join us in this safe environment for caregivers. Caregiver support specialists will guide us as we share our experiences. Anyone is welcome to join us. Basehor Community Library, 1400 158th Street, and Zoom, 6:30-7:30 p.m.
BASEHOR

SATURDAYS
LAWRENCE BRIDGE CLUB
The Lawrence Bridge Club plays party bridge every Saturday night (weather permitting and some holidays excluded). Kaw Valley Bridge Center (suite 120) located in the I-70 Business Center, 1025 N. 3rd St. (next to the drivers license office), 6:30 to 9 p.m. First visit free.
LAWRENCE

SECOND TUESDAY OF THE MONTH
NATIONAL ASSOCIATION OF RAILROAD VETERAN EMPLOYEES
Meets at Grace Episcopal Church, 701 SW 8th Ave. (enter on N.W. corner), at 9:30 a.m.
TOPEKA

SECOND AND FOURTH THURSDAYS
PITCH PALS
Join us for Pitch and fun. We play 10 point pitch, which is a fast-paced, partnership, trick-taking game. The goal is to capture cards representing at least the number of points bid. We will explain "house rules" and assist new players. Wellsville Community Center, 6 p.m.
WELLSVILLE, 913-314-0819 or 785-248-9470

THIRD FRIDAY OF THE MONTH
CAREGIVER SUPPORT GROUP
Jayhawk Area Agency on Aging, 2910 S.W. Topeka Blvd., 12-1 p.m.
TOPEKA, 785-235-1367

NOV 3, DEC 1
CAREGIVER SUPPORT GROUP MEETING
Being a caregiver can be incredibly stressful. Meet and talk to others in the same situation. For more information call April Maddox at Jayhawk Area Agency on Aging (785) 235-1367. Topeka and Shawnee County Public Library - Anton Room 202, 2-3 p.m.
TOPEKA, <https://events.tscpl.org/events>

NOV 10, 20
CAREGIVER SUPPORT GROUP MEETING
Being a caregiver can be incredibly stressful. Meet and talk to others in the same situation. For more information call April Maddox at Jayhawk Area Agency on Aging (785) 235-1367. Topeka and Shawnee County Public Library - Anton Room 202, 3:30-4:30 p.m.
TOPEKA, <https://events.tscpl.org/events>

MISCELLANEOUS

MOST SUNDAYS
EXPLORING LIFE'S BIG QUESTIONS
These Unitarian Universalist programs, which are open to the public, are hybrid so you can join in person at 1263 N. 1100 Rd., south of Lawrence, west off Highway 59 or via zoom. Please visit uuclds.org to confirm weekly pro-

grams and access the link to join live via zoom. The Unitarian Universalist Congregation of Lawrence (UUCI) hosts presenters with expertise on a wide range of topics who give a brief talk followed by Q&A and informal conversations over coffee and treats. 9:30-10:30 a.m.
LAWRENCE

VETERANS DAY

NOV 8
VETERANS DAY PARADE
Come celebrate the history of our nation by honoring veterans with a community driven opening ceremony, parade, and public displays. Forest Park, 10:45 a.m.
OTTAWA

NOV 8
VETERANS DAY PARADE
Downtown Lawrence, 11 a.m.-12:30 p.m.
LAWRENCE, 785-576-3765

NOV 8
TOPEKA VETERANS PARADE
Kansas State Capitol, 300 W. 10th, 11 a.m.
TOPEKA

NOV 11
106TH ANNUAL LEAVENWORTH COUNTY VETERANS DAY PARADE
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RICK STEVES' EUROPE

Uppsala: Where a fun-loving vibe complements big history

By Rick Steves

Tribune Content Agency

Uppsala, Sweden's fourth-largest city, is the best day-trip from Stockholm—it's just under an hour away by train. This happy town is Swe-



Rick Steves

den's answer to Oxford, offering stately university facilities and museums, the home and garden of botanist Carl Linnaeus, as well as a grand cathedral and the enigmatic burial mounds of Gamla

Uppsala on the town's outskirts.

Almost all the sights are in the compact city center, dominated by one of Scandinavia's largest, most historic churches—Uppsala Cathedral. While the gothic building was completed in 1435, the spires and interior decorations are neo-gothic, from the late 19th century. The cathedral—with a fine interior, relics of St. Erik, memories of countless Swedish coronations, and the tomb of King Gustav Vasa—is well worth a visit.

Inside, you'll find a different take on the Virgin Mary. An eerily lifelike statue from 2005, called "Mary (The Return)," captures Jesus' mother wearing a scarf and timeless garb. In keeping with the Protestant spirit, this version of Mary is shown not as an exalted queen, but as an everywoman,



RICK STEVES' EUROPE

Visitors to Uppsala Cathedral will find a different take on the Virgin Mary with this lifelike statue, called "Mary (The Return)."

saddened by the loss of her child and seeking solace—or answers—in the church.

This cathedral likely sees more tourists than worshippers. Before the year 2000, Sweden was a Lutheran state, with the Church of Sweden as its official religion. Until 1996, Swedes with one Lutheran parent automatically became members of the church

at birth. Now you need to choose to join the church, and although the culture is nominally Lutheran, few people attend services regularly. While church is handy for Christmas, Easter, marriages, and burials, Swedes are more likely to find religion in nature, hiking in the vast forests or fishing in one of the thousands of lakes or rivers.

CONTINUED ON PAGE 25



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CONTINUED FROM PAGE 24

Facing the cathedral is the university's oldest surviving building, the Gustavianum, with a bulbous dome that doubles as a sundial. Today it houses a well-presented museum that features an anatomical theater, a cabinet filled with miniature curiosities, and Anders Celsius' thermometer. The collection is curiously engaging for the glimpse it gives into the mindset of 17th-century Europe.

Uppsala was also home to the father of modern botany, Carl Linnaeus, whose house and garden—now a museum—provide a vivid look at this influential scientist's work. Linnaeus lived here from 1743 until 1778, while he was a professor at the University of Uppsala. It was here that he developed a way to classify the plant kingdom.

Strolling Sweden's first botanical garden, I felt like a child: filled with wonder. Linnaeus ran this garden, living on-site to study plants—day and night, year-round—tracking about 3,000 different species. The museum fills his home (which he shared with his wife and seven children) with the family's personal possessions and his professional gear. You'll see his insect cabinet, herb collection, desk, botany tools, and notes—and can pop into the orangery, built so temperate plants could survive the Nordic winters.

Just outside of town stands Gamla ("Old") Uppsala, a series of mounds where the nation of Sweden was born back in the Iron Age. This site gives historians goose bumps even on a sunny day. It includes nine large royal burial mounds circled by a walking path, all with English descriptions.

Fifteen hundred years ago, when the Baltic Sea was higher and it was easy to sail all the way to Uppsala, the

pagan Swedish kings had their capital here. Old Uppsala is where the disparate little Swedish kingdoms came together and a nation coalesced. It was also here where Sweden became Christianized, a thousand years ago.

Climbing the burial mounds is a highlight to visiting Uppsala. From here, you can imagine the scene over a thousand years ago, when the democratic tradition of this country helped bring those many small Swedish kingdoms together. Entire communities would gather at the rock that marked their place. Then the leader of all the clans, standing atop the flat mound, would address the crowd as if in a natural amphitheater, and issues of the day would be dealt with.

While no one gathers on these mounds for debates today, Sweden still honors its many traditions – and you'll find some wild ones in Uppsala. Every April 30 (Walpurgis Eve—"Valborg" or "Sista April" in Swedish), champagne-soaked students put on their black-rimmed white caps and run down a hill toward town while balloons are released and thousands of alumni, families, and friends cheer. (The partying then goes on until dawn, illuminated by bonfires.)

This lively college vibe gives Uppsala a fun-loving buzz to go along with its big history, making a day-trip here both enjoyable and memorable. If you have five days in Stockholm and wonder what to do on that last day, go to Uppsala.

- Rick Steves (www.ricksteves.com) writes European guidebooks, hosts travel shows on public TV and radio, and organizes European tours. This column revisits some of Rick's favorite places over the past two decades. You can email Rick at rick@ricksteves.com and follow his blog on Facebook.

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BOGGLE ANSWERS

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MY ANSWER

Christ is King

From the writings of the Rev. Billy Graham

Tribune Content Agency

Q: Why doesn't God just come down and take over? People have already proven we are not equipped to handle the problems of being human. I'm ready for a new world order but not anything man can come up with! We've lost our sense of true democracy and liberty. – I.D.

A: The government in God's kingdom is unique. It is not a democracy where the people govern, but a "Christianocracy" where Christ is the supreme Authority. In a government of unredeemed men, democracy is the only fair and equitable system. But no democracy can ever be better than the people who make it up. When people

are selfishly motivated, the government will be inequitable. When people are dishonest, the government will be the same. When everyone wants his own way, someone is going to get hurt.

But in God's kingdom, Christ is King. He is compassionate, fair, merciful, and just. When He is sovereign in people's hearts, anguish turns to peace, hatred is transformed into love, and misunderstanding into understanding. Not only this, but God's kingdom is lasting.

The history of mankind has been a continuous series of half-successes and total failures. Prosperity exists for a time, only to be followed by war and depression. Twenty-six major civilizations have come and gone, and man still battles with the same problems, over and over again. But the kingdom

of God will abide forever. The fluctuations of time, the swinging of the pendulum from war to peace, from starvation to plenty, from chaos to order, will end forever. The Bible says, "And of His kingdom there will be no end" (Luke 1:33, NKJV).

Those who will know this grand kingdom will be the redeemed – those who have repented of sin and received Christ as Savior and Lord. In the meantime, we must live in this earthly domain as children of the King and proclaim His truths to all in our pathway.

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

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