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COVER STORY

From Farm Life To Memoir: The Story Behind Cheryl Heide's New Book

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A Leap of Faith: How a broken knee led Cheryl Heide to write a memoir for animal lovers

By Kevin Groenhagen

It was minus 12 degrees the night Cheryl Heide got dragged in 2008.

Her husband, Dick, had driven their trash to the dump, which was a chore that meant something different on their 20-acre farm near Good Thunder, Minnesota, where nobody came to the curb to pick anything up. Cheryl decided she had time to slip out to the barn and spend a few minutes with her horse, Nic, before Dick got home.

"I started to get on him, and I slipped on the gravel," she said. "I had these big tread-type riding boots on. My heel dug in, he spun around, and my leg didn't go with him."

She doesn't remember much of

what came next except pain, cold, and the long crawl toward the house.

Her knee was fractured in several places. It would be spring before she could walk again.

"That's a more dramatic story than you needed," she said, almost apologetically, while telling it.

It's also, in a roundabout way, the story that gave the world her new book.

From Smith County to a Master's Degree in Housing

Cheryl was born in Beloit, Smith County, Kansas, with roots on both

sides of her family in Harlan, a town so small it's now essentially a ghost town, though remnants of her grandfather's general store still stand. She lived in Harlan until age five when her family moved to Smith Center.

Smith County is tied to the writing of "Home on the Range," Kansas's official state song. Dr. Brewster M. Higley of Smith County wrote the lyrics as the poem "My Western Home."

"Harlan is named after a judge who lived in Smith County," Cheryl said. "His daughter married one of

the people who wrote the music to 'Home on the Range.'"

Cheryl left Kansas after earning a degree in Interior Design through the College of Home Economics from Kansas State University. She entered Virginia Polytechnic Institute to pursue a master's degree in Housing. She sought out a particular professor there — a member of the President's Council on Aging — because his background and knowledge matched what interested her most: not just how houses are built, but how housing supports the lives, needs, and independence of the people who live in them.

That interest followed her into her first job as a Housing Specialist

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COURTESY PHOTO

Cheryl Heide



Kevin L. Groenhagen

Editor and Publisher

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Cheryl Heide

CONTINUED FROM PAGE THREE

with the USDA Extension Service at the University of Kentucky, where she wrote educational materials and taught informal classes for home-makers throughout the state — often focused on low-income families and how to do inexpensive things to improve their homes such as weatherproofing them for winter.

“I also got into things like planning ahead in your housing to accommodate your needs as you grow older,” Cheryl said.

A Leap of Faith, Twice Over

Cheryl's path eventually took her to Minnesota, where she met her husband, Dick, who grew up in Minneapolis.

In the early 1990s, she was offered a position as Regional Director for the Minnesota Department of Natural Resources (DNR), covering southwestern Minnesota. It was a risky move in more ways than one: she would be the first woman to hold a DNR director position outside the Twin Cities, and Dick would have to leave his own job behind to move with her.

They leaped. In 1994, they

bought a 10-acre farm near Good Thunder and named it Leap of Faith Farm. They later bought another 10 acres.

Why did they name their farm “Leap of Faith Farm”?

“Part of it was that we were rebuilding our relationship,” Cheryl explained. “And then my new job. Dick had left his job to move with me, so he had no job.”

Horses were the other reason the name fit. Cheryl had loved them since she was 14, when her father bought her a mare, and she rode until she left for graduate school. Even before that, she'd played with toy horses her whole childhood, kept a full collection of Breyer models, and looked for any excuse to get on a horse's back. When she finally had land of her own, after years of boarding horses at other people's farms, she brought her plans with her: a running list of everything she'd change about boarding-stable life if she ever got the chance.

Writing Through Recovery

Cheryl had already been writing for years by the time of her 2008 accident — poetry, mostly, along with informal notes she kept about her animals and their life on the farm.

“I wouldn't just sit and write a

story,” she said. “I would just make notes of every little thing I could think about the animal, or about our situation, that I thought was meaningful.”

It wasn't yet a book. It was closer to a journal, a record she was keeping for herself.

The accident changed that.

Housebound for months, unable for a short time to move her injured leg without a strap and then needing a walker, Cheryl had time on her hands for the first time in years. She'd lost her DNR position to a political appointee shortly before her accident and had taken a part-time job

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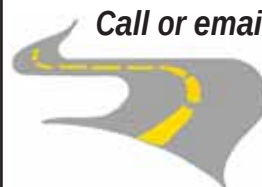
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Cheryl Heide

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with the Retired and Senior Volunteer Program, part of AmeriCorps, helping place seniors in volunteer positions around her county. She continued to work at home and spent the rest of her time scrapbooking and writing.

“So, when I did start writing, all I did was fold all of those thoughts into a story,” she said.

Coming Home to Kansas

After her accident, Cheryl and her husband decided to leave their farm in Minnesota. The farm sat two-thirds of a mile down a long driveway, invisible from the road, with the Cobb River curling around the property. It was the kind of seclusion Cheryl had once loved. After her accident, it started to feel like a liability. What if she were hurt again, with no one able to see or reach her?

They began house-hunting in Kansas and Missouri just as the housing market crashed, drawing a search radius that would keep them within a reasonable drive of Cheryl’s parents, who had settled in Topeka and her sister and her family lived in Lawrence.

For five years, the couple made house-hunting trips roughly once a month, traveling as far as Columbia, Missouri. Twelve years ago, they landed in Baldwin City, on a 10-acre farm that Cheryl describes as “a lot more suburban than I ever imagined it would be.” They named it Roaming Wind Farm, which reflects Cheryl’s journey to Virginia, Kentucky, Minnesota, and back to Kansas.

Eighteen Years to a Book

What started as private notes took nearly two decades to become a published memoir. The turning point came when Cheryl began reading excerpts from her stories aloud at Kansas Authors Club meetings and

watched people alternately laugh and grow sad.

“I thought, this is really reaching people with what I’m trying to say,” she said.

A fellow member told her about the Great Plains Writing Group, a Lawrence-based circle of memoir writers that had grown out of an Osher Lifelong Learning Institute class. Through them, Cheryl finally began assembling her stand-alone stories into something resembling a book. One member even suggested its title. The group’s momentum slowed during the pandemic, as members aged and some grew ill, but Cheryl credits them directly with the book’s existence.

“I’ve dedicated my book partly to them, because I would never have finished it without them,” she said. “I never would have thought about pulling it together.”

She finished a full manuscript about three years ago, then spent roughly a year working with editor Vicki Julian, an author in her own right, to shape it further. From there it was another year and a half before the book was ready for release.

A Book of Short Chapters

Cheryl’s book, *At Leap of Faith Farm: A Memoir for Animal Lovers*, isn’t structured like a traditional memoir. Each chapter belongs to a different animal—a full third of the book is devoted to the cats she and Dick have taken in over the years. There is even a chapter about a farm rooster. Another part tells the stories of the horses in her life. The chapters are loosely chronological, following the order in which each animal came into their lives, but Cheryl designed them to stand alone.

“Let’s say someone had 10 minutes before they had to go do something, and they pick up this short chapter, and they can read it,” she said. “You don’t have to read the first chapter to make sense about the fifth



Leap of Faith Farm

chapter, or the other way around.”

The book mixes essays and poetry, along with a section called “Our Stories,” which is an account

of what she and Dick had to learn from scratch running even a small farm: operating a tractor and manure

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Cheryl Heide

CONTINUED FROM PAGE FIVE

spreader, sourcing hay after their first ruined batch of “road hay” (glass and beer cans included), managing water issues, and building a chicken coop. At her editor’s suggestion, Cheryl also added a chronology of the animals to give readers a throughline if they wanted one.

Cheryl also created the artwork. Every chapter includes an image she created by digitally reworking her original farm photographs with an app called FLOW, layering color, brushstrokes, and patterns over them to create what she calls an “original artistic interpretation.” The cover art was made the same way.

Just as her 2008 accident gave her time to scrapbook and write, another accident gave her time to do the artwork for her book. During the spring of 2025, days before she was finally set to adopt a new mare, Cheryl fell off her porch step and injured the same leg again, this time breaking her leg and her foot. She spent four months in a wheelchair and is still working her way back into the saddle with a trainer, transitioning, as she put it, “from an on-the-ground equestrian” back to a riding one. The mare, appropriately, is meant to be her therapy horse.

Why the Animals Stay

Underneath the individual animal stories is a conviction Cheryl returns to again and again: that taking in an animal is a lifelong commitment, not an arrangement to be traded away.

She points to her horse Nic — the one involved in her 2008 accident — as an example of an animal who might easily have been “shipped off somewhere” by a less patient owner. She believes his difficult temperament traces back to his bloodline; his great-grandmother was talented but famously fractious. Her newest horse, Fallon, a rescue mare who she adopted in February 2025, finally came to live with her last October. She came from Rainbow Meadows Equine Rescue and Retirement, Inc. in the Flint Hills after being seized by a sheriff’s department along with seven other starving horses. After living at the rescue to regain her health, Fallon spent seven years as a

riding horse at a church camp before Cheryl brought her to her farm.

“It’s so easy for people to move on,” Cheryl said. “And horses don’t always end up in very good places. Sometimes they’re abandoned. Lots of them are shipped out of the country to slaughterhouses. And these are like pedigreed champion horses. They’re not all backyard pets.”

That philosophy extends to her daily routine. Cheryl feeds her horses every three to four hours, aware that the acid in a horse’s stomach builds up whether or not it’s eating, and she arranges for them to have food available throughout the day and night. “I don’t claim that mine is the only way to do things,” she said. “But I try to do what I think is the right thing.” Her veterinarians, she says, have joked that if they ever came back as an animal, they’d want to come back as one of her horses.

Writing about her animals, especially the ones she’s lost — her horse

Raider died two years ago at 32, well past the typical lifespan — has also been part of how Cheryl processes grief.

“People live longer than their animals, generally,” she said. Committing their stories to paper, she added, was her way of making sure she’d never forget them.

What Comes Next

Cheryl hasn’t ruled out a sequel, this one centered on Roaming Wind Farm and the animals who’ve come — and, in some cases, moved on — since the family’s move to Kansas. She’s also candid about a lesson life on a farm has taught her: how isolating rural life can be without an established network of neighbors and fellow horse people, something that is slowly being rebuilt in Baldwin City after leaving behind old friends in Minnesota.

For now, readers can find *At Leap of Faith Farm* at independent bookstores, on Amazon, or directly from her publisher, Anamcara Press (anamcara-press.com).

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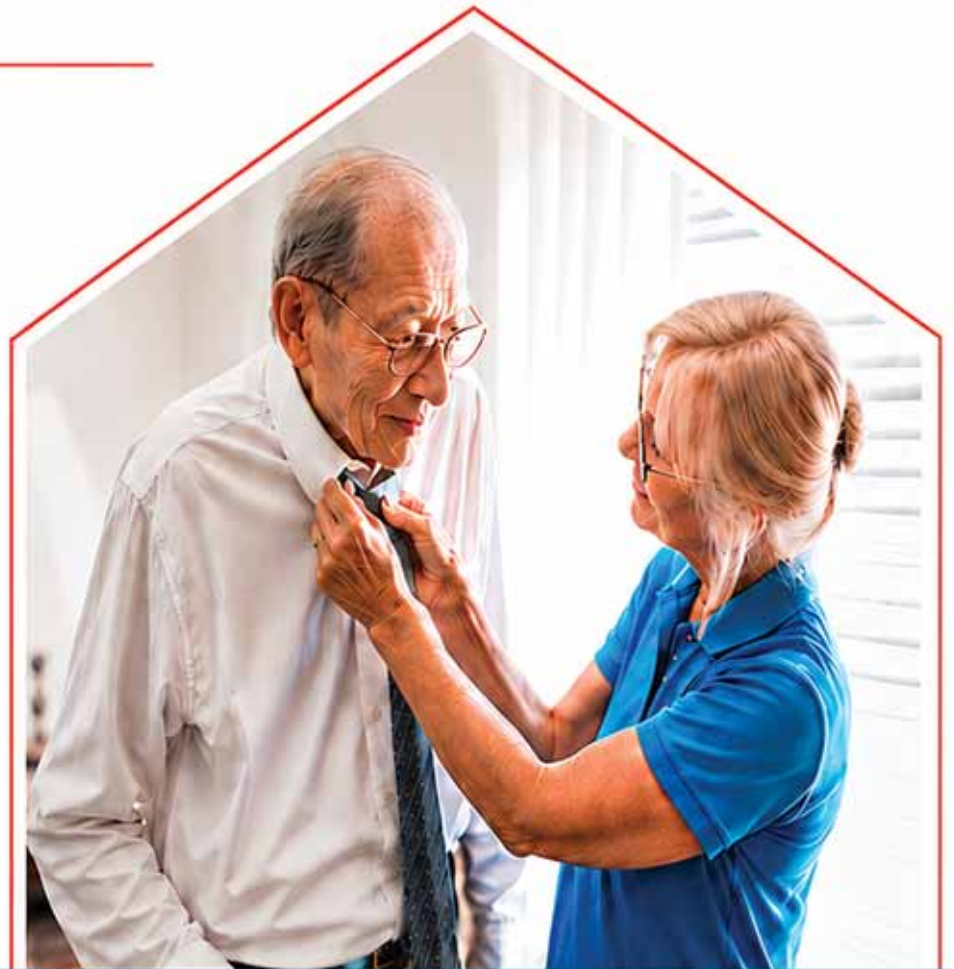


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National Grandparents Day: September 13, 2026

Every year, the Sunday after Labor Day belongs to grandparents. In 2026, that's September 13 — a date set aside not by greeting card companies, but by an act of Congress.

The holiday traces back to Marian McQuade, a West Virginia housewife who began campaigning in 1970 to establish a day honoring older Americans, particularly those in nursing homes who had few visitors. McQuade wanted more than sentiment; she wanted younger generations to seek out the wisdom and history that grandparents carry. Her efforts paid off in 1978, when President Jimmy Carter signed a proclamation making National Grandparents Day official.

The holiday's stated purpose has always had three parts: to honor grandparents, to give grandchildren

a chance to recognize the strength and guidance older family members provide, and to help children learn from the elderly. That last piece often gets overlooked, but it may be the most important. A grandparent's stories are a direct line to family history that no ancestry website can fully replace.

Marking the day doesn't require anything elaborate. A phone call, a visit, or simply asking a grandparent to tell a story from their childhood can mean more than a gift. For families separated by distance, a video call or a handwritten letter carries real weight. For those whose grandparents have passed, the day can be a

moment to share old photos or pass down a favorite family recipe to the next generation.

However it's observed, September 13 is a reminder that the people who came before us are still worth listening to — and that the stories they hold are running on borrowed time.



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More the Same Than Different: Lorraine Cannistra's story

Lawrence resident Lorraine Cannistra doesn't let anything stop her from achieving her goals. "Accomplished" is a mild way of describing Lorraine. She earned a bachelor's degree in English and a master's degree in Rehabilitation Counseling, both from Emporia State University, and she has a long list of other achievements. She also happens to have cerebral palsy.

When she was younger, she was selected as one of 37 athletes nationwide to represent the United States at the International Games for the Disabled, where she excelled in the 400-meter dash. She was later crowned Ms. Wheelchair Kansas 2007, a title that allowed her to tour the state speaking about disability issues. She is also a frequent contributor to the *Chicken Soup for the Soul* book series.

In July, Lorraine published a

book titled *More the Same than Different: Disability Reality and a Guide for Change*. One testimonial describes it as more than a personal narrative, calling it an essential, eye-opening, and deeply moving guide for change.

The book is a handbook for anyone who hasn't had much experience interacting with people with disabilities and wants to feel more comfortable doing so. Filled with practical skills and strategies, along with engaging and often humorous stories, it tackles serious topics through real scenarios from Lorraine's life.

Readers will learn how to help create an inclusive environment, use a three-step process to assist people with disabilities without risking offense, and effectively support someone dealing with a mental illness. Ultimately, it offers guidance on

how to be an ally and effective advocate for people with disabilities.

In addition to living with cerebral palsy since birth, Lorraine received a diagnosis of a mental illness in her early 20s, and she has a brother with a spinal cord injury. Drawing on years of research into topics people with disabilities commonly face, she interviewed many individuals for the

book—several of them from Independence, Inc.

Lorraine says she often meets people who want to help but don't know what to do, and this book provides guidance.

More the Same than Different: Disability Reality and a Guide for Change is available for purchase on Amazon.com.



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HEALTH & WELLNESS



LMH Health doctors provide insight into taking care of your heart

By Gabe Carter

LMH Health

Heart disease continues to be the leading cause of death in the United States, according to the American Heart Association's 2026 annual report. Despite advances in technology and treatment, prevention and early detection are essential. It's important to know more about a heart-healthy lifestyle and the signs and symptoms to look for.

For those without heart disease, LMH Health cardiologist Dr. Elizabeth Guastello said the first step is to know your numbers.

"Being aware of your weight, blood pressure, and cholesterol levels is a crucial step in preventing heart disease," she said.

Beyond these measurements, Dr. Guastello emphasized the value of a coronary calcium score, which is obtained through a quick, non-invasive CT scan that detects calcium in the heart's arteries. This score can

help identify coronary artery disease — the most common type of heart disease.

Dr. Guastello said a coronary calcium scan is most often recommended for people over age 40 who do not have heart disease but may have an increased risk due to risk factors such as a family history of heart disease, smoking, and diagnoses like diabetes, high blood pressure or high cholesterol.

Taking measures to prevent heart disease is important, said Dr. Hallie Kretsinger, an internal medicine doctor at LMH Health.

"When feasible, it is better to prevent it from occurring than to treat it once you already have it," she said.

If she has concerns about a patient's heart function, Dr. Kretsinger may recommend a stress test, which monitors heart activity during an exercise where the heart works harder than usual. Stress tests are sometimes taken after a coronary calcium scan to help doctors identify

A new era of cardiac care

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and evaluate heart issues.

Leading a heart-healthy lifestyle

Both doctors emphasized the importance of adopting a healthy lifestyle and habits.

They pointed to the Mediterranean diet as the best heart-healthy cuisine. The American Heart Association explains that the diet limits heavily processed and high-cholesterol foods and typically includes:

- Vegetables, fruits, bread and

whole grains, potatoes, beans, nuts and seeds

- Olive oil as a primary fat source; and
- Dairy products, eggs, fish and poultry in low to moderate amounts.

Cardiovascular exercise is another key component of a healthy heart. Dr. Guastello recommends 150 minutes of moderate-intensity cardio exercise each week, and said

CONTINUED ON PAGE 11



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Cardiac care

CONTINUED FROM PAGE 10

this is a goal to slowly work up to if you're not currently achieving it.

Wearable devices such as smart-watches and fitness rings have become part of many people's lives and exercise habits. They can help identify warning signs such as a higher-than-usual heart rate or an arrhythmia, but both doctors said you should not use them to self-diagnose. Talk with your primary care practitioner or cardiologist about your concerns.

"A lot of these watches have ECG technology that can alert patients about a possible issue. By passing along what that device says to their doctor or cardiologist, we can then run our own official screenings and move forward from there," Dr. Guastello said. "So, yes, they are definitely helpful but should not replace your doctor or official test results."

Recognizing the signs

Symptoms of heart disease, heart failure, or a heart attack can be wide-ranging. Common warning signs, especially after physical activity, include:

- Pain
- Pressure or tightness in the center of the chest, which can radiate to the left arm or jaw

- Sudden shortness of breath
- Nausea
- An increased feeling of heartburn

If you have atypical symptoms, take them seriously so you get a timely diagnosis and treatment – especially if you're at higher risk.

"A common misconception is that symptoms of a heart attack present differently in women than they do in men, when the reality is that most of the time the symptoms are the same in both genders," Dr. Guastello said. "These symptoms include chest pain or tightness that may radiate down the left arm or jaw, shortness of breath or nausea and vomiting. However, if someone presents with less common symptoms such as flu-like symptoms or abdominal pain, it is more likely to be in women."

The importance of primary care

In a world where telehealth and online health influencers continue to gain traction, Dr. Kretsinger said having a primary care provider can make a real difference.

"There has been less emphasis on having a primary care doctor, but it's really important to have one and get consistent checkups," she said. "Primary care practitioners can run screenings that can't be carried out by emergency care providers who focus on treating acute issues, not preventive care."

EARL RICHARDSON PHOTO



Dr. Elizabeth Guastello cares for a patient at LMH Health

While heart disease remains the leading cause of death in the United States, there are many things you can do to lower your risk. Regular check-ups, preventive screenings, a heart-healthy diet and consistent physical activity all play a meaningful role in

protecting your heart. By building these habits into your routine, heart disease becomes something you work to prevent rather than treat.

- Gabe Carter is a senior at the University of Kansas and a freelance writer for LMH Health.

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Cool-season herbs for a fresh fall garden

DR. DEENA BENEDA, N.D.

Cool-season medicinal plants are an excellent choice for gardeners seeking fresh flavor after the summer heat. Unlike heat-loving medicinal plants, cool-season plants thrive when temperatures are mild and days are growing shorter. In Kansas, late summer and early fall offer a valuable window for a second growing season for herbs that may have struggled in the heat. Cilantro, parsley, dill, chervil, and chives are among the best choices for a cool-season medicinal plant garden. These herbs can be grown in garden beds or raised beds, making them a great option for both beginning and experienced gardeners.

The first step in planting cool-season medicinal plants is choosing a location with suitable light and soil. Most herbs need at least six hours of sunlight, though parsley and chervil can thrive in afternoon shade. Garden soil should be well-draining, as herbs generally do not grow well in standing water. Before planting, gardeners can loosen the soil and mix in compost to improve its texture and fertility. Containers should

have drainage holes and be filled with a lightweight potting mix rather than dense garden soil. A sunny porch, patio, or windowsill can provide an excellent place to grow a small collection of medicinal plants.

Cilantro is a popular cool-season medicinal plant because its leaves are used in salsa, soups, tacos, rice dishes, and salads. It tends to flower and produce seeds quickly when temperatures are high. Planting cilantro in fall allows gardeners to enjoy its fresh leaves longer. Cilantro is easy to grow from seed, and sowing a small amount every two or three weeks helps maintain a steady supply. If the plant flowers, its seeds are still valuable and can be collected and used as coriander in cooking.

Parsley is another cool-season herb. It grows slowly but tolerates cool temperatures and produces flavorful leaves for many weeks. Curly parsley is often used as a garnish, while flat-leaf Italian parsley has a stronger flavor and is popular in sauces, soups, and salads. Because parsley is a biennial, it may survive winter in protected locations and regrow in spring. Chives are also a

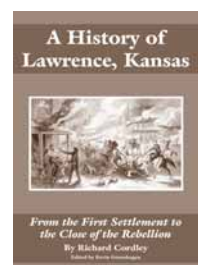
dependable option that can be grown in the fall. Their mild onion flavor works well in eggs, potatoes, dips, soups, and baked dishes.

Dill and chervil add variety to a cool-season garden. Dill has feathery leaves that pair well with cucumbers, potatoes, and pickling recipes. Both dill leaves and seeds add flavor in the kitchen. Chervil has a delicate flavor similar to parsley and can be added to egg dishes, soups, and salads. These herbs prefer moist soil, and watering deeply when the top inch of soil feels dry helps the plants survive.

A cool-season medicinal plant

garden adds wonderful flavor to meals. It encourages gardeners to spend time outdoors before winter and to preserve homegrown flavors for later. Fresh herbs can be frozen, dried, or used in pesto, salsa, soups, sauces, and teas. With sunlight, good drainage, consistent watering, and regular harvesting, cool-season medicinal plants can make the transition from summer to fall both productive and enjoyable.

- 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 Q & A



Sleep deprived? Advice for a better night's rest

By Virend Somers, M.D., Ph.D.

Mayo Foundation for Medical Education and Research

DEAR MAYO CLINIC: I'm not sure whether it's the time of year or if I've developed bad sleep habits, but I'm constantly tired. I feel like I need to get back to basics. What are some tips for better sleep?

ANSWER: First, avoid bright lights as you're getting closer to bedtime. In the past, when we didn't have electricity and the sun went down, the darkness would cause melatonin production in the body, which helps us sleep. Then, light would come in the daytime and shut down the melatonin, causing us to wake up. Because we have bright lights everywhere at all hours of the day and night, melatonin is shut down. When we get to bed, we're not ready to sleep because our melatonin levels haven't had a chance to bump up.

Aim for absolute darkness in the bedroom. A cool, quiet and dark bedroom is key. In addition to avoiding bright lights, avoid looking at your phones before bed — even

through blue light-filtering glasses — because that can also affect your melatonin levels. Another problem is that the brain stimulation that comes from reading your emails or political news on your phone at night stimulates you and makes it hard for you to sleep.

Similarly, having a TV in your bedroom can cause your body to associate being in bed with TV-watching time. Instead, condition your body to know that when you get into bed, you have limited options for what you're going to be able to do. This way, the body will associate being in bed with falling asleep.

Some people find that sound machines can help them fall asleep. Others get distracted by the noise. Different people are going to have different solutions that work for them. Whether the sounds of the ocean, white noise or one of my lectures puts you to sleep, by all means, have that by your bedside and listen.

The question comes up about pets — what do you do with a pet who wants to snuggle and sleep with you?

This is very person-specific. I personally sleep much better when my dogs are in the bed. It's nice having them there. However, some people may not sleep well with their pets, and it can be hard to set a boundary.

Try to sleep until you wake spontaneously because then your body knows you've had enough sleep. When an alarm clock wakes you, you don't know if you could have slept two hours further into the day. That may not be practical, so we have to reconcile what is healthy and what is appropriate for our everyday lives.

It is important to limit alcohol, exercise and exposure to light two hours before bedtime. And remember, the bedroom is for sleep and sex — not for spreadsheets. When it comes to sleep, it's helpful to try out a couple of different things and then use what works best for you.

For people with more serious sleeping issues, we are currently

working on developing new ways to diagnose sleep apnea and its potential health risks. If you continue to struggle to sleep, reach out to your health care team. Wishing you restful nights ahead. — Virend Somers, M.D., Ph.D., Cardiovascular Medicine, Mayo Clinic, Rochester, Minnesota

- 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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RYAN'S RETIREMENT TIPS



How to save a boatload in tax if you work(ed)for the federal government or a university

RYAN SHUMAKER

Retirees are one of the highest and most unfairly taxed groups. Every dollar that needlessly goes to taxes is one additional dollar you must make up for elsewhere, whether that be by taking on extra investment risk, spending less, or not having as much to pass on as a legacy.

One of the core things we help clients with is tax reduction, since we believe most people should be free to spend their hard-earned money as they see fit. If you feel you don't pay enough in taxes, I have great news! At www.treasury.gov, you can anonymously donate to help pay off the nation's \$40 trillion debt (which works out to \$360,000 per taxpayer) or pay extra into the general revenue fund, where the government decides the best use of your money. Believe it or not, every year there are people who do one or both. One individual recently gave over \$1.5 million!

If you're like most of our clients and would prefer to decide where your money goes and currently or previously worked for either the federal government or one of the major universities in Kansas, there are several tax exemptions that can save you an incredible amount of money. How much money? Well, in the case of taxes paid to Kansas, the answer is **all of it!** You see, about a decade ago there was a challenge to K.S.A. 79-32,117(vii), which, in a nutshell, states that if you have retirement income from the federal government (like a pension), you are exempt from having to pay state income tax on any of that money. The challenge was whether money that was in a TSP (Thrift Savings Plan, which is like the 401k equivalent for federal workers) falls under the same exemption. After a bill failed to pass that would have added language to clarify this, the Department of Revenue decided

their interpretation moving forward would be that any money that was in, or subsequently rolled over from, a TSP plan *would* qualify for the state tax exemption. We've seen many cases where retired federal employees (and/or their tax preparers) are unaware of this and have needlessly paid income tax on their retirement money. Given that the highest income tax bracket in Kansas is 5.58%, this can add up quickly. If, for example, you withdrew one million dollars over time that is \$55,800 in tax that could be saved!

A very similar provision also applies to any benefits-eligible individual who has worked for any of the Board of Regents Universities like KU, KSU, Emporia State, Wichita State, etc. in K.S.A. 74-4923(b). These differ from federal workers in that in order to get the tax exemption, the money must come directly out of a university retirement plan, like a 403(b). For federal workers you

can roll your money over and out of the TSP and to another account and still maintain the tax exemption, but that isn't the case with the university plans. Does that mean you need to always keep all of your money in one of these plans? No, because you can actually put money *back* into these plans right before you complete withdrawal and still receive the tax exemption! This is something we help people with regularly, as we are one of the few advisors in the state that can open retirement accounts on this plan. We can also help a client transfer money they might have from a different 401k, IRA, or other retirement account into one of these retirement plans and get them this tax break on all of their retirement money- not just what they contributed while working! We recently did this for a client who hadn't worked for KU since the 1980s, resulting in tens of thousands in tax savings

CONTINUED ON PAGE 15

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FINANCIAL FOCUS



Donor-advised funds: A smart way to give

DEREK OSBORN

While there are many ways to make charitable gifts, a donor-advised fund (DAF) offers multiple tax benefits and an efficient platform for ongoing giving.

Once you open a DAF, you can contribute many types of assets, including cash, publicly traded stocks, bonds, CDs or non-cash items such as closely held business interests, art or collectibles. Then decide how to invest the money, potentially following a strategy your DAF sponsor suggests. Next, choose which charities to support, how often to give and how much. You can direct the money to any IRS-approved charitable organization.

Tax deductions

The standard deduction was raised in 2025 and has now been indefinitely extended.

Taking the standard deduction: A new provision in 2026 lets you deduct up to \$1,000 in charitable cash contributions (\$2,000 if filing jointly) made directly to qualified charitable organizations. However, contributions to DAFs are specifically excluded. You can still receive other DAF advantages, including tax-free growth and capital gains avoidance, just not a deduction for the DAF contribution itself.

Itemizing deductions: A new 2026 rule limits what's deductible: only aggregate charitable contributions exceeding 0.5% of your adjusted gross income (AGI) are deductible. If you don't give enough in a single year to clear that floor, a DAF's "bunching" strategy may be effective. You combine several years of giving into

one DAF contribution and distribute funds at your own pace, making the 0.5% AGI floor easier to clear.

In the 37% federal marginal tax bracket: Your itemized deduction tax benefit is now capped at 35%, applied after any other deduction-specific limits such as the 0.5% AGI floor. Factor this into your charitable giving strategy with your tax professional.

Tax-free growth of earnings

Once you contribute an asset to a DAF, any earnings growth is not taxable to you, the DAF or recipient charities. This means charitable assets can grow, potentially increasing what recipient organizations receive.

Avoidance of capital gains taxes

When you donate appreciated stocks or other investments — or virtually any appreciated asset — to a DAF, you can avoid the capital gains taxes that would be due if you sold the asset and donated the proceeds. Charities benefit because they receive the full appreciated value rather than after-tax sale proceeds. And you can still take a tax deduction for your donation.

Tradeoffs to consider

While these tax benefits can make a DAF attractive, it's worth understanding the tradeoffs. Once you contribute assets to a DAF, that gift is irrevocable. Your investment options are also limited to what's available in the DAF program you've chosen, and DAFs can incur administrative costs in addition to fees charged on the underlying investments.

A good next step

Because DAFs can have significant implications for your tax

situation, consult with your tax professional before taking action. Your financial advisor can also help you evaluate DAF benefits and tradeoffs and compare sponsors, since programs offer different features.

If a DAF is appropriate, it can be a meaningful and efficient way to support charitable giving for

years to come.

- 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.

Boatload in tax

CONTINUED FROM PAGE 14

across all of their retirement account balances.

Another place we frequently see people paying taxes on retirement money when they shouldn't is a KPERS pension buyout. KPERS pensions, much like federal pensions, are exempt from Kansas tax. If you elect to take a buyout of your KPERS pension and roll that money over to a retirement account, that money still maintains that exemption. Unfortunately, many don't know that and end up unnecessarily paying state tax when they make a withdrawal. We often see situations where advisors unaware of this tax provision combine pension buyout money with other money they're managing and give incorrect tax reporting. This causes account holders to pay Kansas tax when they shouldn't. The good news is this can all be corrected by working with a team that under-

stands the tax code.

If you currently or previously have worked for a major university in Kansas or for the federal government, or have taken a KPERS pension buyout, and want to ensure you're taking all the appropriate steps to maximize this tax break, schedule a complimentary strategy session with one of our advisors at Retirement Portfolios.

- Ryan Shumaker hosts a radio show Saturdays at 7:30 a.m. and Sundays at 8 a.m. on FM93.5/AM1440. Listen anytime at RetireFromTaxes.com/Radio. Other great articles about retirement, investing, and tax reduction are available at RetireFromTaxes.com/Blog. Material discussed is meant for general/informational purposes and is not intended to be used as the sole basis for any financial decisions, nor be construed as advice to meet your particular needs. Please consult a financial professional for further information. Investment advisory services offered through Retirement Portfolios, LLC.

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The New Senior Monthly Event Calendar is Now Online

Our online calendar provides the following benefits for readers:



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In print, if an event changes, cancels, or moves locations, the listing is wrong for the entire month. We can also add new events at any time, including those that miss the print deadline.



We Can List Many More Events.

Our print calendar is limited by page space. Readers will get a much more complete calendar because we can add many additional events, including dozens of events outside our distribution area.



Events Can Be Searchable and Filtered.

Our online calendar will allow readers to find exactly what they want. Readers can search by city or date, and filter by type (health, music, classes, senior centers)



Readers Can Add Events to Their Own Calendars

No more circling events on newsprint. Readers can also download an event reminder, which increases the likelihood they will attend.



Events Can Link to More Information.

Print listings must be very short. Online listings can include full descriptions, links to maps, and registration links. This is especially helpful for classes, health screenings, and trips.



Mobile Friendly.

A printed calendar is harder to use when someone is already out. With an online calendar, readers can check events on their phones.

Today < > **July 2026** 🔍 ⓘ ⚙️ Month 📅 ↻ Upgrade 🧑

SUN 28	MON 29	TUE 30	WED Jul 1	THU 2	FRI 3	SAT 4
- Adult Day for Moderate Stage 7pm Sies Intro to Circuit, W	- Adult Day for Moderate Stage 12:30pm Intro to Circuit, Wk 4pm Topeka Needlework C 8 more	- Wicked in Omaha/Boys Town 7pm City Band Concert 9:30m Grief Support (Intuit) 8 more	- Wicked in Omaha/Boys Town 9:30am Geni-Fit 3 more	- Adult Day for Moderate Stage 9:30am Exploring Life's Bi 8 more	- Adult Day for Moderate Stage 10:30am Zoomers Geni-Fit 7pm First Friday Artwalk H	- Annual Spirit of Kansas Blues - July 4th Fireworks 7am Lenexa Freedom Run 12 more
5	6	7	8	9	10	11
9:30am Br-Ging, Theri-Dence 8pm Her Story: The Women 9:30am Story Games 7:30am Computer and Gar	- Adult Day for Moderate Stage 7pm Computing Litera: Basic 4pm Sewbar and Ga 8 more	7pm City Band/Boys Town 7pm Grief Mediation Intuit 4pm Dementia Caregiver Guit 8 more	9:30am Geni-Fit 9:30am Markins Summer od 6 more	- Adult Day for Moderate Stage 9am One-on-One Basic G 10:50am Zoomers Geni-Fit 8 more	- Adult Day for Moderate Stage 7pm Creative Emotion Bus 9:30am See Photoshop G 7:20pm First Friday Artistip	9:30am Seneca Car Show 9:30am Intro to Photoshop
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Calendar

Click here for a searchable calendar

< > Jul 2026 📅 🗒

- JUL, WED
 - 9pm City Band Concert (Day 2/2) S...
 - Wicked in Omaha/Boys Town (Day 1/2) O...
 - 3pm Chicks With Sticks, Textiles Art C...
 - 7pm Game Night Leavenworth Publ...
- JUL, THU
 - Wicked in Omaha/Boys Town (Day 2/2) O...
 - Adult Day for Moderate Stage Dementia C...
 - 4pm Cottin's Hardware Farmers' Mar...
 - 5pm Third Thursdays - Downtown Ot...
 - 6pm Chess Reference
 - 6:30pm Dementia Caregiver Support Gro...
 - 7pm Free Music BRGO 301 S Hicks...
- JUL, FRI
 - Adult Day for Moderate Stage Dementia C...
 - Independence Day (substitute)
 - 7pm First Friday Artwalk in Topeka
- JUL, SAT
 - Independence Day

New Valley Senior Monthly GMT-05 +



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Let the games begin: Kansas Senior Games return to Topeka this fall

For six weeks this fall, Topeka will belong to Kansas's most determined athletes — the ones who happen to have a few more decades of life experience than most competitors. The Kansas Senior Games, the state's official qualifying event for the National Senior Games, return September 11 through October 3 (with two shooting sports events extending into October), bringing 18 different sports to venues across the capital city.

Organized by Sunflower State Games, the Kansas Senior Games are open to any Kansan aged 50 or older, regardless of ability level. Whether the goal is a medal, a personal best, or simply the camaraderie of competing alongside peers who share the same stubborn refusal to slow down, the Games offer a place to show up and compete.

The event lineup covers a remarkable range of interests and abilities. Traditional track-and-field events, road races, swimming, and a race walk will test endurance at Hummer Sports Park, the Capitol Federal Natatorium, and the Combat Air Museum. Court and course sports — tennis, pickleball, badminton, volleyball, golf, and bowling — fill out the middle of the schedule. And for competitors who prefer a slower pace or a

steadier hand, there's shuffleboard, horseshoes, table tennis, granny basketball, and even trap, skeet, and sporting clays.

A Movement More Than Half a Century Old

The Kansas Senior Games are one branch of a much larger tree. The National Senior Games Association traces its roots to 1970, when organizers staged what's believed to

be the first multi-sport competition designed specifically for older adults. Since then, the NSGA has grown into a nationwide movement built on a simple idea: that competitive sport, and the health benefits that come with it, don't belong

exclusively to the young. Strong performances in Topeka this fall can qualify athletes for the National Senior Games, held every two years and drawing thousands of competitors from across the country.

For many participants, the appeal isn't only the competition. It's the structure a training goal provides, the friendships formed on the sidelines, and the proof — offered every September — that an active, purposeful life doesn't have a finish line.

For registration details, event rules, and a full schedule, visit sunflowergames.com/kansas-senior-games.



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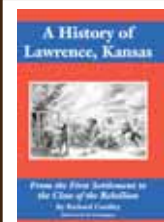
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SAVVY SENIOR



Strategies for paying off credit card debt

JIM MILLER

Dear Savvy Senior: My husband and I, who are retired, have accumulated about \$7,000 in credit card debt over the past few years paying for medical bills and basic necessities, and need some help paying it off. What can you tell us? - Living Underwater

Dear Living: I'm sorry to hear about your financial woes, but know that you're not alone. Credit card debt has become a major problem for millions of older Americans. According to a recent AARP report, 52 percent of adults ages 50 to 64 have credit card debt, and 42 percent of those ages 65 to 74 do as well.

Rising costs of basic expenses like food, housing, utilities, and health care are the main culprit. And now, new tariffs on products made in China and other countries will make many goods even more expensive. Of older adults carrying a balance, nearly half owe \$5,000 or more, and

nearly a third owe \$10,000 or more.

Paying off credit card debt can feel overwhelming, but it's doable with a solid plan and a bit of persistence. Here are some strategies to help you tackle it:

Create a Budget

Start by reviewing your income and expenses to see where you can free up money to put toward your credit card debt. Also look for areas to reduce spending, such as dining out, entertainment or subscriptions. And see if you're eligible for any financial assistance programs (see BenefitsCheckUp.org) that can help boost your budget by paying for things like food, utilities, medicine and health care.

Call the Card Company

While the average credit-card interest rate is more than 20 percent, some credit card companies may be willing to lower your interest rate or work out a payment plan, especially

if you're struggling. It doesn't hurt to ask.

Pay More Than the Minimum

Credit card companies only require the minimum payment, but it usually goes mostly to interest. Try to pay more than the minimum every month to make a dent in the principal balance.

Choose a Repayment Strategy

If you have more than one credit card, pick one and commit to paying it off. Start with the card that carries

the highest interest rate, or the one with the smallest balance.

If you focus on paying off the card with the highest interest rate first, you'll pay less interest over time and save a lot of money. Once you pay off the highest-interest card, move to the next highest, and so on.

Or you may want to start with the card with the smallest balance. Paying off smaller debts quickly can

CONTINUED ON PAGE 19

NOW AVAILABLE

In 2001, Kevin Groenhagen launched *Kaw Valley Senior Monthly* with six advertisers and a cover story about a runner who hadn't discovered the sport until age 58.

Twenty-five years and more than 300 interviews later, he realized he hadn't just been publishing a magazine. He'd been taking notes on how to age well.

Don't Get Too Comfortable: Lessons on Longevity from 25 Years of Publishing a Senior Magazine draws on a quarter century of conversations with the people who seemed to do it best—the 75-year-old teaching 14 hours of fitness classes a week, the couple who earned black belts after 50, the stage 4 cancer patient who built his recovery on a four-legged stool of motion, nature, creativity, and love, the man who led 135 safaris to Africa, and many more.

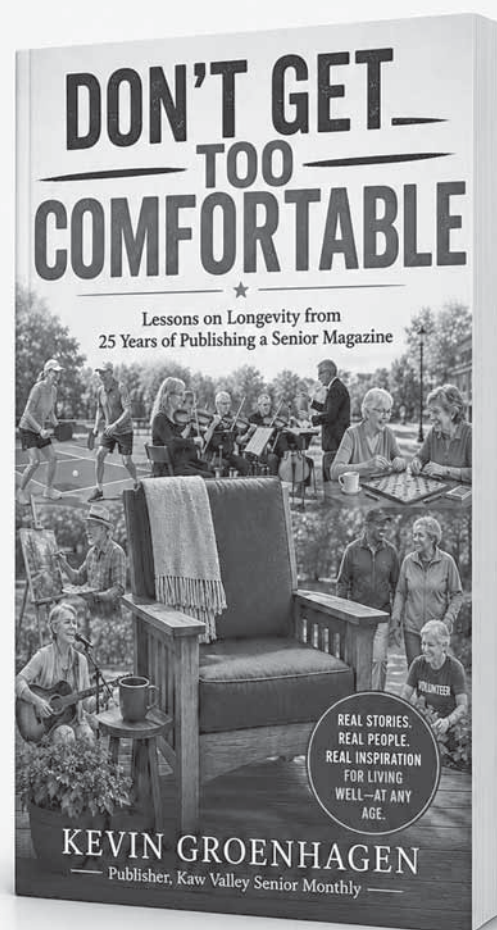
What they had in common wasn't exceptional genes or unusual luck.

It was refusal.

Refusal to sit down.
Refusal to let the calendar make their decisions.
Refusal to confuse getting older with being finished.

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Savvy Senior

CONTINUED FROM PAGE 18

give you a sense of accomplishment and motivate you to keep going.

Consolidate Your Debt

If you have multiple high-interest cards, look into consolidating your debt with a low-interest personal loan from your bank or credit union. Or consider moving your debts to a balance transfer credit card with 0 percent interest for an introductory period, which is usually 15, 18 or 21 months. This will temporarily eliminate the interest you're paying. But be careful! Once the introductory promotion ends, the card company will charge interest on any remaining balance.

Consider a Debt Management Plan

If you need more help, use a nonprofit credit counseling agency (see NFCC.org) to create a debt management plan for you. At no cost, a counselor will go over your income and debts and determine what's workable. The counselor will then negotiate with your lenders to get a payment plan that lowers your interest and monthly payments and may forgive some debt.

If you accept their negotiated offer, you'll make one monthly payment to the counseling service, which will then pay the issuers. You'll likely pay the agency a small fee and give up the cards included in the plan, but over time you'll be able to pay off your debt.

- Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org.

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



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Difficult Defense

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North-South vulnerable, South deals

NORTH

♠ Q 9 7
♥ J 10 9 8 5 2
♦ 9
♣ A 9 7

WEST

♠ J 4 2
♥ Q 7 3
♦ Q 4 3
♣ Q J 4 3

EAST

♠ A 6 3
♥ K 6
♦ 8 7 5 2
♣ K 8 5 2

SOUTH

♠ K 10 8 5
♥ A 4
♦ A K J 10 6
♣ 10 6

The bidding:

SOUTH	WEST	NORTH	EAST
1NT	Pass	2♦*	Pass
2♥	Pass	3♥	Pass
4♥	All pass		

*Transfer to hearts

Opening lead: Queen of ♣

Today's deal is from an important tournament in India. Both tables in a team match reached four hearts and the play to the first six tricks was the same at both tables. Queen of clubs lead won by dummy's ace. Ace and king of diamonds discarding a club

from dummy. Diamond ruff, felling the queen. Heart to the ace and the jack of diamonds, West ruffing with the queen of hearts as dummy shed its remaining club.

At the other table, West, a World Champion from Poland, shifted to the jack of spades. He was hoping that his partner held the 10 instead of the six or the three and that declarer would be deceived about the location of the 10. This might have been a great play, but it was a disaster on this deal. Declarer was soon claiming his contract.

At this table, West led his remaining heart. East won with his king and led the king of clubs, ruffed in dummy. Declarer, another World Champion from Poland, could have made his contract by leading a spade to his king and discarding a spade from dummy on his long diamond. He first led the queen of spades from dummy, hoping that an opponent would grab his ace. East, India's Keyzad Anklesaria, ducked his ace smoothly. South continued with another spade and Anklesaria found another smooth duck. Declarer was convinced that West held the ace, so he played his 10. West grabbed his jack and led a spade to East's ace for the setting trick. Beautiful defense!

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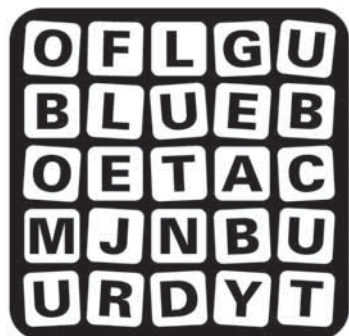
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KAW VALLEY
SENIOR MONTHLY



By David L. Hoyt and Jeff Knurek



2-1-26

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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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Find AT LEAST EIGHT MUSICAL INSTRUMENTS in the grid of letters.

PUZZLES & GAMES

CROSSWORD

Across

- 1 "Marriage Story" actor Alan
5 Indian flatbread
9 Lhasa ____
13 Tournament rank
14 Makes level
16 Sty supper
17 Anti-war demonstration
19 Didn't discard
20 Ejectable part of a computer tower
21 Rove
23 Tuna type
24 Phoenix's birthplace
25 Talks incessantly
27 James of jazz
29 Respect
30 "Hold your horses!"
33 Abbr. on a business card
35 ____ salts
37 Carpool lane initials
38 Person who doesn't eat meat, informally,
- and a feature of 17-, 25-, 51-, and 62-Across
41 401(k) kin
42 Doglike scavenger in Africa
44 Old AOL exchanges
45 Steep, as tea
46 "Now!"
49 "Ah, gotcha"
51 Local watering hole
53 British strollers
57 "Rugrats" grandpa
58 Vend
59 Cocktail with lime juice
60 Not busy
62 "The Big Bang Theory" actress who voices Harley Quinn
64 Pest on a pet
65 Marvel superhero who can control the weather
66 Art ____
67 Suffix with love or nerd

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

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

- 68 Emoji that may mean "Don't miss this"
69 "Don't delay" letters

Down

- 1 Pet rescue org.
2 West Yorkshire city
3 "Till ____ do us part"
4 Spread of commercial marketing into new spaces
5 ____ Martin cognac
6 Lab eggs
7 ____ cotta
8 Wages
9 Inquire
10 Start of Oliver Twist's request
11 10th grader
12 Sign up for newsletters, perhaps
15 Fancy pillow covers
18 West's opposite
22 Doled (out)
25 Bowen of "SNL"
26 Sales agt.
28 Link (to)
30 "Quiet you!"
31 Curly-haired dog that fits in a purse
32 Uses veto power
34 The WNBA's Sky, on scoreboards

1	2	3	4		5	6	7	8			9	10	11	12
13					14				15		16			
17					18						19			
20							21			22		23		
24						25					26			
				27		28			29					
30	31	32			33		34			35				36
37				38				39	40			41		
42			43				44				45			
	46					47	48		49		50			
51								52			53		54	55
57					58					59				
60			61			62			63					
64						65						66		
67							68					69		

- 36 Gaping mouth
38 Rooftop spinners
39 Gulf States ruler
40 Stubborn animal
43 Opposite of "oui"
45 Island with a name-sake Triangle
47 Expeditions
48 Not perfectly round
50 Massive in scale
51 Steep drop-off
- 52 Stainless steel, e.g.
54 Houseplants with healing properties
55 Muslim pilgrim's destination
56 Entrance porch
59 Fitness centers
61 "I could ____": "I'm not not hungry"
63 Before, in verse

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JUMBLE

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

TOQAU
POGUR
IQLDIU
FEULUS

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THAT SCRAMBLED WORD GAME
By David L. Hoyt and Jeff Knurek



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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[] [] [] [] [] [] [] []	[]
A ₁ E ₁ O ₁ O ₁ G ₂ M ₃ R ₁	RACK 1
[] [] [] [] [] [] [] []	[]
A ₁ A ₁ U ₁ L ₁ T ₁ S ₁ S ₁	RACK 2
[] [] [] [] [] [] [] []	[]
A ₁ E ₁ I ₁ L ₁ R ₁ C ₃ L ₁	RACK 3
[] [] [] [] [] [] [] []	[]
A ₁ E ₁ O ₁ L ₁ F ₄ D ₂ F ₄	RACK 4

PAR SCORE 140-150
BEST SCORE 209

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.

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HUMOR HOTEL



Amazon Music must think I'm very depressed

GREG SCHWEM

I recently subscribed to Amazon Music, a decision made infinitely easier after Jeff Bezos and his cronies offered me four free months of service.

It's the closest I've ever come to winning anything.

I immediately dove in, anxious to take complimentary advantage of, according to our agreement, "unlimited access to 100 million songs, the most ad-free top podcasts, and HD listening, as well as access to the largest catalog of audiobooks from Audible."

However, after several days of listening to songs Amazon "sug-

gested" I would enjoy, I'm beginning to wonder if Amazon thinks I'm spending my days inside, the lights off and the shades drawn, wondering if I should even get out of bed.

My musical tastes run the gamut from classic 1980s bands, such as Journey and Styx, to modern stadium acts like Ed Sheeran, Bruno Mars and Taylor Swift, to rising stars like neo-soul songstress Olivia Dean. Put it all together and I have a library that brings me joy whether I'm listening on the treadmill, the bus or all points in between.

Amazon Music wants to change

CONTINUED ON PAGE 23



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Humor Hotel

CONTINUED FROM PAGE 22

that mood.

The beauty of Amazon Music and competing subscription music services, such as Apple, Pandora and Spotify, is allowing those services to serve as your personal deejays. Yes, you can instruct Amazon to play only the artists you like or you can say, "Hey, you're Amazon. You already know what I like to read, eat and wear based on my past purchases. Now tell me what you THINK I should be listening to on my headphones."

Amazon Music culled together a playlist entitled "My Alternative Pop Mix" and suggested I give it a listen. First on the list was "Taking Things for Granted" by Joy Oladokun, a 34-year-old American singer-songwriter described by Wikipedia as spanning the genres of "folk R&B, rock and pop and is influenced by her identity as a queer person of color."

The song begins with the following:

"In the school yard, when I was a kid

I gave everyone my address, said 'Come on over'

*And it turned out that nobody did
Swimming alone's how I spent my eighth birthday."*

Joy, if you're reading this, I am so sorry. Kids can be brutal. Congratulations for rising above the isolation and launching a successful music career. However, I'm going to press

"forward" on my playlist.

Next up? "Relatively Easy" by Jason Isbell. Like Oladokun, the internet describes Isbell as a singer-songwriter, albeit one who has enjoyed considerably more commercial success. I'd vaguely heard of Isbell and was anxious to hear his lyrics.

Until this verse interrupted my afternoon walk along Chicago's lakefront:

"I lost a good friend

Christmastime when folks go off the deep end

His woman took the kids and he took Klonopin

Enough to kill a man of twice his size."

Happy holidays, Jason! Also, kudos for being able to work "Klonopin" into a rhyming verse. However, I think I'll just remove my AirPods and listen to waves lapping at the city's shoreline.

Finally, Amazon Music suggested "Stick Season," by Noah Kahan, another singer-songwriter who is playing, I kid you not, WRIGLEY FIELD later this month. That means 40,000 fans can listen to this:

"And I saw your mom, she forgot that I existed

And it's half my fault, but I just like to play the victim

I'll drink alcohol 'til my friends come home for Christmas"

Noah, please go easy on the booze. Also, please invite Jason Isbell for the holidays. He needs it.

I have three and a half more months of Amazon Music suggest-

ing songs for my listening "pleasure." Then I'll have to decide if I want to pony up \$11.99 monthly to continue hearing about the horrible lives of singer-songwriters, all of whom I'm guessing are considerably wealthy.

Or maybe I'll just tell Amazon that I no longer enjoy the singer-songwriter genre. Instead, I will ask it to create a new playlist for me.

Title it "Songs Without Lyrics."

- Greg Schwem is a veteran come-

dian, motivational speaker and humor specialist known for blending business insights with standup comedy. He is also the author of three Amazon bestsellers. His latest, "Turning Gut Punches into Punch Lines: A Comedian's Journey Through Cancer, Divorce and Other Hilarious Stuff," was released in September 2024. Visit Greg on the web at www.gregschwem.com.

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MY PET WORLD



Can cats grieve the loss of a family member?

CATHY M. ROSENTHAL

Dear Cathy: I read your column every week and hope you can help with my 13-year-old cat, Gracie, who has periodically been urinating on rugs in the house. We adopted her and her littermate brother, Georgie, when they were six months old. Both use the litter box regularly.

About a year ago, Gracie began urinating on a particular rug. My veterinarian ruled out a urinary tract infection and suggested adding another litter box and plug-in pheromones. We did both, and the behavior stopped.

A few months later, my husband died unexpectedly. Both cats became very subdued for several weeks. Since then, they have become much more attached to me and jealous of one another when I am giving attention. Gracie sometimes chases Georgie away, but there were no accidents.

Then, about a month ago, I came home after being out for a few hours. Gracie greeted me at the door, then walked over and urinated on a rug. She stood beside the spot as though she wanted me to see it. The following week, the same thing happened on another rug. This time, she urinated, then came to me purring and wanted to be petted.

I took her back to the veterinarian, who again ruled out a urinary tract infection. She also had a full physical exam and bloodwork. Other than inflammatory bowel disease, which my veterinarian doesn't believe is related, everything was normal.

Could this be attention-seeking behavior or separation anxiety? Both

cats have been such a comfort since my husband's passing, and I want to help Gracie however I can. — Jean, Wethersfield, Connecticut

Dear Jean: First, let me say how sorry I am for the loss of your husband. I'm glad Gracie and Georgie have been a source of comfort during such a difficult time.

One of the biggest misconceptions about cats is that they urinate outside the litter box simply to get our attention or get back at us. Inappropriate urination is almost always a form of communication. Cats are trying to tell us something, whether it's physical discomfort, emotional stress or a change in their environment.

The loss of your husband changed the emotional landscape of your home, not just for you, but for Gracie and Georgie. We often think of grief as something only people experience, but animals notice when someone important is suddenly gone.

Pets may become quieter, clingier, more anxious, or even change the way they interact with one another. Grief unfolds over time, and as families adjust to a new normal, stress-related

behaviors can emerge weeks or even months later. Gracie's urinating when you come home may be triggered by a rush of emotion, perhaps excitement, anxiety, or uncertainty. Seeking your reassurance afterward suggests she is turning to the person she trusts most when those feelings become overwhelming.

I would continue providing multiple litter boxes in separate locations, scooping them daily, and keeping the pheromone diffusers since they seemed to help before. Also, I would make time for individual play and attention with each cat so neither feels the need to compete for your affection. I would also buy a litter box attractant to sprinkle in the box to see if that helps.

Most importantly, if the behavior persists or becomes more frequent, go back to your veterinarian. Conditions such as feline idiopathic cystitis, arthritis and other age-related problems can come and go. If Gracie's behavior is ultimately linked to anxiety, your veterinarian may also suggest medication to help her feel more secure.

— *Cathy M. Rosenthal is a long-time 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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90 Years Old

Sept. 5 - John Danforth, US Senator

Sept. 14 – Walter Koenig, actor (*Star Trek*)

Sept. 21 - Dickey Lee, Musician ("Patches")

80 Years Old

Sept. 1, Barry Gibb, (Bee Gees)

Sept. 5, Dennis Dugan, actor, director

Sept. 15, Tommy Lee Jones, actor

Sept. 15, Oliver Stone, film director, producer (*JFK*)

Sept. 25, Jerry Penrod, bass player (Iron Butterfly)

Sept. 26, Christine Todd Whitman, politician

Sept. 28, Jeffrey Jones, actor (*Ferris Bueller's Day Off*)

70 Years Old

Sept. 12, Ricky Rudd, race car driver

Sept. 16, David Copperfield, illusionist

Sept. 20, Gary Cole, television, film and voice actor

Sept. 25, Jamie Hyneman, television co-host (*MythBusters*)

Sept. 26, Linda Hamilton, actress (*Terminator*)

Sept. 29 – Sebastian Coe, British athlete

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SERIOUSLY SIMPLE



No-cook ricotta toasts are packed with summer flavor

DIANE ROSSEN WORTHINGTON

It's hot out there. I'm either cooking in the cool of the morning or not at all. That's why I love these Seriously Simple toasts so much.

It seems as though different countries call simple toasted bread slices different names like crostini, bruschetta or tartines. I like to think of these crispy toasted bread slices as a blank canvas for both savory and sweet toppings.

The simple topping in the following recipe requires a knife, spoon, small bowl, cutting board and, of course, a platter to arrange them on. If you are serving a crowd, you can double or triple this recipe. Serve these with cocktails to begin a meal. These are also a lovely addition to a summer luncheon that might include a cold soup like squash gazpacho or cucumber avocado soup to begin.

This savory filling tastes like summer in a bite: creamy, salty, sweet and herbal all at once. Look for full-fat ricotta cheese for its velvety texture. Sun-dried tomatoes packed in

oil are the way to go here because they have a concentrated tomato flavor in a small piece. The basil pesto punches up the simple, creamy ricotta flavor. If you are a vegetarian, leave out the soft, salty prosciutto slices. If not, enjoy the extra layer of flavor. This topping can also be served on its own with colorful raw vegetables or your favorite crackers or chips.

Sun-Dried Tomato-Pesto Ricotta Toasts

Makes 8 toasts

8 1-inch-thick slices of favorite bread (baguette works well)

1 cup full-fat ricotta

2 tablespoons store-bought or homemade basil pesto

2 tablespoons chopped sun-dried tomatoes

Freshly ground black pepper

4 pieces prosciutto, sliced in half to make 8 pieces

For garnish

Small sun-dried tomato strips

Small springs basil

Sun-dried tomato oil

DIANE ROSSEN WORTHINGTON /TCA



The hottest summer appetizer requires no heat!

Red and yellow cherry tomatoes

top before serving.

1. Toast the bread slices until lightly browned, about 6 to 8 minutes. Cool. Arrange the toasts on a platter.

2. Mix the ricotta, pesto, chopped sun-dried tomatoes and pepper in a small bowl until well-combined.

3. Spoon a large dollop of ricotta on the toasts. Arrange the prosciutto strip on top, folding it on itself to fit the toast. Add preferred garnishes and drizzle a little oil on

Make ahead: This can be made through Step 2, two hours ahead. Refrigerate topping until ready to finish the recipe.

- Diane Rossen Worthington is an authority on new American cooking. She is the author of 18 cookbooks, including "Seriously Simple Parties," and a James Beard Award-winning radio show host. You can contact her at www.seriouslysimple.com.

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OPINION



A special golden anniversary

CAL THOMAS

Golden anniversaries used to be special celebrations in the days when people got married and stayed married.

This year marks the golden anniversary, not of a married couple, but of an organization that invests in the lives of people whom politicians largely ignore.

It's called Prison Fellowship and it was started by Charles Colson, a top aide to President Richard Nixon. Colson served seven months in federal prison for pleading guilty to obstruction of justice in the Watergate affair in the 1970s, which led to Nixon's resignation.

When he was released, Colson, who had become an evangelical Christian before his guilty plea and sentencing, would not forget the men he had known while behind bars. Cynics claimed his "religious conversation" was a ploy for a lighter sentence and sympathy from his fellow believers. After several years of consistent living and dedication to his ministry, even Bob Woodward of *The Washington Post* acknowledged Colson's complete transformation,

genuine faith and dedication to helping inmates and their families.

Colson enjoyed an immediate connection with inmates when he visited them after his release. He once took me along to a Virginia prison, which included men on death row. Inmates literally reached out to him and engaged him in conversation. It was remarkable to see.

Even more remarkable are the thousands of stories that have emerged from prisoners who have participated in Bible studies organized by Prison Fellowship that are taught by local people who have been instruments in the transformation of many lives.

In a visit to a "Faith and Law" meeting in Washington in August, Scott Peyton, Prison Fellowship senior director of advocacy, and Ed Simcox, co-founder of Prison Fellowship, shared reflections on Colson's legacy (he died in 2012) and the beginning of the ministry. Peyton said that after Watergate, "[Colson's] faith did not pull him away from public life. It did just the opposite. It pushed him toward those who are

too often forgotten."

A foundational principle of Prison Fellowship has been to support public policy that "reflects both justice and mercy and advocating for second chances of formerly incarcerated individuals." That is a far cry from Colson's previous "tough on crime" philosophy.

The stories of transformed lives can only be described as miraculous. One story is told by Jermaine Wilson who became the mayor of Leavenworth, Kansas, (some irony given the town has a famous prison). Wilson's father and siblings had been to prison. He says he began using drugs at an early age because he wanted to hang out with older kids. His drug use and other criminal activities sent him to prison several times.

"While I was in prison," he says, "I cried out to God and said 'Lord, I need you in my life.' I spoke to Christ and I became free. The Prison Fellowship program has helped me to

unlearn those negative things that I had learned." When he got out the last time it was difficult for him to find employment because of his record. A local church gave him a job cutting grass. Ultimately, he ran for mayor and won. Wilson's criminal record was expunged in 2015.

Politicians promise to make our lives better, but that is beyond their power. Wilson and many other current and former inmates have discovered a greater and genuine power available to those who will receive it.

If you want to support something that truly transforms lives, instead of believing the empty promises of politicians, visit prisonfellowship.org. You might wish them a happy 50th anniversary while you are there.

- Readers may email Cal Thomas at tcaeditors@tribpub.com. Look for Cal Thomas' latest book "A Watchman in the Night: What I've Seen Over 50 Years Reporting on America" (HumanixBooks). ©2026 Tribune Content Agency, LLC.

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RICK STEVES' EUROPE



Stratford-upon-Avon: To see or not to see?

RICK STEVES

Nonliterary types might find England's Stratford-upon-Avon to be much ado about nothing, but Shakespeare's hometown is blanketed with opportunities for Bardolatry. It's an easy side-trip from London, but an overnight stay is best to take in a performance.

Shakespeare was born and raised here. He then spent most of his career in London, where he taught his play-going public about human nature with plots that entertained both the highest and the lowest minds at the same time. His tool was an unrivaled mastery of the English language. He retired — rich and famous — back in Stratford.

Within Stratford's compact old town, you can walk easily to most Shakespeare sights. The River Avon, which flows right through town, has an idyllic yet playful feel, with rowboats, swans, and an old, one-man, crank-powered ferry just beyond the Royal Shakespeare Theatre.

The best Shakespeare-related thing you can do here is see a play. Even if you slept through English Lit, you'll find the experience memorable. The Royal Shakespeare Company is undoubtedly the best Shakespeare troupe on earth and performs shows year-round here and in London. Between excellent acting and remarkable staging, they can even make Henry VIII feel accessible.

The RSC operates two theaters in town: the flagship Royal Shakespeare Theatre and the intimate Swan Theatre. Both are designed to feel traditional, down to the standing-

room-only spaces. Even if you're not seeing a play, the lobbies of both theaters are normally open to the public. You'll learn interesting tidbits of theater history, try on costumes, and see one of Shakespeare's First Folios.

If you're dead set on seeing a show, it's smart to book tickets ahead. But for last-minute decision makers, day-of tickets are often available. On a past visit, on a sunny Friday in June, I stepped into the RSC on a lark to see if they had any tickets ... an hour later, I was watching King Lear lose his marbles.

Beyond live performances, the prime sight in town is Shakespeare's Birthplace, a half-timbered Elizabethan building where William grew up. This is also the house where Shakespeare and his bride, Anne Hathaway, began their married life together. I find the birthplace itself a bit underwhelming — everyone is herded along the same path through the house, and it's as if millions of visitors have rubbed the rooms clean of any-

CAMERON HEWITT, RICK STEVES' EUROPE



Beyond live performances, the prime Shakespeare sight in Stratford-upon-Avon is the half-timbered Elizabethan building where the playwright grew up.

thing authentic. Still, the sight makes for a good introduction to the Bard, largely thanks to its thought-provoking modern exhibit (which you see at the start of your visit) and the well-versed (and often costumed) docents who frequently reenact famous Shakespeare scenes in the backyard.

To get a sense for the playwright's early education, visit the Shakespeare's Schoolroom and Guildhall sight. You can test a quill pen, play Tudor games in his classroom from the 1570s, and explore a guild headquarters and chapel to learn about social infrastructure in Shakespeare's day.

Nothing remains of the house the

Bard inhabited when he made it big (it was demolished in the 18th century). But the atmospheric mansion grounds, now adorned with modern sculptures and traditional gardens, form another tourist sight: Shakespeare's New Place. Contemplating him writing "The Tempest" in the place he called home for nearly 20 years is an enjoyable experience.

The only sight that's outside of Stratford's walkable town center is Anne Hathaway's Cottage, the 12-room farmhouse where the bard's wife grew up. It's a mile out of town, in Shottery — a 30-minute walk from central Stratford, a stop on the hop-

CONTINUED ON PAGE 29



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Rick Steves

CONTINUED FROM PAGE 28

on, hop-off tour bus, or a quick taxi ride from town.

William courted Anne here – she was 26, he was only 18 — and his tactics proved successful. (Maybe a little too much, as she was several months pregnant at their wedding.) The Hathaway family lived here for 400 years, until 1911, and much of the family's 92-acre farm remains part of the site. The picturesque, thatched cottage looks cute as a fairytale, with tranquil gardens and charming sculptures. It's fun to imagine the writer of some of the world's greatest romances wooing his favorite girl right here during his formative years.

Shakespeare's grave is back in town in the riverside Holy Trinity Church, where he had been serving as a lay rector in his last years. While the church is surrounded by an evocative graveyard, the Bard is instead entombed in a place of honor, inside the church and right in front of the altar.

Shakespeare's hometown is seventh heaven for English majors and actors, but Stratford-upon-Avon's half-timbered charm, with colorful canal boats and punts plying the

river, makes it a fun stop for anyone. You might even come home with a new appreciation for the enduring impact made by history's most remarkable playwright.

- 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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MY ANSWER



God said it was not good for man to be alone

BILLY GRAHAM

Q: I sometimes wish I were a famous person because the famous don't have to work to have friends; people are just naturally drawn to them. I don't mind spending a lot of time alone; however, there are times I wish I had friends that I could trust and enjoy being with. Does the Bible say anything about this? – L.S.

A: The Bible has a great deal to say about loneliness. From the very outset of Scripture, it is written that God said it was not good for man to be alone, so He made a suitable companion for him (see Genesis 2:18). From the book of Ecclesiastes, it states that two people are better off

than one, for if one falls, another can reach out and help. If one is attacked, another can defend him.

A person can also be lonely in the midst of a party or lonely in a crowd. Loneliness is the predominant attitude in our culture. Loneliness may be experienced by the rich and famous or the poor and unknown. The kind of society we live in can contribute to loneliness. Mobility and constant change tend to make some individuals feel rootless and disconnected. Many withdraw from everyday life.

But the Bible also speaks of showing hospitality to others. This is something that has been lost in today's culture.

But there are times when being alone can bring advantages. The Bible tells us that the Lord Himself withdrew from others in order to spend time in prayer to His Father in Heaven, and this is an example that we too should follow. We need the fellowship of others, but especially God. With Christ as our Savior and constant companion, we never really need to be lonely. Nothing dissolves loneliness like a session with God in Bible reading and prayer. For those who are lonely today, seek Christ and know the fellowship that He brings to the human heart.

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

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A woman with short grey hair, wearing a red bandana, glasses, a blue denim jacket over a green patterned shirt, dark pants, and black rubber boots with blue trim, is sitting on a wooden bench. She is smiling and looking towards the camera. To her left is a small brown goat with a black collar. To her right is a larger black and white goat. The background is a wooded area with bare trees and a clear blue sky.

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