

Long-term care is always a matter of risk management – series (for the first three articles in this series, refer to May, June and July 2012 issues) By Charlie Traffas

By Charlie Traffas



Q: What's new? A: I am always glad to be asked. A couple of months ago I took a break from other topics I have written about

over the past few months, and wrote about a subject that I have spent much time in the past and even more time recently, counseling users and



The Southeast Kansas Q & A Times Journal 116 N. Westfield Wichita, KS. 67212 influencers of users, in regard to their possible need for long-term care and how to manage this risk. Long-term care is the type of care one receives outside of a hospital. You have your health insurance or Medicare to pay for doctors and hospitals, but once you leave the hospital, you are like most people and probably have very little coverage from your health insurance or Medicare if you need extended care in a senior care residence or at home. If you require skilled care, which is the same kind of care you receive in the hospital...that care that is performed under the supervision of a registered

nurse, 24 hours a day...you may have some benefits under Medicare and your Medicare supplement, but not for long. Most senior care however is the type of care that is less than skilled, such as assisted living, memory care and care provided by CNAs and CMAs. Whatever you lack in coverage will be at your expense. When you no longer have the ability to pay, Medicaid can take over, but lots of things in your life will change. Here is a question I recently received and my answer.

Q: Several years ago you wrote an article on long-term care. At that time,

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FLOWER, PLANTS & ARRANGEMENTS How can I decorate with flowers in the fall? By Kimberly Clark



Q: Decorating my home with anything floral is something that has sort of become a hobby of mine, it actually brings me a lot of joy in my life. So not long

ago I got into the practice of getting cut flowers every few days or so. With fall approaching, I am going to miss the abundance of spring and summer. Any ideas for me?

A: Yes, I do! It sounds like you are concerned that you may not have as many choices in fall when it comes to floral arrangements. While many people assume that, fall brings its own bounty of color and variety. The

TECH TALK Hard drive failure!! By Bill Emmerling



Q: The hard drive in my laptop just failed and I lost all my pictures. What happened and what can I do to avoid losing my files in the future?

I am sorry to hear about A: your devastating loss, as I know pictures are often irreplaceable. Hard disk drives (HDD) are a collection of spinning disks on which data is stored, heads on arms which read/write your information on the disks and a circuit board that moves the data back and forth from the disks to the rest of your computer. These disks ride on very small bearings similar to the ones you might find in the wheels of our car, and like the ones on your car, they can fail, making your HDD inoperative. Additionally, the heads float on a cushion of air as the disks spin very rapidly. If the HDD is moved while the disks are spinning and the heads are moving, it is possible that the head will 'crash' on the disk causing damage to the data on the disk and perhaps the disk itself. For those who remember the vinyl record, it is

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FROM THE PUBLISHER

By Jerod Norris



Welcome Edition of the SE Kansas Q&A Times Journal.

We exist to educate, inform and/or entertain,

matching potential customer needs, topics and interests, answering questions from all realms and walks of life, while pairing it with a local solution. Thank you, as always, for thumbing through our pages.

This month, you'll find articles on anything from grain storage, hard drive failure, to how to make beer can chicken. Every article contains a gem of information, so you will want to read, save, and share them offends you, it's no big deal, just move onto the next. Remember to check us out online where sharing the articles is made easy at www. Kansas.

*FOOTBALL EDITION - Do you want to be apart of our September Football issue? If you are a business owner that likes to support your

to local school/schools or you have the August '12 a message that you would like to communicate to local students or parents, please contact me at 620-249-7462. We will be doing an indepth overview of each of our local high school football teams (as well as our defending National Champion Pitt State Gorillas), along with our prediction on where their season will take them. We will close this issue NO LATER than August 15th!

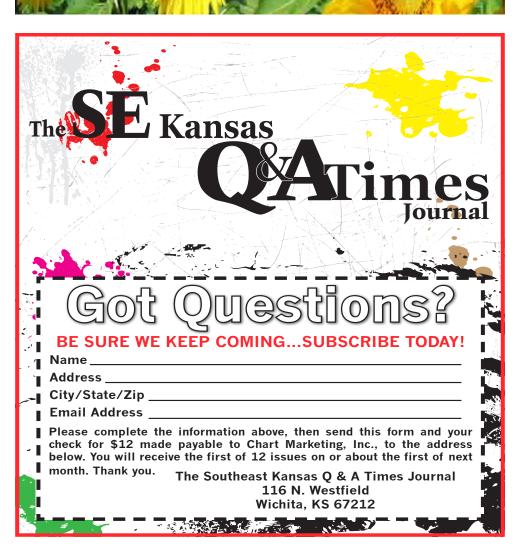
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THANK YOU to our readers! I appreciate all of your feedback and want to ask that you keep the steady stream of questions and comments coming. Feel free to email us at inorris@chartmarketing.com or Jeanie@chartmarketing.com.

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> Until next month, best and be well. **Jerod Norris**

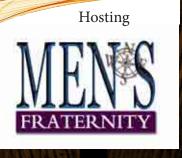
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The SE Kansas Q & A Times Journal

August 1, 2012

EDUCATION

Stem-science technology engineering and math, why?

By Dr. Glenn Fortmayer



Q: What is STEM and why are we hearing so much about it?

STEM represents work fields in Science,

Technology, Engineering and Math. STEM is important because the top paying and most rapid growing job fields are in the STEM fields.

A:

America has a shortage of people with STEM skills. We bring workers from outside of our country to fill jobs. If American students can improve their skills in STEM areas, they will secure careers in high paying and fast growing fields.

In 2006 STEM was made a national focus by President Bush because American students were not choosing to go into STEM fields and were lacking STEM skills. In 2007 the COMPETES Act was passed into law to ensure the U.S. can compete economically with other nations by investing in STEM education Kindergarten through graduate school. Despite the focus, by 2009 activity of the federal STEM Coalition had slowed and most school districts across the nation were not responding to the STEM initiative except on a single school or an enrichment program basis; or the fields were addressed partially within the core areas. The government and businesses desire for districts to teach STEM skills K-12 in a comprehensive manner with real life application to STEM jobs because U.S. students have been ranked 27th of 29 nations emphasizing STEM education. The hope is that students will gain more confidence and skills and then choose STEM jobs. STEM skills are not just for college graduates in engineering or science fields. They are also in career fields such as construction. information technology, software design, nursing, dental hygienists, financial planners, and management positions. The more technical medical, science, technological, and engineering jobs pay the highest and have the most job openings. Only 15% of college students (14% in Kansas) choose majors in these fields. Women make up only 15% of that group. Teaching STEM skills K-12 also has the goal of bringing more women into the STEM workforce.

Kansas school districts are pursuing means to open doors for students to STEM careers. The Fort Leavenworth School District is using a 2.5 million dollar Department of Defense grant for STEM labs in its elementary schools. The KC STEM Alliance is helping schools implement enrichment and education programs in the Kansas City area. The Kansas Department of Education has programs throughout the state that work to advance STEM education such as Project Lead the Way, the Kansas State Science and Engineering Fair program, Real World Design Challenge, Skills USA and TSA National engineering competitions, the Kansas BioGenius Awards, and the Kansas Green Schools awards. Locally, USD 247 Southeast has entered a partnership with PITSCO and LEGO Education of Pittsburg, KS to place STEM programs in all of its schools and grades K-12. USD 247 Southeast has also been offering the US Air Force Auxiliary Civil Air Patrol STEM aligned Aerospace Education Curriculum 6-12th grades along with STEM robotics (7th-12th) and cybersecurity education programs for 9th-12th grades.

Kansas colleges are working with teachers and future teachers to better prepare them to teach STEM skills. They are particularly developing more STEM subject teachers in grades 7-12 and making elementary teachers K-6 comfortable teaching STEM skills at their grade levels.

Interested students, parents, and patrons should contact their local districts for more information.

Dr. Glenn Fortmayer is Superintendent of USD 247 Southeast. He has been a superintendent for four years and administrator for 15 of 23 years in education. He is working with Southeast on initiatives including: expanding student learning opportunities, technology integration, and increasing authentically instruction that engages students every class period of every day with an emphasis on project based learning. For more call 620-457-8350. information

SPORTS

What do the Kansas City Royals do to become a contender? Bv Mark Schremmer



Q: With Kansas City rolling out the red carpet and showing tremendous support for the recent MLB All-Star game, it got me excited, and eager to see

a winning product again in KC. So what exactly do the Royals need to do to become a contender?

A: It seems as if the Kansas City Royals used the "Our Time" а

at least slogan year or two early. The Royals have built a strong nucleus of talent

through the draft and trades, but appears it they need more help in order to make their first

postseason appearance since 1985. Kansas City needs a huge upgrade in the starting pitching rotation and one more power bats in the lineup.

The starting rotation is the biggest concern.

Left-hander Bruce Chen is a useful veteran who is under contract through 2013, but he is no ace. Chen is better suited as the No. 4 or No. 5 man in the rotation. Luke Hochevar. the No. 1 overall pick in 2006, has displayed flashes but has never lived up to expectations. Hochevar's performance in the second half of the season should determine how the Royals proceed with the 28-year-old righty. If he pitches well, Hochevar should have the opportunity to earn a spot in the back end of the 2013 rotation. If Hochevar continues to slide, it may be time to cut ties. Left-hander Jonathan Sanchez will no longer be with the team next season, and his departure will be welcomed by Royals fans. The former World Series winner with the San Francisco Giants was acquired in the offseason for outfielder Melky Cabrera. While Sanchez has had the worst season of his career, Cabrera was named MVP of the All-Star Game. Luis Mendoza, Everett Teaford,

Vin Mazzaro and Nate Adcock better suited are as long relievers Triple-A or starters.

Lefty Danny Duffy and right-hander Felipe Paulino were the Royals' most successful starters in 2012, before both went down with elbow injuries. It will be at least a year before each pitcher recovers from Tommy John surgery. Minor league pitchers Jake Odorizzi, Will Smith and Ryan Verdugo will have the opportunity to win a spot in the 2013 rotation out of spring training.

However, Kansas City needs to bring in a veteran or two to lead the staff. Acquiring those pitchers can come either through free agency or by trading away some of the Royals' many prospects. Either way, a front-of-therotation starter is a must. Cole Hamels, Zack Greinke,

James Shields, Shaun Marcum, Jake Peavy, Anibal Sanchez, Ryan Dempster and Ervin Santana are among the top free agent pitchers going into next season. There is little to no chance for Hamels to sign with Kansas City as he will command a contract in excess of \$100 million.

The Royals' wish list should target Greinke and Marcum at the top. Greinke, who won a Cy Young with Kansas City in 2009, will have a lot of suitors, but he could give the Rovals a hometown discount if he believes in the team's ability to contend. Marcum, who helped Milwaukee reach the NLCS in 2011, is from Excelsior Springs, Mo., and would be an upgrade to anyone on the current staff.

In addition to a frontend starter, Kansas City should go after a reclamation project like Santana. The former All-Star could be acquired at a discount. If he can recapture his past success, the Royals will have hit the jackpot. If not, they can give one of their young pitchers an opportunity. If the acquisitions work, Duffy returns at full strength and Odorizzi pans out, the Royals could have a strong rotation heading into 2014.

See Royals...Page 8

RELIGION

God's Plans By Reverend Dennis Paschke



Q: I understand that god is all -knowing which means that: at the time He created man, He knew he was going to send His Son several thousand

years later to save believers. My questions are two: If He knew He was going to send His Son anyway, why didn't He do it initially? Since He did

not, why did He wait so long to do it?

A: I don't know the answers to your questions, and neither does any other human being, nor do even the angels. God has not revealed everything about himself to creatures. Only the uncreated Son of God and their Holy Spirit know. And even the Son, in his human nature as Jesus, does not know, or at least He has not revealed those matters.

It is impossible for our finite weak limited intelligence to answer these and many other questions regarding God's life and knowledge and activity. We know about God only what He has deigned to tell us: by revelation in the Bible, by the evidence of his activity in this world, by the life and teaching of his Son Jesus, and by the teaching authority of the Church established by Jesus. In these sources of knowledge God has informed us about his plan in creating the world, and his plans for the salvation of some human beings. He created all human beings with the gifts of intelligence and free-will, and gave us directions about the use and mis-use of those gifts, supported by promises and warnings. But Jesus did not reveal the answers to your questions.

God has not informed us about alternate plans He might have chosen. Indeed it is quite possible that, in another galaxy created by God, He sent His Son to live among intelligent beings right from the beginning, and those people have never sinned and enjoy perfect happiness. Or He might have created humans who have sinned and, like the devils, are condemned to eternal punishment without any hope for salvation. But we don't know anything about such We can only conjecture. matters. God is outside of time. Time is the measure of motion and matter, of

which God is their creator. God has neither beginning nor end. Consider that human science is able to perceive the existence of numerous galaxies, some quite beyond our own galaxy, about which we know very little. Human astronomers guess-estimate that our own planet Earth with the Sun may be may be five billion years old. Our universe is about thirteen and a half billion years old since "the big bang." Other galaxies are younger than that "big bang." Many of these could have been created by God eons before or after Earth and the Sun. In regard to your second question: in his epistle to the Galatians (chapter 4, verse 4). St. Paul writes that "in the fullness of time God sent his Son" or, as the Good News Bible expresses it: "when the right time finally came, God sent his own Son." Why that period, 2012 years ago, happened to be the right time, we can only speculate without knowing for sure. It seems God had prepared the world for that precise time, through his sending various prophets beforehand and through the progress already achieved by human industry. For example, the

conquests of Alexander the Great and his successors two centuries earlier had established through much of the world a good system of roads and mail and a common language, by means of which the Good News about the coming of God's Son into this world could be spread more rapidly than before. Of course, if God had waited until the present time, that Good News could be spread immediately. So we are back to your original question. The Bible commences with the words: "In the beginning God created the heavens and the earth" (Genesis 1:1). St. John commences his Gospel with the words: "In the beginning was the Word [Logos] and the Word was with God" (John1:1). But neither writer nor any other place in the Bible indicates how distant from known human history occurred "in the beginning." The Book of Job proposes several

the bride of his youth, Sharri, for 22 years and has two daughters and a son. Bill has earned a B.S. in Physics, a secondary teaching certification and studied Theology/Philosophy at Lincoln Christian Seminary. He may be reached at pittsburg@grace-place. org or by phone at 620-670-4510

basic questions, regarding life and death, sickness and health, poverty and wealth, the extent of this world, etc. in lengthy reflections, and God does not give a precise answer to any of them. And thus Job concludes humbly: "I know, o Lord, that you are all powerful; that you can do everything you want. You ask how I dare question your wisdom, when I am so very ignorant. I talked about things I did not understand, about marvels too great for me to know." (Job 42:2-3). In reflecting about God's plans for the Jewish people in the history of salvation, St. Paul exclaims: "Who can explain God's decisions? Who can understand his ways? . . . Who knows the mind of the Lord? . . . For all things were created by him, and all things exist through him and for him. To God be the glory forever!" (Rom. 11:33-36).

Reverend Dennis Paschke is the senior pastor at Evangel Holton United Methodist Church, in Holton Kansas. Evangel church is a vital and growing congregation full of life that is changing lives and our community one person at a time. Dennis' family emigrated from North Dakota to Alberta, Canada to homestead when his father was just a young boy. Rev. Paschke returned to the United States and has lived in many parts of the country. His life has afforded him many blessings before answering God's call to fulltime ministry, including being a vice president of a Fortune 100 company. serving as a chairman of the 1988 Winter Olympic Games and holding a U.S. patent. His greatest blessing in life is his walk with Christ! He believes strong faith always engages the heart and mind. EDUCATION: BSEE from the University of Calgary, Canada, and a Master's of Divinity from Saint Paul School of Theology. FAMILY: He is married to wife Dawn and they have three sons Corey, Kyle and Marc. The family also includes one "wonder-dog" named Tucker! You can reach Reverend Paschke email dpasch01@gmail.com. via

By Pastor Bill Emmerling Q: Gro one eve me wha to be a ti does G of me A: The lot of

RELIGION

Q: Growing up no one ever really told me what it means to be a man. What does God expect of me as a man? A: There are a lot of confusing

What does God expect of me as a man?

messages in the world for us as men. We tend to grow up without a strong male figure in a home that is too often times led by Mom. Then, as we leave the home, we are expected to know what a man is and does which too often leads to chasing the latest and greatest things our world offers instead of living the life we were intended to live.

In 1 Corinthians 15, the Apostle Paul contrasted the first Adam and the 'second/last Adam,' Jesus the Messiah. Looking at the two Adams, we gain insight as to what God intended.

1. Adam was passive; Jesus as proactive in his role of leading the church.

2. Adam his rejected responsibilities; Jesus accepted them and carried them out. 3. Adam refused to lead; Jesus chose to lead courageously, even to the cross and beyond. 4. Adam looked only to the here and now; Jesus looked to God's greater reward, to our redemption and the Father's Approval. While we are physically Adam's offspring, spiritually we are called to live and lead like Jesus.

Pastor Bill Emmerling, Jr. is the lead pastor at Grace Place Pittsburg, meeting at the Homer Cole Community Center in Pittsburg. Ordained at Grace Place of Lamar, MO, Bill has a heart to see Godly men together lead their families for the glory of Jesus the Messiah. He has been married to

TRAVEL How can I help my kids navigate a hotel stay? By Lawana Esch



Q: My husband and I have 4 small kids and planning our first real family vacation. Can you give me some tips on hotel stays for kids?

A: Gladly! A family vacation is an exciting time, but it can also be filled with stresses for the parents and kids alike. While the children may be anticipating all of the fun, they may also be anxious about sleeping in an unfamiliar place and afraid of unfamiliar noises.

Here are some tips to make your hotel stay fun for the kids and equally important, manageable for you. Be sure to bring some of their 1. comfort items like stuffed animals and blankets. Being away from their own bed may cause stress getting to sleep, so items that make that transition to sleep are important to have handy. 2. Get a room on the first floor. You need a lot of extra equipment traveling with children and lugging all of that around while holding on to children is no piece of cake. 3. Find out if the hotel has recreation areas and plan on a strategic use of them. An evening swim in the pool can make children sleepy that when it is time SO for bed, there is little argument! 4. Bring items for personal entertainment for you and the kids.

You may not all want to watch the same thing on television so electronic devises can be a real sanity saver. 5. If your kids are particularly sensitive to outside noises or the sounds you might typically hear in a hotel situation, play soft music at night to muffle the sound. 6. Put extra time into packing well. Since kids need help getting ready, make the job easy on yourself and consider packing what you need according to days. One trick of the trade is to pack an entire outfit neatly into a gallon ziplock baggie so you can grab a bag and know that you have all that you need ready. The bags always come in handy later for storing vacation treasures, dirty or wet items, or even trash. 7. Buy souvenirs ahead of time. Every parent knows how a trip can be plagued with rapid-fire requests for vacation trinkets. It is enough to make any parent want to go to their hotel room and hide for the entire trip! You can save on the stress (and expense) if you buy souvenirs ahead of time online. I hope these tips help you have a wonderful vacation.

Lawana Esch is the manager at Holiday Inn Express in Miami, OK and Pittsburg KS. For more information please call 918-542-7424 or 877-863-4780.

FOSTER CARE

The process of licensing my home By Jessica Dutton



Q: I have heard it could be a difficult process to license my home for foster care. What are the items needed to do so?

A: The items needed for licensing a home are very similar to what a daycare would be required of.

Carbon Monoxide Detector

Smoke Detector

Adequate space Door on room used for fostering for privacy

If room used for fostering is in the basement there are window requirements

No trampolines

Keep chemicals stored up and out of reach

Guns must be kept in a gun safe, unloaded, and ammo kept stored separate

All sharps are to be stored locked All medications, prescription and nonhave to be kept in a locked container or cabinet.

Emergency plan must be posted for fire, tornado, flood, and serious storm

helps you feel fuller on fewer calories.

Four main factors play a role in what makesfood high or low in energy density:

1. Water. Many fruits and vegetables are high in water content, which provides volume and weight but not calories. That's why they're low-energy-dense foods. Grapefruit, for example, is about 90 percent water. Half a grapefruit has just 39 calories. Raw, fresh carrots are about 88 percent water. Half a cup has only about 25 calories.

2. Protein. Poultry and fish are protein rich and low in calories. Beans, legumes and other plant based proteins will add protein which take more calories or energy to burn. Because they take longer to burn they stay with you, making you feel full but without all the calories.

3. Fiber. High-fiber foods not only provide volume, but also take longer to digest, making you feel full longer on fewer calories. Good examples are vegetables, fruits and whole grains. 4. Fat. Fat is high in energy

density. One teaspoon of butter, for

or serious injury Pets must be vaccinated and provide up to date record of Anyone 16 and older must have a current physical and TB test Vehicles must be insured and have up to date maintenance documented KBI and Canis background checks to include fingerprinting **Drivers** License After PSMAPP (training course) is taken, you are required to take 3 hrs of basic 1st Aid and CPR Medication Administration on line course Universal Precautions also available on line So after seeing this, it is clear that it is not so difficult. It would be what any

parent would want in place to care for their own child. Jessica Dutton works to help educate and inform possible foster parents for TFI Family Services in Pittsburg. The agency will host a new series of PSP-

MAPP classes for those interested in becoming foster parents. For more information on becoming a foster or adoptive parent, please contact TFI Family Services, Inc. Toll Free 1-800-279-9914 or visit us online at www.tfifamilyservices.org.

example, contains almost the same number of calories as 2 cups of low-energy-dense raw broccoli. Most fruits and vegetables don't contain a lot of fat. Foods that contain fat naturally, such as dairy products and various meats, or foods with added fats are higher in calories than their lower fat counterparts.

Next month we will cover more specifically what foods to include in your diet that will keep you fuller longer with less calories.

Cathy Lloyd is a RN/RT who has worked in the field of nutrition and healthcare for 29-years. Cathy is the owner / operator of Piece Of Cake Nutrition along with her husband Kevin Llovd located at 512 N. Broadway, Pittsburg KS, 66762. Piece Of Cake Nutrition specializes in helping people meet their overall health goals. They hold monthly weight loss challenges, daily exercise classes, and provide healthy treats, smoothies, shakes, and supplements. Everyone who walks through the door gets a free health evaluation. For more information or to schedule an appointment call 620-687-3924 or kevncat2005@gmail.com. e-mail

HEALTH & FITNESSFoods that make you feel full and help inlosing weightbody longer to break down. These



Q: Can you tell me foods to eat that make you feel full and help in weight loss? A: "If only I could feel full

could feel full longer, I would

not eat all this sugar." "I'm trying to eat right but I am always hungry." If you are trying to lose or maintain weight this might be a struggle for you. If it is, then you are not eating the right kinds of food or often enough. The trick is to eat foods that contain fewer calories but you can eat more of them so you feel full, as well as eating foods that take the types of food that contain fewer calories but keep you feeling full, or that you can eat more of, are called 'low energy density foods'. It is important that as you lose weight, or are learning to eat more healthy while staying full, you look at the energy density in foods. Energy density is the number of

calories (energy) in a specific amount of food. High energy density means that there are a lot of calories in a little food. Low energy density means there are few calories in a lot of food.

When you're striving for weight loss, the goal is to eat low-energy-dense foods. That is, you want to eat a greater volume of food that's lower in calories. This

HOME & GARDEN What gardening tools can I use with arthritis?

By John Harrison



Q: I used to enjoy gardening until arthritis started to cause me problems. А neighbor said that there are special gardening tools that are

easier on the hands. Do you know anything about these?

A: I am happy to say that it is true. Yes, there are many specialized tools on the market that will get you back in the garden. For those with physical issues and any avid gardener challenged by the physical demands of gardening, there are choices from a wide variety of therapeutic tools designed to ease the aches and pains that come with gardening.

Tool manufacturers have responded to a common need with the development of ergonomically designed garden

tools with easy to manage functions. of these include: Some **Onehanded-snips** designed for persons with bending difficulties or impaired mobility. The tool neatly holds stems after cutting so flowers don't drop to the ground. Oscillating hoes, which relieve pressure on the back, are helpful to persons with diminished strength and endurance. They work through a push and pull movement from a standing, not crouching, position. Ratcheting pruners and loppers. It takes little pressure to cut through branches with these tools that magnify and conserve the force applied. Long-handled pruners for persons who experience bending difficulty or mobility impairment. These longer-than-average tools promote good balance for a safe pruning experience.

Trigger-grip trowels, forks,

and cultivator forks designed to aid persons with limited grasping ability or diminished strength and endurance. Many of these tools are readily available locally and by mail order. Some of the sources include Birdsall, Smith and Hawken, and Youcan Toocan. Search therapeutic tools or ask your nearest hardware store specialist for their help in locating these tools. Thank you for such a valuable question and see you in the garden!



John Harrison is the Owner/Operator of In the Garden in Pittsburg. For more information or to reach John please call 620-231-4545.

Kansas City also needs another power bat to give the lineup a boost. The good news is the player already is in the Royals' system. By mid-July, outfielder Wil Myers led the minor leagues with 28 home runs. Myers should be playing in Kansas City before this season is over and is likely to be an opening-day starter in 2013. With Myers, designated hitter Billy Butler, third baseman Mike Moustakas and first baseman Eric Hosmer, the Royals will have four players with 30-home run potential. That's significant since a Royals player hasn't hit 30 home runs since Jermaine Dye knocked out 33 in 2000. If the Royals follow this plan, they could make a run in 2013 and have a real shot in 2014

Mark Schremmer is a Pittsburg native who graduated from Pittsburg State University. He is a sports contributor to SE Kansas Q&A Times Journal and has been a sportswriter in Kansas since 2000. He is currently the assistant news editor at The Topeka Capital-Journal and writes a weekly column on the Kansas City Royals. Follow him on Twitter @MSchremmer.

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INSURANCE Covering your bases with life insurance

By Judd Schossow



Q: Due to inflation, how do I need to adjust my insurance or financial planning?

A: The 21st century brought more than a new millennium to

experience. Over the last two decades, inflation has continually outpaced wages and income and this trend shows no sign of slowing. This inverse relationship between wages and costs means that you need more dollars each year to purchase the same items as you did the previous year. Financial and estate plans are not impervious to the pressures of inflation. Here are three aspects of your financial plan that you should consider adjusting:

1. Spousal income replacement

With the advent of telecommuting, dual income households seem to be taking over the landscape. For some, higher levels of household income have permitted better lifestyles. For others, two incomes barely get the bills paid. If your budget and lifestyle are dependent on two incomes, you should review your life insurance coverage and make sure that both wage earners are insured. You, your spouse, and your family may be in financial jeopardy if your insurance plan has not been recently updated. 2. Purchasing a new home and taking

out a mortgage Today, many homes are purchased with the help of a substantial mortgage. If you or your spouse suffered an untimely death, would your current life insurance be enough to pay off the balance of your mortgage? It's important to make sure your life insurance policy's death



benefit provides the necessary funds to accomplish your goals—protecting your family's lifestyle.

3. College education costs

If you have college education plans for your children, you may be concerned about the rising costs of higher education. In 1977, the annual cost at Harvard University was \$7,060. Thirty years later, you would have to save \$32,556 -an increase of more than 350 percent (Figures from Forbes, Nov. 1, 1977, compared to the Harvard Admissions Office, 2008-2009 academic year). Putting money aside for your child's education requires a long-term financial commitment and a disciplined approach to saving. However, it also requires a contingency plan in the event of an untimely death. For this reason, you may want to include all or part of the projected education costs in your insurance plan. Life insurance planning doesn't end with these three scenarios. In fact, you may have additional goals you want to hedge against in the event you or your spouse suffers an untimely death. Adjust your life insurance coverage for inflation to ensure your wishes will be fulfilled in the future.

Judd Schossow is an Agent with Farm Bureau Financial Services at 219 S Ozark, Girard, KS. Judd has been an agent with Farm Bureau for 5 years, he can provide you with strategies for all stages of life: Vehicle, Homeowners, Farm, Business, Life Insurance, Annuities, and Investments. To schedule an appointment please call 620-724-4213 or email Judd.Schossow@fbfs.com

FOOD & DRINK

How do you make beer can chicken? **Bv Brian Bulot**



Q: We enjoy weekly having gatherings with 1 friends and family in the backyard and temperature preparing all the summer ritual tastes on the grill. I'd like to

switch it up a bit by making this "beer can chicken". I've heard it called "beer can chicken", "beer butt chicken", etc... Sounds like it is really the best tasting chicken ever when done properly. How do you go about making this?

A: I am not sure why, but something about beer can chicken is completely appealing to most guys. Sure, the ladies may love the fall-off-the-bone tenderness and incredible flavor, but guys love the concept of beerand-barbecue. Chances are good that this will be a crowd pleaser.

In	gre	h	en	tc
	SIC	u	CII	LJ

1	4 lb chicken (whole)
2	Tbsp olive oil

Tbsp olive oil

opened can of beer at room

- 1 Tbsp kosher salt
- 2 Tbsp dried thyme
- 1 tbsp black pepper

1. Prepare your grill for indirect heat (for instance if it has three burners, just light the left two). 2. Clear the cavity of the chicken and rinse the chicken, pat dry with a paper towel. 3. Mix the seasonings of salt, thyme and black pepper in a bowl.

4. Rub the chicken with olive oil then sprinkle with seasonings. 5. Gulp half the beer to where

you have a half can left, then place the chicken over the opened can so the can is inserted into the butt of the chicken, holding the chicken upright (use the legs to stabilize). Yes, it looks



ridiculous which, I suppose, is one of the reasons it is enjoyable to make.

6. Place the chicken upright on the cooler side of the grill and cover. Don't even check on it for the first hour. After that time, check the temperature. If it is between 160-165 degrees F. then you are good to go. Otherwise, check every 15 minutes or so.

Remove the chicken from the 7. grill carefully (the fluid in the can is quite hot!). Discard the can before carving. The skin will be crispy and the

meat will fall off the bone. You can use cola too and get the same results, but there is just something about beer infused chicken that makes this recipe, well, fun. You can also experiment with the spices (or place some in the beer can before insertion) to give it your signature touch.

Brian Bulot is manager of G&W Foods in Girard and has been in the Grocery Retail business for over 27-years. For more information please call 620-724-4411.

HOME FURNISHINGS How can I make a small space functional **By Shellie Blevens**



Q: I am moving to a very small (660 sq ft) apartment and need some design help to make it work. The space has a small kitchen

area on the end, divided from the rest of the space by a bar countertop. The bathroom and bedroom are side by side and run the length of the next wall. The bedroom is small, but has a large walk-in closet. The rest of the space is comprised of a small entry and small living room. I need it to work as a mature and beautiful living space and carve out a small office somehow. Your help is deeply appreciated. A: It may seem like an impossible

task, but it is possible to have all that you need and want in a small space. Here are my suggestions in making it work beautifully.

First, make the most of kitchen space by investing in a few quality utensils and multifunctional pans and dishes. Use space saving aids whenever possible and remove all unnecessary items. Conserve space by using a small table and some stylish folding chairs that can be stored out of the way when not in

use. Look for pieces that can serve as artistic design pieces that stand alone.

One option for workspace would be the kitchen table, so consider leaving one cupboard free to conceal work essentials.

You also have several workspace options in your bedroom. Instead of nightstands, use two small and functional tables which can serve as an office station. Another option would be to bring in a wardrobe to house your



Next, for the bedroom, you do not have to forfeit comfort for space. Choose minimal but comfortable pieces and bring in the style in your choice of accessories. Think about what you really need in your room, and do without the rest.

clothing, and convert your walk-in closet into a small but efficient workspace.

When you think about the living room, you want it to be comfortable and multifunctional. If you need extra sleep space, choose a convertible sofa and build around it. Keep pieces few and ones that are not only stylish but help in space management. A bright colored storage ottoman can serve as seating, a coffee table, and a place to stow away extra bedding, for example. Add statement decorator pieces, use luxurious fabrics, and add dramatic up-lighting.

Naturally, your living room also holds office space potential. There are many companies that specialize in ultra efficient space-saving office furniture online and with a little research, you can find one that sells something that will fit your space and design aesthetic.

Be sure to add visual interest where your eyes are drawn naturally, and where you want to guide attention. For example, you might want to draw attention to something beautiful on the wall you first see upon entering, rather than a workspace in the same area.

Once you begin, I think you will find that designing for a small space can really be a lot of fun. Enjoy your new home!

Shellie Blevens is the owner of The Home Place in Pittsburg KS. The Home Place has been in business since 1983 and Shellie Blevens has owned it since 1996. She may 620-231-5440. be reached at

GRAIN MARKET What is the best way to store grain? By Brice Elnicki



Q: Can you tell me the best way to store grain and keep it in good condition? What are your recommendations?

A: Storing grain on the farm can be a great asset to producers; it can allow the producer to realize any upside in markets, limit storage costs that may be incurred at local elevators or terminals, as well as speed up harvest for some producers.

With that said, keeping stored grain in condition should be the number one priority, possibly even more important than trying to capture market gains. The biggest mistake someone can

make is to dump grain into a bin, and think that all is good, and walk away; they could have totally ruined the quality of grain, and now stand to lose several dollars per bushel. Grain almost always needs to be aerated and cooled. This is done by either roof fans that pull air out through the grain, and/or floor fans that push air through the grain. For instance, if we plan on holding a bin of corn, wheat or soybeans, once the bin is full, we will use the center auger gate to "pull the center out" of the bin, which may consist of one load on a small bin to 3-5 loads on a 50,000 bushel bin or 15 loads on a bigger bin, depending on the bin diameter. What this does is brings the grain from a convex or

peaked center, down to a concave or coned down center. Air flow seeks the path of least resistance, and pulling the center of a bin allows the air to flow through the center of the bin much easier, which will in turn dry and cool the grain far faster and more efficiently than if the center is left peaked. If the grain is wet, and not aerated and cooled, hot spots that are formed when wet grain ferments and molds, can heat up, turn to a darker color, lose quality and if left unattended in the right environmental conditions can combust and burn. Grain quality can be diminished quickly, as well as create an unsafe work environment, when grain isn't stored correctly. The most important thing to remember is

that grain needs to be kept cool and dry, and checked on regularly. When planning on storing grain for several months, the producer should really look into treating the grain with a grain conditioner/insecticide that will help inhibit infestation of bugs.

Brice Elnicki is vice president of KAMO GRAIN INC at 3708 North Free King Hwy in Pittsburg, KS. A graduate of the University of Arkansas, specializing in grain merchandising, he also serves on the KGFA legislative committee. Kamo Grain started as a small, family owned, country elevator in 1990, has now grown to serve producers and elevators all over the four state area with their grain marketing needs. For more information or to reach Brice call 620-232-5800.

<u>CARPET, TILE & FLOOR COVERING</u> What should I consider in basement flooring?

By Roland Dalrymple



Q: I am going to have my basement finished off over the next several months and I am wondering if anyone can pass along some tips in basement flooring.

Thank you for your expertise and advice.

A: I am always happy to pass along any information that will help the community!

First, let's address the biggest concern—Moisture. Moisture is a concern in nearly any basement because it is below grade and the lowest surface in the home. Because of this, there are a few things you need to consider before considering the flooring types.

If your basement is particularly susceptible to flooding, leaking, or seepage you will want to seal it before the installation of any flooring. This can be a costly process, but is necessary in preserving any of your future work and preventing mold problems.

Humidity and condensation is another big problem. When moist air meets the cool temperatures of the basement it tends to cause condensation that allows the growth of mold and mildew. Your heating and cooling system is probably equipped with a dehumidifier that helps keep your relative humidity levels between 30-60%, which the

EPA recommends for a healthy indoor environment. If your HVAC system is not equipped to handle the additional load of the basement, consider a portable unit for that area.

Next, look at the surface of the cement flooring. Make sure it is level and fix any cracks or flaws. You can also use backerboard to create the smooth surface.

Now you can consider what type of floor covering you would like for your newly finished space. Just like in the rest of the home, consider how you will use the space and the level of traffic it will see. Low-pile carpets are always a popular choice as they are easy to clean and resist traffic wear. Other options include all of the typical flooring options including laminates, tile, engineered wood and even concrete staining and engraving.



Roland Dalrymple has owned Quality Floor in Pittsburg/Frontenac for 15-years. He received his degree in Building Construction Tech at Pittsburg State and has been in the construction related field all his life. For more information or to reach Roland please call 620-231-2690.

ANIMAL CARE Why is my dog gaining weight? By Laura Morland



Q: Why is my dog gaining weight, tiring easily, and has a poor haircoat??

A: These symptoms can all be attributed to a poorly functioning thyroid gland. This disorder would be called Hypothyroidism meaning low thyroid hormone. This can affect nearly all body systems causing a slowdown of the tissue metabolism. This is probably the most common hormonal disease in the dog. Any breed can be affected but it is most common in the larger breeds.

A deficiency of thyroid hormone affects the metabolic function of many organ systems. Clinical signs may vary but symptoms your veterinarian may consider include:

- lethargy, increased sleeping
- depression
- exercise intolerance (tires easily)weight gain

• cold intolerance - low body temperature

•chronic skin disorders-excessive hair loss, thinning of the hair coat

Hypothyroidism is not always a simple disease to diagnose. However tests are available that will aid your veterinarian in making this diagnosis.

Fortunately, hypothyroidism is easily treated and involves administration

of twice daily doses of synthetic hormone. Once treatment is started, it must be continued for the rest of the dog's life. The improvement in your dog's well-being will more than justify any inconvenience and the symptoms usually resolve fairly quickly. See your veterinarian for any questions. Thank you for your question. Laura



Dr. Laura Morland graduated from Kansas State University in 1971 with a doctorate in veterinary medicine. Dr. Morland is very involved in her community. She has four children and two grandchildren. In her spare time she enjoys raising Yorkies, Cairns and Maltese and being a grandma. Dr. Morland may be reached at 620-724-8054 or visit www.girardanimalhospital.com.

HOME CONSTRUCTION Is it possible to fix cracked basement walls? By Justin Crain



Q: The walls in our basement are slightly bowed, and have developed a couple of cracks. Is it possible to repair this as a DIY job, and if so, what

would you rate the level of difficulty?

A: While it is possible to patch cement walls as a DIY job, you likely have another problem you need to address—the cause of the cracking.

Many things can cause cracking, but since you mentioned that the walls are slightly bowed, unstable soil is a likely culprit. Unstable soil can be a basement's (and homeowner's) worst nightmare and a problem you will want to address properly.

Unstable soil issues can arise when the soil is either expansive clay or compressible or improperly compacted. This can cause the structure to be unevenly supported which then leads to settling and shifting soil. Ultimately, you will notice



this from signature signs such as the bowing walls and cracks.

Another issue may be a problem of uneven lateral loads, which can also be as a result of soil problems. Either way you may want to have a professional look at the problem before proceeding.

Fortunately, it is a fixable problem. One of the solutions that is often used is to install hydraulically driven piles or piers to help rescue settled foundations and then concrete stabilization processes to repair the cracks and stabilize and fortify the wall.

As you probably already surmised, this is really not a DIY project. You will want an expert to get in there as soon as possible and help fix the problem and prevent further movement.

Justin Crain is VP / Treasurer of American Concrete Co., Inc., which is owned by his parents, Dennis and Jane Crain. American Concrete is celebrating its 41st anniversary, and Justin is the third generation to be involved with the family company. American Concrete was awarded the 2011 Pittsburg Area Chamber of Commerce Small Business of the year award. Justin is currently the President of the Kansas Ready Mix Concrete Association, and is currently on the board of directors for the Mount Carmel Foundation, as well as the Pittsburg Public Library Foundation. Please visit our www.americanconcreteco. website, 620.231.1520. net, or call

COMMUNITY Where can I find resources for an adopted child

By Stephanie Webb



Q: l am the caregiver to my 18 vear old brother who has some serious disabilities. He is having problems some with anger and

I need advice on how to handle the problem. Thank you for your help.

A: First, I want to thank you for being the stable person in your brother's life. We know he is a lucky young man because you are concerned enough to ask. If we look back at our lives at 18 we remember that life is changing and confusing. eighteen is a rough time for all of us, and disabilities can increase anger and behaviors. My advice to you is to seek an agency to assist you with keeping your brother involved. First, I would advise you to contact your local Community Developmental Disability Organization, they can assist you with day services, work services, and activities to aid your brother in leading a full life. It is very important to keep your brother active and involved; as they say, idle hands! Also the advantage in having your brother involved in services is he will build friendships with many other people. We all want friends. Many agencies have specialized

personnel to guide you and your brother to understand his behaviors and how to control them. This takes patience and time. Once you both have a better understanding of why he is having "serious behaviors", you will be on track to a happier more full life. Good luck to both of you!



Stephanie Webb is the Community Relations Manager at Mosaic in Southeast Kansas. For more information please call 620-231-5590 or vist them online at mosaicinsoutheastkansas.org



SENIOR LIVING Traveling with a stroke victim? By Shanna Taylor



Q: We (my wife and family, my parents, and my sister and her family) are planning to take a 6-week trip to visit family in Spain and Italy. We started planning this

trip so my grandma could see family from both sides of her family. However, since we planned the trip she has developed some problems as result of a stroke. Is this trip still something she could enjoy and how can we overcome the problems we might encounter?

A: The trip is absolutely still possible is it is something her physician says is reasonable for her to do. However, you

may need to shift your expectations of what the trip looks like to you. Travel conjures images of relaxation punctuated with exhilarating fun.

However, not all travel is purely enjoyable or easy, even under the best of circumstances. Realistically, you will encounter many challenges, especially if your grandma has physical limitations. The up side is that it is also very worthwhile, and probably one of the rewarding and enriching things you will ever do.

Here are some things you can do to makethetripcomfortableandenjoyable, as well as work out some of the kinks: 1. Clearthetrip with herphysician. Get all of the necessary medications she might need for an extended stay. Get a copy of any medical records that may help in traveling abroad and keep her physician's name and number handy. Find out about what needs to happen for medical care while out of the country, if necessary.

2. Call airlines and find out what procedures they have in place to help people who may have mobility issues. Communicate your needs in advance of your trip so that accommodations can

See Traveling...Page 16

AUTOMOTIVE SERVICE & REPAIR Which is better, welding or body putty? **By Richard Smith**



Q: I have a 73 C-20. My question is about filling all the removed molding holes. Is it better to fill from the back or from the finished side? I have both

fenders from a donor vehicle which are off the vehicle and need to know which is best. Also, would you recommend using bondo or welding?

A: Personally, for my own car I would always recommend welding over filler. However, I understand that there are many things that someone in their garage at home with limited tools and equipment would do that I do not do in my shop.

If you must use bondo, all metal or metal-to-metal would be a better base in the start. Put a small taper on the hole going IN with a ball peen hammer. Grind the area around the hole and taper in the hole so the filler has a support around the hole. If you did not, the filler would have no support and the metal would end up high when you sanded it smooth. Secondly, you could take any pointed object and poke the filler pushing it thru the hole.

Even when welding it is about doing

The wrong way welding would include welding the hole all up then quenching it with water, this would shrink the area and warp the fender. Not protecting the backside once welded, that burnt metal will rust without proper protection. If you weld it without cleaning and get a porous weld, moisture can go right thru it and lift any filler from the top side. Additional problems include grinding the weld down too much and thinning the surrounding metal or not penetrating deep enough and the metal filling the hole can fall out (like the filler

if you don't taper the hole).

Richard Smith has been in the Auto Body Industry for 26-years. He is an ASE Certified Master Collision Tech, an I-Car Platinum Tech, and an I-Car Instructor. He and his wife own and operate Sharp's Auto Body & Collision Inc. located at 202 North Elm St. in Pittsburg, Kansas. He is a father of five children, Ex Military E-6 Staff SGT. and is active in his home church. The one thing he enjoys doing is educating the public about the safety and proper repair of automobiles, no matter if it is a vehicle that has been in a collision, a small dent, or a complete restoration. The shop is always equipped with a skilled professional to handle your auto needs.

LAWN, GARDEN & LANDSCAPING What are the advantages of an irrigation system?

By Justin Cawyer



Q: I am wondering if the advantages of having an irrigation system off-set the cost of installation. I am just curious before I invest in one. Thanksforyourinput.

A: Actually, the cost of having an irrigation system installed is not substantial and the benefits well worth the effort. are

First, if you do not use an irrigation system I assume your second option to be watering by hand, so that is how we will compare the advantages. When you water by hand, more than 50 percent of the water is lost in evaporation and run-off. This is can get costly and is not good for the environment. With an irrigation system and timer, you can schedule watering during times of low evaporation and assure that the highest amount of water is getting to your garden and reduce your water costs. Another advantage is better growth from your lawn and garden. The ideal condition for growth is smaller amounts of water over a longer period of time. With irrigation, you will enjoy an evenly watered and lush landscape.

items

widest

staying

have

Weed reduction is another offset advantage. With only the areas you want getting watered, other areas are not, which helps prevent weed growth in those areas. Also, a lush lawn helps choke out weed growth.

Finally, it saves you a considerable amount of time in moving a sprinkler attached to a hose. It also frees up that commitment so you can do other things, like go on vacation, and still enjoy the advantages of a beautiful lawn.

Justin Cawyer is the CEO of American Lawn & Landscape Inc., and has been in the landscape industry for 22 years. Starting out as a mowing service, their business has expanded to include everything from landscaping to fertilizing and weed control. For a complete list of services, you can see their ad in Names and Numbers, visit yardsbyamerican. 620-249-5700. com, or call

it right.

BUSINESS What items are best in creating brand awareness?

By Hillary Houston



Q: I am starting a small business and want to go "all in" with promotional things to create brand awareness. Go big or go home,

if you know what I mean. However, I want to do it right and invest in promotional items that will give me the traction I need in the community. Can you tell me what items do people use and keep?

A: I understand your desire to brand your business well, right from the start. It is a highly competitive business atmosphere where consumers are getting very careful about spending habits. When it comes time for them to need your services, it is important to come to mind first. For that to happen,

you need a compelling marketing plan with elements that get into the community and last. That is exactly why company t-shirts and the like work so well.

Even though t-shirts are a hot trend, folks have ventured out by adding their team/school/groups prints to hats, bags, pants, head bands, vinyl arts for windows, car decals, etc. It seems like folks not only want their favorite logo on shirts but the entire world around them. From a local marketing aspect, using all of those things in your branding is highly effective in creating a "cult like" following for your business.

As for which ones are best for your business that would depend on the particulars of your situation. However, one thing stands out in what

situations and applications. Since you are a new business, I would choose the ones people use and keep, like shirts, hats,

promotional

the longest

power and

reach, and those are

the ones that are

most usable in the widest number of

canvas bags, and coffee mugs. Those have the best chance of having a wide audience, plus they create an instant professional image for your branding efforts.

Once you get your name and logo out in the community, you can always reward your cult following with decals, stickers, and some of the more specialized items.

Congratulations on your new business.

Hillary Houston, 2005 PSU graduate, MBA program. Resides in Frontenac with my two boys Logan and Peyton. Employed with New Hope Services since 2008 as the Assistant Program Director.

GIRARD AREA Crawford county fair announces activities

GIRARD, KS — Plans for the 96th Annual Crawford County Fair are underway. The Fair is scheduled for Wednesday, August 1 through Saturday, August 4, 2012.

The fair features exhibits from 4-H and FFA members, Open Class exhibits in which anyone can participate, and will include a variety of livestock shows and the 4-H Livestock Sale on Saturday, August 4. Complete rules and classes are available in the premium catalog on the Morning Sun website, or it is available at the Crawford County K-State Research & Extension Office at 120 E. Buffalo Street in Girard. The booklet is also online at www.crawford.ksu.edu.

In addition to exhibits and displays, on August 1 and 2, there will be two nights of ACRA/IPRA Rodeo (locals welcome) action provided by Williams & Long Rodeo Company of Cambridge, Kan., and sponsored by Pepsi Cola of Pittsburg. Each night of rodeo will feature a round of bull poker and a calf scramble for the kids. Rodeo tickets are \$10 for adults and \$5 for kids under 12, and are available in advance from one of the five Crawford County Fair Association Queen Contestants or at the gate.

On August 3, join us for the second annual Red Dirt Friday Concert. The Crawford County Fair Association welcomes, No Justice with opening act, Bart Crow, both direct from the Texas Country Music circuit. According to the Texas Country Music scene, No Justice sound had developed over the years into a balanced compound of roots, red dirt, country and blues. Tickets are available in advance online at www.outhousetickets.com for \$15 plus applicable fees. Get your tickets early, prices increase to \$20 at the gate. Special VIP Parking, located in the fenced section around the arena and adjacent to backstage, is also available online for the low price of \$20 per vehicle (must purchase concert ticket to be eligible to purchase a VIP Parking Pass.) The CCFA would like to thank the following c o n c e r t sponsors: H&K Campers of C o I u m b u s, Eagle Beverage of Frontenac,

Heartland Rural Electric Cooperative, Via Christi Hospital of Pittsburg, Crawford County Convention and Visitor's Bureau, Jake's Fireworks, Buck's One Stop, Holiday Inn Express and 96.9 the KOW. On Saturday, August 4, the McCune/ Girard Young Farmers & Ranchers along with the Crawford County Fair Association present the annual Demolition Derby, New in 2012, a limited number of demo derby tickets are available online at www. outhousetickets.com. Tickets are \$15 for adults and \$8 for children.



In addition to the Grandstand shows, each night of the fair there will be free musical entertainment on the Midway Stage. 1-2-3 Bounce will be joining this year's event with a variety of inflatable activities for all ages.

Don't forget Crawford County 4-H Clubs will be serving up some of the best homemade ice cream in the four state area.

So don't miss it, come out to the 96th Annual Crawford County Fair, August 1-4 in Girard, Kansas. For more information, follow them on Facebook at Crawford County Fair, Girard, Kansas.







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- Diana Tinnell, Mosaic Host Home provider

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Traveling...From Page 11

be made seamlessly and respectfully.3. Try to travel during off peak hours.

4. Pack a carry on bag with everything your grandmother might need for the flight, including toiletries and an extra outfit.

5. Encourage trips to the restroom so that she can get up and stretch her legs throughout the flight.

6. Bring entertainment she would enjoy such as an iPod filled with her favorite music and DVD player for movies.

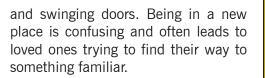
7. Plan on extra rest time throughout the vacation.

 Discreetly manage care duties so that each caregiver has time away and time to indulge in other activities.
Remember that you may encounter additional accessibility issues while traveling. Choose rooms on ground level when possible.

10. Bring all helpful mobility aids, if necessary, such as a retractable cane.

11. Plan for quiet time away from the action so it is not overwhelming.

I would also like to include, for others who may be traveling with someone with dementia, it is helpful to bring along portable, battery-operated door and window alarms for sliding glass



May this trip be the most memorable and enjoyable of your life, and be sure to send a postcard or email and include us in on the fun!



Shanna Parrish-Taylor is the Director of Nursing at Vintage Place Assisted Living. She is a RN with 9 years long term care experience, experience in critical care as well as hospice setting. Shanna is currently working on her master's degree towards obtaining her ANRP. For more information on Shanna or Vintage Place please call 620-231-4554.



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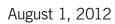
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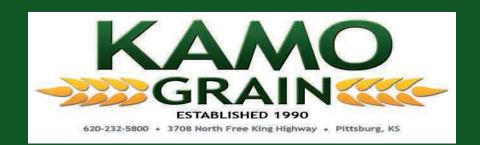
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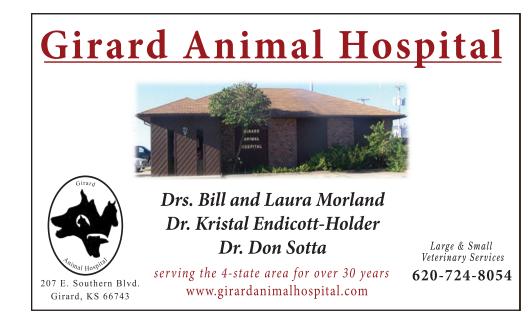
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Decorating...From Page 1

choices and combinations are really quite limitless.



First, I want to discuss color. When you think of fall colors, think of the color of spices and deep jewel tones. You will find astounding floral choices in colors from deep orange tones to rich reds and purples. Common colors include cinnamon, ruby, terra cotta, persimmon, and pumpkin.

A few common flower choices include:

- Chrysanthemums
- Gerberas
- Asters
- Sunflowers
- Statice
- Mixed Crocosmia
- Dahlia
- Trumpet lily

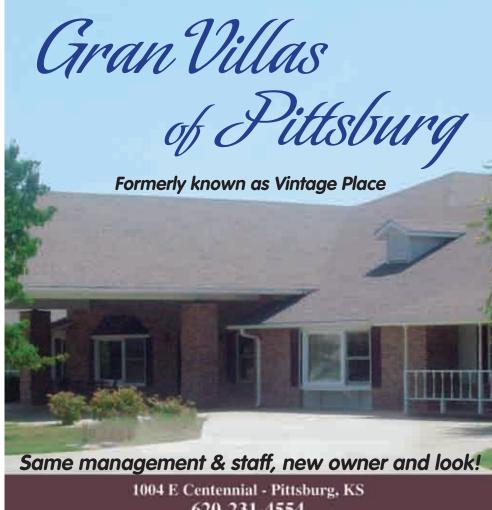
Also, there is no better time than fall to complement an arrangement with other rustic elements such as dried whole slit oranges, decorative bundles of wheat, and dried herbs. The kitchen also provides a bounty of artistic elements to add to your arrangements. Another option would be high quality

silk flowers or arrangements. Silks give you the advantage of long lasting beauty that you can enjoy year after year.

Believe me, you are not the only one wondering "What do I do now?" with fall approaching. However, as you can see, there is no reason why you cannot enjoy your decorative floral arrangements year-round....and I think you'll find that the colors of fall are quite beautiful, like no other!



Kimberly Clark, is the Co-Owner of The Little Shop of Flowers and More! in Pittsburg (511 N. Broadway). The Little Shop offers a full selection of fresh flowers, green plants, and silk arrangements. Additionally, the Little Shop carries 3 lines of designer candles and unique home decor items. For more information or to reach Kimberly, please call 620-231-2400. For your convenience, the Little Shop offers a 24 hour call service for orders after business hours. Please "Like us on Facebook"!



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FOOD AND BEVERAGE What are some great summer treats?

By Lori Horton



Q: Summer parties can be such a challenge. The heat makes the kids cranky and it is hard to fix treats that will be easy to serve

outdoors and safe in the heat. Do you have any party ideas that might make this a little easier?

A: Summertime always presents it's own set of challenges for us all. As the kids get out of school, they still want to have a cool party with all the friends and you are supposed to make that magic happen! Depending on the age of the kids, this may be easier than you think. For younger kids (ages 5-10), the most important rule is always to keep it simple! As far as the actual party goes, be sure to keep plenty of games at the ready to keep boredom at bay. Simple yard games with sprinklers, water balloons or anything else that will keep them cool are a must, but let's talk treats! You need to avoid anything that will spoil of course, but don't be afraid of the a campfire. When it's super summer classics. Rice crispy treats are fun and easy and you can add colored sprinkles

to the mixture to add a festive touch to

an old favorite. Fruit kabobs can be a

unique dessert using a variety of fruits.

Try using small cookie cutters to make

your fruit slices into shapes instead of

plain old cubes. Smores just never go

out of style and don't have to involve



hot, chocolate and marshmallows at outdoor temperatures are soft enough to make a gooey mess that

any kid will love! These are just a few examples, and if you don't already have one, I'm including a yummy rice crispy treat recipe, enjoy! Cake Batter Rice Krispy Treats

Ingredients:

· 3 Tbsp. butter

· 1 (10 oz.) bag of minimarshmallows

· 1/4 cup yellow cake mix (the dry cake mix, not prepared into a batter!)

- 6 cups crispy rice cereal
- 1 (1.75 oz.) container of sprinkles

Method: Melt butter in a large saucepan over

low heat and add marshmallows. Stir until they begin to melt, adding in (drv) cake mix one spoonful at a time so its combined. Stir in cereal so it is completely coated with marshmallow mixture. Sprinkle in half of the sprinkles and mix. Press into a baking dish (any size will do) and top with remaining sprinkles. Let sit for about 30 minutes before cutting. I find spraying a knife with nonstick spray helps to cut them.

Lori Horton is the owner of Celebrations by Lori in Pittsburg, Ks. With over 15 years experience in the bakery business, Lori opened Celebrations in 2000. She is always out front with the most unique ideas in cake and cookie decorating for all occasions. Celebrations is also on top of the industries' latest trends and products with the area's largest selection of baking and cake decorating supplies. Open Monday - Saturday, Celebrations can be reached at 620-231-5700 or at www.celebrationsbylori.com

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FARM INDUSTRY Hard to drive farm tractor **Bv Mike Davied**



Q: My articulated 4 wheel drive farm tractor has recently become hard to drive, and it clunks whenever I turn the steering wheel & start or stop, it also

jumps & bucks whenever I start or stop, any help would be appreciated.

A: My guess from what you have described is that the articulating joint (hinge point) is worn, or the bearings in this area are in need of replacement. If this condition is left unrepaired for too long a time you could be in for a costly repair. However, this condition IS repairable in almost all cases. First, have someone inspect the hinge area with the engine SHUT OFF (safety first), then you can see if there is much damage or only needs greased, etc. More major repairs may require replacement of the hinge, or building up of this area with a welder and machining of the bearing block to accept a new bearing and seals to keep out the dirt that often gets into these areas and causes wear. Things that move do wear out from time to time. Thanks for a chance to answer your question. Have a great day; Mike.

Mike Davied is the owner & operator of Mikes Repair & Fabrication LLC located in Frontenac, KS. He has been repairing equipment for 40-years and has run his own business for 20-years. For more information or to contact Mike please call 620-235-0061.

ASSISTED LIVING How can I encourage my father? **Bv** Michelle Gaborie



Q: After much family turmoil, we have to place my very independent father in an assisted living facility for his own safety and

well-being. The news has crushed him and caused him to loose all confidence in his abilities. How can we inspire him to live life to the fullest and trust what he CAN do?

A: First, choose a facility that encourages residents to participate in activities. Speak to the activities director and ask what kinds of recreational activities they offer on a daily basis. Look for a place where the activities are numerous and varied. This will give your father choices and let him know he still has the power to choose what he does, and when.

Next, make sure the assisted living facility works hard at keeping residents as active as possible. Since your father is feeling discouraged about his abilities, he may be reluctant to try anything, even simple tasks. I encourage you to find a facility that encourages residents to do as much as they can safely do but offer real help when needed. For example, your father may need help getting dressed but can get to the dining room without aid.

The transition to assisted living can be difficult for those who have always lived a very independent life and that is understandable. However, once he is around others he will find that he is not alone and there is no loss of pride. Be sure to let the staff know that there is a problem in this area so that they can make a special effort in finding ways for him to add usefulness.

Finally, he needs to know that this can be a step in improving his functions. Facilities that offer physical therapy can be a huge benefit in helping residents strengthen and regain some mobility. Being around a social group can help improve mood, increase mental stimulation, and encourage mobility, which in turn inspires trust in our abilities. luck Best of to you all



Michelle Gaborie LPN has been the Administrator for 5 years at Carrington Place and was previously the DON for 3.5 years. She has also been an LPN since 1992. For more information please contact Carrington Place 1909 E 4th St., Pittsburg, KS 66762, phone: 620-235-1212.

DETAILING What about Teflon car wax? **Bv Dustin Walker**



Q: What do you think of the Teflon car wax? I have used it a few times now and have not been overwhelmed with its performance. My guess

A: not been is that you have impressed for good reason.

While using the Teflon name makes the car wax sound attractive, when you think about it, you have to wonder how it could possibly work as you think it should. Here is why: The consumer wants a great, durable wax; and what could be better than Teflon? Nothing would, in theory. However, to apply Teflon to any object, the object must be heated to several hundred degrees

AUTOMOTIVE Hard to start truck **Bv** Jeff Lovell



Q: I have a '03 Chevy Silverado. Recently, it is becoming harder to start than normal sound. The time I

start it for the day, it takes three times to start. After the engine is "Warm", it starts fine (if it's not allowed to cool down). What could the problem be?

A: The hissing you hear is most likely the fuel pump, the fuel pressure regulator or a vacuum leak, which leads me to believe your problem is based around fuel pressure.

When turning the key on, and even cranking, not the fuel pump primes the system for 2-3 seconds. It also keeps a prime when vou turn the truck off. Since cycling the key a few times seems to help it start. it makes sense that the fuel pressure is low. Cycling the key builds the pressure up a little more to get it to start.

Remember, these engines need at least a 55 PSI fuel pressure to start. If even a few pounds less, they will not respond. Cycling the key adds a little more each time.

in order for the Teflon to adhere to the surface. This works great with frying pans, but not with cars. To apply Teflon to a car it would have to be heated the same way, which would cause the paint to burn off-right before causing your car to burn down to a smoldering hulk of metal. Obviously, this could present a problem.

For these waxes containing Teflon, there is actually Teflon in the product, but it has no way to do its job since it is not applied in the proper fashion. Simply layering Teflon infused wax onto your paint does not mean it will bond to the surface, and therefore it will not be able to repel dirt and foreign substances as intended. Dustin Walker is the owner and operator of Dustin's Auto Detail in Pittsburg (4010 Parkview Drive). Dustin's Auto Detail is a one stop shop to get anything from your car cleaned to a suspension lift, wheels, tires and accessories. For more information or to reach Dustin please call 620-230-0440.

Two possible resolutions would be having the fuel filter replaced, which may do the trick. It is more likely, and making a hissing however, that the fuel pump is beginning first to fail and needs replacement.



Jeff Lovell is the owner of Neptune Radiator and Auto Repair. He started a radiator repair shop in 1996 and has grown over the last 15-years into an automotive repair shop. With three ASE Certified technicians including one Master ASE Certified technician, they have over 40-years of combined experience. They do everything except glass and body repair. For more information please contact us at 620.231.5890 or visit us at 902 West 4th Street.

AGRICULTURE

Using pyrethroid products on breeding bulls By Jess Daniels



Q: I've heard that using too much Permethrin (fly a control compounds) I on bulls can make them sterile, is this of true?

A: This has become a topic of question since a concern was expressed by one of the presentations at a reproductive conference in Southwest Missouri last fall. The same concern and presentation made it into the May 2012 issue of Beef Magazine ("Buzz Killer"), creating questions nationally rather than just regionally.

The statements made in the presentation and subsequent article were a result of the presenter's clinical impression/assessment of situations where he had associated a decrease

in bull sperm motility or count on Breeding Soundness Exam with the animals being recently treated with a product containing a member of the Pyrethroid/Permethrin family of fly control compounds.

The questions in response to these statements caused visits with technical services of each of the major manufacturers of these products offered through dealers. Their bottom line statement is that there is no published study and/ or evidence to support the claims of concern. In addition, the safety and efficacy studies these companies used to get FDA and EPA approval for the currently marketed products did not uncover any such concern.

After also visiting with a toxicologist, he agreed with the above analysis but did add the common sense warning that if such products are misused (too concentrated; too much; unapproved product, etc.) there could be adverse effects on the sperm motility and concentration, but he thought they would be transient, or short lived, in nature. So let common sense and label directions continue to guide the use of products!!

There has been some indication that one or more of the manufacturing companies are working to complete a controlled study to address these concerns with science and statistical certainty. We will let you know the results if and when that information becomes available.

So, as the Pyrethroid questions continue to come up, the above explanation is the only answer thus far. If the questioning producer still has concerns, here are recommended alternative products such as pouron avermectin compounds (Ivomec, Dectomax, Cydectin) or Co-Ral dust be used on the breeding bulls. Thank you for your question, I hope I've helped in some way!

Jess Daniels is Manager of AG Choice of Hepler. For more information please call 620-368-4347.



FINANCIAL What is the best way to store records?

By Mark Kolarik



Q: I have many records, financial statements, and bills every month. Can you tell me how long I need to keep these records?

A: The typical family receives 5 to 10 important items relating to school, finances, social events, or work. That equates to 50 items a week or 2,500 items a year (according to the Consumer Federation of America). Before you send all your documents through a paper shredder or file them in your pile of bills, know what to keep and what to throw away. The following is a list of records you should keep and for how long.

Credit Card Receipts and Statements – Keep receipts until your monthly statement arrives. If the receipts match the statement, shred the receipts. Keep your statements for seven years if they contain tax related expenses.

Pay Check Stubs – Make sure your pay check stubs match your annual W-2, then shred the stubs.

Retirement and Savings Plan Statements – Keep quarterly statements until you receive your annual summary, if everything is correct on the annual summary,

shred the quarterlies. Hold the annual statements until you retire or close the account. Keep important notices

has cleared your bank account, and the return/refund period has expired, shred that bill.



and contracts for retirement plans and pensions permanently.

Checking Account Records – At the end of the year, go through your checking statements and only keep those related to taxes, business expenses, and housing or mortgage payments.

Bills – Keep bills for major purchases (car, jewelry, furniture, computers, etc.) to show proof of their value in the event of loss or damage. For other bills, once you know payment **House Records** – Keep purchase price information and the cost of permanent improvements to your property. Also, if you buy or sell property, keep records of legal fees and your real estate agent's commission for six years after you sell your house.

Tax Records – The IRS has three years to audit your return, and you have three years to file and amended return to claim a refund if you make a mistake. If you made the mistake of underreporting your gross

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income by 25% or more on a return, the IRS has six years to challenge it. If you filed a fraudulent return or didn't file one at all, the IRS can catch you on it any time. Keep a copy of all 1040 tax forms permanently.

IRA Contributions – Keep nondeductible contribution records permanently in case you need to prove you paid tax on the money when you want to withdraw it.

Miscellaneous – Also keep permanently; updated household inventory, birth and death certificates, marriage licenses, divorce papers, military records, insurance claims, accident reports and claims, proof of ownership and major debt repayments, and legal correspondence.

Store anything you need to keep permanently in either a fireproof storage box or safe deposit box.

Mark Kolarik is the President of the Kansas Teachers Community Credit Union, located in Pittsburg, KS, since 10/2002 and is a board member of the Kansas Corporate Credit Union located in Wichita, KS . He has been employed in the financial service industry for the last 31-years, having worked in several credit unions for 21-years and 10-years in the banking industry. He holds a Bachelor of Business Administration degree from the University of Wisconsin-LaCrosse and is a Certificated Credit Union Executive.

Care...From Page 1

it wasn't something pressing for my wife and I so we didn't do anything. Now we're in our late 60s. We just recently went through a long-term care confinement for her Dad of four years and my Mom for 7 years. Neither of them had any type of insurance to pay for the care. We couldn't believe the costs. We went through everything my Mom had and most everything of what her Dad had. We are considering whether or not we need to get a longterm care policy. Would you reprint that article?

A: Thank you for your question. I wrote this article 8 years ago. I am honored that you remembered it. I have updated the information.

If you already have a condition that forecasts a high likelihood of needing long-term care, you've gone a long ways towards answering your question yourself. Some of these conditions might include but not be limited to such things as high blood pressure, heart conditions, arthritis, cancer, memory impairment, etc. Since you have to be medically underwritten for a Long Term Care policy, if you already have one of these conditions, you may not be able to qualify for a policy...but you need to know if you can qualify and what to do if you can't. If you are now in good health...how big is the threat then? My answer is...as the title of this series says...it's always a matter of risk management. In the earlier issues in this series, we talked about three of the four ways to manage the risk. That of avoiding it, retaining it and reducing it. Last month we began discussing the fourth way of managing the risk...that of transferring it to an insurance company by buying a Long Term Care policy, and the different things to look for in these types of policies. This month we will talk more about these and their premiums.

Q: What does a Long Term Care insurance policy cost?

A: With all due respect I often give two answers. The first answer is "A Long Term Care insurance policy doesn't cost... it pays." The second answer is "It depends upon lots of things such as age, condition of health at time of application, and how much of your income and assets you want to protect. But suffice it to say, if you have something to protect...such as income...assets...independence... peace of mind...or those and that of your family...at the very least...you will want to find out."

Younger adults (40 to 60) can buy a lot of long-term care protection for a relatively small amount of premium. My wife and I were in our mid 40's when we took out our policies. Our combined premium was less than \$140 per month. Because of the tremendous increase in utilization of these types of policies by all people over recent years, the premiums have increased substantially. Today's policy premiums are higher, and particularly higher the older you are when you apply, but you will not have paid in as long as those who bought their policies at a younger age, so it all works out

need for long-term care. Please keep in mind, it could be much earlier, or later...as 83 is just the average age of those beginning to need long-term care. While \$125 per day would not be enough in benefits to even cover today's cost, in 14 years, \$125 per day in benefits turns into \$247 per day, when compounded at the rate of 5% annually, which is more than \$7,500 per month. This amount would come a lot closer to covering the cost of care in the future than \$125 per day will today. If this joint policy was taken out with a zero day elimination period (which means benefits will be payable



about the same. But policies today are different than the policies we bought back then, as you learned in the previous articles in this series.

Let me give you an example of a policy today for a couple that would be in their late 60s and the premium for the same.

You buy a long-term care policy by buying so many dollars worth of benefits payable per day. Let's use \$125 per day, with a 5% inflation rider, which means the benefits go up each year, at the rate of 5%, compounded annually. The average age the "window" begins to open for needing long-term care is 83. If both the man and wife were 69, it would be an average of 14 years before they would "actuarially" experience the immediately), with comprehensive benefits (for home, nursing home or assisted living), and the benefits payable for life for both the husband and the wife (which is considered to be one of the best policies as no one ever knows how long someone will need benefits), the premium for both would be around \$14,000 to \$17,000 per year. I know, that's a bunch...but don't quit reading yet. Let's get our arms around some bigger numbers.

What causes a long-term care confinement? Many things can cause a long-term care confinement, such as strokes, cardiovascular disorders, cancer, kidney related impairments, memory impairment such as Alzheimer's and dementia, and a host of other illnesses, afflictions and

injuries. While the average length of stay for a long-term care need is approximately 4 years, it could be longer...much longer...and of course it could be shorter too. Costs for longterm care have increased at the rate of approximately 3% per year for the past 30 years. It is not out of the ordinary to see costs as high as \$60,000 to \$100,000 per year or more today... per spouse, and of course much more than this in the future. If the need for care is 4 to 5 years, that could be a half million dollars...for each spouse. If the need for care is longer, it could be a million dollars or more for each spouse.

Here is what I mean about getting our arms around bigger numbers. Let's say you buy a joint policy for the two of you and pay for it for 15 years before you need it, and the premium for this joint policy is \$17,000 per year. This means you will have paid a total of \$250,000 or thereabouts for a policy that will cover each of you for your lifetime, should either of you or both of you need the care. One of many benefits of a Long Term Care policy is the 90 day waiver of premium. This means that once benefits have been payable under the policy for 90 days, you no longer have to pay the premium on the spouse who is receiving the benefits. Some policies have a joint waiver or premium, meaning you don't have to pay either premium on either spouse, once one spouse is receiving benefits, after 90 days of benefits being payable under the policy. These are exceptionally nice. You pay for the policy until you need it, then it pays for your care and you don't pay for it as long as you are receiving benefits.

In order for long-term care insurance to be insurance, like any insurance, the loss must be uncertain to occur. This is why you have to be medically underwritten for a policy. If you already have cancer or haven't been cancer free for 5 years, have had a recent stroke with residual paralysis, have debilitating arthritis, or have any condition that requires or will soon require long-term care, you can't qualify for a policy.

Again, go back to the first articles in this series. The risk is the half million to a million dollars or more per spouse per year that a need for long term care may cost. Buying a policy is one of the four ways one manages this risk. You trade a small certain loss, which is the premium, to the insurance company, so they will pay <u>See Care...Page 22</u> the large uncertain loss, which could be a huge amount. You may be able to plan for and handle a premium of \$1,000 to \$1,100 per month. But getting hit with a monthly bill for longterm care for \$5,000 to \$10,000 or more, or double that if you were both confined, would be tough for anyone to plan for...and survive financially for very long. Couples sometime look at buying a Long Term Care policy as prepaying for the cost of their care, at a greatly discounted rate. In the above example, the \$250,000 that was paid for the joint policy may only equate to 6 months of care for one spouse in 15 years. A joint policy with lifetime benefits could pay several hundred thousand dollars, or even several million dollars, as there is no limit.

Quite often I work with couples who have several hundred thousand dollars or more in fairly liquid net worth. Sometimes they are earning pretty good rates in a CD, mutual fund, or an annuity that was taken out a few years ago. Quite often they don't need the earnings, so they reinvest these earnings back into the principal. If they experienced a need for long-term care, their entire investment could go pretty quick. I say to them, "Maybe it makes sense to take the earnings off your investment, or most of the earnings, and buy a Long Term Care policy that will insure your investment would not have to liquidated, in the event of a need for long-term care. Annual earnings on most CDs, annuities or mutual funds would only pay for a few weeks of long-term care, but these earnings, or a portion of these earnings could easily purchase a Long Term Care insurance policy that would protect everything... or most everything ... from now on. Generally speaking, unless you have more money than you could burn, you will never find a better use for interest and earnings on an investment than by buying a Long Term Care insurance policy that protects it all, or at least... most of it."

Let me give you an example. Suppose a couple has \$500,000 invested in a CD, mutual fund or an annuity that was taken out several years ago. Let's assume it is earning 4%. Rather than take the earnings, the couple has chosen to put the money back into the principal. It may be a qualified plan where there are no taxes on the earnings and these earnings are growing tax-deferred; or it may not be a qualified plan and these taxes must be paid now; or maybe these earnings are tax-free. For the sake of this example, let's not consider the tax ramifications of the earnings. So the 4% return on the \$500,000 of \$20,000 is being put back into the principal. Now, the coming year, the new principal amount of \$520,000 earns 4%. Is this the most prudent use of the \$20,000, or the new amount of \$20,800? Or, would it make more sense to take the earnings and buy a Long Term Care policy for both of you? If one or both of you had a need for long-term care, the principal may not last very long. By taking the earnings and buying a policy, you much better protect the investment.

Next month, God willing, my final

article in this series, I will talk more about the process I suggest using when seeing if you can qualify for a Long Term Care policy. I also hope to make some comments on what is going on politically in our country and some things I think that need to be done between now and the November elections.

Charlie Traffas has been involved in media, marketing, publishing and insurance for more than 38 years in Wichita. In addition to being fully licensed as a life, health, property and casualty agent, he is also President and Owner of Chart Marketing, Inc. (CMI), a full-service advertising agency, marketing firm and publishing company. CMI operates and markets a varied assortment of business products and services, including publishing The Q&A Times Journal and several B2B and B2C publications throughout the country. You may contact Charlie by phone at (316) 721-9200, by e-mail at ctraffas@chartmarketing.com, or you may visit at www.chartmarketing.com.

accident may have difficulty with

social language, as well as memory.

When your daughter is medically stable and okayed for rehabilitation

by her primary care physician she would benefit from a speech and

language evaluation through a Speech

assist with looking at your daughter's

weaknesses as well as her strength

within the areas of speech, language

and cognition. In-order-to return to her

previous function, an evaluation may

indicate what areas may need further

rehabilitation. Best wishes on your

daughter's recovery and rehabilitation.

Gentry White is the owner and lead

therapist for Southeast Kansas

Pittsburg Kansas. She received her

Bachelor of Science in Education

from the University of Nebraska at

Kearney in 1998 and her Master

of Arts in Audiology and Speech

Sciences degree from Michigan

State University in 2001. She has

been practicing Speech-Language

Pathology in southeast Kansas

since moving to Pittsburg in 2001.

Gentry resides in the Pittsburg area

with her husband and children.

She can be contacted through her

website www.sekspeech.com or her

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SPEECH

When do you begin speech therapy after brain injury?

Q:

By Gentry White



daughter was in a very horrific car crash and sustained brain injury and is currently going

through physical therapy. However, her doctors have not yet addressed the problems with speech. When is it time to address those issues?"

A: To the parent of the child who was in the car crash: I can't imagine what your family has been through since your daughter's car accident. The most important factor in any recovery is the support system that that person has in place. Traumatic brain injury generally involves two areas of the brain; the coup (impact side) and the countrecoup (opposite side of impact). These injuries can range from focal (more localized) to more diffuse (wider area of impact). The speech centers of the brain are in the temporal lobes but the way that a person reacts to things is contained within the frontal lobe

(forehead area) which is a common those associations can be sheared "Mv injury sustained from an accident. and damaged from that accident



The brain is tied together through the motor cortex as well as memories and associations built up from that person's life. When the brain sustains injury,

often resulting in difficulty with areas that would be related to speech, language and social communication. office phone at 620-232-2990. The person who sustained the car

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HOME What are different kinds of shower bases?

By Doug Brennon



Q: What are the options in shower bases and what are the advantages, disadvantages and concerns of each? **A:** Great question!

Not all shower bases are the same or fit for every job, so it is good to investigate your options. Here is a quick run-down of the options: **Pre-cast Shower Base**

The pre-cast is a ready to install option and comes in various shapes and sizes and perfect for a DIY project. They come with a curb or curbs, tile flanges and a built-in drain pocket and are available in many different materials.

Acrylic Shower Base

An acrylic shower base is lightweight, non-porous, and easy to clean and comes in a variety of sizes and colors. Other advantages include not showing scratches as easily as other materials. Light scratches and blemishes can be buffed out. However, using certain cleaners on it may cause damage to the finish.

Fiberglass Shower Base

A fiberglass shower base is fiberglass substrate with a sprayed-on gel-coat finish. One of the biggest advantages of this option is that it is lightweight and less expensive. It also has an

attractive gloss finish. However, there may not be as many choices in colors. Solid Surface Shower Base

This option is made of different composites and can be cast or compression molded. The material is consistent throughout and the finish is not sprayed on, making it sturdy. It may come in standard or custommade sizes.

Cultured Marble Shower Base

Cultured Marble is a manufactured composite material of crushed limestone and resin. It has a high gloss look and is resistant to most shampoos and cleaners but it will scratch easily. Many colors, design configurations and sizes are available. On the down side, it is heavy and chips easily. Some colors can yellow after time and some bases do not have a tile flange.

Tile Shower Base Pan

This is one piece, has integrated drains and tile flanges or splash walls. They are leak proof, have the proper slope built-in and are easy to install. This is a great time saving and durable option.

Walk-in Shower Base

These are designed to allow a person in a wheel chair or with limited leg mobility to enter the shower with easy access. They have a minimal curb or are "curb-less"

Special Requirements for Shower Bases Adequate slope from all points of the perimeter towards the drain to allow water to flow into the drain. • Tile flange to assure watertight а seal where the wall surround meets the base. Slip resistant texture for safety

Remember, the success of your project depends on a good installation of the base.

Doug Brennon has been in the carpet/ flooring industry for 20-years. He has been the corporate store manager for Derailed Commodity for the last 6 years. For more information please call 620-395-2141 or visit www.derailedcommodity.com.

Faliure..From Page 1

something like dropping the needle on the record, causing scratches. Finally, the components on a circuit board might fail as well. With all of this in mind the life of an average HDD is about 3-5 years, those in desktops sometimes lasting longer, laptops shorter. For this reason it is important to make sure you back up your data in a manner that is appropriate for your situation.

I recommend a layered approach to protecting your data.

Layer 1: If the computer is mission critical to your everyday operations, I recommend periodically making a 'clone' (an exact duplicate) of the HDD, so that in the event of failure, you can simply replace it with the copy and you are back up and running with minimal loss in minimum time.

Layer 2: Periodically you should backup data to a USB drive, CD/DVD, or even to the 'cloud' service on-line.

Layer 3: Maintain copies of data at multiple off-site locations (esp. if a business) to provide protection in the event of a fire or other catastrophic events.

Bill Emmerling operates 'the Rescue Tech' out of the Homer Cole Community Center at 3003 N. Joplin, Pittsburg. A 'CompTIA A+' and 'Network+' certified technician, Bill has serviced computers since the 1980s in a variety of environments including homes, schools, offices and retail operations for over 20 years. Bill may be reached at info@the-Rescue-Tech.com or by phone at 620-308-6448.

HEALTH & WELLNESS Yoga classes for patients

By Dr. Marian Smith



Recently, The Kansas SE Q&A Times and Journal had an opportunity to ask Dr. Marian Smith a few questions about the value

of voga. Dr. Smith has practiced at Via Christi Behavioral for the past 3 years. She has a doctoral degree in Clinical Psychology with an emphasis in health. She provides psychotherapy to individuals of all ages, groups, and families. Dr. Smith has a great interest in the mind-body connection and its applications for overall wellness.

Q: What is yoga and what kind of benefits can it provide for people? **A:** Yoga is a method of exercise that uses slow, gentle, and deliberate postures that encourage bodily awareness. Yoga is renowned for its

many mental and physical health benefits. It has great therapeutic qualities in relieving stress, pain, and anxiety. Yoga also helps the body by increasing its range of motion, its overall strength, and by realigning the body into a more healthy state.

Q: Are there yoga opportunities available for patients of Via Christi Hospital?

A: I will be leading an ongoing Yoga for Wellness class at Via Christi Hospital specifically designed for our patients. I have maintained my practice in yoga for ten years and can personally attest to the therapeutic value of Yoga as I use it daily to help alleviate my own back pain and stress. I am trained to teach yoga through the Temple of Kriya Yoga in Chicago. Q: Where are the classes and what do I need to bring?

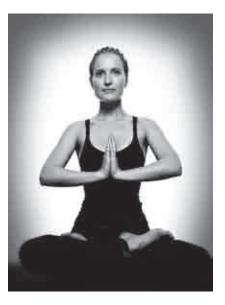
A: The Yoga for Wellness classes are each Monday at 4 p.m. The classes take place on the 5th floor of the hospital in the Centennial Room. It is suggested that participants bring their own yoga-mats, but we do have a few that are available. It's best for patients to wear loose exercise clothing that allows for a full range of movement.

Q: How can patients sign-up for the Yoga for Wellness classes?

A: Space is limited, so be sure to call ahead to enroll and reserve your spot. If you're interested in joining our class or have any additional questions, you can call Via Christi Behavioral Health at 620.231.1068.

Dr. Marian Smith has practiced at Via Christi Behavioral for the past 3 years. She has a doctoral degree in Clinical Psychology with an emphasis

in health. She provides psychotherapy to individuals of all ages, groups, and families. Dr. Smith has a great interest in the mind-body connection and its applications for overall wellness. To reach Dr. Smith, call 620.231.1068.



SENIOR LIVING

How can I adapt to becoming a spousal caregiver?

By Kevin Knaup



Q: My husband, who recently retired, was just diagnosed with a progressive and debilitating disease. I am stunned,

numb, and feel as if I cannot even make any productive move. Can you help me with some small steps I can take now to help make this time now rich as well as transition myself into a caregiver role?

A: First, I want to express my concern for you both. This is a hard time, I realize, and I commend you for reaching out to the community.

Following practical steps is very helpful in getting things to a better place when you feel stalled and immobile, as you described. Here are some things you can do to put things in a better place.

First, live out some of your dreams sooner, rather than later. The time you have now is very valuable in making wonderful memories. Also having fun is helpful in managing stress. While you may not feel like getting out, traveling is rejuvenating and can help fortify you for the days ahead.

Another productive step you can take now is to work as a team to get organized. Get all of your affairs and paperwork in order together, and do not let the task hand over you casting a gloom. The sooner you get this job done, the sooner you can enjoy your time together.

Engage with family and friends. This is not the time to close your life off from everyone. Plan meaningful gatherings and give your husband the platform to connect with those he loves, and they with him.

Another helpful tip is to allow for changing roles. While there may be some temptation to take the reigns and get things in order, unless that is the role you have always held, your husband may not be ready for that shift just yet. Your husband is a valuable partner, and continues to be so it is important he fulfill his role for as long as he is able.

Join a support group and enjoy the shared knowledge of those who know the ropes. Let family and friends know that you value their help and could use their emotional and practical support.

Begin a new hobby that will connect

you to a group of people outside of the couple relationship. One of the things that many people talk about as being difficult is battling feeling alone and changes in friendship dynamics. Finally, do what you can and do not feel guilty about what you cannot. Your husband loves you

and understands that everyone has limitations. Enlist the help of service providers for caregiver respites and for additional duties as you need them.



Kevin Knaup received his Kansas Adult Care Home Administrator's license in 1983 and is the Administrator of Sunset Manor, Inc. in Frontenac, KS. He has been employed at Sunset Manor for 31 years. He is a member of Kansas Health Care Association and Kansas Adult Care Executives. He has served on various local and state committees for education and training in the Adult Care home field.

BANKING & FINANCE Don't fall victim to investment "biases" By Seth Holder



Q: I want to start building an investment portfolio but do not know where to start. Can you give me some tips?

A: The best place to start is by educating yourself about investing. To get the most out of your investment education, ask yourself these questions:

What are my goals? Your financial goals should drive your investment decisions. You probably have short-term goals, such as making a down payment on a home or paying for a vacation, and long-term goals, such as saving for your children's college education or building resources for your retirement. Once you've identified your goals, you can create an investment strategy to help achieve them. What is my risk tolerance? Self-awareness is important in every aspect of life — including your approach to investing. As you create your investment portfolio, you need to understand your own views on risk. Would you consider yourself an aggressive investor — that is, someone who can accept a relatively higher degree of investment risk in exchange for potentially higher returns? Or are you a more conservative investor --someone who is willing to take lower returns in exchange for lower potential risk? Or perhaps you're a moderate investor, less risk-averse than some but less aggressive than others. However you'd characterize yourself, it's essential that you factor in your risk tolerance when choosing investments. Otherwise, you'll likely end up causing yourself needless worry over your investment portfolio's performance. When should I make changes to my investments? Once you've built an investment portfolio, vou shouldn't leave it on "autopilot." Over time, you most likely will need to add new investments or sell others. However, try to avoid selling quality investments just because their share price has dropped — they may still have good long-term prospects. In general, you should sell an investment under certain circumstances. For example, if your goals have changed, you may find the need to sell some investments and purchase others. You may decide to sell an investment if it's no longer what it was when you purchased it.

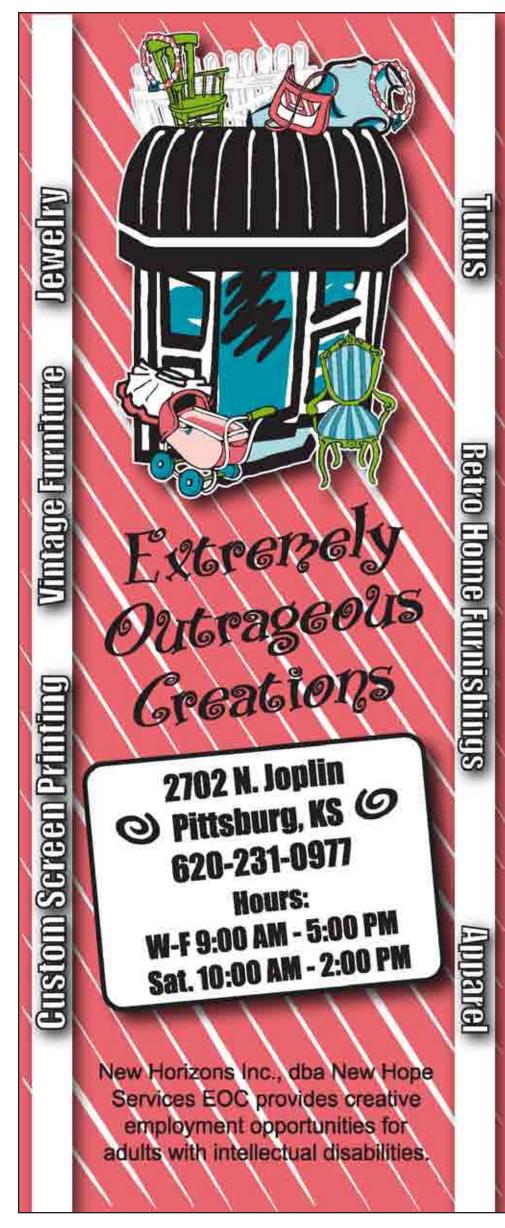
For example, maybe you've invested in a company whose products are less competitive than they once were, or perhaps the company belongs to an industry now in decline. And finally, if your portfolio has become "overweighted" with certain types of investments, you may decide to sell some of them to bring your holdings back into balance, based on your goals, risk tolerance and time horizon. Whom should I consult for help? You can do a lot to educate yourself about investing — but when it comes to making the right choices for your future, you may need help. A professional financial advisor who is familiar with your family situation, short- and long-term goals and investment preferences can help you build and maintain a portfolio that can help meet your needs. The investment world can be complex, so the more knowledge you have on your side, the better off you'll be. Take the time to learn as much as you can

Seth Holder has been a financial advisor with Edward Jones Investments for 6-years. Before joining Edward Jones, Seth worked in the finance department at General Electric. For more information on the services Seth provides or to schedule an appointment, please call his office at (620) 231-0071 or you can visit his office at 101 S. Broadway in Pittsburg, KS.

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