Scott Schultz (right), president of ComfortCare Homes of Baldwin City and Ottawa, recently visited India on a mission trip, one that dovetailed his spiritual beliefs and experiences in senior healthcare together perfectly. - page 6
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When he was in junior high school, Gary Webber wanted to start flying radio-controlled (RC) aircraft as a hobby. However, his father thought the hobby was relatively expensive and somewhat dangerous.

“That was before they had electric starters,” Webber said. “They were all methane- and gasoline-powered then and you had to start them by spinning the propeller with a stick or your finger.”

His father’s concerns were not unfounded. In fact, an online survey of powered aircraft modelers showed roughly 60% of the respondents had been injured at least once by a spinning propeller.

Over the next several decades, Webber took up astronomy and martial arts (he’s a third-degree black belt in Ki-Aikido) as hobbies. However, he never lost his interest in RC aircraft. He finally took action on that interest a little more than a decade ago.

“A friend helped me build my first airplane and learn to fly it,” Webber said. “For the first year, I threw a very small aircraft in parks. But I quickly moved up to larger and larger aircraft that required a larger space. When I got to the point that I needed a larger facility, I contacted Jayhawk Model Masters, went out and visited them, and became a member.”

Webber later became Jayhawk Model Masters’ president. Currently, he is serving as president of the club for a second time.

Jayhawk Model Masters was founded about 35 years ago. The purpose of Jayhawk Model Masters is “to promote the building and safe operation of radio controlled (RC) model aircraft. In addition, we strive to fulfill our civic responsibility to the community, and support worthwhile projects.”

The club operates Clinton International Model Airport, which is located on Corps of Engineers/City of Lawrence land east of Clinton Lake Dam and south of Eagle Bend Golf course. It

By Kevin Groenhagen

Delay many years, Webber’s hobby finally takes off

Gary Webber with one of his radio-controlled model airplanes. Webber has been a member of Jayhawk Model Masters for about 10 years and currently serves as the club’s president.
is 3.1 miles west of US 59 Highway on Douglas County Road 458.

“The property is owned by the Corps of Engineers,” Webber said. “The City of Lawrence leases it from the Corps, and then we lease it from the city. We’re responsible for all maintenance of the field, mowing, and maintaining all the facilities. We have a 20-year lease that ends in 2019, so we’ll be negotiating a new lease with the city at that time. That’s a very nice arrangement.”

Jayhawk Model Masters currently has about 40 members, most of whom are retired. Webber himself retired from his position as the Program Coordinator for the Adams Institute in the Department of Chemistry at the University of Kansas in 2014.

According to Federal Aviation Administration (FAA) rules, model airplanes must be flown entirely within the pilot’s line of sight, be flown only for hobby purposes, and weigh less than 55 pounds.

“A 55-pound aircraft would have approximately a 10- to 12-foot wing-span,” Webber said. “Heavier aircraft require a special FAA permit.”

With objects weighing up to 55 pounds flying overhead, there is obviously the potential for danger. In fact, a 13-year-old girl died in England in 2003 after a model airplane struck her in the head. In 2013, a 19-year-old man died after being struck in the head by his own model aircraft in a Brooklyn park. Fortunately, due of stringent safety precautions, such fatalities are extremely rare.

“Safety is number one,” Webber said. “We are a member of the Academy of Model Aeronautics (AMA), which is the major professional organization for modeling hobbyists. All of our club members who fly at our field are members of AMA. Part of their membership is $2.5 million in insurance. We require all our members to have AMA membership or the equivalent so they are fully insured in case there is an accident that causes injury to an individual or damage to a vehicle.”

“Since we are a member of AMA, we follow its safety code,” Webber continued. “The safety code is printed on a sign at our field at all times. That code has safety rules that minimize danger to spectators and pilots. For example, we never fly over property, buildings, roads, or people. We haven’t had any major crashes at our field. We have a very good safety record. Another rule is we generally have spotters when two or more people are flying to let pilots know about potential conflicts. We have a procedure we go through to certify a pilot. Pilots can’t fly at our field until they learn to fly well or demonstrate they can fly well.”

According to Webber, recent innovations have made flying RC airplanes a less expensive hobby.

“Like most hobbies, it’s not cheap,” he said. “But it’s become more affordable, especially with the new electric motors and foam. In the past, electric motors had a commutator and brushes. The commutator would spin and the brushes would contact it and change the direction of the flow of the electricity. That caused a lot of friction between the two. The motor would get hot because of the friction and the brushes would wear out. It was inefficient. Now motors are made with no commutator and no brushes. The switching of the direction of the current is done with a microchip called an electronic speed control. Another innovation is lithium polymer batteries. They hold a much stronger charge than NiCad batteries. Brushless motors and lithium batteries made electricity a viable power source for RC airplanes.”

Because of these innovations, electric motors are becoming more popular, although Webber noted either a methane-based fuel or gasoline powers a slight majority of RC aircraft.

“The larger aircraft generally use fuel,” Webber explained.

Foam has also changed the hobby significantly.

“Almost all planes up until five years ago were made with balsa and plywood,” Webber said. “During the past few years, expanded polystyrene caused a lot of friction between the two. The motor would get hot because of the friction and the brushes would wear out. It was inefficient. Now motors are made with no commutator and no brushes. The switching of the direction of the current is done with a microchip called an electronic speed control. Another innovation is lithium polymer batteries. They hold a much stronger charge than NiCad batteries. Brushless motors and lithium batteries made electricity a viable power source for RC airplanes.”

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“Almost all planes up until five years ago were made with balsa and plywood,” Webber said. “During the past few years, expanded polystyrene...
foam has taken a strong place. With foam, planes can be made relatively cheaply and be very detailed and lightweight. For a few hundred dollars, you can have a finished airplane. Foam airplanes are also easier to repair. I won’t say they’re sturdier, although they do have more crash-resistance than balsa. A little adhesive and, generally, they’re back in business.”

Jayhawk Model Masters holds five events per year.

“Four are held at Clinton International Model Airport,” Webber said. “The other is held at Clinton Lake at the Bloomington Campground. The next event is our electric fly-in. It’s for electric airplanes only.”

The Jayhawk Electric Fly-in will be held at Clinton International Model Airport on Saturday, July 15, from 9 a.m. to 4 p.m. Registration begins at 8 p.m. Coney Island Hot Dogs will be serving lunch. As with all Jayhawk Model Masters events, the club encourages members of the public to attend.

“We have a grandstand and picnic shelter at our airport,” Webber said. “Spectators are restricted to the grandstand and the shelter area. We occasionally allow visitors to come into the pit area and look at the airplanes. This year we purchased a really nice foam trainer. It has stabilization systems that allow even someone who has never flown an airplane before to fly one. At all of our events at our airport, we give anyone who attends an opportunity to fly an RC aircraft. We have what we call a ‘buddy box’ so there are two transmitters. One of our trainers has the master transmitter and the person trying it out has a slave transmitter.”

In addition to holding five events a year, members of Jayhawk Model Masters do volunteer work for the community.

“We do a fly-in benefit every year where all the proceeds are given to the Lawrence Community Foundation,” Webber said. “We also teach a class at the aviation camp at the Lawrence Municipal Airport every year. The camp is sponsored by Lawrence Parks and Recreation, Jayhawk Model Masters, the Northeast Kansas 99’s Women Pilots, and the Lawrence Municipal Airport Aviation Advisory Board.”

Jayhawk Model Masters meets every third Saturday of the month at the Smith Center at Brandon Woods at Alvamar in Lawrence. Breakfast is at 8 a.m. and the business meeting begins at 9 a.m.

“It’s a good time to meet people and find out about our club,” Webber said. “Several members no long fly, but still attend the meetings. They continue to belong to the club for its social aspects.”

For those who do not live in the Lawrence area, but are interested in flying RC aircraft, Webber noted there is probably a club near most people.

“There are three clubs in the Topeka area, there are three in the Kansas City area, and there are many other clubs throughout Kansas and Missouri,” he said. “The events page on our website includes events for the clubs in Berryton and at Lake Perry. We also include links to their websites. We attend their events and they attend ours.”

For more information about Jayhawk Model Masters, please visit the club’s Facebook page or visit the club’s website at jayhawkmodelmasters.com.

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By Billie David

For a Kansas farm boy who grew up in the town of Alma (population 800), and who had never traveled outside of North America before, the sights and sounds of a busy New Delhi airport in northern India can be quite overwhelming.

Scott Schultz, president of ComfortCare Homes of Baldwin City and Ottawa, described his first impression upon landing at the airport there as culture shock.

It didn’t take long for him to feel welcome, though.
“I felt comfortable anywhere I went,” Schultz said, crediting the welcome he received to “the kindness of people regardless of your native land, religion, or anything else.”

Schultz was in India from April 3 through April 15 on a mission trip, one that dovetailed his spiritual beliefs and experiences in senior healthcare together perfectly.

Schultz became interested in India 10 years ago when, as part of his leadership position in an area church, he was mentoring those in his congregation who wanted to become pastors.

To better achieve that goal, Schultz attended a conference in Ames, Iowa, for training. Pastors from other parts of the world were also in attendance, and it was there that he met and formed a friendship with Vinay, a businessperson from India with whom he kept in correspondence.

Through that correspondence, Schultz collaborated with Vinay on a project that provided a Christmas event for hundreds of children who lived in Indian slums.

Schultz and Vinay share an interest in helping pastors in India start churches and spread the gospel, and they also discovered that they had a very specific interest in common; supporting those pastors in business so that they can become self-supporting.

With Schultz’s background in senior care and Vinay’s master’s degree in business, they discussed their vision through phone conversations over the next 10 years and together they came up with an idea.

Referring to the concept of teaching a man how to fish instead of merely supplying him with one fish, Schultz explained his goal: “We need to think about jobs or businesses that would support the ministry, like Paul did when he made tents,” he said.

Pulling from his experience with Scott Schultz (left) and Vinay (right) visit a school set up by Vinay to train women to be self-employed garment makers.

Scott Schultz explores helping Indians set up senior care businesses

If you have been approached by an insurance agent or company stating Plan F is going away in 2020 and not to purchase one now or to change your existing coverage BEWARE. Medicare Access CHIP Reauthorization Act (MACRA) of 2015 prohibits the sale of Medigap Plan F and C beginning in 2020. That prohibition only applies to newly eligible Medicare beneficiaries. Congress did not prohibit the sale of these policies to people who were already eligible or enrolled in Medicare before 2020.

Many seniors like Plan F because it pays the Part A and B deductibles of Medicare. All they need to remember is to pay their premium and make sure the claim is an approved claim from Medicare. Marketing of other supplement plans like Plan G is being done heavily because, for some insurance companies, Plan F premiums are too expensive in the marketplace. Only their Plan G premium can compete. Or, maybe a sales representative only sells price and not benefits. Remember, saving a penny today could cost you a dollar at some point.

Again, beware, only people who become eligible for Medicare on or after 1/1/2020 are affected by the change. If you have Plans C or F, you can keep it.

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India visit

CONTINUED FROM PAGE SIX

ComfortCare Homes, Schultz came up with an idea.
“Can we help them establish senior care businesses?” he asked.
“Vinay likes the idea,” Schultz said. “He wants to participate and see if we can get started.”

So, with the help of Fred Kornis, a missionary based in the United States who accompanied him to India and helped him acclimate to the different culture and understand how he could be used there, Schultz landed in New Delhi.
He described his April visit to India as a first step, a visualization process. The second step, he said, will involve implementation of that vision.

Schultz’s research showed him that the idea could not only help Indian pastors meet their churches’ financial needs, but also could help meet the needs of India’s increasing aging population to get good healthcare.
“I feel like there is a huge need for us to be there,” he said.

India has a population of roughly 1.3 billion people and a growing economy. Currently, 300 million people are considered middle class, and that number is increasing,” Schultz explained. “In India, when a person starts to age and needs a little help with personal activities, the tradition is for the family to take that person into their homes and care for them to the end of their lives.”

That tradition is changing, however.
“As the population acquires wealth and better incomes, long-term care is starting to mimic Western care,” Schultz said. “When you have two-income families, there is no one home to care for Mom.”

So Schultz went to India to introduce the idea and share his experience: “Hey, fellows, this is how we do it. We can help with training, government requirements, raising funds and marketing strategies to let people know that the business even exists, because it is a new idea in India,” he said.

The best way to reach his goal, he believes, is to start by offering companion care, like Home Instead, but beginning on a smaller scale, with caregivers...

CONTINUED ON PAGE EIGHT

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One of the primary concerns families have when looking for a long term care setting for their loved one is the quality of care the facility will provide. Hillside Village is pleased to announce that the State of Kansas presented us with a Certificate of Recognition for our recent zero deficiency survey in Assisted Living. Very few facilities are able to achieve a zero deficiency survey from the State and we are proud of this accomplishment. Achieving this type of excellent rating requires a concerted effort by our entire team including nursing, dietary, maintenance, housekeeping, therapy, and social services. There are a lot of good things going on at Hillside Village. Give us a call to schedule a tour or stop by to see for yourself. We are locally owned and operated.

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India visit

providing care a couple of hours a day. Then, as the need arises, they can begin offering long-term care, but they would need to take into consideration cultural requirements and restrictions.

“We have plenty of land here, but in India, the typical home is a two- or three-bedroom apartment in a high-rise building,” Schultz explained, adding that instead of building small senior care homes, it might be more expedient to use an entire floor of a high-rise building with three or four apartments. Home healthcare would serve as a bridge, and as the parents aged, they could move into the long-term care facilities.

“But we would likely do home healthcare to start,” Schultz said, “because the investment is much smaller.”

Rather than market an already-established franchise where people purchase permission to use the company’s name and logo, Schultz envisions helping by offering his experience in the area.

“What we can do instead is to use the expertise we have obtained to start a new brand and then market licensing agreements,” he said. “Instead of sending money to India, the money spent there for franchises would stay in India.”

Schultz envisions training new licensees in their own country.

“They would have materials and classroom instruction, but even though English is the language of the educated and business populations of India, it would help to have someone there translate the materials into Hindi,” he said.

Schultz chose senior care for his own career in part because it meets his own needs and also the needs of his family.

“At age 54, I know who I am,” he said. “Senior care is a needed service in rural areas, and I understand the people and the culture. It’s a good fit.”

He also listed three key reasons that motivated him to open ComfortCare Homes in Baldwin City and Ottawa:

It creates additional time and autonomy over his schedule and generates funds for spiritual work with church and missions.

It provides an opportunity for his children to work in a family business if they so choose.

It creates the best work environment possible for his employees by having Christian values.

Schultz described India as very diverse. As for the seniors living there, those in rural areas can experience isolation as their health declines because unlike in the West, they lack places like senior centers to go and hang out.

As for medical accessibility, “I think in the urban cities the health care is pretty good,” he said. “Like dialysis—if you live in New Delhi, the hospitals have these services. In rural areas, they lack those services. There, you can’t get in a car and drive to the cities because you may not have a car, bus fare, or knowledge of where to go.”

Schultz also admits that he has much to learn concerning his venture.

“I don’t pretend to understand the culture after 10 days,” he said, adding that the help he received from Kornis accelerated that process.
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Proton beam therapy useful against many types of cancer

DEAR MAYO CLINIC: What does proton beam therapy do for cancer patients that standard radiation therapy doesn’t do? How do doctors decide when to use proton beam therapy?

ANSWER: Proton beam therapy is a type of radiation therapy used to treat cancer. Unlike standard radiation therapy using X-rays, which travel all the way through a person’s body, protons go to the tumor, release their energy and stop. That means proton beam therapy tends to be more effective, and causes fewer side effects, than standard radiation therapy.

Protons are subatomic particles that combine with neutrons to form the nucleus of an atom surrounded by orbiting electrons. Radiation is energy released from atoms as either electromagnetic waves—such as X-rays or gamma rays—or as tiny particles, such as electrons or protons. For more than 120 years, radiation has been used to destroy cancer cells.

Today’s standard radiation therapy uses high energy X-rays that travel through the body. Proton beam therapy is different. This treatment directs protons into a tumor, where their energy is released. Radiation oncologists can control the depth of penetration of the protons and where they release their energy by adjusting the energy of the protons. The higher the energy, the deeper the protons go.

The amount of radiation energy released as the proton is entering a person’s body is quite low. The majority of the energy released is in the last few millimeters of the protons’ path, so the largest amount of radiation energy is released directly within the tumor.

For example, consider a person who has a tumor located near the back of one lung. The standard X-ray beam aimed at the tumor from the back will travel through the tumor and exit through the normal lung and heart in front of the tumor. With proton beam therapy, protons also are directed into the body from the back, but they stop in the tumor. That delivers radiation to the tumor, but none to the normal lung and heart in front of it.

Because much of the healthy organs surrounding the tumor do not receive radiation energy with proton beam therapy, side effects are less likely and less severe when compared to standard radiation therapy.

The radiation energy can also be more accurately and precisely controlled using proton beam therapy. That means the amount of radiation energy delivered to the tumor can often be safely increased, potentially increasing the treatment’s effectiveness and possibly decreasing the number of treatments needed by giving a higher dose with each treatment. This makes the treatment more convenient for the patient and less costly.

Proton beam therapy can be used for many kinds of tumors. It’s particularly useful in cancers located near critical organs that are sensitive to the effects of radiation. It’s also well-suited to treating tumors located deep within the body, when concern about damage to healthy organs and tissue may require that the standard radiation treatment dose be decreased. In particular, proton beam therapy is usually considered a good option for brain, head and neck, esophageal, breast, liver and lung cancers in adults.

Proton beam therapy is ideal for children. Radiation therapy can cause cancers, heart disease and other chronic health problems decades later in children and young adults who are cured of their cancer by radiation therapy. Proton beam therapy lowers that risk of chronic health problems because the child’s body is exposed to a lower dose of radiation when compared to standard radiation therapy.

Although it has a number of advantages, proton beam therapy is unlikely to completely replace standard radiation therapy. Standard radiation is typically a better choice for superficial cancers like skin cancer. It’s also preferable for elderly patients who have other medical illnesses, as well as for treating symptoms associated with cancers that have spread.

- Robert Foote, M.D., Radiation Oncology, Mayo Clinic, Rochester, Minn.

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See the world anew: Low vision therapy

By Jocelyn Rietcheck OT

The three leading causes of irreversible vision loss in adults in the United States are macular degeneration, diabetic retinopathy, and glaucoma. Macular degeneration reduces your central visual field and can make reading and close work difficult. Glaucoma reduces peripheral or side vision causing increased risk for falling. Diabetic retinopathy causes scattered, spotty areas of vision loss. Persons with diabetic retinopathy may have problems seeing contrasts, and have poor color discrimination and night vision. They may also experience double vision or fluctuations in vision resulting from changes in blood glucose levels.

You May Know Someone with Low Vision

Mary B. was diagnosed with macular degeneration, and now finds that not only is she unable to engage in her favorite hobbies—embroidery and crochet, but is now struggling to cut up foods for meal preparation, and turning on the stove burners correctly. This has resulted in a few minor burns, and she has experienced a couple of falls in the dimly lit areas of her home.

Harold E has diabetes, and has been diagnosed with diabetic retinopathy. He has found it increasingly difficult to independently read his bank statement and write checks due to impaired vision. He finds it very difficult to read medication and food labels. He is frustrated that he cannot manage these activities for himself.

Both of these people have been very independent, and don’t wish to ask family members to help them perform tasks they accustomed to doing with ease. Mary and Harold are both challenged in their daily routine due to reduced vision, or Low Vision. People with low vision find it difficult to solve these basic problems because their vision limits their ability find answers on their own.

What is Low Vision?

Low Vision is a visual impairment that cannot be corrected by medial or surgical intervention; and is severe enough to interfere with the performance of daily living tasks. If you have low vision you will have some usable vision. This is different from blindness which is defined as no light perception, leaving the person without usable vision for daily activities.

Gradual Loss of Independence with Low Vision

Tasks such as meal preparation, money management, self-care, shopping, laundry, and negotiating public spaces are often significantly impaired. Daily routines which were once done easily and quickly can become challenging, frustrating and time consuming. Applying toothpaste, seasoning foods, setting dials on appliances, shopping, and reading labels and recipes are commonly impaired by vision loss.

Low Vision Therapy Can Increase your Independence

So, what can be done to regain independence in daily living and to rediscover ways to enjoy life-long leisure skills? Can simple modifications to your home environment improve safety and make meal preparation and household tasks easy again? How can you be able to enjoy reading again? A new program at LMH Therapy Services has been designed to provide Low Vision rehabilitation for the Lawrence community. An Occupational Therapist, in collaboration with your doctor, will evaluate your problems related to your vision and create a plan for you.

Challenges and Needs

Therapy offers you away to tackle some of the everyday problems that are slowing you down. When you see the occupational therapist she will:

Assess your challenges and needs:
Do you have trouble reading fine print?
Do you have problems with using your computer due to your vision?

Formulate goals and strategies to address each problem: Therapy focuses on how you can maximize your remaining vision. You may need to use an optical devices like a magnifying glass, change the lighting in your kitchen or change the contrast color of your work surface.

Simple home modifications can help: The therapist will give you recommendations for simple changes in your home. Home changes might include: reducing the glare of overhead lighting or labeling hard to read controls on your stove. Reading skills will also be assessed by the OT, and intervention provided to improve ease in reading and writing.

A doctor’s prescription for occupational therapy (OT) must be obtained prior to starting Low Vision Therapy. You can discuss a therapy order with your optometrist, ophthalmologist, neurologist or your primary care doctor. If you have questions, or would like more information, call LMH Therapy Services at (785) 505-2712 or to fax (785) 505-2889.

- Jocelyn Rietcheck OT is an occupational therapist at LMH Therapy Services. She specializes in Low Vision Therapy and has been a local practicing OT for more than 30 years. She is a graduate of the University of Kansas Occupational Therapy Program.


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CoQ10 is involved in making an important molecule known as adenosine triphosphate (ATP). ATP serves as the cell’s major energy source and drives a number of biological processes, including muscle contraction and the production of protein. It is vital for the generation of all cellular energy for muscles, enzyme actions, and respiration. CoQ10 is located in the mitochondria, tiny power plants found in every cell in the body, and effectively supports their energy producing pathways to help fuel the body’s daily activities. It is a powerful antioxidant and acts as a cell-membrane stabilizer against free radicals. CoQ10 scavenges free radicals, sitting in the membranes with Vitamin E, which it recycles to keep it most active.

CoQ10 was discovered in 1957, but its popularity took shape during the last decade. Nowadays, it has become a common household name in the United States and Europe. Studies have shown that it helps combat various forms of cardiovascular disease, reduces the number and size of certain tumors, and is useful in treating gum disease. Internationally, there have been at least nine placebo-controlled studies on the treatment of heart disease with CoQ10: two in Japan, two in the United States, two in Italy, two in Germany, and one in Sweden. All nine of these studies have confirmed the effectiveness of CoQ10 as well as its remarkable safety.

CoQ10 has been used for, but not limited to, the following conditions: Cardiovascular problems such as congestive heart failure and hypertension, gum diseases, diabetes, degenerative diseases such as Parkinson’s and Alzheimer’s, chronic fatigue syndrome, tinnitus, cosmetically for skin health, to increase sperm motility, and to improve immune function. Coenzyme Q10’s active form is ubiquinone. Ubiquinone is the fully oxidized form of CoQ10 and the form mostly sold in supplements. Once ubiquinone is absorbed in the body, more than 90% of the ingested amount is converted into its active antioxidant form called ubiquinol. Most of the circulating CoQ10 in our body is present in ubiquinol. Food sources of Coenzyme Q10 are available, but the nutrient is in low concentrations. The foods that have the richest source of dietary CoQ10 are meats and fish, and mainly in beef, pork, and chicken. Dairy products have very low sources of coenzyme Q10. Vegetable oils are rich in the CoQ10 sources, while most fruits and berries represent poor to very poor sources of CoQ10.

Based on a web search, the following medications may lower the levels of CoQ10 in the body: Statins for cholesterol, including atorvastatin (Lipitor), lovastatin (Mevacor), pravastatin (Pravachol, and simvastatin (Zocor), fibrac acid derivatives for cholesterol, including gemfibrozil (Lopid); Beta-blockers for high blood pressure, such as atenolol (Tenormin), labetolol (Normodyne), metoprolol (Lopressor or Toprol), and propranolol (Inderal); And tricyclic antidepressant medications, including amitriptyline (Elavil), doxepin (Sinequan), and imipramine (Tofranil).

As always, please consult with your healthcare provider regarding drugs/supplements interactions.

- Dr. Farhang Khosh, N.D., is a Naturopathic Doctor practicing at Natural Medical Care in Lawrence. He can be reached at 785-749-2255.
Is another debt bubble about to burst? The Federal Reserve Bank of New York recently reported that total household debt reached $12.73 trillion in the first quarter of 2017, surpassing its $12.68 trillion peak reached in 2008. Before you start panicking, the new record debt level “is neither a reason to celebrate nor a cause for alarm,” according to the NY Fed. In fact, “it took an unusually long time from a historical perspective for debt to reach the 2008 level again.”

Almost nine years after the last debt bubble exploded, the big change in household debt is its composition. The problem child of the financial crisis of 2008 was debt associated with real estate. But today mortgage loans, which account for just over two-thirds of all household debt, are still below pre-crisis levels.

Part of the reason has to do with the unwillingness of consumers, many of whom struggled to stay afloat amid the worst recession since the Great Depression, to buy anything with borrowed money. Meanwhile, after getting singed in the financial crisis, lenders became far choosier when it came to creditworthiness.

As of the first three months of the year, the median origination score for mortgages was 764 last quarter (FICO scores range from 300 to 850, and anything above 720 is considered to be excellent) and only 3.5 percent of home loans were delinquent, compared to 10 percent a decade ago. In other words, gone are the bad old days when anyone with a heartbeat could snag a housing-backed loan!

But if mortgage debt appears to be in better shape eight years later, the same cannot be said of auto and student loans. Auto loan balances have ballooned to $1.17 trillion, reflecting lenders’ willingness to lend to riskier, sub-prime borrowers. Concurrently, as a college education has become an important credential necessary to thrive in the economy, student loan balances have swelled to $1.34 trillion, up from about $500 billion in 2007. Education-related debt has increased every year throughout the 18-year history of the Fed’s series on household debt.

When the Federal Reserve report was released, the auto and student loan numbers caused many to wave a flag of caution: Could these two areas sow the seeds of the next financial crisis? After all, until recently, both seemed to be rising at a clip reminiscent of the mortgage run-up in the 2000s, and on top of the sheer scale of the numbers there were warning signs in the form of rising delinquency rates.

Analyst Michael Pearce of the research firm Capital Economics believes that the current situation is not quite as problematic this time around, because although the amount of outstanding debt has risen since the dark days, Americans are doing better. There has “been a significant increase in nominal incomes in the past decade,” he says. “Relative to disposable income, household debt is still well below its pre-crisis peak.” In 2008, household debt represented nearly 100 percent of household income, compared with 80 percent today. While worrisome, student and auto loan balances combined represent less than 20 percent of household debt.

Still, one big lesson of the financial crisis is that those who ignore warnings may find themselves in peril. Of the two areas of concern, I am keeping a closer eye on student loans, which affect 44 million Americans. As the new administration considers changes to how student loans are serviced, the broader economic impact could be significant.

- Contact Jill Schlesinger, senior business analyst for CBS News, at askjill@JillonMoney.com.

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Are we heading toward Debt Bubble 2.0?
It’s not what is forgotten, It’s what is still remembered. An encouraging, whole person model of care

By Sarah Randolph

Alzheimer’s and dementia can be difficult, demanding on families, caregivers and individuals themselves. However, a positive whole person model of care is emerging. Beginning with an ideology that is based on acknowledging but no longer focusing on the losses (loss of memory, loss of skills) an individual with dementia is experiencing. The focus is on what memories and skills remain intact and how to engage these. Providers embracing this positive, whole person model of care evaluate an individual for their demonstrable abilities and put together a specific plan for how to encourage the use of these daily.

George, age 72, has been diagnosed with vascular dementia by a health care professional. A traditional evaluation includes statements such as “He is disoriented by his surroundings and will not recognize a familiar place such as his home,” “He cannot recall his address or phone number of 35 years,” “He cannot recall the day of the week or date,” “He does not recognize his grandchildren,” and “Despite his lifelong work as a college mathematics professor, he cannot count backwards from 20 by twos.” Most long-term care facilities use similar language in their care plans, the documents that guide their care.

A positive, whole person evaluation includes statements such as “George remembers his home when cues are used with him,” “George recognizes his wife, Carol, and his children, often by name,” “George can dress himself when seasonally appropriate clothing is available,” “George can feed himself and use the restroom on his own,” and “George remembers his own name and that he worked as a college mathematics professor.”

Caregivers, often exhausted, often feel the changes that come with progressing dementia insurmountable. Providers skilled in dementia care can help create a supportive environment that helps the person with dementia succeed. Identifying challenges one by one is necessary as well as asking whether each challenge is a problem for George or is it defined as a “problem” by a healthcare provider. Can each challenge be re-framed, redirected or viewed as a “new normal”? An example of this might be George pacing and walking constantly throughout the day and night. His preferences is readily accessible to the staff. The staff establishes a familiar environment, consistent cues, and a familiar pattern. They set his room up with many personal items he can use. They only put seasonally appropriate clothing in his closet. George is set up at his own desk with pictures of Carol and his children, a daily calendar that is changed each day and a set of math texts with challenging problems to “work” on. George has the opportunity to teach a class within his new environment, even if his preference is to do so at 4 a.m. and the students are the staff members. He is asked by the staff daily about his progress in his work.

Providers skilled in dementia care can help create an environment that is satisfying. A supportive failure-free environment is one in which the individual with dementia can find success and family can experience joy with their loved one.

The staff takes several steps to create a supportive environment for George. The clinical director evaluates George’s preferences is readily accessible to the staff. The staff establishes a familiar environment, consistent cues, and a familiar pattern. They set his room up with many personal items he can use. They only put seasonally appropriate clothing in his closet. George is set up at his own desk with pictures of Carol and his children, a daily calendar that is changed each day and a set of math texts with challenging problems to “work” on. George has the opportunity to teach a class within his new environment, even if his preference is to do so at 4 a.m. and the students are the staff members. He is asked by the staff daily about his progress in his work.

When George does experience periods of pacing, he is not stopped or detained. And when weather is appropriate, he is encouraged to take a walk on the outdoor fenced wandering path to maintain his physical exercise and connection with nature. George’s diet is monitored to make sure he is receiving enough calories to offset the physical exercise. When, he chooses to pace and walk inside, George’s path is free from items he could trip and provides sufficient sturdy items he can steady himself on. This failure-free environment eventually reduces George’s pacing and gives him a rewarding daily routine.

Carol is encouraged to join George for lunch and dinner, which is served family style with other residents and family members, every day. This allows a chance for the residents, family, and staff members to interact and support each other.

While it is normal to focus on what an individual has done prior to dementia but can no longer do, the new model of care supports what pleasures and capabilities are intact and crafts a day that is satisfying. A supportive failure-free environment is one in which the individual with dementia can find success and family can experience joy with their loved one.

For further questions and resources, please call Sarah Randolph, Executive Director, Bridge Haven Memory Care at 785-371-1106 or visit www.mybridgehaven.com.
Editor’s Note: While every attempt has been made to ensure the accuracy of the events listed below, some changes may occur without notice. Please confirm any event you plan to attend.

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

ARTS/CRAFTS

TUESDAYS

THE BLANKET PROJECT
Calling all knitters, crocheters, and quilters who want to gather for a good cause—You are invited to participate with the residents at Arbor Court Retirement Community to create needed blankets for the Pregnancy Center of Lawrence. This is also an opportunity to teach and learn. If you want to learn a new art form, we are here to assist you as well. Arbor Court Retirement Community at Alvamar, 1510 St. Andrews Dr., 2 p.m. LAWRENCE, 785-841-6845

FIRST FRIDAY OF THE MONTH

FIRST FRIDAY ARTWORK
The artwalk takes place all across Topeka from 5:30-8:30 p.m. each first Friday of the month—and of course, some businesses open a little earlier or keep their doors open later, but please check individual Facebook pages for information about hours. Find the latest listing of gallery features on our home page—or pick up a printed copy of the artwalk map at any participating business. You can sign up for our monthly Artwalk enewsletter to get the updates in your email.

TOPEKA, artsconnecttopeka.org

LAST FRIDAY OF THE MONTH

FINAL FRIDAYS
Final Fridays is a celebration of the arts that includes special exhibits, performances and demonstrations in Downtown Lawrence on the Final Friday of the month. See website for participating locations.
LAWRENCE, 785-842-3883 finalfridayslawrence.wordpress.com

BINGO

SUNDAYS & TUESDAYS

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

SUNDAYS, WEDNESDAYS & FRIDAYS

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

MONDAYS & THURSDAYS

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

WEDNESDAYS

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

WEDNESDAYS & FRIDAYS

VETERANS OF FOREIGN WARS
3110 SW Huntoon, 6:30 p.m.
TOPEKA, 785-235-9073

WEDNESDAYS & SATURDAYS

LEGIONACRES
3408 W. 6th St., 6-45 p.m.
LAWRENCE, 785-842-3415

FRIDAYS

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

FRIDAYS

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

FIRST & THIRD SATURDAY OF THE MONTH

VETERANS OF FOREIGN WARS
2806 North 155th, 7 p.m.
BASEHOR, 913-526-0080

DAY TRIPS/TOURS

SECOND SATURDAY OF THE MONTH

FREE SATE EAST SIDE BREWERY TOUR
East Side Brewery offers tours on the second Saturday of THE MONTH at 2 p.m. Tours are free, and open to the public, but the brewery reserves the right to cap the tour size at a manageable level, if necessary. Please enter at the far west end of the building, closest to the Burroughs Creek Trail. The tour will last around 45 minutes. All ages are welcome but if you are of legal drinking age, with ID, there will be an opportunity to enjoy some samples after the tour. 1923 Moodie Rd.
LAWRENCE, 785-550-9718
www.freestatebrewing.com

EDUCATION

ONGOING

COOKING CLASSES
The Merc offers many healthy cooking classes every month. To learn more about classes and to register, see The Merc’s website.
LAWRENCE, 785-843-8544 themerc.coop/classes

ONGOING

FREE INSURANCE COUNSELING
Senior Health Insurance Counseling for Kansas (SHICK) representatives will meet one on one to answer questions and offer assistance with Medicare, Supplemental, or Long Term Care.

TOPEKA, (785) 354-6787

FIRST FRIDAY OF THE MONTH

MEDICARE MONDAYS
Senior Health Insurance Counseling for Kansas (SHICK) counselors help you navigate through the complex maze that is Medicare. Bring your questions. Topeka & Shawnee County Public Library, 1515 SW 10th Ave., 1-3 p.m.
TOPEKA, 785-580-4400

FIRST TUESDAY OF THE MONTH

COFFEE TALK
With Tim Leach of Midwest Tax & Financial, Inc. Join us to discuss current issues affecting your tax and financial future. To register call or visit us online.
TOPEKA, 785-232-6923 midweststf.com

FIRST WEDNESDAY OF THE MONTH

COFFEE TALK
With Tim Leach of Midwest Tax & Financial, Inc. Join us to discuss current issues affecting your financial future. HyVee Clubroom, 3504 Clinton Pkwy, 9 a.m. To register, call or visit us online.
LAWRENCE, 785-838-4380
midweststf.com

FRIDAYS

HEALTHWISE TV
“HealthWise TV” offers interviews on health and wellness topics of interest to seniors and caregivers, as well as a 20-minute, low-impact exercise segment. Airs from 9 to 9:30 a.m. On WBIB-TV, Channel 13.

THIRD WEDNESDAY OF THE MONTH

LOOK GOOD, FEEL BETTER
Look Good, Feel Better is a non-medical public service workshop that teaches beauty techniques to cancer patients to help manage any appearance-related side effects of cancer treatment. Held on the third Wednesday of each month at the LMH Oncology Center. Offered and supported by the American Cancer Society. Services are provided at no charge by trained volunteer beauty professionals. Call to enroll for the workshop. 1-2:30 p.m.
LAWRENCE, 785-505-2807

JUL 6

NAPOLEON'S RISE AND DECLINE
It was an era dominated by the actions of one man. Mark T. Gerges examines the rapid rise and how his opponents narrowed the gap of reforms to lead France to victories across Europe, changing French superiority by building upon their defeats and how his opponents narrowed the gap of reforms to lead France to victories across Europe. Taught by LMH Diabetes Education Center staff. Lawrence Memorial Hospital, 6-7:30 p.m.
LAWRENCE, 785-505-5800, lmh.org

JUL 10

HEALTHWISE SENIOR SUPPER
Dr. Alap Pravin Shah, of the Cotton O’Neil Heart Center, will shed light on atrial fibrillation, its causes and treatment, in his "Understanding Atrial Fibrillation” talk at the monthly Stormont Vail HealthWise Senior Supper from 5:15 to 6:30 p.m. $5 per person for the meal. Reservations requested by Wednesday, July 5. Please call.
TOPEKA, 785-354-5225

JUL 11

MEDICARE EDUCATIONAL SEMINAR
Century Health Solutions, a subsidiary of Stormont Vail Health, will hold a Medicare educational seminar Tuesday, July 11, at 2 p.m. Learn the basics of Medicare and all its options. Seminar is designed for those becoming eligible for Medicare as well as those considering making a change. Seminar will be held at the Heart Center at 929 SW Mulvane. Sign up at our website http://centuryinsurancetagencyks.com (on the Medicare tab) or email us at info@century-health.com. Light snacks and beverages provided. Call for more information.
TOPEKA, 785-270-4593

JUL 17

HEALTHY EATING 101
This free program covers the basic principles of healthy eating, including information about the Choose My Plate method of eating. Enroll at Lmh.org or call Connect Care. Lawrence Memorial Hospital, 6-7:30 p.m.
LAWRENCE, 785-505-5800, lmh.org

JUL 19

PREDIABETES CLASS
This free class is for those at risk for developing diabetes or have already been told that they have prediabetes. Topics include preventing or delaying Type 2 diabetes, diet, exercise, weight loss, medications and avoiding potential complications. Taught by LMH Diabetes Education Center staff. Lawrence Memorial Hospital, 6-7:30 p.m.
LAWRENCE, 785-505-5800, lmh.org
**BONNER SPRINGS, 913-422-7010**

Civic organizations sponsor ice cream socials 85 members, performs 10 concerts during the Second and Elm. The band, consisting of over town concerts presented in Kelly Murphy Park, special in Bonner Springs because of the down-
HEALTH & FITNESS

ONGOING

PERSONAL TRAINING
Need help reaching your fitness goals? Lawrence Parks and Recreation has certified personal trainers to help you make your workouts safe, productive and successful. Training and registration are available at all recreation centers. For more information, contact Stephen Mason.

LAWRENCE, 785-832-7920

ONGOING

HEALTHY STEPS MALL WALKING
Walk in a safe, climate-controlled setting at West Ridge Mall, Topeka, 1801 S.W. Wanamaker. Mall walking hours are Monday-Saturday 7 a.m. to 9 p.m. and Sundays 11 a.m. to 6 p.m. Log your visits – at the kiosk in the northwest corner of the lower level - to be eligible for prizes from sponsors West Ridge Mall and Stormont Vail Health. Free.

TOPEKA

ONGOING

WELLNESS COACHING
Are you trying to make lasting lifestyle changes related to healthier eating, weight loss exercise, smoking cessation or improving your blood pressure, cholesterol or glucose numbers? Consider meeting with a certified wellness coach. LMH offers this service for a fee. To learn more, contact Aynsley Anderson Sosinski, RN at (785) 505-3066 or aynsley.anderson@lmh.org.

LAWRENCE

ONGOING

FIT FOR LIFE
Exercise in a safe, supervised and non-threatening environment. Physician’s medical clearance required. 12 sessions. Fee. LMH Therapy Services.

LAWRENCE, 785-505-2712

ONGOING

ZUMBA GOLD
Perfect for active older adults who are looking for a modified Zumba class that recreates the original moves you love at a lower-intensity pace. The design of the class introduces easy-to-follow Zumba choreography that focuses on balance, range of motion and coordination. Come ready to sweat, and prepare to leave empowered and feeling strong. Choose from three class different class schedules to meet your needs. For more information or to enroll, call the Community Building or search activity 127102 at www.lprd.org.

LAWRENCE, 785-832-7920

FIRST MONDAY OF THE MONTH

HEALTHWISE BLOOD PRESSURE CLINIC
Drop in 9:30-11 a.m. at the Downtown YMCA, 421 S.W. Van Buren. Free. No appointment necessary.

TOPEKA, 785-354-6787

MONDAYS THROUGH FRIDAYS

A.M. WALKING CLUB
Need exercise? Come to the East Lawrence Recreation Center (7-9 a.m.) or Holcomb Park Recreation Center (7-11 a.m.), Monday through Friday. You’ll get your heart pumping and have a great time building friendships with fellow walkers. FREE. Lawrence Parks and Recreation. For more information, contact Stephen Mason.

LAWRENCE, 785-832-7920

MONDAYS THROUGH FRIDAYS

PICKLEBALL - OPEN PLAY
Monday-Friday at the Sports Pavilion Lawrence. For competitive, recreational and beginning players. Call the East Lawrence Center for specific days and times. There is no charge for open play.

LAWRENCE, 785-832-7920

TUESDAYS

BADMINTON
Players of all skill levels are welcome to join this friendly game that challenges agility, pace and coordination. Games are played on a drop-in basis so join us when you can. Basic equipment is provided; players are welcome to bring their own racquets. For more information, contact Gayle Sigurdsen at 785-832-7920.

LAWRENCE, 785-832-7920

FIRST TUESDAY OF THE MONTH

HEALTHWISE BLOOD PRESSURE CLINIC
Drop in 8:30-9:30 a.m. at West Ridge Mall (Food Court, near the restrooms), 1801 S.W. Wanamaker Road. Free. No appointment necessary.

TOPEKA, 785-354-6787

TUESDAYS

FREE BLOOD PRESSURE CLINIC
Drop in 10 a.m.-noon every Tuesday. Stormont Vail Health’s HealthWise Clinic, 2252 S.W. 10th Ave. No appointment necessary.

TOPEKA, 785-354-6787

TUESDAYS, WEDNESDAYS & THURSDAYS

JAZZERCISE LITE
Fitness that’s invigorating, not intimidating. This 60-minute class pairs moderate aerobicics with exercises designed to improve your strength, balance, and flexibility. 10:20-11:20 a.m. at 3115 W. 6th St.

LAWRENCE, 785-331-4333

TUESDAYS AND THURSDAYS

HEALTHWISE EXERCISE CLASS
This fun workout includes chair aerobics, strength training, balance and flexibility exercises tailored to seniors and others looking to stay fit. 9:30 to 10:45 a.m. Tuesdays and Thursdays at Stormont Vail Health, 1500 S.W. 10th Ave. Cost: $25 punch card covers 20 drop-in classes. Call for enrollment forms.

TOPEKA, 785-354-5225

TUESDAYS AND THURSDAYS

FREE BLOOD PRESSURE CLINIC
This exercise program emphasizes safe and beneficial movements and routines that will increase your flexibility, strength and endurance. Meets from 8:30-9:30 a.m. at East Lawrence Recreation Center, 1245 E. 15th St. Closed. Fee. Enroll at LPRD.org or at East Lawrence Center.

LAWRENCE, 785-856-6030

TUESDAYS AND THURSDAYS

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

LAWRENCE, 785-856-6030

WEDNESDAYS

OPEN BOCCIE BALL
Interested in playing bocce ball? There are two public courts at Holcomb Park. Equipment can be checked out from the Holcomb Park Recreation Center. Beginners are invited to join experienced players for open play on Wednesday nights from 6-8 p.m. Call 832-7940 for information or to make court reservations within 24 hours of playing time.

LAWRENCE

WEDNESDAYS

FREE MEDICATION CLINIC
Meet with a Stormont Vail Health registered dietitian to discuss your nutrition needs and questions. Appointments available at the HealthWise Clinic, 2252 S.W. 10th Ave. For an appointment.

TOPEKA, 785-354-6787

WEDNESDAYS

FREE NUTRITION CLINIC
Meet with a Stormont Vail Health registered dietitian to discuss your nutrition needs and questions. Appointments available at the HealthWise Clinic, 2252 S.W. 10th Ave. For an appointment.

TOPEKA, 785-354-6787

FIRST WEDNESDAY OF THE MONTH

HEALTHWISE BLOOD PRESSURE CLINIC
Drop in 9:30-11 a.m. at the Southwest YMCA, 3635 S.W. Chelsea Drive. Free. No appointment necessary.

TOPEKA, 785-354-6787

SECOND THURSDAY OF THE MONTH

HEALTHWISE BLOOD PRESSURE CLINIC
Drop in 8:30-9:30 a.m. at the Oakland Community Center, 801 N.E. Poplar. Free. No appointment necessary.

TOPEKA, 785-354-6787

THIRD THURSDAY OF THE MONTH

HEALTHWISE BLOOD PRESSURE CLINIC
Drop in 8:30-9:30 a.m. at the HealthWise Clinic, 2252 S.W. 10th Ave. For an appointment.

TOPEKA, 785-354-6787

FOURTH THURSDAY OF THE MONTH

HEALTHWISE BLOOD PRESSURE CLINIC
Drop in 9-10:30 a.m. at the Kuehne Branch (North) YMCA, 1936 N.W. Tyler St. Free. No appointment necessary.

TOPEKA, 785-354-6787

JUL 11

HEALTHY STEPS CELEBRATION
Regular mall walkers and those interested in getting fit are welcome to the monthly Healthy Steps Celebration at West Ridge Mall, 1801 S.W. Wanamaker, on the first Tuesday of each month (moved from the first Tuesday because of the holiday) from 9 to 10 a.m. in the food court on the upper level. Free blood pressure screenings, a speaker on a health and fitness topic, snacks and goodies, and a monthly prize drawing.

TOPEKA

JUL 12

KNOW YOUR NUMBERS - CHOLESTEROL AND GLUCOSE SCREENING
This drop in screening event offers a lipid profile (full cholesterol test) and blood sugar (glucose) by finger stick. $20/test. A fast of 9-10 hours is recommended; water and necessary medications are okay. Please note: each test takes about 10 minutes so there may be a short wait depending on how many others are ahead of you. LMH Main Campus (West lobby), 325 Maine St., 8-9:30 a.m.

LAWRENCE, 785-505-5800, lmh.org

JUL 22

KNOW YOUR NUMBERS - CHOLESTEROL AND GLUCOSE SCREENING
This drop in screening event offers a lipid profile (full cholesterol test) and blood sugar (glucose) by finger stick. $20/test. A fast of 9-10 hours is recommended; water and necessary medications are okay. Please note: each test takes about 10 minutes so there may be a short wait depending on how many others are ahead of you. LMH Performance and Wellness Center, Sports Pavilion of Lawrence, 100 Rock Chalk Lane, 8-9:30 a.m.

LAWRENCE, 785-505-5800, lmh.org
JULY 4 EVENTS

SPIRIT OF KANSAS BLUES FESTIVAL
The Topeka Blues Society is proud to annually present the Spirit of Kansas Blues Festival, scheduled every 4th of July at the Kansas State Fairgrounds, 9 a.m.-9 p.m. Free.

TOPEKA, 913-684-2580

KAW VALLEY RIVERFEST
Join us for a party in the park on July 4th from 4-10 p.m. Come and listen to live music on the Boulevard Stage. Gawk over local performers on the Lawrence Busker Fest Stage. Gorge yourself on our local culinary talents on Eat Street and wash it all down with a cold Boulevard pint. Then take the kids over to Kidtopia for some more fun. Oh, and don’t forget to eat cake, drink tea, and discuss death.

LAWRENCE DEATH CAFE
At a Death Cafe people, often strangers, gather to eat cake, drink tea, and discuss death.

LAWRENCE, 785-760-4195

EVERY SATURDAY EACH MONTH
LAWRENCE, 785-331-4575

ONE SATURDAY EACH MONTH
LAWRENCE DEATH CAFE
At a Death Cafe people, often strangers, gather to eat cake, drink tea, and discuss death.

LAWRENCE, 785-331-4575

CONTINUED ON PAGE 20
SECOND MONDAY OF THE MONTH
CAREGIVER SUPPORT GROUP
Being a caregiver can be incredibly stressful, but you don’t have to do it alone. Come meet and talk to others who are in the same situation as you. Moderated by April Maddox, caregiver support specialist at Jayhawk Area Agency on Aging. Topeka & Shawnee County Public Library, Anton Room 202, 3:30-4:30 p.m. Free.
TOPEKA, 785-580-4662

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

SECOND TUESDAY OF THE MONTH
LAWRENCE ACTION CIVITAN CLUB
Civitans have been helping people since the organization’s founding in 1917, by a group of businessmen determined to make a difference in their community. Club meets at 6 p.m. To find out current meeting information or other Civitan project updates, please visit the Lawrence ACTION Civitan Club’s Facebook page at www.facebook.com/lawrenceactioncivitan or call Jason.
LAWRENCE, 785-691-8520

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

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

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

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

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

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

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

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

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

THIRD TUESDAY OF THE MONTH
ALZHEIMER’S SUPPORT GROUP
Alzheimer’s support group for families and caregivers. Blassingame Home Care, 1835 N Topeka Blvd., Suite 205, 6-7 p.m. RSVP by calling.
TOPEKA, 785-286-2273

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

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

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

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

THIRD SATURDAY OF THE MONTH
JAYHAWK MODEL MASTERS
The purpose of Jayhawk Model Masters is to promote the building and sale of radio controlled (RC) model aircraft. In addition, we strive to fulfill our civic responsibility to the community, and support worthwhile projects. Our club meetings open to the public and are held on the third Saturday of each month. Breakfast starts at 8 a.m. and the meeting at 9 a.m. We meet in the Smith Center at Brandon Woods, 4730 Brandon Woods Terrace. Fee for breakfast.
LAWRENCE, 785-312-4840 jayhawkmodelmasters.com

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

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

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

FOURTH FRIDAY OF THE MONTH
ACTIVE AND RETIRED FEDERAL EMPLOYEES
The Topeka chapter of the National Active and Retired Federal Employees (NARFE) meets on the fourth Friday OF THE MONTH (except Nov. and Dec.) at Aldersgate Village, 7220 SW 1000 Road. Spectators are welcomed.
LAWRENCE, 785-842-0543

SECOND SUNDAY OF THE MONTH
MONTHLY GUIDED HIKE
Clinton State Park and AmeriCorps invite you to join us for monthly hikes through the park every Second Sunday through the coming year. Each journey will take you approximately 2 miles along the sections of the existing North Shore Trails that flow throughout Clinton State Park. We’ll be exploring the understudied hilly terrain and abundant wildlife of Eastern Kansas. Amateur birders and bird watchers will be amazed at the numerous species present within the park boundaries. Fee. Clinton Reservoir, State Park, and Wildlife Area, 798 N 1415 Rd., 1 p.m.
LAWRENCE, 785-842-8562 ksoutdoors.com/State-Parks/Locations/Clinton

THROUGHOUT JULY
OPEN STUDIO AT WAXMAN CANDLES
Come experience the sights and scents for yourself! With 47 years of candle making history, Lawrence’s own “Waxman Candles” is a must see (and smell) stop on Mass Street. Self-guided tours of the candle making studio are available during July. 609 Massachusetts St. Free.
LAWRENCE, 785-843-8593 waxmancandles.com

JUL 15
JAYHAWK ELECTRIC FLY-IN
Charge your batteries and plan to join us for the Electric Fly-in. Registration starting at 8 a.m. Flying from 9 a.m.-4 p.m. Landing Fee is $15, includes lunch by Coney Island Hot Dogs. Clinton International Model Airport, 1205 East 1000 Road. Spectators are welcome.
LAWRENCE jayhawkmodelmasters.com
Can I keep this benefit payment?

By Ann Woodbury
Social Security Management Support Specialist in Lawrence, KS

Social Security is with you through life’s journey, securing today and tomorrow for millions of people. We know that reliability and dependability is an important part of your financial security. We use the same throughout the month eligibility rules for the first month’s Social Security check through the last month’s check, so it’s easy to know when checks are payable.

If you meet all the requirements to receive benefits, Social Security pays your benefit after you have lived throughout the month. At 62, the first month many people are eligible for benefits may be in the month after their birthday. Social Security follows an English law that says you actually reach your age the day before your birthday. So, if you were born on the first or second day of the month, your first month of eligibility will be your birthday month. If you were born on any other day in the month, the first month you could receive benefits will be the month after your birthday month. When starting benefits after age 62, people are eligible to be paid for the month they file, since they were previously age 62 throughout the month.

An example of this would be: if Michael is born on June 1 or 2 and is age 62, the first month he will receive his benefit payment is July. If Michael’s birthday is any other day in June, the first month he will be eligible for benefits is July and his first benefit will be paid in August. If Michael starts benefits at age 63 and files in June, he can be paid for June in July.

Benefits are always paid the following month for all types of Social Security benefits including retirement, disability and survivors. This does not apply to Supplemental Security Income (SSI).

Being eligible throughout the month also applies to the month of death of a Social Security beneficiary. To be eligible for the payment, the person must have lived all month long to receive the payment that comes the following month. That includes throughout the entire last day of the month. Your survivor may be eligible for a payment for the last month and should contact us at 1-800-772-1213. For information about applying for survivors benefits, visit our website at www.socialsecurity.gov/planners/survivors/howtoapply.html.

Understanding how the benefits are paid gives you a sense of certainty about your payments. You’ll know how to plan when starting benefits and what happens to the last check. We continue to secure your today and tomorrow by providing the Social Security information you need.
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785-272-1616

Medicare Questions?
John McGrath
SENIOR BENEFITS SPECIALIST
785-841-5756
Email: john@pfckc.com

Can you trace your family tree back to a point of having an ancestor who supported the cause of American Independence during the years 1774-1783? If so, please consider joining the Sons of the American Revolution. Local contacts can guide you through the membership process.

Sons of The American Revolution

Thomas Jefferson Chapter
(Topeka)
Brian Vazquez (President)
785-242-8110

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(Lawrence)
John Sayler (President)
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KVSM Golden Oldies, a companion Internet radio station to Kaw Valley Senior Monthly, is now available online.
Currently, KVSM’s programming includes old-time radio shows such as Dragnet, Father Knows Best, and Gunsmoke. (The daily schedule is shared at right.)

However, Kevin Groenhagen, editor and publisher of Kaw Valley Senior Monthly, is inviting readers and advertisers to share ideas concerning what content they would like to listen to on KVSM.
If you would like to share your suggestions, Groenhagen can be reached at 785-841-9417 or kevin@seniormonthly.net.

KVSM Golden Oldies, please visit Tunein.com and do a search for “KVSM,” or visit www.seniormonthly.net and click the TuneIn player. You can listen to KVSM on your computer, smartphone, or tablet at home, work, or on the go.

KVSM DAILY SCHEDULE

12-3 a.m.
OUR MISS BROOKS

3-7 a.m.
THE LONE RANGER

7-10 a.m.
FATHER KNOWS BEST

10 a.m.-1 p.m.
GUNSMOKE

1-5 p.m.
HAVE GUN - WILL TRAVEL

5-7 p.m.
TALES OF THE TEXAS RANGERS

7-10 p.m.
DRAGNET

10 p.m.-12 a.m.
OZZIE AND HARRIET

Listen online at www.seniormonthly.net/kvsm

* All times Central Standard Time.
Day Dreaming: Tales from the Fourth Dementia

Larry Day's *Day Dreaming* features humorous short stories, which have disparate plots, topics and characters. This book is divided into the following theme sections: Media Marvels, Weird Rich Folks, Clueless, Alien Encounters, Marital Blitz, Hilarious Higher Ed, Home Town Folks, Fairy Tales Redus, Luv a Guvmint. Available at Amazon.com.

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Topeka, Kansas
God wants us to put our talents to use

By Billy Graham
Tribune Content Agency

Q: I own a small business that hires a lot of young people, but I’m frustrated because I can’t find very many who are reliable and actually want to work. Doesn’t the Bible say we’re not supposed to be lazy? - D.E.

A: Yes, the Bible certainly urges us to be responsible and diligent in our work, no matter who we are or what we’re doing. The Bible says, “Whatever your hand finds to do, do it with all your might” (Ecclesiastes 9:10).

One reason is because laziness will never give us the things we want, or even the things we need. More than that, others will suffer because of our slackness—not only our families, but society as a whole. If no one wants to work, little will ever get done, and our society will sink deeper and deeper into poverty and hopelessness. The Bible says, “Lazy hands make for poverty, but diligent hands bring wealth” (Proverbs 10:4).

But the Bible warns us against laziness for another reason: a lazy person isn’t making use of the abilities and gifts God has given them. God has put each of us here for a purpose, and His will is for us to be diligent in doing it. In one of His parables Jesus rebuked those who bury their talent instead of putting it to good use (see Matthew 25:14-30).

Perhaps we’ve failed today to teach our young people the value of work, and if so, our society will suffer. But instead of being frustrated, ask God to make you a mentor to your employees by helping them understand the value of work and develop the skills to do their jobs well. Above all, ask God to help you be an example to them not only of diligence, but of Christ-like character.

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Tuscany for beginners

By Rick Steves
Tribune Content Agency

Wedged between Florence and Rome, Tuscany offers the quintessential Italian experience: sun-soaked hill towns, green and rolling screensaver hills, romantically fortified farms and cypress trees marching single file up lonely ridges. We go to Italy to experience the finesse of Florence, the splash of Venice and the grandeur of Rome, but it’s in Tuscany that we find the rustic-yet-elegant essence of “Italia.”

Built on hilltops for defensive purposes in ancient and medieval times, the lofty perches of Tuscany’s hill towns today seem only to protect them from the modern world. After the hustle and bustle of urban Italy, it can be a joy to downshift to a more peaceful pace. With a surprising diversity of scenic lanes, abbeys and wineries, Tuscany is a fine place to abandon your itinerary and just slow down.

This is one part of Italy where I recommend traveling by car. Although driving in Italy isn’t for the faint of heart, in Tuscany it’s a joy on scenic roads—and the best way to lace together the views, villages and vineyards. Trains link some villages, but stations are likely to be in a valley a few miles from the town center. Even buses can’t make it up, up, up into some hill towns—some of the steepest villages have escalators serving car parks at the base of their cliffs.

To connect with the rural charm that’s so much a part of our image of Tuscany, stay on a farm—an “agriturismo.” These rural B-and-Bs, which must be working farms to earn the title “agriturismo,” provide a good home base from which to find the magic of the region. Some are simple and rustic; others are downright fancy - but all are hosted by wonderful people eager to share their bit of paradise.

Many agriturismos are dedicated to making sure that their guests are as well fed as their cows. Your hosts may even offer you a “zero kilometer” meal, serving food that is virtually all produced on the farm: olive oil, cheese, prosciutto, bread, and wine. That’s a meal that’s truly “indimenticabile” (my new favorite Italian word—unforgettable).

And about that wine: A big reason for visiting Tuscany is to sample the great local wines. The region is dotted with classy wineries elegantly tucked into the hills, and many growers welcome visitors to their vineyards.

But unlike in the U.S., in Tuscany you usually need to book a tasting tour beforehand (a simple phone call a day or two ahead is usually sufficient). Most tours last an hour, cost about $10, and finish in tasting rooms where, with expert guidance, you’ll develop a better appreciation of the fruit of the vines. The by-product: you slowly build up a trunkful of new favorite wines.

The biggest dilemma facing a first-timer in Tuscany is how in Dante’s name to choose from the many hill towns vying for your attention. Each has its own appeal, and many are worthy of an overnight. Here are a few of my favorites:

VOLterra: This beautifully preserved jewel, encircled by impressive walls and topped with a grand fortress, is just far enough off the beaten path to keep it feeling genuine. Its long Etruscan history makes for unusually interesting sightseeing for a small town.

SAN GIMIGNANO: The region’s glamour girl, with 14 surviving medieval towers, San Gimignano is a tourist trap by day, but an evocative and traffic-free delight after dark.

SIENA: Siena’s stunning main square, the Campo, has a gently tilted floor fanning out into a people-friendly stage set, making it the city’s proud centerpiece and giving the town a medieval allure. This is the ultimate hill town, with red-brick lanes cascading every which way and an unrivaled spirit that any visitor can enjoy.

MONTALCINO: This hill town boasts a medieval cityscape like a miniature Florence. With several historic wine cellars and easy access to wine country, it’s my favorite base for exploring the heart of Tuscany. Rooms with a view are standard in this dramatically sited town.

PIENZA: Fans of architecture and urban design appreciate this pint-sized Renaissance town with well-planned streets and squares. For a hill town, it’s notable for being relatively flat.

MONTALCINO: This touristy Brunello-wine capital still manages to exude a stony charm. It’s mainly a happy gauntlet of wine shops and art galleries.

CORTONA: With a rich architectural and artistic heritage, thriving Cortona is nestled in a scenic hilly landscape dotted with grand churches and Etruscan ruins.

While most hill towns are undeniably touristy, in the evening they become the domain of locals, who polish the cobbled streets with convivial promenades. Join in, and imagine the countless peasant backst that bent so many centuries ago to set these ancient, weathered stones into simple perfection.

- Rick Steves (www.ricksteves.com) writes European travel guidebooks and hosts travel shows on public television and public radio. Email him at rick@ricksteves.com and follow his blog on Facebook.

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Years ago, I wrote a column titled “Code Blur.” That story revolved around a World War II decoding device that I saw on display as “relics of technology” at a local department store. As the story evolved, the feds thought I was involved in some espionage plot. I had a dicey time before it all got straightened out.

Welcome to déjà vu all over again.

Emmaline and I have a mid-morning routine. We sit in the living room and read the local newspaper. Once we’ve noted the condition of the nation, the state and the community, we read the comics. Sometimes we wonder which individuals are the comic strip characters and which are our leaders, who are acting like comic strip characters.

Then we turn to the puzzle page and work on the word puzzle. That’s a grid with vertical and horizontal numbered boxes. Printed opposite each box is a set of scrambled letters that spell the answer to the clue if you put them in the right order.

Most days between us, Emmaline and I solve the puzzle without help. Sometimes, though, there’s a weird clue. After we have tried the combinations of letters, I trudge upstairs to the computer to try to unscramble the letters. I type in the random letters from the puzzle trying to figure out a pattern.

There’s nothing sinister about that, right? Wrong! The other day while we were working on the puzzle, two black SUVs drove up in front of our house. The first SUV drove into the driveway. The other one blocked the driveway at the curb. Four suits got out of the SUV in the driveway, and came to the door.

“Federal agents. Open the door.”

I opened the door and they poured in. “What’s this about?”

“We’ll ask the questions,” said the shortest suit—a bald guy with horn-rimmed glasses.

“Show me some identification first,” I said.

Agent Horned Rimmed flashed an ID.

“Who are you?”

“We’re from the Department of Electronic Citizen Surveillance. Our algorithm devices have detected coded messages coming from your computer.”

Agent Horned Rimmed ignored my answer and said, “Do you deny communicating with an alien who uses the code name KB 11.2?”

“KB 11.2? Kaybe, are you kidding?” Kaybe is the alien robot character I created for my monthly humor column.

“There’s nothing humorous about espionage,” said Agent Horned Rimmed. “Or aliens, either, for that matter.”

“But Kaybe is fiction. He’s a character in my book,” I said. “Show them, Emmaline.”

“Don’t move,” said the tall suit standing behind Emmaline.

“I just want to show you the book,” said Emmaline. “It’s right here.”

Agent Horned Rimmed made a quick lateral move with his head, and said, “Get it.”

Emmaline crossed the living room and picked up my little book, Day Dreaming. She opened the book to a story titled “I Speak Alien,” and handed the book to Agent Tall Suit. Agent Tall Suit leafed through the story, grimaced, and handed the book to Agent Horned Rimmed.

“It’s a humor book, Deke,” he said.

Emmaline handed Agent Tall Suit a page from the local newspaper.

“Here is the puzzle those words came from,” she said. “You can see that the letters in the grid match the written clues. You solve the puzzle by putting the right words in the grid horizontally and vertically. Sometimes we get stumped, so my husband types the letters into an Internet search engine to see if it will unscramble them.”

Outside, the neighbors were beginning to gather in their front yards. They were staring at the guys standing around the SUV that was blocking the driveway.

“It’s another surveillance network screw-up, Deke,” said Tall Agent. “@#$%^&*,” said Deke. Then Deke gave his trademark lateral move of the head and the suits melted out through front door.

As they were running, one of them yelled, “wrong address!”

Then they jumped into their SUVs and sped away.

“Who were those unmasked men?” asked Emmaline.

-Larry Day, B.A., M.A., Ph.D., is a former foreign correspondent, newspaper reporter and journalism professor. He has written humorous fiction—sometimes intentionally—all his life.
June 7 was National Chocolate Ice Cream Day, so the people who keep records of such days will tell you. And while there doesn’t seem to be any official explanation for why that particular frozen dessert should be assigned that particular day, it certainly makes sense that the holiday should come around this time of year. After all, summer is only days away. So why not celebrate America’s favorite ice cream flavor right now?

One thing I won’t do here, however, is give you a chocolate ice cream recipe. After all, there are more people who don’t have home ice cream-making equipment to do that job. And besides, every supermarket today seems to have a wide variety of great, ready-to-eat chocolate ice creams for you to choose from. So go ahead and pick your own.

What I would like to do, though, is help make the pleasure you get from eating chocolate ice cream even greater by sharing recipes for two easy ice cream sauces you can make easily at home: bittersweet chocolate sauce and caramel sauce.

It always surprises me that chocolate lovers will buy chocolate sauce in jars or bottles when it’s so easy to make your own sauce at home in just minutes using ingredients that are probably better quality than those used in commercial brands. For the best flavor, be sure to start with good chocolate that contains 65 percent to 70 percent cacao, which you should see indicated on the labels of the many excellent brands sold in good supermarkets and specialty foods stores today. If you like, you can even flavor the sauce to your own tastes, like I do in the following recipe with touches of espresso coffee and cinnamon.

One of the most popular trends in dessert toppings today is caramel sauce, a mixture of caramelized sugar, cream and a touch of butter. You’ll find it surprisingly easy to make at home too. Even though the recipe is simple, it is absolutely essential that you remain cautious at all times to avoid coming into contact with the hot sugar syrup. Be sure, also, to use a heavy saucepan so that the syrup will caramelize evenly.

While both of these sauces can be prepared in a matter of minutes, they also can be made in advance and stored in the refrigerator to be reheated gently just before serving. That leaves you free to add any other embellishments you might like—whipped cream, toasted nuts, rainbow sprinkles and even a cherry on top—to your chocolate ice cream. (Or any other flavor. I promise I won’t tell!)

**BITTERSWEET CHOCOLATE SAUCE**

Makes about 3 cups (750 mL)

2 cups (500 mL) heavy cream
10 ounces (300 g) good-quality bittersweet chocolate, 65 percent to 70 percent cacao, chopped
1/4 cup (60 mL) freshly brewed espresso coffee or very strong brewed coffee (optional)
1/4 to 1/2 teaspoon ground cinnamon (optional)

Pour the cream into a large saucepan and bring just to a boil over medium-high heat, stirring frequently and taking care not to let the cream boil over.

Put the chocolate in a medium glass or stainless-steel bowl. If you’d like extra flavor, add the espresso or cinnamon, separately or together, to the bowl.

Pour the boiling cream over the chocolate. Let stand so the hot cream softens the chocolate, about 1 minute. Whisk to blend the sauce, carefully scraping down the bowl sides occasionally. Taste and whisk in more cinnamon, if desired.

Use the sauce immediately. Transfer any leftover sauce (or all of it if you don’t use right away) to a covered container and refrigerate for up to several days. Rewarm gently in a double boiler or in a heavy-bottomed saucepan over very low heat.

**CARAMEL SAUCE**

Makes about 1 cup (250 mL)

1 cup (250 mL) granulated sugar
1/4 cup (60 mL) water
3/4 cup (185 mL) heavy cream
1 tablespoon unsalted butter

Sprinkle the sugar over the bottom of a deep, heavy medium saucepan. Pour the water evenly over the sugar. Cook the syrup, reducing the heat slightly, until the color becomes a very dark amber and the syrup gives off slight wisps of smoke and smells almost burnt, 1 to 2 minutes longer.

Immediately and carefully pour in the cream to stop the cooking. The caramel will bubble up vigorously, so keep your hands clear but do not be alarmed. Immediately reduce the heat to low. Whisk the sauce to blend it evenly. Add the butter and simmer a minute or so longer, whisking until smooth.

Pour the caramel into a heatproof container. Use immediately or cover and store for up to several days in the refrigerator, where the sauce will thicken as it cools. Reheat gently in a double boiler, in a heavy-bottomed saucepan over very low heat, or in the microwave.

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Seniors dine out an average of 4-5 times per week! If you would like to add your restaurant to the Senior Monthly Restaurant Guide, please call Kevin at 785-841-9417 for details.
To drive or fly pets on a long-distance move

By Cathy M. Rosenthal
Tribune Content Agency

Dear Cathy: I was reading your column regarding preparing a pup for long-distance car rides, and I have a similar question regarding cats. We may be relocating to Florida from New York, and my wife is extremely hesitant to give our cats (two to three) to anyone like an airline service that would relocate the cats for us. In my opinion, the airline option, which I estimate would take about eight to nine hours door-to-door, would be the best choice, as taking them in our SUV would take two days and 20 hours driving time. Do you have any advice? - Neil Lazinsky, Wheatley Heights, NY

Dear Neil: I understand your wife’s hesitancy. It’s never easy handing over your pets to someone else and trusting them to provide the same level of care.

I have moved a lot with my dogs and cats. I have put them on planes from Boston to Denver and Denver to Washington, D.C. I have driven them from South Carolina to Indiana and from Virginia to Texas. In every instance, I made the travel choice based on the age, health and temperament of my pets at the time. I sort of prefer driving my pets though, for my own peace of mind.

I don’t know the age and health of your cats, but I think older pets and pets with health issues are better off in cars than planes, regardless of the distance. I would never put a dog with anxiety issues or an elderly pet on an airplane either. I think some pets are less stressed when they can stay with their families.

So, consider your pets age and health and their tolerance for travel. If you don’t know how they would do in a car, put them in airline carriers and take them on a two-hour car trip. If they settle down during that time, they are probably OK to travel in a car. If they are still restless, putting them on a plane might be easier for them.

Keep in mind, airlines will not accept pets if the temperatures at the departure and arrival locations are above 84 degrees on the travel day, so this may not be an option if you are moving during the summer.

Today, small dogs and cats can fly in the main cabin with you; one cat per ticketed passenger, if their kennel fits under the seat. Your wife could enlist friends or family to fly with her and escort your cats to Florida.

If your wife wants to drive with you, you might consider pet airline services where pets fly in the main cabin and not in a pressurized cargo hold. I have never used this type of service, but I would probably consider this service over a regular airplane flight for my pets. Check out the Yelp reviews for these services before deciding.

You probably want to smack me right now, since I gave you more options, but no definitive answer. Pets often are less stressed if their families are less stressed, so consider what’s best for your pets, but also what’s going to give you and your wife the most peace of mind.

Dear Cathy: I have a problem with our cat who is roughly 18 years old. She started howling at night around five months ago. This is an issue because she hangs out in my daughter’s room upstairs (she is away at college, second year). My 22-year-old son, who lives at home, is also upstairs. Last night, she howled for several hours waking up the entire house. My son will be starting a job soon, and I can’t have him woken up throughout the night. Are there any options other than putting the cat down? I have not taken her to the vet yet. I am on a limited income and can’t afford a huge bill. - Ed, Bethpage, NY

Dear Ed: If your cat has never done this before, any sudden change in behavior is cause for concern. Your 18-year-old cat could have health problems resulting in pain or could have a cognitive dysfunction, like senility or dementia. Either way, she should be seen by a vet, and then the two of you can decide how to proceed.

If she is healthy, however, she could be missing your daughter since the howling is occurring in her room. Give your cat more attention during the day and keep your daughter’s room closed at night to see if this stops her howling.

- 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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Memories Are Forever

I would like to receive your memory as a child. It should be about 752 words or less and include a photo of yourself as a child. You can write your favorite memory either longhand or have it typed out. Then mail it to me at Tom Mach, PO Box 486, Lawrence, KS 66044.

You can also send it to me by email at tom.mach@yahoo.com. Go to www.memoriesareforever.com for more information. Don’t worry about spelling or grammar as I would be happy to edit it and send it back to you for approval. This column will cease to exist if I don’t receive memories from our Senior Monthly readers. Thanks - Tom Mach

Best Friends Forever

By Marilyn Johnson

Standing on my tiptoes, I peeked out my living room window. The empty house across the street was moving in with kids! I counted a big boy and three girls with one of them my size. I hopped up and down and couldn’t wait until that house finished moving in with them.

I had to wait to meet them until the next day when all the carrying in and out finally stopped. My mama made me take a nap every afternoon. I had to lie down beside her but she always fell asleep as soon as her head hit the pillow. I slipped off the bed and made a beeline across the street to meet the new girl on the block. I knocked on the door and a beautiful woman opened it! I found out later that her name was Alberta, but I could never pronounce her name correctly and called her Alboota from that time on. I could barely contain my four-year-old self and said exactly what was on my little mind, “Can your girl play?”

Alboota just smiled and said, “What’s your name?”

I replied, “Mawon.”

“Mawon. That’s an unusual name,” beautiful lady said. “I’ll get the girl,” she smiled. “Mawon, this is Janie, Janie this is Mawon.”

“No, my name is Mawon, not Mawon!”

Then the beautiful lady shooed Janie out the door and we sat on the steps trading important details about each other such as our favorite gum and our favorite game of playing dress-up. From that time on, Janie and Mawon were best friends. By the time I was five and Janie six, I could actually pronounce my name, Marilyn, but Alberta always called me Mawon and I kept calling the beautiful lady Alboota.

Janie and I were inseparable. Our parents could not keep us apart even if they wanted to, and I’m sure there were many times they wished they could! My parents were barely Christian and only occasionally went to church. Jane’s family were die-hard Catholics and everything about their religion fascinated me. I loved the pretty pictures on their walls of Jesus and Mary, and Jane would let me play with her prayer cards. She would diligently explain to me, as much as a five-year-old could, who were in the beautiful pictures. I just loved the ones of Mary holding her baby Jesus. My favorite ones were always of Mary, but I could never understand why some of them showed her heart on the outside of her chest! She let me borrow some of them but I always had to give them back or she would get in trouble if Alboota found out.

I begged my parents to let me go to church with Jane but their answers were always a resounding NO! I begged my parents to let me go to the Catholic Church with my Aunt Donna and Uncle Pete. But when I announced that I wanted to join, my parents promptly began going to church and my visitation to the Catholic religion came to an abrupt end!

Janie and I often pretended to do Catholic things. She showed me her rosaries and tried to tell me their prayers but could only remember “Mommy Mary, mama of baby Jesus,” but we would say that mantra over and over thinking we were really saintly. We would smuggle a couple of her rosaries out of the house when we were dressing up in my mama’s clothes, prancing about with those rosaries hanging around our necks! Janie was so pretty with her short brown hair and brown eyes; she had rosy cheeks with sweet freckles sprinkled over her nose.

We were mirror images, including the freckles, except I was strawberry blond with hazel eyes.

I was so enamored with everything Catholic that one day Janie asked me if I wanted to get baptized. I said I didn’t know and asked her what it was. She said it was required if you wanted to go to heaven to see Mary and baby Jesus. So naturally I said yes! Jane and I were in her kitchen and she pushed a chair over to the kitchen sink. She had me stand up in it and then pushed my head down and proceeded to pour big glasses of cold water over my head. She said, “I baptise you, I baptise you! Now you are baptised and you can go to heaven!” This was just the first of many adventures and fun my best friend and fellow cohort would have during our childhood years. I still have one of Janie’s rosaries and occasionally wear it around my neck, reconnecting with those magical years and my BFF.

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WELCOME TO THE THEATER, IF YOU CAN FIND A COMFORTABLE SEAT!

By Liz Smith
Tribune Content Agency

“THERE IS NOTHING LIKE STAYING AT HOME FOR REAL COMFORT,” said Jane Austen.

Broadway theaters are what make New York City different! Not that everybody supports the theater because it has become too expensive. But the theater is still unique in that it makes Times Square the place to go.

If you can’t afford to buy theater tickets at several hundred dollars a pop, you can still see the glamorous posters and marquees and star names all lit up in lights. And who knows? You might even see an actual star or familiar actor you recognize!

Of course, there are other theater centers around the globe where people congregate, but the understated attractions of London, or Sydney, or sometimes even sprawling Los Angeles, can’t compare to the gaudy glamour of New York’s Times Square.

And what’s more, almost any actor, star, performer wants to end up on Broadway. (This is especially so for those who have already made their fortune on television.)

Theater owners, on the other hand, don’t seem to care much about the crowds milling around Times Square. When they get a chance to “do over,” or reconstruct their buildings, which are historical and old, they don’t pay attention to the comfort of their paying audience. They have other problems—unions, ushers, the changing rules for selling drinks you can carry to your seat, and more. Theater lovers will come anyway, though, so owners seldom deal with changing times and little items like comfortable seats. The fact is seats need to be enlarged to accommodate larger people.

I went to see “Sunset Boulevard” recently and my average-size seatmates could barely wedge themselves into the narrow, old-fashioned seats. I was unique, at last, for weighing less than 125 pounds (because I am so ancient). And pounds aside, men are simply tall and growing taller all the time. While I like tall men, it’s no fun to sit behind one in the theater, though they are usually accommodating and slump down.

At “Sunset Boulevard,” I was in very good seats, but it didn’t matter. I couldn’t see the entire stage once I sat down. I never had a good look at the entire set, getting only glimpses of it around the heads of the people sitting in front of me. In fact, I never got a chance to study anything for all the music signaling. By then, Glenn Close was already dramatically descending the stairs. She was almost on the final step before I could locate her.

And nobody can say that audiences aren’t enthusiastic these days. They shoot up out of their seats and stand applauding for the least little thing that happens onstage. And thus, I haven’t seen a full curtain call or a standing ovation in years. I see backsides! These were once reserved for special occasions. Now the audience explodes every chance they get. They stand, applaud and scream at every opportunity and I am sitting behind them, not ready to give such acclaim. I am still sitting gathering my wits before I get a chance to stand up.

People stomp and scream their approval. I guess TV has conditioned everyone to yell and stand because this is how people act on Oprah and Ellen. TV has conditioned us to scream, no matter what junk is being offered. The theater should be above this. I have now started going to the theater with a pillow booster and try to study the set before the screaming begins.

But on the bullet-proof opening night of “Hello, Dolly!” I had a seat where I saw my darling Bette Midler only now and then. My seat had only a side view of part of the stage. An overenthusiastic audience was standing and clapping from the first. Bette and the show deserved such a tribute. That was different and I loved it! It was a special night! A one-time-only occasion and I was just lucky to see any part of it and to have any seat at all.

This proved that the theater is still where it’s “at.” Even so, I believe audiences should slim down and be slow to give unreasoned enthusiasm from the moment the curtain rises.

And I guess tall men should still slump down in their tiny seats, though, really, they have little choice.

Here’s for more room for bigger and better theater seats for everyone!

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Grow your Social Security benefits beyond retirement age

By Ann Woodbury
Social Security Management Support Specialist in Lawrence, KS

For more and more Americans, reaching retirement age no longer means the end of an active working life. Many people are choosing to work past the age of 65, according to the Department of Labor’s Bureau of Labor Statistics.

If you’re willing and able, maintaining gainful employment later in life could go a long way toward ensuring a secure future for you and your family. Besides providing you with additional income to pay your bills, extending your employment or working for yourself could boost your lifetime Social Security benefits.

Here’s how:
Waiting to claim your Social Security retirement benefits could grow them by up to 32 percent. Through delayed retirement credits, your monthly benefit amount increases by about eight percent for each year you wait between your full retirement age and 70. Full retirement age is between 65 and 67, depending on when you were born. To learn more about delayed retirement credits, please visit www.socialsecurity.gov/planners/retire/delayret.html.

You get credits on your earnings record for each year of additional work income. Once you start receiving retirement benefits, we’ll automatically review your earnings record each year to determine if you’re entitled to an adjustment. When we calculate your retirement benefit amount, we use your best 35 years of earnings. We’ll increase your benefit amount if your new year of earnings is higher than one of the years we used to calculate your initial benefit amount. To see how we calculate your benefits, visit www.socialsecurity.gov/pubs/EN-05-10070.pdf.

An increased benefit amount for yourself could mean more support for your family, too, through Social Security spousal benefits, child benefits, and survivor benefits.

We also encourage you to set up your own my Social Security account so you can verify your lifetime earnings record, check the status of an application for benefits, and manage them after you’re receiving them. You can create your personal my Social Security account today at www.socialsecurity.gov/myaccount.

Social Security is committed to helping you prepare for a secure today and tomorrow for you, your family, and future family. You can access all of our retirement resources at www.socialsecurity.gov/planners/retire.
New Caledonia

With Bob Jones
Tribune Content Agency
Both vulnerable, East deals

NORTH
♣ Q 10
♥ Q 9 8 6 4
♦ Q 5 4
♠ 9 6 4

WEST EAST
♣ 7 6 5 4 ♠ K 9
♥ A K 7 2 ♥ J 10 3
♦ J 8 6 2 ♦ Void
♠ A

SOUTH
♣ A J 8 3 2
♥ 5
♦ A K 10 9 7 3
♠ 10

The bidding:
EAST SOUTH WEST NORTH
1 ♣ 1 ♣ Dbl* 2 ♣
4 ♣ 5 ♣ Dbl All pass
* Negative, values with no clear bid

Opening lead: Ace of ♣

In the last year, a pair from the small island country of New Caledonia has been making a name for themselves at tournaments in the Pacific region. One of them, Herve Cheval, was South in today’s deal.

West was expecting a juicy penalty as he led the ace of clubs. East knew that the lead was either a singleton or would be ruffed by declarer. East played the king of clubs under the ace as a suit-preference signal, indicating that his side strength was in spades, the higher ranking of the two remaining non-trump suits. East was hoping that West held the spade ace. West duly shifted to a spade, which went to the queen, king, and ace.

Cheval cashed the ace of diamonds, discovering the 4-0 split, and then ran the 10 of diamonds. A trump to the queen left him in dummy needing to find an entry back to his hand to draw the jack of trumps. A club would have been instantly fatal, and he could not overtake the 10 of spades without promoting West’s seven of spades into a trick.

Cheval found a brilliant solution by leading the queen of hearts from the dummy! There was no entry to the East hand for a trump promotion. South could win any return from West, draw the last trump, unblock the spades, and claim his contract. West’s dream of a juicy penalty had turned into a nightmare.

- Bob Jones welcomes readers’ responses sent in care of this newspaper or to Tribune Content Agency, LLC., 16650 Westgrove Dr., Suite 175, Addison, TX 75001. E-mail responses may be sent to tcaeditors@tribpub.com.

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PUZZLES & GAMES

CROSSWORD

Across
1 Librarians might use them
12 Lt. col.’s inferior
15 Sci-fi concept
16 Lovelace whom many consider the first computer programmer
17 Whatchamacallit
18 Solo on-screen
19 Trail, perhaps
20 Milky Way source
21 Camera product
23 Tablet container
24 Coral Triangle tourist destination
25 Left rolling in the aisles
26 Down a lot
28 __ other
30 Robot starter
31 Pay dirt
33 Hassle
35 First instrument for many
36 Icy Hot competitor
38 Nervous person?
41 Sushi bar delicacy
42 __ pedal: guitar accessory
43 Slam offering
45 Org. that monitors plants
48 Nervous person?
50 Fail to beat the heat
52 AIDS-fighting drug
54 Rough stuff
55 Low-cost pub
56 “__ bien”
57 Storage unit?
58 Vaping devices
59 “Wheel of Fortune” purchase
60 “Moneyball” purchase
61 Amusing editor, at times
62 “Eldorado” group
63 Mo. for which tanzanite is a birthstone
64 Comics-derived danger alert

Down
1 Yoga variety
2 Fine after an accident
3 Well-lit?
4 “Gimme a __”
5 Noodle variety
6 Certain queen’s domain
7 Steamed cantina food
8 Like a certain female artery
9 Ink deliverers
10 WWII arena
11 Basil’s wife on “Fawlty Towers”
12 Buddhism branch
13 Company offering many promotions
14 Mystery woman
15 Sci-fi concept
16 Lovelace whom many consider the first computer programmer
17 Whatchamacallit
18 Solo on-screen
19 Trail, perhaps
20 Milky Way source
21 Camera product
23 Tablet container
24 Coral Triangle tourist destination
25 Left rolling in the aisles
26 Down a lot
28 __ other
30 Robot starter
31 Pay dirt
33 Hassle
35 First instrument for many
36 Icy Hot competitor
38 Nervous person?
41 Sushi bar delicacy
42 __ pedal: guitar accessory
43 Slam offering
45 Org. that monitors plants
48 Nervous person?
50 Fail to beat the heat
52 AIDS-fighting drug
54 Rough stuff
55 Low-cost pub
56 “__ bien”
57 Storage unit?
58 Vaping devices
59 “Wheel of Fortune” purchase
60 “Moneyball” purchase
61 Amusing editor, at times
62 “Eldorado” group
63 Mo. for which tanzanite is a birthstone
64 Comics-derived danger alert

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

Answers to all puzzles on page 34

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ATTENTION ADVERTISERS

The Summer 2017 issue of Amazing Aging!, the Jayhawk Area Agency of Aging, Inc.'s newsletter, will be included as a pull-out section in the August issue of Kaw Valley Senior Monthly, which is distributed throughout the Topeka and Lawrence area.

JAAA advocates on aging issues, builds community partnerships and implements programs within Shawnee, Jefferson, and Douglas counties to help seniors live independent and dignified lives.

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