KAW VALLEY
SENIOR MONTHLY

DECEMBER 2026 | Living Well. Staying Active. Staying Connected | VOL. 26, NO. 6

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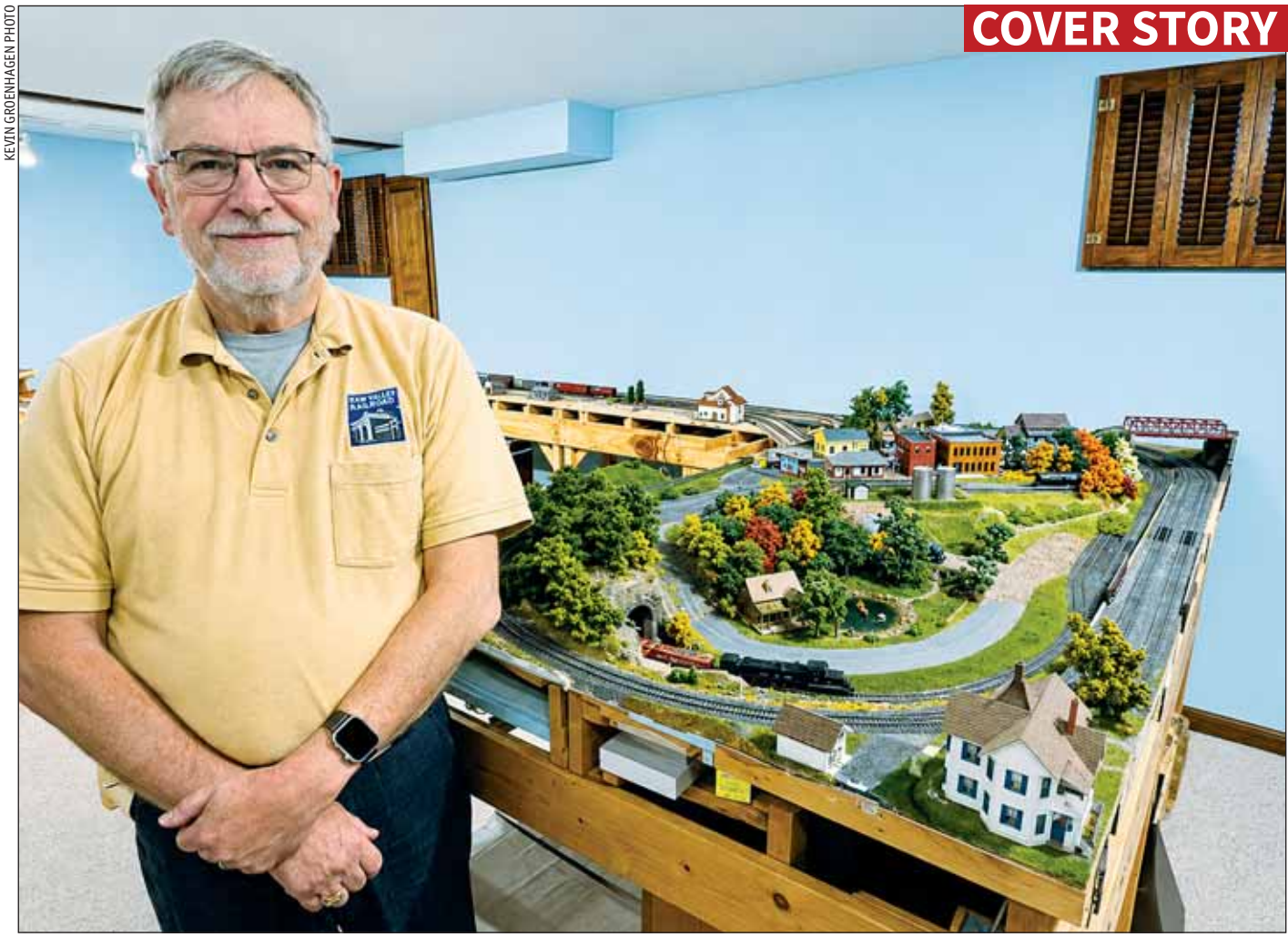
KEVIN GROENHAGEN PHOTO

COVER STORY



Full Stream Ahead: Lawrence Model Railroad Club Looks to the Future

See page 3 ▶





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Small trains, big passion: Inside the world of model railroading

By Kevin Groenhagen

A miniature locomotive rounds a bend, passing tiny buildings, crossing bridges, and traveling through a carefully crafted landscape. Although the trains may be small, the hobby behind them is anything but. Model railroading combines engineering, artistry, history, and craftsmanship while bringing together people who share a fascination with the railroad.

For Greg Ohlmacher, a longtime member and past president of the Lawrence Model Railroad Club, that fascination began as a boy. More than six decades later, model railroading remains a hobby that challenges his creativity and connects him with others who share his enthusiasm.

Ohlmacher has been a model railroad hobbyist ever since his father introduced him and his brothers to model trains when they were about 10 to 12 years old.

"I was always interested in modeling," Ohlmacher said. "I liked to build ship models, car models, and train models. I got more serious when I started working after getting my undergraduate degree."

Building the Club

Ohlmacher moved to Lawrence in 1997. The timing was a bit serendipitous. Local model railroad enthusiasts founded the Lawrence Model Railroad Club in 1998. Ohlmacher joined the club shortly after it was founded.

Starting in 1999, the Lawrence Model Railroad Club built two modular model railroads (HO scale and N scale) to display at its annual train shows.

"There are a large number of dif-

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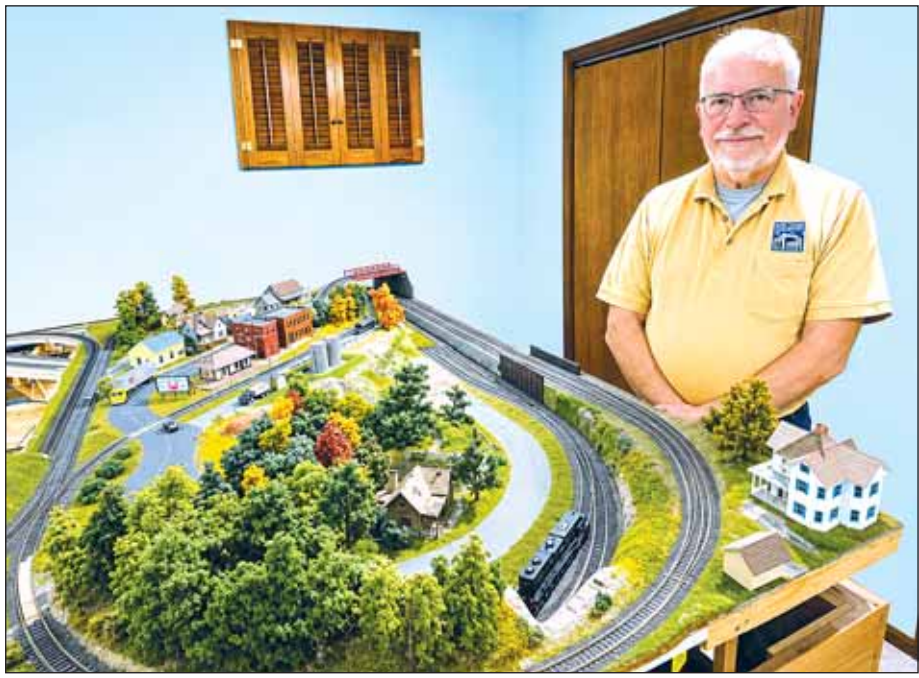
KEVIN GROENHAGEN PHOTO



Greg Ohlmacher, a past president of the Lawrence Model Railroad Club, designed his model railroad diorama to depict a small town along the Baltimore and Ohio (B&O) Railroad in western Marylard. B&O operated from 1830 until 1987, when it was merged into the Chessie System.

KAW VALLEY SENIOR MONTHLY

Kevin L. Groenhagen
Editor and Publisher

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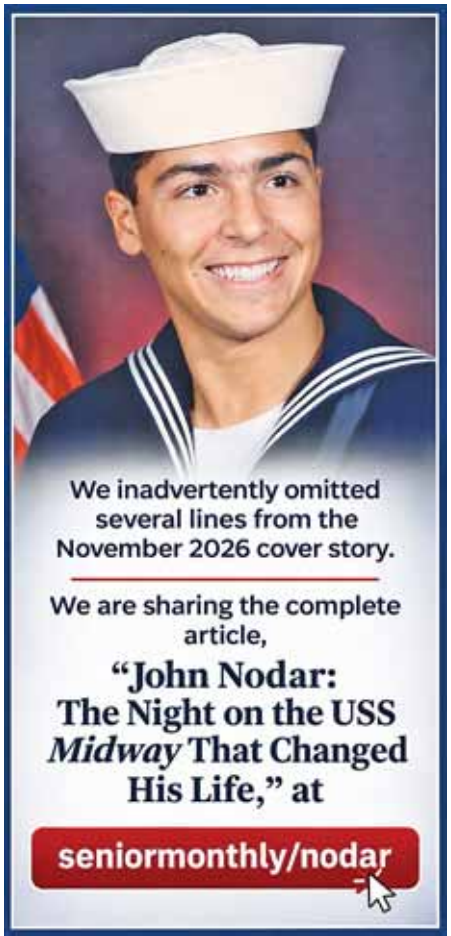

We inadvertently omitted several lines from the November 2026 cover story.

We are sharing the complete article,

"John Nodar: The Night on the USS *Midway* That Changed His Life," at

seniormonthly/nodar



Lawrence Model Railroad Club
Holiday Train Show
Building 21
Douglas County Fairgrounds

Friday Dec. 11, 2026 (4-8 pm)
Saturday Dec. 12, 2026 (9 am-3 pm)

Admission $10.00
Children 12 and under free with paid adult
Concession stand on site
FREE PARKING

More information at www.lawrencemodelrailroadclub.org

Model railroads

CONTINUED FROM PAGE THREE

ferent scales of model railroads," Ohlmacher explained. "They're basically the ratio of the model to real life. HO is probably the most popular scale right now. I'd almost say worldwide. N scale is big in Japan. HO scale has approximately an inch between the rails. That is the gauge distance, and it works out to be about 1:87 scale for real life."

Depending upon the manufacturer (or country), N scale ranges from 1:148 to 1:160.

According to Ohlmacher, the Lawrence Model Railroad Club currently has about 20 active members, while another 10 to 15 members pay dues and occasionally attend meetings.

"We have a group of active N scalers, and a group of HO scalers," Ohlmacher said. "We have had members who model in other scales, including O scale and S scale, both of which are larger than HO scale. We don't currently have any garden railroaders, or G scale. Those are the ones that have outdoor layouts."

Searching for a New Home

In 2017, the club parted with its original modular model railroads and started work on the current modular HO scale model railroad. In 2024, the club began construction on a modular N scale model railroad. These new model railroads were exhibited for several years at the Lawrence Model Railroad Club Train Shows and The Topeka Model Railroad Club Train Shows. Additionally, twice a year, the club set up model railroads at members' houses so members could run trains and do maintenance.

"For several years we were renting space at the Santa Fe Depot in Baldwin City," Ohlmacher said. "We had both of our club layouts set up there, and it allowed our members to run trains whenever they had time. Unfortunately, we no longer rent that facility, so our layout is in storage until we find a new home."

The club is currently accepting donations for club projects. They hope to use the funding to find a new home for their layouts and to further their mission to educate people about the rail industry through the great hobby of model railroading. A donations page exists on the club's website.

"We want an area where we can have a dedicated space large enough that we could have the layout set up all the time," Ohlmacher said. "We could have open houses to allow people to come in and see it. We could have what are called operating sessions, so club members could come in and not just run trains, but pretend they're running a real railroad."

Service to the Old Depot Museum

Lawrence Model Railroad Club members also travel south to Ottawa, Kansas, to do volunteer work at the Old Depot Museum.

"Greg Gilroy, a former club member, started maintaining the model railroad at the Old Depot Museum in Ottawa in 2002," Ohlmacher said. "The model railroad was built in the freight room of a former

CONTINUED ON PAGE FIVE

ALEX SMITH PHOTO



Model Railroad enthusiasts visit a past Lawrence Model Railroad Club train show.



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Model railroads

CONTINUED FROM PAGE FOUR

train station in 1965 by a model railroad club based in Ottawa. When Gilroy started volunteering, he was a member of the Ottawa club. After the Ottawa club disbanded, he joined the Lawrence Model Railroad Club. When he passed away in 2019, several Lawrence club members stepped in to continue his volunteer work. The club cleans the track, services the locomotives and cars, adds new scenery items, and updates the electronics under the layout as needed. Routinely, club members visit the museum once or twice a month to repair items as needed. If you have never been to the museum, it is worth the trip to Ottawa to see the model railroad and the wonderful train station that houses it."

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1 In the beginning was the Word, and the Word was with God, and the Word was God.

2 The same was in the beginning with God.

3 All things were made by him; and without him was not any thing made that was made.

4 In him was life; and the life was the light of men.

5 And the light shineth in darkness; and the darkness comprehended it not.

6 There was a man sent from God, whose name was John.

7 The same came for a witness, to bear witness of the Light, that all men through him might believe.

8 He was not that Light, but was sent to bear witness of that Light.

9 That was the true Light, which lighteth every man that cometh into the world.

10 He was in the world, and the world was made by him, and the world knew him not.

11 He came unto his own, and his own received him not.

12 But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name:

13 Which were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God.

14 And the Word was made flesh, and dwelt among us, (and we beheld his glory, the glory as of the only begotten of the Father,) full of grace and truth.

15 John bare witness of him, and cried, saying, This was he of whom I spake, He that cometh after me is preferred before me: for he was before me.

16 And of his fullness have all we received, and grace for grace.

17 For the law was given by Moses, but grace and truth came by Jesus Christ.

18 No man hath seen God at any time, the only begotten Son, which is in the bosom of the Father, he hath declared him.



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Model railroads

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Open Houses and the Holiday Train Show

As part of its mission to educate the public about model railroading, the Lawrence Model Railroad Club holds regular open houses and shows.

"When we were in Baldwin City, we did about four open houses a year," Ohlmacher said. "Once we find a new home, we wouldn't be against having an open house every month."

The club held its 24th annual train show and swap meet on February 28 and March 1, 2026, at Crown Toyota in Lawrence. On Friday, December 11 (4 to 8 p.m.) and Saturday, December 12 (9 a.m. to 3 p.m.), the club will hold its very first Holiday Train Show in Building 21 at the Douglas County Fairgrounds.

"We will have a number of model railroads," Ohlmacher said. "We will have vendors who will be selling items related to both model railroads and real railroads. They might be selling items from real railroads, like lanterns and china. But then a lot of it is just model railroad stuff, including cars, locomotives, structures, and tracks of different scales."

"We usually have a modeling contest," he continued. "The contest includes structures for model railroads, rail cars, and locomotives. Whatever people have built or decorated for their model railroads, they get a chance to show them off, and people vote."

The contest is open to both members and the general public.

Ohlmacher also noted that club members will prepare barbecue and other food for the show and sell lunches at the concession stand.

Admission to the Holiday Train Show is $10. Children 12 and under will be admitted for free with a paying adult. Parking is free.

The club notes that the Holiday Train Show will take place at the same time as the Lawrence Holiday Farmers Market, held Saturday, December 12, from 9 a.m. to 4 p.m. in the indoor arena at the Douglas County Fairgrounds. Visitors can attend both shows.

MARK SCHONEWEIS PHOTO



Santa Fe locomotive servicing scene

Getting Started in the Hobby

If you're not currently involved with model railroading but are thinking of getting started, Ohlmacher said a

CONTINUED ON PAGE EIGHT

GRANDMA BURRIGHT
The Queen of Harness Racing
In Grandma Burright: The Queen of Harness Racing, Kevin Groenhagen explores Neva "Grandma" Burright's legacy as a wife, mother, grandmother, and, of course, as a harness racing driver. He examines how a diminutive woman of modest means overcame numerous tragedies (the deaths of a husband, two grandsons, and two sons) to defeat Sep Palin, the "aristocrat of drivers," and become known as "The Queen of Harness Racing."
For more information about this book, email Groenhagen at groenhagen@sbcglobal.net.


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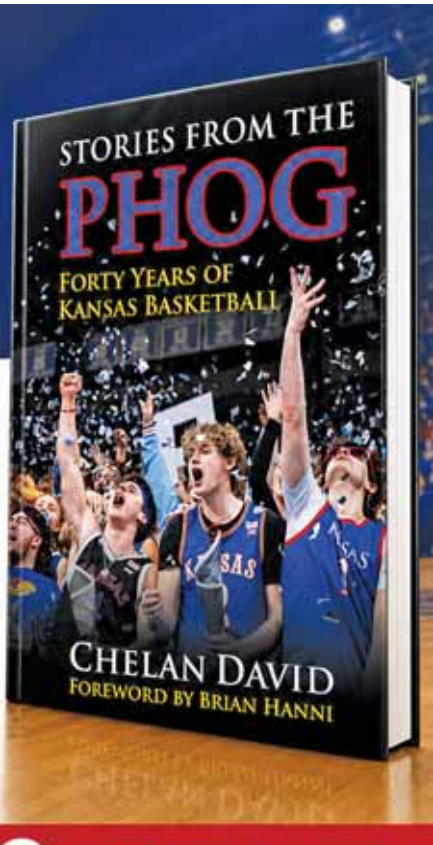
A native of Lawrence, Kansas, author Chelan David has a unique bond with Kansas basketball. Some of his earliest memories emanate from fabled Allen Fieldhouse, a limestone theater filled with tradition, pageantry, and ghosts of former Jayhawk greats. Visit cdavidbooks.com for more information or to order a copy.


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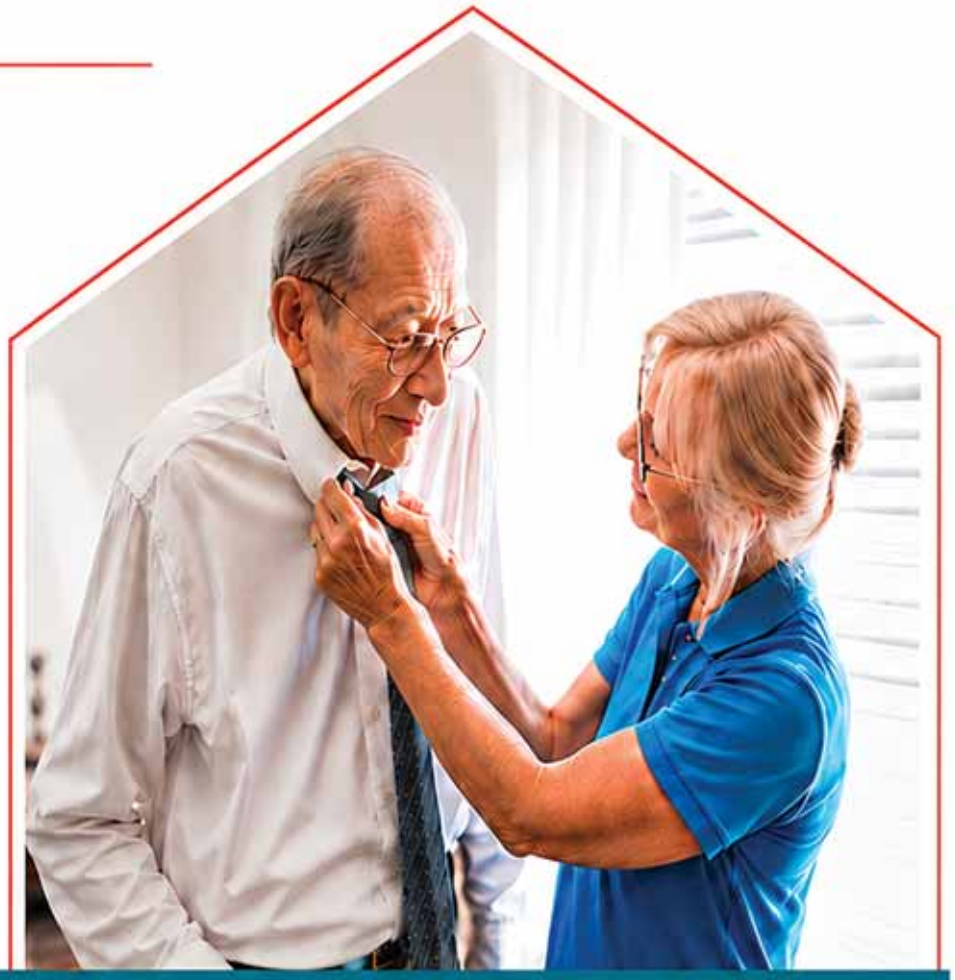

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Model railroads

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train show is probably the best place to learn more about the hobby from vendors and from members of area clubs.

"There are vendors that have a variety of items," he said. "The quality varies, but most of it is good. That will get you started, and it's relatively inexpensive. But if you want to get more involved, I've seen HO scale locomotives for $300 and $400. Now, those locomotives have sound and computers in them. The locomotives are computer-controlled; a signal is sent along the power line that the computer picks up, and it tells the locomotive how fast to go, what direction to go, what lights to turn on, and what sounds to make."

Those interested in model railroading can also attend a Lawrence Model Railroad Club meeting. The club meets the second Tuesday of the month at 7:00 p.m. at the Bridge-Pointe Community Church, located at 601 W. 29th Terrace in Lawrence.

"The meetings start out with a business session, where we discuss things that we're doing and projects that the club has," Ohlmacher said. The business session is followed by

CONTINUED ON PAGE NINE

A Brief History of Model Trains

Origins (1840s-1890s)

Model trains began as floor toys within a few decades of the first real railways. Early "carpet toys" were pull-along tin or wooden trains, made by firms in Germany, France, and the U.S. Railways were new and thrilling, and toymakers followed quickly.

Märklin and the birth of gauges (1891)

The German firm Märklin introduced the first standardized track gauges at the Leipzig Toy Fair in 1891, with clockwork trains running on metal track. Standard gauges let customers buy compatible pieces over time, which turned a one-off toy into a hobby built as a system.

Electric age (early 1900s)

Electric motors arrived around 1900. In the U.S., Lionel (founded in 1900 by Joshua Lionel Cowen) began with a battery-powered gondola car for a store window display, then grew into a toy powerhouse. American Flyer, Ives, and others competed with it. Early "Standard Gauge" trains were big, heavy, and ornate.

The 1920s-1950s golden era

Lionel's O gauge became the American favorite, and its catalogs were a childhood staple. In Britain, Hornby dominated with its own clockwork and later electric trains. Postwar prosperity pushed sales to a peak around 1953, with trains under countless Christmas trees. Lionel's postwar line, with smoke, whistles and operating accessories, remains highly collectible.

Scale modeling emerges (1920s-1960s)

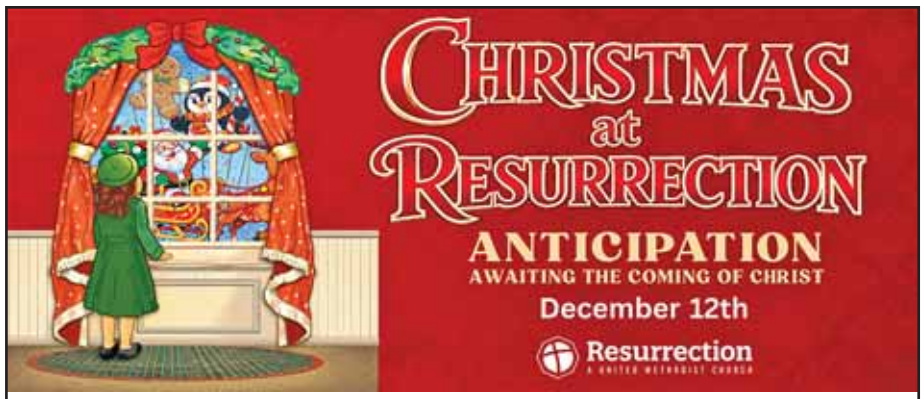
Alongside toy trains, a more realism-focused hobby grew up. OO gauge took hold in Britain, and HO (half of O) became the American standard in the 1930s-50s, thanks to companies like Varney, Athearn, and Mantua. The National Model Railroad Association (NMRA, founded in 1935) later set standards for compatibility. Smaller N scale arrived in 1962 with Arnold's German model, popularized by Atlas and Kato.

Decline and reinvention (1960s-1990s)

Interest in toy trains faded as kids shifted to cars, TV, and later video games, and Lionel went through ownership changes and near-collapse. Meanwhile, the adult hobby grew, with detailed layouts and plastic injection molding.

Modern era (2000s-present)

Digital Command Control (DCC) lets multiple trains run independently on the same track, and sound, smoke, and coupling effects are now common. Precision manufacturing, often in China, delivers highly accurate models. Z scale and G scale (garden railways) round out the sizes. Collectors, layout builders, and nostalgic families keep the hobby alive.



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ALEX SMITH PHOTO

Lawrence Model Railroad Club Members at a past Open House: Kandy Hinton (far left), Jim Turner (wearing a cap), and Rob Hinton (far right).

Model railroads

CONTINUED FROM PAGE EIGHT

a clinic, which is a presentation on something related to model railroads."

During the November meeting, Ohlmacher did a clinic on craftsman kits.

"These are highly detailed kits of structures and other model railroad items," he said. "The presentation I made was about railcars. I discussed different ways that I paint, prepare, and construct the models."

Learn More

For more information about the Lawrence Model Railroad Club, visit the club's website at lawrencemodelrailroadclub.org. The club also has a Facebook page at facebook.com/LawrenceModelRRClub and many videos on YouTube at youtube.com/@LawrenceModelRailroadClub.



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HEALTH & WELLNESS

LMH Health

Earlier detection, clearer answers: Advancing lung cancer care at LMH Health

By Diane Morgan
LMH Health

In the U.S. today, someone is diagnosed with lung cancer about every two minutes, according to the American Lung Association (ALA). Because it often goes undetected until later stages, lung cancer is the leading cause of cancer deaths, claiming hundreds of lives every day.

Fortunately, advances in local screening and diagnostic technology offer hope. At LMH Health, low-dose computed tomography (low-dose CT) is used to reveal suspicious changes before symptoms develop. When CT findings require a closer look, pulmonologists use Ion robotic bronchoscopy to reach small areas deep within the lungs and collect tissue for diagnosis.

"For patients, finding something on an X-ray or scan is the beginning of many questions," said Dr. Vance Burns, a board-certified pulmonologist with Lawrence Pulmonary Specialists. "These tools help us identify concerns earlier and get the information we need to guide their next steps."

Why earlier detection matters

Lung cancer can form without causing noticeable symptoms. The timing of a diagnosis makes a substantial difference in treatment options and outcomes: The ALA's 2025 State of Lung Cancer report puts five-year survival at 65% for people diagnosed at an early stage, compared with 10% for those diagnosed at a late stage.

Screening offers a chance to find the disease early, potentially reducing lung cancer deaths by up to 20% among people at high risk. Despite this, less than 1 in 5 eligible people were screened in 2022, the most recent year of data available for ALA's 2025 report.

"It's understandable to be afraid of what a scan might find, but finding a problem earlier may give us more ways to treat it," Burns said. "If you're worried about screening, we can talk through those concerns and explain what to expect."

Who qualifies for lung cancer screening

LMH Health practitioners generally recommend annual screening for adults ages 50-77 who currently smoke or quit within the past 15 years, have no symptoms of lung disease, and have a smoking history of at least 20 pack-years. (A pack-year is a way of measuring a person's smoking habit over time; for example, one pack a day for 20 years equals 20 pack-years, as does half a pack a day for 40 years or two packs a day for 10 years.)

"People who quit smoking have taken an important step for their health, but they may still benefit from lung cancer screening," Burns said. "Whatever your smoking history, you deserve care and support, so sharing that information helps us understand your risk and recommend the right next steps."

The screening involves low-dose CT to create detailed images of the lungs using less radiation than a standard diagnostic CT scan. It is painless, requires no injections, and takes only a few minutes. Patients lie on a table that moves through the scanner, briefly holding their breath while images are taken. Patients can return to normal activities immediately afterward.

When the screening raises questions

Once the CT scan is complete, a radiologist reviews the images for lung nodules or other concerns. Many lung nodules are noncancerous and may result from previous infections or inflammation.

Depending on its size, appearance, and other factors, a nodule may need monitoring with another CT scan. If it requires further evaluation, the care team may recommend a biopsy to collect tissue for laboratory analysis.

"A nodule is a finding, not a cancer diagnosis," Burns said. "Some can be watched over time, while others need more testing. We explain why we're recommending a particular approach, so patients know what we're looking for and what to expect next."

Accessing difficult areas with robotic technology

CONTINUED ON PAGE 11

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Lung cancer care

CONTINUED FROM PAGE 10

Bronchoscopy is a minimally invasive procedure that uses a thin, flexible tube with a tiny camera to examine the airways and collect biopsy samples if needed. Because some lung nodules are very small or located deep within the lungs, they can be hard to reach with traditional bronchoscopy.

Enter Ion robotic bronchoscopy, which now gives LMH Health pulmonologists a state-of-the-art alternative. The Ion technology adds robotic-assisted navigation and a highly maneuverable catheter that the pulmonologist controls to reach suspicious nodules.

"A scan can show us where a concern is, but sometimes we need tissue to understand exactly what it is," Burns said. "For some patients, Ion offers a way to get those answers without a more invasive surgical biopsy."

Bronchoscopies are typically outpatient procedures performed with sedation or general anesthesia. Most patients go home the same day, and biopsy results are available within a few business days.

Community investment in local care

The Ion robotic bronchoscopy system was made possible in part through the generous support of LMH Health Foundation donors, helping to expand local access to lung cancer diagnostics. Investments like these make it possible for more people in and around Douglas County to receive exceptional diagnostic support close to home.

"When someone is facing a potential cancer diagnosis, travel and unfamiliar surroundings can add to the stress," Burns said. "Generous donor support has helped us offer more options in Lawrence, so patients can stay closer to their families and the care teams they know."

Understanding how screening and advances in biopsy technology can make a difference and save lives. If you think you qualify for annual lung cancer screenings, talk to your primary care practitioner. Referrals are required, and insurance coverage varies. When cost is a barrier, financial assistance may be available from LMH Health Foundation. Call 785-505-5005 or email foundation@lmh.org to learn more.

- Diane Morgan is a freelance writer covering health, wellness and community topics for LMH Health.

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Herbs and the Holidays

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Herbs, spices, and seasonal greenery bring fragrance, flavor, and natural beauty to holiday celebrations, festive cooking, and decorations throughout the home. Rosemary is especially versatile: its aromatic leaves work in both roasting tins and tabletop arrangements. In the kitchen, it adds savory flavor to roasted dishes and root vegetables. As a decoration, its sprigs make an attractive centerpiece, bringing greenery to the Christmas table or wreaths around the home.

Sage offers an earthy flavor that works particularly well in stuffing, while its softly textured leaves contrast decoratively with rosemary's foliage. With its delicate stems and tiny leaves, thyme suits small arrangements and adds a hint of spice to poultry, vegetables, and gravies. Parsley brings a fresher note, whether chopped into butter, stirred into sauces, or scattered over vegetables or mashed sweet potatoes just before serving. Though it may not suit decorations throughout the house, its bright green color makes food look more inviting and festive during the holidays.

Cinnamon and cloves extend this seasonal collection from savory herbs to warming spices, connecting the aromas of festive cooking with the beauty of handmade decorations. In the kitchen, cinnamon adds a sweet, woody flavor to desserts, drinks, and holiday meals. Ground cinnamon blends easily into cake mixtures, while whole sticks are especially useful for flavoring warm drinks, including tea and spiced cider. Paired with orange and other warming spices, cinnamon helps create beverages whose fragrance becomes part of the Christmas atmosphere. Cloves bring a stronger, more penetrating flavor and pair especially well with cinnamon in fruitcakes and other holiday desserts.

Beyond the kitchen, cinnamon sticks offer a simple way to add texture and fragrance to Christmas decorations. Gather several into a small bundle, tie them with red or green ribbon, and arrange them in a basket or on a mantelpiece. Their warm brown color complements greenery and other natural materials, making them ideal for a coordinated festive display. Whole cloves are perfect for making orange pomanders—fragrant decorations created by pressing cloves into an orange peel. Making small holes with a toothpick beforehand makes the cloves easier to insert, and the design can be as simple or elaborate as you like.

Rosemary napkin rings, a bowl of clove-studded oranges, and ribbon-tied cinnamon bundles can bring an inviting theme to the table. Holiday preparations can feel thoughtful and welcoming, combining the pleasures of a beautifully arranged home with the comforting flavors and fragrances of a festive meal shared with family and friends. Wishing everyone a Wonderful Holiday Season and a Happy New Year!

- 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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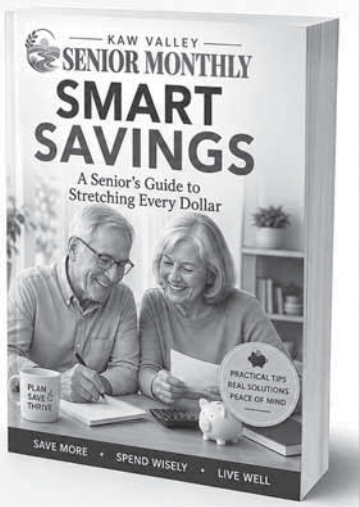

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MAYO CLINIC Q & A

Oatmeal: A healthy breakfast and weight-loss choice

By Romi Londre
Mayo Foundation for Medical Education and Research

DEAR MAYO CLINC: My mom always said that oatmeal was good for us, and I grew up eating it almost every winter morning. Now that I'm an adult, can you tell me what makes oatmeal a good breakfast choice?

ANSWER: Oatmeal is a nutritious, inexpensive and versatile way to incorporate whole grains into your diet and help you start your morning off right.

Oats made history when they became the first food with a Food and Drug Administration health claim label in 1997. This claim was related to heart health and showed that the intake of whole-oat products decreased blood cholesterol levels.

What makes oats so healthy?

Oats contain a type of soluble fiber called beta-glucan, which lowers blood glucose and cholesterol levels and reduces the risk of heart disease and diabetes. Beta-glucan also promotes healthy gut bacteria and intestinal health.

Eating oatmeal regularly can have weight management benefits too. One-half cup of rolled oats cooked in a cup of water has 150 calories, 4 grams of fiber and 5 grams of protein.

Oats' fiber and protein content contribute to feeling full longer and slowing the release of blood glucose. They're also a good source of many vitamins and minerals, including magnesium, copper, thiamine and zinc.

Know the different kinds of oats

You can find different kinds of oats in the grocery store, including steel-cut, rolled, quick and instant.

- **Steel-cut oats:** Also called Irish oatmeal, whole oat kernels are cut into two or three pieces with steel discs. Because these oats are the least processed, they contain the highest amount of fiber. Steel-cut oats take longer to cook, resulting in a creamy and chewy porridge. They also can be made in a slow cooker.
- **Rolled oats:** These oats are rolled flat to make them easier to cook. Most of the bran is removed, so they have slightly less fiber than steel-cut oats but take less time to cook.
- **Quick oats:** This variation of rolled oats is rolled thinner and cut into small pieces, so they cook even faster.
- **Instant oats**: These are the oats found in single-serve packets. They're typically flavored and can be added to hot water or cooked in the microwave for a few minutes. While instant oats cook the fastest, they usually have more added sugar and less fiber than other types of oats.

Taking oats to the next level

Oats have a nice flavor on their own, but if you're tired of plain oatmeal, here are a few ideas to try:

- Baked oatmeal is almost cakelike and is a great way to make a week's worth of breakfasts in one batch.
- To make your morning smoothie more filling, put 1/4 to 1/2 cup of rolled oats in a blender and grind until fine. Stir into your smoothie for a breakfast with the staying power of oatmeal.
- Overnight oats are made with rolled or quick oats mixed with some type of milk and yogurt, then refrigerated overnight. In the morning, you'll have a cool, creamy oatmeal mixture to eat with fruit or add to a smoothie.

You also can play with flavors and add-ins that increase protein and soluble fiber.

Try adding these options to your oatmeal:

- Chopped dates, dried cranberries or applesauce.
- Cocoa powder, a ripe banana and a couple of drops of vanilla extract.
- Peanut butter and a few drops of vanilla.
- Pinch of pumpkin pie spice.
- Roasted pumpkin seeds and a swirl of nut butter or a dollop of Greek yogurt.
- Sprinkle of chia seeds or ground flax.
- Unsweetened coconut, chopped cashews or sliced almonds.

— Romi Londre is a dietitian in Nutrition in Eau Claire, Wisconsin.

- 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



One way to escape the Social Security tax trap

RYAN SHUMAKER

Last month, we walked through a scenario that surprises most retirees: being in a lower tax bracket in retirement while paying a *higher* effective tax rate on withdrawals from pre-tax retirement accounts. If you missed it, start there first. Today, we'll focus on the most powerful tool for fixing that problem: the Roth.

Roth withdrawals are tax-free and, importantly, don't count as income in the formula that determines how much of your Social Security gets taxed. This is the opposite of a pre-tax, traditional retirement account, where every dollar you withdraw is taxable and adds to that calculation.

If you already have significant balances in traditional tax-deferred accounts like an IRA or 401(k), a Roth conversion where you pay taxes on a portion of that money now and move it into a Roth where it will never be taxed again could be a powerful move. You can convert any amount (it doesn't have to be all at once), giving you precise control over how much taxable income you recognize each year.

For people approaching retirement, there's often a valuable window to take advantage of between when you stop working and when you can delay Social Security beginning. During this period, your income may be lower than it's been in years and may be an ideal time to execute conversions — paying tax at a lower rate now, before Social Security income, Required Minimum Distributions (RMDs), and other retirement income sources all arrive at once and collide in ways that are difficult to unwind.

Under current law, RMDs begin at age 73 (or 75 if you were born in 1960 or later). These mandatory withdrawals from traditional accounts are fully taxable, and if your balances are large, they can push your income high enough to trigger additional taxation on Social Security whether you need the money or not. Waiting passively for that to happen is one of the most common and costly mistakes in retirement planning. Even if you've already started Social Security, you can turn it back off if you're past your full retirement age and it's advantageous from a tax-planning perspective.

The right amount to convert each year depends on your income, your account balances, your Social Security benefit, capital gains exposure, dividends, interest, state taxes, and more. Social Security income, ordinary income, and capital gains are all taxed under different rules, and they interact in ways that make one-size-fits-all guidance impossible. There is no universal formula or answer. What is universal is that a good tax plan with average investments will nearly always outperform great investments with no plan at all. Paying an effective rate of 44% on retirement account withdrawals, which is surprisingly common for middle- and upper-middle-class retirees who don't or poorly plan, instead of 12% requires an extraordinary amount of additional investment return just to break even. There's certainly no guarantee that such outperformance ever materializes either.

Having a plan that accounts for taxes is not optional if you want to maximize what you actually keep and can spend in retirement. The sooner you begin, the more impactful proper retirement tax planning can be, but it's rarely too late to make meaningful improvements.

- 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 at RetireFromTaxes.com/Blog.

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FINANCIAL FOCUS®



Put your finances in position for 2027

DEREK OSBORN

As 2026 comes to a close, now is a good time to look for opportunities to strengthen your financial plan before the new year. A year-end review can help ensure your financial decisions remain aligned with your long-term goals, identify potential planning opportunities and help you enter 2027 with greater confidence.

Here are several planning opportunities:

Reflect on your progress. Start your review by evaluating how the past year impacted your long-term plan. Consider how any life changes may have affected your goals and update your strategies as necessary.

Consider your tax situation. Work with your financial advisor and tax professional to understand your tax situation and identify year-end opportunities that may benefit you. If you're 73 or older, be sure to take any required minimum distributions (RMDs) if necessary.

Increase contributions to your savings goals. Consider increasing contributions to your health savings account (HSA), workplace retirement plan or, if you're saving for education, a 529 plan. These accounts can help build financial security and may offer tax advantages. Even small increases today can make a meaningful difference over time.

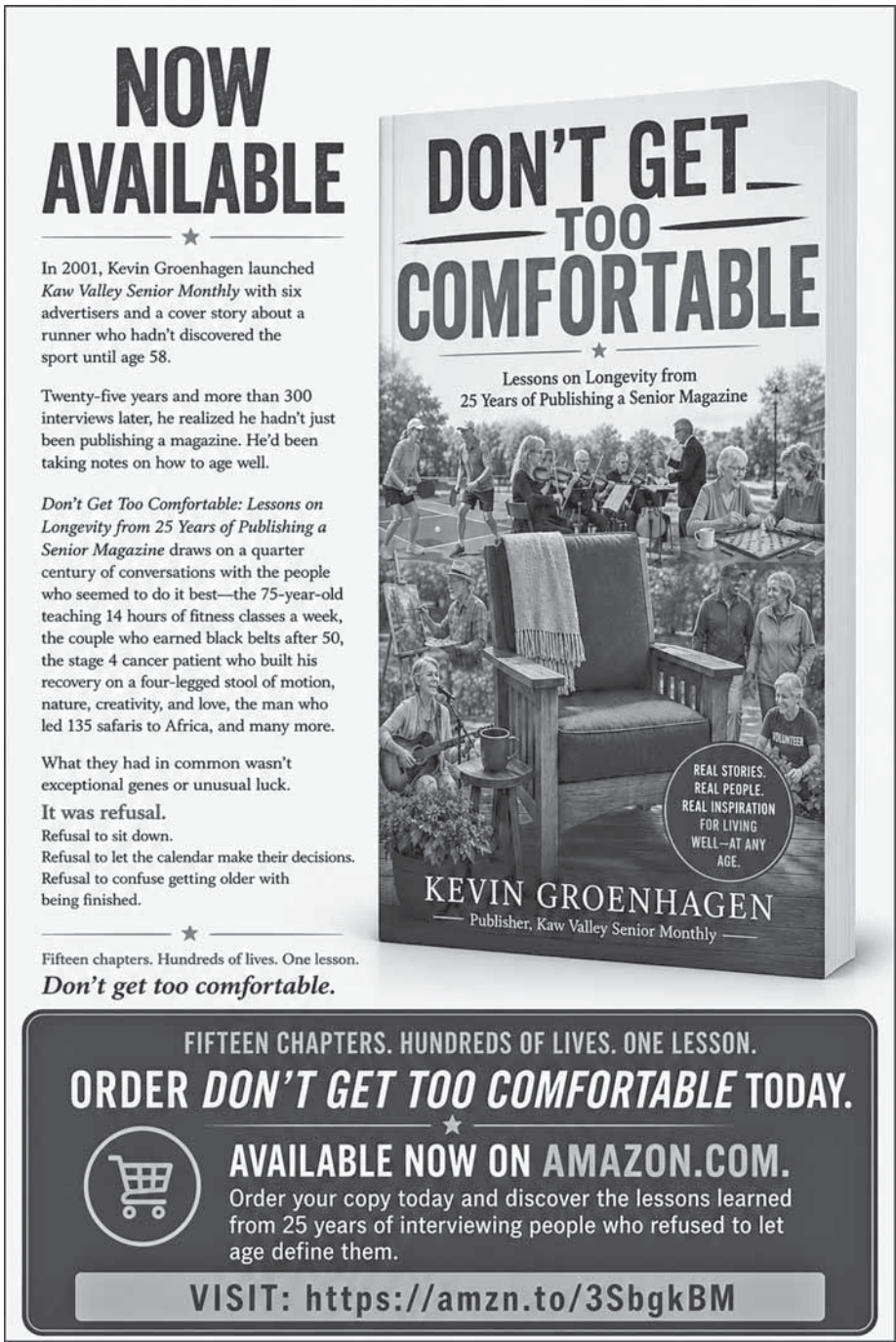
Maximize your impact. If giving to others is one of your goals, consider charitable giving or annual gifting strategies to help support the people and causes you care about while also providing potential tax benefits. And note that tax rules have changed for charitable donations: with a standard deduction, you can deduct up to $1,000 of cash donations ($2,000 for couples filing jointly) and if you itemize, you can only deduct aggregate donations that exceed 0.5% of your adjusted gross income, up to the applicable limit. These donations must be made to a qualified charitable organization.

Monitor your long-term strategy. If you haven't done so this year, now is as good a time as any to review your portfolio for the year to make sure it is still in line with your goals, time horizon and comfort with risk. If need be, you can rebalance. You might also want to check beneficiaries on your financial accounts, investments and insurance policies, especially if your family or circumstances have changed.

Work with your professionals. Making necessary year-end moves in ways that benefit your situation can feel complicated. Your financial advisor and tax professional can help you identify opportunities and avoid pitfalls.

A few proactive steps before 2027 can help you enter the new year with greater confidence and a clearer understanding of where you stand financially. By reviewing your progress, evaluating tax and savings opportunities and confirming your long-term strategy remains on track, you can start the year focused on what matters most to you.

- 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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TRACING OUR ROOTS



What's your family history mystery?

KEVIN GROENHAGEN

Have you ever wondered where your ancestors came from, what they did for a living, or what happened to a relative whose story has been lost over time?

I'm introducing "Tracing Our Roots," a new column in *Kaw Valley Senior Monthly* that helps readers explore their family histories.

After I noted that I wanted to start this column, Ancestry.com generously provided *Senior Monthly* with a complimentary All Access membership, which combines access to Ancestry's genealogical records with subscriptions to two additional services: Fold3 (military records) and Newspapers.com. I'll use these resources to see if I can answer your question(s).

Perhaps you're trying to identify an unknown ancestor, locate an old family photograph, learn more about an immigrant relative, or break through a brick wall in your genealogy research. Whatever your question, I'd like to hear from you!

Send me your genealogy questions, along with any details you already know about the person or family you're researching. I'll review available records and resources and share what I find in an upcoming column.

I can't promise to solve every family mystery, but I can help you discover where to look and how to take the next step in tracing your roots.

My interest in genealogy began 40 years ago. I used Ancestry.com several years ago to solve a mystery about my third great-grandfather, Siebelt Emen Groenhagen (1818-1906). The Groenhagens came from a part of Germany called East Frieslands. The Frisians used a patronymic

CONTINUED ON PAGE 17



Kevin Groenhagen (left) with Diederich Stevens, his fourth cousin, 1x removed, in Emden, Germany, May 2024. Groenhagen and Stevens are both descendants of Kornelius Bruns Groenhagen.



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Tracing Our Roots

CONTINUED FROM PAGE 16

system instead of using permanent surnames. The Frisians did not use surnames until Napoleon forced them to use them around 1811.

Siebelt Emen's father was Kornelius Bruns Groenhagen, his grandfather was Brune Kornelius, and his great-grandfather was Kornelis Bruns. Our records showed that Siebelt Emen Groenhagen was Kornelius Bruns Groenhagen's first and only son, meaning he should have been named Brune Kornelius Groenhagen. Instead. He was named after his maternal grandfather, Sybelt Ehmen. The second son was usually named after the maternal grandfather. Kornelius Bruns Groenhagen and his wife, Hilke Siebelts, married in June 1817, so it's unlikely they had a son before Siebelt Emen Groenhagen's birth in March 1818.

Ancestry.com records helped solve the mystery. A Cornelius Bruns and his wife, Marje Carsjens, had a son named Brune Kornelius, born in 1801 and died in 1804. They had another son, also named Brune Kornelius, who was born in 1808 (before Napoleon's surname decree). This brings up another Frisian practice known as a "necronym." If a child died, the next child born of the same sex would often be given the same name.

It turns out that Cornelius Bruns and Kornelius Bruns Groenhagen were the same person. Marje Carsjens died before 1817, and Kornelius Bruns Groenhagen then married Hilke Siebelts. Siebelt Emen Groenhagen was named after his maternal grandfather because he was the second-born son.

- What family history mystery would you like to solve? Send your question to Kevin Groenhagen at kevin@seniormonthly.net for consideration in an upcoming installment of "Tracing Our Roots."



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SEASONED ADVICE

Keeping the peace at the Christmas table

Q: We just had very bitter and contentious political campaign. How can I prevent family members from discussing and arguing about politics at our Christmas get-together this year?

A: You're not alone. After a long campaign season, plenty of families are dreading the holiday table. The good news is that you have more influence than you think, and the best work happens before anyone sits down to dinner.

Talk to people ahead of time. A few days before the gathering, call or text the family members most likely to spark a debate. Keep it warm and brief: "I'm so looking forward to seeing everyone. I'd love for this to be a day with no political talk. Can I count on you?" Most people will agree when asked privately and kindly. Nobody likes being scolded in front of the whole family.

Set the tone as host. You might say a few words before the meal: "We're here because we're family, and that matters more than any election. Today we're talking about anything but politics." If that feels too formal, a friendly sign on the refreshment table works, too. Something like "Politics-Free Zone: Pass the Potatoes Instead" gets a smile and makes the point.

Have a plan for when it happens anyway. Someone may still wade in. Don't engage with the argument itself. Try a calm redirect: "Let's save that one for another day. Dave, tell us about your new grandson." Having a few go-to topics in your back pocket helps: favorite Christmas memories, old family recipes, trips people have taken, or how the grandkids are doing. Asking an older relative to tell a story from their childhood almost never fails.

Give people something to do. Idle hands and idle minds lead to trouble. Board games, a jigsaw puzzle, a card game, caroling, or a family photo project keep everyone busy and talking together. A walk after dinner clears the air, literally. If tempers rise, suggest it.

Keep a few ground rules for yourself. Don't take the bait, and don't take sides. If you're the one who feels strongly, remember that no one has ever changed a relative's vote over pumpkin pie. You can't win the argument, but you can lose the afternoon.

Remember what the day is for. Seniors have seen many elections, and many Christmases. Most of us have also learned that the people around the table matter far more than the outcome of any campaign. The relatives who irritate you most may not be here in a few years, and you'll want your last memories of them to be happy ones.

If someone does leave in a huff, don't panic. Reach out a day or two later with a simple note: "I missed you at the end of the day. Let's get together soon." Families can recover from a lot, but only if someone makes the first move.

Wishing you and your family a peaceful, joyful holiday.

- Have a question about life after 60? Email it to kevin@seniormonthly.net and it may appear in a future column.

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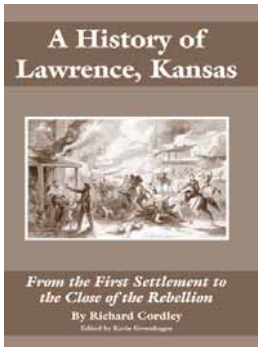

By Rev. Richard Cordley

Available at the Watkins Museum of History, 1047 Massachusetts St., Downtown Lawrence.

Cozy day trips in Northeast Kansas this December

Winter doesn't have to mean staying home. A short drive can put you in the middle of holiday cheer, with plenty of places to warm up between stops.

Abilene. Cowtown Christmas takes over the town Dec. 4-6. Santa rides the Abilene & Smoky Valley Railroad through Dec. 23, with cookies, hot chocolate and seasonal music on board. A homes tour runs Dec. 5 and 6. Bring a camera and make a day of it.

Atchison. The "Parade of Lights" in Atchison is a festive holiday parade featuring illuminated floats, community displays, and seasonal cheer. The parade will be held on Saturday, Dec. 5, in downtown Atchison at 3 p.m.

Lawrence. The Old-Fashioned Christmas Parade returns downtown on Saturday, Dec. 5, at 11 a.m. Horse-drawn carriages and wagons are part of the tradition. Afterward, head indoors to the Holiday Extravaganza at Rock Chalk Park, 100 Rock Chalk Lane from 9 a.m. to 4 p.m. Admission is free, and more than 230 exhibitors are expected. The Holiday Art Fair at Cider Gallery, 810 Pennsylvania Street follows on Dec. 12-13.

Leavenworth. On Saturday, Dec. 5, Downtown Leavenworth will host a German-style Christmas Market with unique gifts, local crafts, festive food stalls, and holiday atmosphere. Families can enjoy treats, shop from local makers, and create memories in a winter-wonderland setting.

Topeka. The Topeka Zoo's Zoo Lights runs nightly through Dec. 27. This year's Joy to the World theme transforms one of Topeka's cherished holiday traditions into a dazzling celebration filled with brilliant lights, festive moments, and seasonal wonder. The Miracle on Kansas Avenue tree lighting and parade falls on Dec. 5. Festivities begin at 4 p.m.

Tips for the road:

- Call ahead to confirm dates, times and ticket needs.
- Dress in layers and wear sturdy shoes.
- Check the forecast, and save outdoor events for the milder days.
- Consider a weekday visit for smaller crowds and easier parking.

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◇ J 9
♣ A K J 5

WEST
♠ K Q
♡ Q J 8 6 2
◇ A 10 4 3
♣ 9 7

EAST
♠ 10
♡ A K 7 4 3
◇ Q 6 5 2
♣ Q 6 4

SOUTH
♠ A J 9 7 6 3
♡ Void
◇ K 8 7
♣ 10 8 3 2

The bidding:

EAST	SOUTH	WEST	NORTH
1♡	1♠	2♠*	3♣
3♡	4♣	4◇	4♠
Pass	Pass	Dbl	All pass

*Heart fit, at least invitational values

Opening lead: Queen of ♡

Today's deal features a highly competitive auction, as is frequently seen in modern expert bridge .Some days, bidding like an expert doesn't help you much. North's three-club bid discovered a side club fit for North-South. Double fits usually suggest bidding on rather than defending, but it was very hard for West to make the winning decision holding so much of his strength in spades.

South ruffed the opening heart lead in hand and cashed the ace of spades. He crossed to dummy with the ace of clubs and ruffed another heart. Back to dummy again with the king of clubs and dummy's last heart was ruffed. South now had the choice of end-playing either opponent. He could lead a club to East, forcing a ruff-sluff or a diamond lead. In that case, however, South would have to guess the diamond position. Even better, South led a trump to West's king. A diamond lead from West would be into South and require no guess, so South could claim his contract. Nicely done!

(Bob Jones welcomes readers' responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001.)

Boggle® BrainBusters!™

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GOKE
AGLM

By David L. Hoyt and Jeff Knurek

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7 letters = 6 points	21 - 30 = Rookie
8 letters = 10 points	11 - 20 = Amateur
9+ letters = 15 points	0 - 10 = Try again

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D	E	A	E	O
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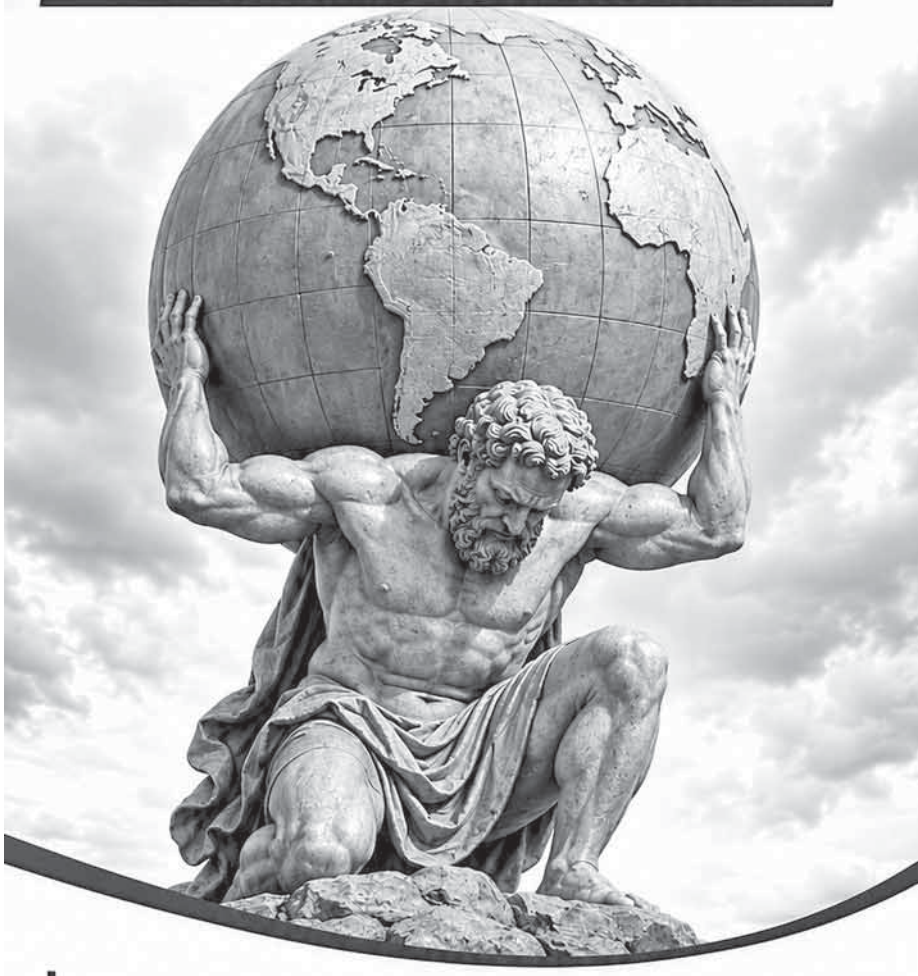

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CROSSWORD

Across

1 Cybersecurity event
5 Far off
11 Sad
14 __ vera
15 Camera holder
16 Org. with a flower on its seal
17 LI?
19 Range pts.
20 African animal with features similar to zebras and giraffes
21 Singer DiFranco
22 Verbal nudge
23 Capitol fig.
24 TE?
28 Documentary podcast about legends
29 Wrapped up in court?
30 Bánh mì spread
33 Speaker at a gig
35 Part of Amelia Bedelia's outfit
38 R?
42 Instagram upload
43 Tabby
44 French twist, e.g.
45 "The Masked Singer" judge Ken
48 Electronic music duo __ Punk
50 AL?
53 Workplace of some RNs
56 Samovars
57 Egg __ yung
58 Lampshade-shaped candies
60 Level the playing field?
61 LY?
64 Smooch in public, briefly
65 Coin that fittingly weighs five grams
66 No longer feral
67 "That lady?"
68 Overcast, say
69 Smell

Down

1 Brand of mandarin oranges owned by The Wonderful Company
2 Cut from the same cloth
3 Podcaster O'Brien
4 "__ the change"
5 Rd. with a no.
6 Significant span
7 King with a touching story?
8 Warm-up act
9 Classic Ford named for an Italian city
10 Masthead pros
11 Triple sec and vodka cocktail
12 __ nerve
13 Use unwisely
18 Fancy wheels
22 Song that's only familiar to superfans
25 Portfolio options, for short
26 __ bra: narrow-cupped garment
27 Ski lift
28 Mail
30 __ talk
31 Spa sound
32 "Odyssey" prelude
34 Pittsburgh's __ Park
36 Chicago airport code
37 Opposite of paleo-
39 "I'm an owl!"
40 Zilch
41 Etc. kin
46 Outraged cry
47 Roller coaster sensation
49 Brain scan, for short
50 Disgruntled grunt
51 Eat into
52 Beer garden sound
53 "Odyssey" prelude
54 Pink cocktail, casually
55 Theater guide
59 Not fooled by
61 Last word of a fairy tale
62 "__ darn tootin'!"
63 Pass muster

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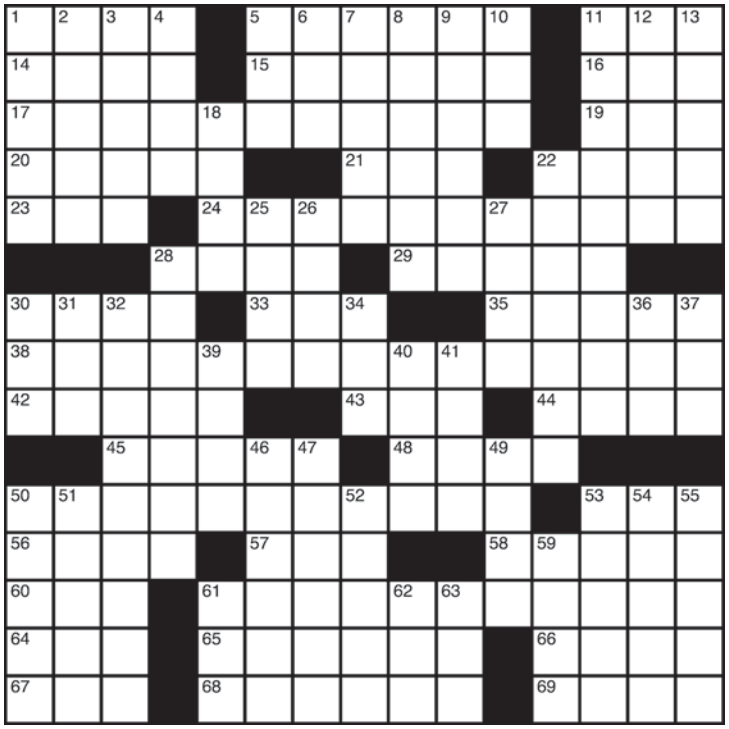

8	2			5				7
		5	8		4	1		
1		7		9		6		2
				7				
5		4				7		
		1	7		3			
6				8			1	9

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

JUMBLE

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

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

TAGNR

LUFTA

DOUTIS

NODENT

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

Ans. here: _____

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							RACK 1
E1	I1	I1	D2	R1	N1	S1	
							RACK 2
I1	O1	U1	M3	S1	T1	W4	Triple Word Score
							RACK 3
E1	E1	I1	O1	N1	R1	Z10	
							RACK 4
O1	O1	U1	Y4	L1	F4	G2	2nd Letter Double

PAR SCORE 150-160
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

01-17

Answers to all puzzles on page 30

HUMOR HOTEL



If you wish to attend my funeral, save the date!

GREG SCHWEM

I've never considered myself a procrastinator, but I've decided it's time to tackle all those household projects I've recently been avoiding.

After all, Aug. 14, 2046, will be here before I know it.

That is the date I will leave this earth. At least according to Death Clock: The Life Lab, the morbidly named "health and wellness" app that predicts when users will meet their demise.

Launched in 2024 by entrepreneur Brent Franson, the app encourages users to make lifestyle changes that could add years to their lives. That could mean eating more broccoli or getting a simple blood test. The latter is included with a paid subscription of $69.99 annually or $14.99 per month.

Death Clock, Franson said, morphed from a mental health app idea he dubbed "Most Days." Franson, who struggled with marijuana and alcohol addiction in earlier years, likened Most Days to a habit tracking intake form used by mental health facilities. Silicon Valley investors were interested but, he admits, not overwhelmed with enthusiasm.

Seeing a likely death date on one's phone seemed more engaging, Franson said, although the concept was originally called Most Days. Death Clock was more of a tongue-in-cheek title employees used around the office. The Death Clock staff is small — around six employees — but also contains a board featuring clinical physicians and chaired by an oncologist from the Stanford School of Medicine. Eventually, Franson said, the new name stuck.

More than 1.5 million users have downloaded Death Clock. Upon sign-up, they discover their life expectancies via a series of questions on subjects ranging from daily vegetable intake to water consumption to social habits and marital status. I

CONTINUED ON PAGE 23

INSERTS!

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Humor Hotel

CONTINUED FROM PAGE 22

am recently divorced and not sure if that information contributed to my death date. I do know it would play a role if the app were called "Financial Death Clock."

The AI-driven app then crunches that data with numbers derived from longevity studies and life expectancy tables. Eventually the app spits out an expected death day and calendar year. My day was accompanied by a graphic featuring a skeleton floating in a pool on what appeared to be a sprinkled donut.

"We're trying to lighten it up," Franson said.

The user also has the option to create a "save the date" message featuring, in my case, a simple, "Greg is going to die Tuesday, Aug 14th, 2046 at age 84." With the exception of my 90-year-old mother, I have already forwarded this information to my friends and relatives in hopes they can clear their schedules. For the record, I have already left instructions in my will for what I KNOW is going to be a rockin' Celebration of Life party.

I'm fine with a life expectancy of 84, even though Death Clock says I could reach 90 if I made a few lifestyle changes. At least Death Clock didn't tell me I was going to die in the coming months. Franson said a prediction like that is highly unlikely.

"It's only predicting based on preventable health," he said. "it's not like an astrologist that's going to say, 'Hey, I think you're going to get hit by a bus next week.'"

Considering I just renewed my city bus pass, that's a relief. But knowing I only have 20 remaining years has caused me to rethink a few impending decisions. Purchasing "lifetime warranties" from Amazon no longer seems like a good idea. Ditto for a 30-year fixed-rate mortgage. Then there's the dilemma about when to take Social Security.

But I suppose an extra year or two wouldn't hurt me. I'm headed to the grocery store today and plan to throw some extra vegetables and bottled water into my cart.

Who knows? There might be a concert I wish to see in 2047.

- Greg Schwem is a veteran comedian, 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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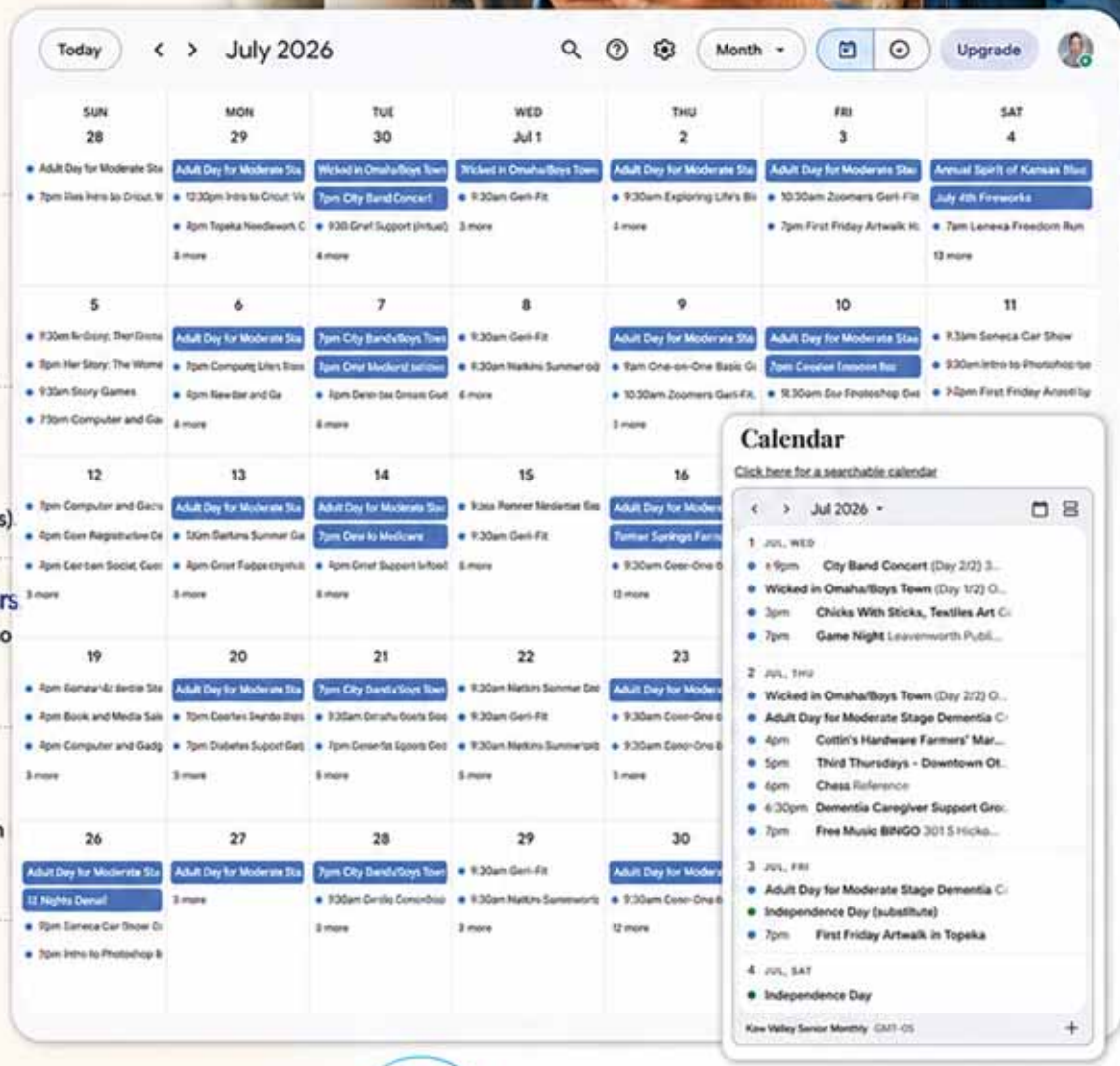

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MY PET WORLD



Third litter box solves grieving cat's accidents

CATHY M. ROSENTHAL

Dear Cathy: I am following up on a letter I wrote in July about my 13-year-old cat, Gracie, who had started urinating on rugs in the house. My husband died unexpectedly in September 2025, and afterward, Gracie and her littermate, Georgie, became withdrawn and increasingly attached to me. You suggested that Gracie's inappropriate urination and increased attachment might be related to grief. After medical testing, our veterinarian found no UTI or other new health issues.

I added a third litter box in the area where Gracie had been urinating most often and stopped using scented litter deodorizer. I also continued using the pheromone diffusers you recommended and had the soiled rugs professionally cleaned and removed from the house.

The third litter box was a game changer. Gracie now uses all three boxes regularly and hasn't had another accident. With time, both cats also seem to be adjusting to my husband's passing. I make sure each gets individual attention, and they seem more tolerant of each other.

My question is whether—and how—I should reintroduce the rugs. Should I be happy with our success and leave things as they are, or is there a safe way to return the rugs to their usual places? I would love to get back to our old household routine, but I don't want to undo the progress we've made. — Jean, Wethersfield, Connecticut.

Dear Jean: I rarely get to hear how things turn out after giving advice, so it is great to hear Gracie is doing well. There's no reason you can't get your home back the way you like it. Just let Gracie set the pace. Since she is using all three litter boxes, leave them exactly where they are.

As for the rugs, even though they were professionally cleaned, I would treat them with an enzymatic cleaner designed for pet urine to remove any lingering odors. Then, I would put them back, one at a time, over a month's period, starting with one she didn't urinate on as frequently. Save her favorite target for last.

If she urinates on any of them again, remove them all, clean the area, and give her more time before trying again. If it happens repeatedly, that is her way of telling you the rugs are better off stored away.

Whatever you do, though, keep that third litter box. She has made it clear she approves of that particular home improvement.

- 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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PROTEIN POWER



Parmesan quinoa bake with cranberries & pecans

CLAUDE AIKEN

*(**Editor's Note:** As we age, getting enough protein becomes increasingly important for maintaining muscle strength, supporting overall health, and staying active. Our new Protein Power column will feature delicious, easy-to-prepare recipes designed to help older adults meet their daily protein needs.)*

Parmesan Quinoa Bake with Cranberries & Pecans

Nutty, savory, and studded with ruby-red cranberries, this holiday side holds its own next to the turkey or ham. It packs about 14 grams of protein per serving, and it can be made ahead.

Serves 8 | Prep 25 minutes | Bake 30 minutes

Ingredients

1½ cups quinoa, rinsed
3 cups chicken or vegetable broth
2 tablespoons olive oil
1 medium yellow onion, diced
3 garlic cloves, minced
4 cups chopped kale, stems removed
1 cup cottage cheese
3 large eggs, beaten
¾ cup grated Parmesan, divided
½ cup dried cranberries
½ cup chopped pecans
2 teaspoons fresh thyme leaves
1 teaspoon salt
½ teaspoon black pepper

Heat the oven to 350°F and grease a 9x13-inch baking dish. Bring the broth to a boil in a medium saucepan, stir in the quinoa, cover, and simmer about 15 minutes, until the liquid is absorbed. Fluff with a fork and let cool slightly.

Warm the olive oil in a large skillet over medium heat. Cook the onion until soft, about 5 minutes. Add the garlic and kale and cook another 3 minutes, until the kale wilts.

In a large bowl, combine the quinoa, the onion and kale mixture, cottage cheese, eggs, half the Parmesan, cranberries, pecans, thyme, salt, and pepper. Stir until evenly mixed.

Spread the mixture in the baking dish and scatter the remaining Parmesan on top. Bake uncovered about 30 minutes, until set and golden.

Let it rest 5 minutes, then cut into squares and serve warm.

Kitchen notes

Make ahead: Assemble up to two days in advance and refrigerate unbaked. Add 5 to 10 minutes to the baking time.

Swaps: Walnuts work in place of pecans. For extra protein, stir in cooked, crumbled breakfast sausage.

AI-GENERATED IMAGE



Parmesan Quinoa Bake with Cranberries & Pecans

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Picnic like a pro in Europe

RICK STEVES



TRAVIS PARKER, RICK STEVES' EUROPE

Proper site selection can make the difference between just another meal and an unforgettable picnic.

As a budget traveler, there's no better experience than a picnic sourced from a local market and then eaten outdoors with a lively square, peaceful park, or rejuvenated harborfront as a backdrop. Picnicking is simply the best way to enjoy Europe's edible specialties economically. You'll eat better while spending less than half as much as those who eat exclusively in restaurants.

I've become a picnic connoisseur—and markets are at the heart of my picnic plans. To me, the marketplaces of Europe are as rewarding as the museums. They're local life on display, and the energy is palpable. Purveyors shout their daily specials—cheeses, meats, fresh produce, and warm-from-the-oven bread—while shoppers zigzag from stand to stand. Nearly every town has a market, and I make it a point to be there for the action. Here are my tips for navigating them, assembling your picnic like a pro, and enjoying your ad-hoc meal to the fullest.

First, get some useful supplies. When you arrive in Europe, buy a good knife with a can opener and corkscrew. In addition to being a handy plate, fan, and lousy Frisbee, a plastic lid makes an easy-to-clean cutting board. Resealable plastic baggies (large and small) are great for containing messy food and packing up leftovers. A reusable cup, spoon, and fork can come in handy for picnics—but also, eating takeout meals. I pack a tiny tablecloth to spread out my meal with a touch of class.

At the market, start with bread. A good loaf serves as a foundation for your picnic. Bread has always been cheap in Europe—leaders have learned from history that when stomachs rumble, so do the mobs in the streets—and is a tasty, easy vehicle for another market forte: cheese. Nearly everywhere in Europe has its local cheese specialty; follow your

CONTINUED ON PAGE 29

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Rick Steves

CONTINUED FROM PAGE 28

nose and ask the monger for guidance.

Then move on to meats and fish. Take the opportunity to try something unfamiliar. Cultural chameleons eat better. If you're in Spain, ask the vendor which cured sausage they recommend … if you're in southwest France, go for the foie gras—it's local and spreads easily on your crusty baguette. In Norway, invest in a tube of shrimp paste.

If you're buying fruit and veggies, make sure they are in season. Don't shy away from sales: In Europe, cheap produce doesn't mean "this is going bad soon"—but just the opposite. European purveyors want you to eat what's freshest and best, and incentivize it with lower prices. Load up your basket with what's inexpensive and plentiful.

You'll probably need to hit several stalls to put together a complete meal. Make an effort to communicate with the merchants, so you know what you are buying and what you are spending. Whether you understand the prices or not, act like you do and you're more likely to be treated fairly. Observe the weighing process closely, and use your hands to confidently show how thick you want your pâté sliced. If you don't know the local language, just point to the food you want and write the amount on a scrap of paper or type it into your phone's translation app.

It also helps to learn the measurements. Most of Europe uses the kilogram: One kilo (kg) has 1,000 grams (g or gr)—and equals roughly 2.2 pounds. One hundred grams (a common unit of sale) of cheese or meat tucked into a chunk of French bread gives you about a quarter-pounder.

Don't forget drinks. There are plenty of cheap, quality ways to wash down a picnic. If you're tired of filling your water bottle, you can buy drinks in any supermarket or corner grocery store. Liter bottles of soda are inexpensive, as is beer in most countries—and local wine gives your picnic a nice touch. Most neighborhood wine shops will even open your bottle if you forgot your corkscrew.

Basket loaded with goodies, it's now time to think about where you'll enjoy your feast. Proper site selection can make the difference between just another meal and le pique-nique extraordinaire. Since you've decided to skip the restaurant, it's up to you to create the atmosphere.

Some of my all-time best picnics have been enjoyed on a castle wall ... accompanied by a commanding view, the setting sun, and medieval fantasies in the quiet of after-hours Europe. When I'm exploring the Alps, I punctuate my hike with a picnic. Food tastes even better high on an Alpine ridge. And if you head to any nearby park or riverbank, you're likely to run into locals who had the same great idea as you. With any luck, your well-assembled picnic could become a potluck, resulting in new friends as well as stuffed stomachs.

- *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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U	R	N	S		F	O	O			R	O	L	O	S
M	O	W		E	A	R	L	Y	F	I	N	I	S	H
P	D	A		N	I	C	K	E	L		T	A	M	E
H	E	R		D	R	E	A	R	Y		O	D	O	R

SUDOKU SOLUTION

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

SCRABBLE GRAMS SOLUTION

I1	N1	S1	I1	D2	E1	R1	RACK 1 =	58
O1	U1	T1	S1	W4	I1	M3	RACK 2 =	86
R1	E1	Z10	O1	N1	E1		RACK 3 =	15
U1	F4	O1	L1	O1	G2	Y4	RACK 4 =	68

PAR SCORE 150-160 TOTAL 227

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JUMBLE ANSWERS

Jumbles: GRANT, FAULT, STUDIO, TENDON

Answers: They were willing to wait in a long line to eat there, because the food was -- OUTSTANDING

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BOGGLE ANSWERS

POLAND, ICELAND, FINLAND, IRELAND, THAILAND, SWITZERLAND

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MY ANSWER



We're commanded to forgive those who wrong us

BILLY GRAHAM

Q: Where did this idea of forgiving others come from? I don't see it lived out in the lives of people around me. From little kids on the playground to adults in the workplace, there is little forgiveness going around. – F.O.

A: We're commanded to forgive those who wrong us. This is a Biblical truth. "[Forgive] one another … even as Christ forgave you" (Colossians 3:13, NKJV). For those who have not been forgiven by God of their sin, there is no better time than today to receive His salvation and forgiveness.

Imagine for a minute that you committed a crime, were arrested, and were sent to jail. The day has now come for you to appear in court. As you stand before the judge, there's absolutely no doubt: You are guilty of the charges against you. According to the law, you must pay for this crime, and the verdict is read and sentence pronounced. At once, the bailiff comes to lead you away to prison.

But then the unbelievable happens. The judge steps down from the bench, stops the bailiff, and takes your place. He is innocent—but he goes to prison and pays the penalty for the crime you committed. You, on the other hand, are free!

This is a picture of what Jesus Christ did for us. We are guilty before God and deserve nothing less than death. But Jesus Christ took our place. By His death on the cross, He took the penalty we deserve, and we are free. Sin's penalty has been fully paid. But we must accept it! Believe it! Act on it! We can know beyond a shadow of doubt that we belong to Him. "Blessed is he whose transgression is forgiven" (Psalm 32:1, NKJV).

Forgiveness is a healing balm for the troubled soul, and the Bible says God loves us enough to offer His forgiveness that opens the pathway to a relationship with Him.

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

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Robin Goff was walking through the hospital lobby when she began to feel a little off. One of our volunteers suspected Robin might be having a heart attack and got her to the emergency department just in time. From there, the LMH Health Heart Center's board-certified cardiologists performed a procedure that saved her life.

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