

# The Q&A Times Journal

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## FROM THE PUBLISHER

### What's new now? - series

By Charlie Traffas

(for the first articles in this series, refer to Dec. '12 and Jan. '13 at www.theqandatimes.com)



**Q:** What's new now?

**A:** For the past several years I have shared with you my opinions and those of others on a myriad of domestic topics...including but not limited to the declining strength

of the US Dollar as the world's reserve currency, the presidential campaign, the economy, critically-needed tax and entitlement reform. They all share a common denominator...the fiscal soundness of our country. Although it may sound terribly materialistic, I will promise you...the fiscal soundness of our country must be in place before we can ever lead the world diplomatically, politically or militarily. I just don't see many countries paying attention to what countries like Nigeria, Finland, Greece, Italy, Venezuela, Argentina and

others, that are in as deep as trouble as they are, have to say about anything. Maybe you do.

Last month I shared with you the things that can happen under Martial Law, as the result of the National Defense Resource Preparedness Executive Order issued by President Obama in March of 2011. This month, I was going to pick up where I left off, bringing in how this "fiscal cliff" deal and "debt ceiling" negotiations to kick the can down the road might play in this Executive Order...but I can't. Over

See New..Page 19

## WINE & SPIRITS

### Should Kansas' liquor laws change?

By Whitney Damron



**Q:** The Kansas Legislature is considering a change to the state's liquor laws that will allow liquor sales in "big box" stores.

How will this affect the existing retail liquor stores' Kansas consumers?

**A:** For the past decade, big box retailers and convenience store chains

have aggressively lobbied the Kansas Legislature to change longstanding liquor laws to allow them to sell hard liquor, strong beer and wine in their respective establishments. The proponents of this legislation, working collectively under the moniker, "Uncork Kansas" suggests free enterprise demands this change. I am all for free

See Liquor..Page 14

## NOSTALGIA

### Do you remember?

By Faye Graves



**Q:** How about some of those wonderful and cold memories from Februaries past?

**A:** Good idea... February is usually a month of cold

weather and deep snows. Do you remember that on February 21, 1971, Wichita had the worst blizzard in many years? I remember the date because it was on my daughter's 3rd birthday and on a Sunday. We were snowed in for 3 days before the roads were cleared. Maybe February won't be as bad this year due to the higher temperatures and drought.

But if we have the usual February weather, we will be checking our cars to withstand the snow and ice. Remember how the cars used to freeze up before the invention of anti-freeze? Some of the older drivers drove into the filling stations with smoke coming out of their engines because of frozen radiators. Now the cars can set outside and still be operative because we check our anti-freeze for safety. Sometimes we have to use chains or snow tires

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## Questions?

Do you have a question you would like to see answered in The Q & A Times Journal, or would just like to drop us a line? Send your questions and comments to us by e-mail to: editor@theqandatimes.com or by regular mail to: The Q & A Times Journal, 116 N. Westfield, Wichita, KS 67212. We will get you an answer from one of our contributing writers. Also, don't forget to check out our publication on our site at: www.theqandatimes.com



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## HOME IMPROVEMENT

# 2013 WABA Home Show

By Wes Gaylon



**Q:** What can one expect to see at the 2013 WABA Home Show?

**A:** The Wichita Area Builders Association

(WABA) kicks off its annual Home Show event on Thursday, February 7, 2013, at Century II Convention Center. Home Show 2013 is the 59th show for WABA, and will feature over 275 different booths representing a wide variety of interior and exterior home products and services for virtually every aspect of a home, from floors to ceilings, interiors and exteriors including outdoor living, decorating and improving, constructing and remodeling and more. The show maintains its popularity because consumers know that they can see just about every home related product in one location, and while attending the Show can compare products and conduct research right there without feeling pressured. As we always say,

"It's the largest window shopping spree around." The Wichita Area Builders Association is a Trade Association whose membership consists of builders and persons in allied trades, industries and professions. The primary objective of the association is to work toward providing quality, affordable housing and homeownership for the greatest number of people possible. The association strives to promote a better understanding between the industry and the general public in regard to housing issues and acts as a liaison between the building industry and all levels of government. Their actions impact efforts to maintain housing affordability; promoting adherence to an industry adopted Code of Ethics and high professional



productive citizens, according to a study by the University of Chicago. The benefits to children are even more pronounced among low-income households, the study found. The Home Show opens February 7th 2013 and runs through February 10th 2013 at Century II Convention Center. Check the ad in this publication for hours and admission costs. Remember, there is free parking and shuttle bus service from Lawrence Dumont Stadium. Whether you're considering building, remodeling or redecorating, Home Show 2013 is the place to be!

standards and business priorities among its members to the mutual benefit of both the consumer and the housing industry as a whole. Home ownership strengthens the social fabric of the nation. By encouraging civic participation and involvement in schools and communities and inspiring the upkeep and improvement of the home, homeownership fosters good citizenship. Safe, decent and comfortable housing in general and homeownership in particular, are also a positive influence in children's lives. Children of homeowners stay in school longer and are more likely to become

**Wes Gaylon** is President and Chief Executive Officer of the Wichita Area Builders Association which is the largest building industry trade association in the state of Kansas. He has been with the Association in this capacity since 1986 and represents the interests of builders and associates from his local association. Wes can be reached at his office, 316-265-4226. For more information, go to [www.wabahome.com](http://www.wabahome.com).

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# The Q&A Times Journal

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**Great recipe for Lenten season**

By **Bonnie Aeschliman**



**Q:** During the Lenten season, we tend to eat the same foods over and over. Usually it consists of macaroni and cheese, meatless spaghetti and fish sticks. I will admit that I am neither a creative or fabulous cook. However, I do think I could do better if I had some fresh ideas. Would you care to share an easy recipe or two that would be useful during the Lenten season for my family?

**A:** When replacing a meat-based menu, we often look to eggs, cheese and fish as protein alternatives to meat. When I want a quick, easy and economical meatless entree, I reach for the eggs. I always have a dozen or so on hand, and they are an excellent source of protein.

One of my favorite egg-based dishes is a frittata laden with vegetables and cheeses. It makes a very hearty entree. A frittata is often described as an Italian omelet. Since it is not folded as an omelet, it is even easier to make. All you need is a slope-sided, nonstick

sauté pan.

To complete the meal, serve the frittata with a nice green salad or fresh fruit, some hot crusty biscuits or warm muffins and enjoy!

**A Great Frittata**

Serves 4 to 6

- 9 large eggs
  - 1/2 cup heavy cream
  - 4to 6 ounces shredded Swiss cheese
  - 1/4 cup grated Parmesan cheese
  - 3/4 teaspoon salt
  - 1/2 teaspoon freshly ground black pepper
  - 3 tablespoons olive oil
  - 1/2 cup finely chopped onion
  - 1/2 pound mushrooms, thinly sliced
  - 1 small red bell pepper, chopped
  - 1 small zucchini, finely chopped
  - 1/2 cup chopped, fresh basil leaves (or 1 teaspoon dried basil leaves)
  - Optional Garnish: 1 cup sliced grape tomatoes and fresh basil leaves
1. Preheat oven to 400 degrees



Fahrenheit. Whisk eggs in large bowl to blend. Mix in cream, cheeses, salt and pepper.

2. Heat olive oil in a 9-inch non-stick, ovenproof sauté pan set over medium heat. Add onion, mushrooms; red pepper and zucchini. Sauté until vegetables are soft and liquid has evaporated, about 6 to 8 minutes. Stir in basil.

3. Increase heat to medium-high. Add egg mixture to skillet and cook until curds form but eggs are still very wet. Stir or lift cooked eggs from

frittata. Let rest a few minutes, then slide frittata onto platter. Cut into wedges and serve warm. Garnish if desired.

I will be back next month with more...

*Bonnie Aeschliman is a certified culinary professional who owns Cooking At Bonnie's Place in Wichita. For more information, call 316-425-5224 or visit [cookingatbonnies.com](http://cookingatbonnies.com). To submit a question to Bonnie, e-mail her at [bonnie@cookingatbonnies.com](mailto:bonnie@cookingatbonnies.com)*

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## How much to remodel my kitchen or bathroom?

By Jason Huang



**Q:** How much will it cost to remodel my kitchen or bathroom?

**A:** This is a much asked question, and an exceptionally difficult one to answer. The price for a new kitchen or bathroom will be affected by (1) where you buy it (2) what features it includes and (3) the brands / models you select.

According to a survey by the National Kitchen and Bath Association (NKBA),

the average selling price for a kitchen is around \$26,000, including design, products and installation. The average kitchen selling price reflects average cabinets, appliances, an average sized room (falling within the 150 – 300 square foot range). Bathroom prices generally average between \$6,500 and \$11,600 when you're replacing everything. Again, the cost can be lower or considerably higher depending on what you're looking for.

It is not unusual today for a kitchen to run from \$30,000 to as much as \$150,000 and higher. This may come as a shock to people who are living in a home they paid less than \$100,000 for thirty years ago! However, for many people a new kitchen is a once-in-a-lifetime purchase.



Eventually, if you sell your home, you can realize much of your cost, and possibly all of it. When you consider this, it makes the expense a little easier to live with.

**Q:** What makes a kitchen more or less expensive?

**A:** Cabinets account for about one-third to one-half the total cost of the project and will have the greatest impact on your budget. They range in price considerably based on quality, the type of material they are made of, and whether they are stock (ready made in specific sizes) or custom (produced specifically for your kitchen in whatever sizes and finishes are needed).

The material you choose for surfaces including counters, backsplashes and floors can also account for variations in price.

Other key elements that factor in to the equation are talent and workmanship. In the remodeling business, you tend to get what you pay for. An accomplished designer, skilled sub-tradesmen and expert installation crew may cost more. But you'll appreciate their ability every time you use your kitchen.

**Q:** What makes a bathroom remodeling more or less expensive?

**A:** No single element of a bathroom remodel comprises a significantly larger portion of the costs than other elements. The type and quality of cabinets you select will affect your total costs.

Not surprisingly, fixtures and fittings account for a high cost percentage in the bathroom. Expense for fixtures and fittings will vary depending on the brand, type of materials, and array of products you select.

In bathrooms, installation typically accounts for a quarter or more of the total cost. This is because the installation work in a bathroom tends to be intricate (for example, tile setting). If you're looking to cut corners, this is

probably not the place to do it.

**Q:** Can I save money by cutting a few corners?

**A:** Yes, but chances are you'll be disappointed when it's done. Postponing some things is a better way to save than cutting quality. Put your money into the best quality products your budget can afford, even if you have to limit the number of products that you buy.

**Q:** Should I select my appliances first and then call in a kitchen planner?

**A:** This is not recommended. A kitchen design is much like a jigsaw puzzle, where each piece must fit into the whole design. By all means, research your appliance choices and formulate your "wish list," but it is usually better not to purchase your appliances until the design has been finalized.



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## RELIGION

### Questions on baptism

**Q: Must a person be baptized in order to be saved? If a person who is already baptized in a Christian church, changes to another church, is it necessary for him/her to be re-baptized? If one is not sure whether she/he was baptized, should she/he be baptized again?**

By Amy Baumgartner



**A:** Different streams of Christianity approach baptism with slight variations. The following articulates a Reformed Christian perspective. We

believe that baptism is a sacrament that unites us with Jesus Christ and makes us members of God's family. At baptism, one receives the promise of God's love and this promise helps those baptized to find new life with God and the church. We believe that baptism only needs to be done once; however, it is a source of strength throughout one's life, reminding us of God's love.

The sacrament of baptism reminds us that Jesus paid for our sins with his life that people may live according to God's will. At baptism, the Holy Spirit marks us as God's own and helps us to accept God's forgiveness through repentance. We are regularly encouraged to remember our baptism that we might follow God more fully.

Unlike some streams of Christianity, Reformed Christians do not believe that one must be baptized in order to be saved. Baptism is an outward sign of an internal change. While some denominations focus on the individual's choice to be baptized, the reformed tradition highlights God's role in calling people. Baptism acknowledges that God is at work in our lives even before we realize. Thus, parents are encouraged to bring their children for baptism on the basis of their own faith, with the hope that the child will grow in faith, love and service to God.

No matter when or where you were baptized, baptism celebrates the start of new life with Jesus Christ. And by being baptized, you have taken a step on a life-changing journey that began in the mind of God even before you were born.

**The Reverend Amy Baumgartner** is the Associate Pastor of First Presbyterian Church, 525 N. Broadway, Wichita, KS. Amy was ordained at First Presbyterian Church

of Wichita, Kansas in June 2008. She earned a Masters of Divinity from Denver Seminary. Before attending seminary, Amy graduated from Ball State University with a degree in Landscape Architecture and worked several years for an architectural firm in Indianapolis, Indiana. You may contact Rev. Baumgartner by email [AssociatePastor@firstpresbywichita.org](mailto:AssociatePastor@firstpresbywichita.org), or by phone at (316) 263-0248.

By Pastor Bill Emmerling



**A:** Wow, so much to address, so little space, and on important issues that have been argued for years. As always, we want to rely

on the authority of God's Word (and as best we can, all of it) to arrive at an answer, and not man's traditions or opinions. [For the sake of space, references rather than quotes of scripture will be used.]

Must a person be baptized in order to be saved?

God the Father saves through the fully sufficient sacrifice of Jesus, the Infinite Son of God (ref). HOWEVER, a saved person will seek to be baptized as an act of loving obedience to the one who loves us and saves us, following the example of Jesus himself (Matt 3:13-17; Mark 1:9-11; Luke 3:21-22; John 1:31-34) and who commands that his disciples make disciples teaching them and "...baptizing them" in the name of the Father, the Son and the Holy Spirit..." (Matt 28:18-20).

However, we also need to consider Peter's words... "Baptism, which CORRESPONDS to this, now saves you, . . . as an APPEAL to God for a good conscience, THROUGH the resurrection of Jesus Christ." (1 Peter 3:21 ESV, emphasis added). Lacking the nuances of the Greek language, we fail to see Peter is referring not to water baptism but Christ's suffering for sin in verse 18. The word 'saves' can be and might better be translated 'protects'.

Remember, those who are saved,

who identify with Jesus the Christ, are going to seek out the opportunity to be baptized (see Acts 8:26-40).

If a person, who is already baptized in a Christian church, changes to another church, is it necessary for him/her to be re-baptized?

The Apostle Paul speaks of only one Baptism (Ephesians 4:4-5) in calling for unity within the collective body of the church, Christ's body; therefore there should be no need to be re-baptized going from one Christian church to another. This would be why Scripture does not specifically speak directly on this issue. There are allusions to letters of reference or commendation from one church to another (Acts 15; 21; 28:21; 1 Cor 16:3; 2 Cor 3:1-3; Philemon).

If one is not sure whether he/she was baptized, should he/she be baptized again?

I'm uncertain as to the intent of this question, so let's look at the purpose and significance of Baptism. Baptism comes from the Greek word 'baptizo' meaning to wash by immersion. Further, when used with a conversion in scripture, baptism is always a repentant response to the Gospel as an act of obedience to being saved, for example, the Ethiopian eunuch with Philip in Acts (8:26-40). This implies that one should always be cognitive (knowing) of the baptism experience.

Baptism is a sign, a symbol, a public acknowledgement of the event in a believer's life. The believer is identifying with the death, burial and Resurrection of his Savior (Romans 6:1-5; Col 2:11-14).

Ultimately, our salvation is a result of the sacrificial work of Jesus and his Lordship of our lives. What follows after that is our obedience in love for the one who loved us first.

Have you repented of your sins, and acknowledged Him as your LORD and Savior?

**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



By Pastor Dave Henion



**A:** In the area of the sacraments you will find a wide range of different beliefs and even interpretations of some of the same scriptures used to

affirm a particular denomination's practice. For instance, even with our first question, the Catholic Church in the Council of Trent in Session VII, De Baptismo, (primarily written by Tertullian for the church in early 210AD) declared that the belief, "Baptism is free, that is not necessary for salvation" was heresy. However, this belief is held by most protestant churches. The Church of Rome holds that in Baptism salvation is bestowed and entrance into the family of God begins at infant baptism. (John 3:5) Other groups, like the Mormons, that claim to be Christian, think baptism is so necessary that they baptize the dead or will baptize by proxy their loved one if they have died without baptism. Joseph Smith claimed Paul's writing in 1 Corinthians 15:29 referred to that procedure. On the other side of the Christian spectrum some protestant groups like the Salvation Army and the Quakers do not believe it is necessary and don't practice the institution of baptism. Both groups believe that "how a person lives their life is a sacrament and the formal observances are not necessary...baptism is an inward act, not outward, act." (Romans 2:29)

The same diversity is held in the second question. Some churches will not accept you into their fellowship if you are not baptized by their

[See Henion...Page 7](#)

*their families for the glory of Jesus the Messiah. He has been married to 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](mailto:pittsburg@grace-place.org) or by phone at 620-670-4510*

## Henion...From Page 6

church or their way or in their belief of baptism. Some churches say if you are not baptized by believer's immersion baptism that it is of no effect to you. They hold that you had no idea what was going on and you did not believe. They claim New Testament baptism is believer's immersion baptism. (Acts 2:38; 8:26-40) On the other hand some point to the Baptism of the Philippian jailor and "all his household were baptized" {16:33} which indicates infant baptism, children, women and slaves. They point out that the early church accepted it as signifying God's work of inward washing already in a young life as entrance into the body of Christ. To some churches the mode is very important because it speaks to a church's theology. The Catholic Church bestows salvation at infant baptism; some see it as entrance, others in the hope of the promise God has placed on the child for salvation. Others feel that it is totally wrong to baptize an infant so they dedicate their children to the Lord and only baptize them when they personally accept Jesus as Lord and savior as a mature child or adult of their own volition. Some feel strongly even about the words used in the ceremony saying it has to be in the Trinitarian formula, "Father, Son and Holy Ghost." {Matthew 28:20} Others, like the Oneness Pentecostals, hold that it is only to be done "in the name of Jesus." {Acts 17:11}

Now having an understanding of the wide field of beliefs and practices in Christianity with baptism, I want to answer all three questions from my understanding of the scriptures beginning with the last question.

If you haven't been baptized then you should for several reasons. First, for the scriptures call us to be baptized. {Acts 2:38, 41} Second, Jesus submitted to baptism in obedience to the Father. {Mark 1:9} It's a visible sign and advertisement of our allegiance to Christ through the washing away of our sin, the burial of our old nature and being raised in Christ as new creatures. {Romans 6:3-10} Now if you have already been baptized as a Christian, the scriptures testify that "there is one Lord, one faith, one baptism, {6} and one God and Father, who is over all and in all and living through all." {Ephesians 4:5-6} These are the words of God as Paul addresses the body of Christ speaking about its unity. Now I understand that this may not be acceptable to some denominations as you look at their theological distinctions. This you must

pray and seek God's guidance. As you search the scriptures, ask yourself how and what is the most important thing in God's eyes?

Whether I get re-baptized or not, is that crucial? If a person truly comes to Christ and is not baptized, will that keep him out of heaven? Will it affect a person's eternal destiny? We can say with scripture absolutely not. In Ephesians 2:8 we are saved totally "by grace through faith; and that not of yourselves, it is a gift of God!" Not even baptism. Grace from beginning to end! Paul had this heated debate with Peter and with the Jewish Christians of Galatia and wrote the book of Galatians because of the problem. He says adding anything to the gospel is a distortion. {Galatians 1:7} Then look at the strong words he uses in verses 8 & 9; "But even if we, or an angel from heaven, should preach to you a gospel contrary to what we have preached to you, he is to be accursed! {9} As we have said before, so I say again now, if any man is preaching to you a gospel contrary to what you received, he is to be accursed!" Baptism is not necessary to save us, but we do it out of obedience in affirming our belief in His grace. God gave us baptism to show what words fall short to say! In Him, PD.

*Pastor Dave Henion was raised in the NY Metropolitan area where multicultural diversity was a steady diet. His love for Judaism stemmed from friendships he built at the high school he attended where 75% of the students were Jewish. He received a BA in sociology and psychology attended Central College in Pella, Iowa. He played offensive guard for their NCAA Div III National Championship football team in 1974. In speaking for the Fellowship of Christian Athletes, he sensed his call to full time ministry. Meeting his future wife Sandy at Central, they went on to Michigan to finish her college while Dave started Western Seminary in Holland. Dave married Sandy in 77 and completed his Masters of Divinity degree in 78. Pastor Dave's first church was in Fort Lee, New Jersey, home of the George Washington Bridge. Their three children were born there and he also served as a Police and Fire Chaplain for the city. In February 1991, they came to Wichita to start Harvest Community Church. In 2006, he received his Doctor of Ministry degree from Covenant Theological (Presbyterian) Seminary in St Louis. During that year he gained a daughter-in-law with now 2 grandsons of 3*

## By Father Cleary



**A:** The Lord Jesus himself affirms that Baptism is necessary for salvation: "I say to you that no one can enter the kingdom of God unless he is reborn of water and the Spirit" (John 3:5). Jesus also commands his disciples to proclaim the Gospel to all nations and to baptize them: "Go throughout the whole world and preach the Gospel to all mankind. Whoever believes and is baptized, will be saved; whoever does not believe will be condemned" (Mark 16:15-16). Baptism is necessary for salvation for those to whom the Gospel has been proclaimed, and who have the possibility of asking for this Sacrament. The Church takes very seriously this injunction of her Lord, and endeavors to provide that all who can be baptized are "reborn of

salvation that they were not able to receive through "Baptism by water."

Also, as the Catechism of the Catholic Church states: "Every person, who is ignorant of the Gospel of Christ and of his Church, but seeks the truth and does the Will of God insofar as he/she understands it, can be saved. It may be supposed that such persons would have desired baptism explicitly, if they had known its necessity."

Baptism is so necessary that, in a situation of emergency, anyone (even a non-Christian) can perform the simple ceremony of baptizing with water and pronouncing the words: "I baptize you in the Name of the Father and of the Son and of the Holy Spirit." This presupposes a real act of faith and desire on the part of the person being baptized. In the case of infants, that faith and desire is supplied by the parent or guardian or by the Church herself. Since a real Baptism imprints on the soul an indelible spiritual seal, the character, which consecrates the baptized person for Christian worship,



water and the Spirit." God has tied salvation to Baptism, but He Himself is not bound by His Sacraments. This truth affords hope of salvation for good persons not formally baptized.

The Church has always been convinced that those who suffer death for the sake of the faith or of morality (authentic martyrs), without having received Baptism, are baptized by their death in union with Christ. This "Baptism of blood," assumes the desire for Baptism and achieves the effects of Baptism. Likewise, those persons who are preparing for Baptism but die before receiving the Sacrament: are considered to have received "Baptism of desire," through their explicit desire to receive it, and are repentant for their sins. These alternate forms of Baptism assure those persons the

Baptism cannot be repeated. Thus, when a baptized Christian changes to another Christian church, ordinarily s/he is not re-baptized, but recites a profession of faith. This presupposes the baptized person already has accepted the authentic Christian faith, as summarized in the Apostles' Creed.

If there is any doubt about the validity of the former baptism, or a person is not sure whether s/he has actually been baptized, then the person is baptized conditionally, by the baptizer saying: "If you have not been baptized, then I baptize you in the Name of the Father and of the Son and of the Holy Spirit," while pouring water on the person being baptized. In Orthodox Churches the correct formula is: "The servant of God, (name of person being baptized), is baptized in the Name of the Father and of the Son and of the Holy Spirit."

If a person has been baptized in the Mormon religion, the Unitarians, Witnesses of Jehovah, Christian

*and 1 years old. Besides Pastoring at HCC for the past 20 years, he has been Director of the SCSD & WPD Police Chaplains for 14 years.*

[See Cleary...Page 15](#)

## Antique truck and glass restoration

By Bob Crager



**Q:** I'm just about finished with the complete restoration of my old classic car, and need help with the glass parts. Those are very hard to find. Where do I turn for help?

**A:** The Starbird Show last month was another impressive presentation with amazing custom cars and trucks from all over the country on display. There were a lot of local custom car and truck club members in attendance and were, as always, enthusiastic about the custom cars and other "street rods" they saw there. As to your question about getting the glass to complete your restoration, we've heard that question so many times over the years, and as you point out, you can have the sweetest running engine with the neatest looking paint job on the coolest looking car you have ever laid your eyes on, but if the glass parts are damaged or missing, you'll never really enjoy driving it as much as you would if the glass problems were

solved. The glass parts end up being an important part of your restoration, and it matters not whether you've entered it into that 100 point competition, or are just going to use it to turn heads as you tool it down the street. The absolute finishing touch will be how attentive you were with the glass. And that's an absolute fact!

of production for that particular car or truck.

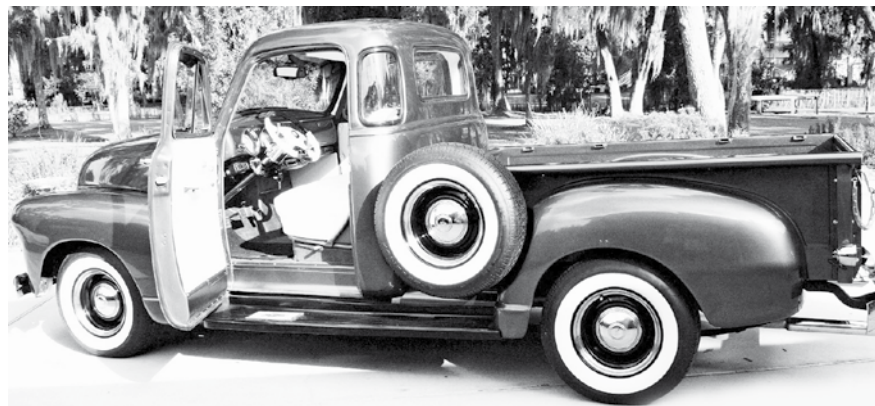
The first category is "flat glass", laminated and tempered for use in the windows, windshields, etc. This was used primarily from about 1920 through about 1965, and due to the fact of these vehicles being out of production now for 45 to

vehicles are also not found in most glass shops. Authentic reproduction and replacement of the flat dash glass on vehicles in this age group is critically important to the correct finished look. If you're restoring the antique dials and gauges, make sure you finish that job off with the proper glass pieces that are called for. If you're going to do vehicle glass restoration to any serious degree, you have to have access to the tools and the patterns, and installation techs that really care about the finished product.

When you get into those antique vehicles that utilized a lot of "curved glass" for the windows, you begin to find that these windows are getting pretty rare and hard to find. When you need replacement glass for these, you'll see that it is becoming pretty much in short supply, due to the fact that the glass manufacturers who make reproduction glass like this produce very little of it because they don't have a lot of calls for it. Supply and demand controls the market there.

A good local full service glass dealer just may be able to help you locate that unique piece of glass you'll need to fully restore that antique vehicle. So go ahead and take those fenders and bodies down to the bare metal, have them powder coated, primed, and layer on those finish coats of paint or lacquer. But don't stop after you've chromed all the brake lines, carburetors, and other parts and recovered all the interior surfaces. Make a call or a stop by your local full service glass dealer's location, and order those new window glass replacements and dash instrument flat glass pieces. That way, you can finish that job up right! Some of the information for this article was researched on the world wide web...More next month.

**Bob Crager** of Lewis Street Glass is a 35 year veteran in the glass business. Lewis Street Glass is a leading Wichita Glass company, serving the entire Wichita/Sedgwick County area since 1919. They do anything and everything having to do with glass, both residential and commercial. They also do auto glass. They are located at 743 South Market, facing Kellogg on the South, and you can reach them by phone at (316) 263-8259. You can e-mail Bob Crager at [bcrager@lewisstreetglass.com](mailto:bcrager@lewisstreetglass.com).



As you may or may not know, the older glass parts for custom cars and trucks can be looked at as being in about three separate categories. Those categories generally fall into the years

90 years, most glass shops do not have the original patterns for those glass replacements. Being able to replicate that original glass pattern is critically important to your successful restoration project, and being able to work with a local glass shop that has those patterns and can utilize their own highly trained installers to complete the glasswork will be a huge advantage for you on your classic vehicle's complete restoration.

The second category of auto/truck glass included "curved or bent" glass, and was used from about 1948 to the 1980's. There are many antique vehicles that are now very rare, and therefore the curved glass that is available will always be in short supply, whether it is reproduced or NOS (new old stock). The glass manufacturers who make this glass are not going to reproduce glass for vehicles that are few in number. So if there's a special glass you're going to be needing, it might be good to go ahead and check out your options and how to go about getting that glass you'll need before you actually need it.

Then there's the dash glass, where we actually fabricate the pieces for flat dial restorations on vehicles built from about 1939 through about 1950+. There are some really cool pieces of dash glass from that era, and absent a full service glass shop with that fabrication capability, those pieces can be really hard to come by. The tools to make patterns for a wide assortment of glass for the restoration of the older

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**CARPETING, TILE & FLOOR COVERING**

**Common carpet problems**

By Josh Jabara



**Q:** I had new carpeting installed a few months ago. Why is it shedding? I also seem to be getting more static than I used to. And

what is tufting?

**A:** You should be aware that there are some typical new carpet characteristics. They are quite common and should not be of concern as they generally diminish over time. Shedding - Most new carpets contain fibers that come free from the pile with foot traffic or vacuuming. After a few months of regular vacuuming, shedding will diminish. Static - A static charge can build up when humidity is low, particularly when temperatures outside are colder than those inside (those unseasonably cool days in September). Humidifiers may help control static, but as time goes by, your carpet will hold less of a charge. Tufting - Occasionally loose tufts stand higher than the carpet surface. The



solution is easy. Just snip off tufts to uniform height. Be sure not to tug at the fiber. Tugging can cause permanent damage.

*Josh Jabara is the sales manager of hard surface flooring at Jabara's Carpet Outlet. After attending WSU, the family business became a large part of Josh's adult life. His father Tom, mother Susan, and his uncle George assisted in that endeavor to a large degree. Perhaps one of Josh's greatest strengths is his hands on approach. Josh can be reached by calling (316) 267-2512 or you may visit their website at [www.jabarar.com](http://www.jabarar.com).*

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**HOME IMPROVEMENT**

**Preparing a home for the golden years**

By Mike Gatschet



**Q:** I'm getting older, what steps can I take now to ensure my home is safe for me to live in well into my golden years?

**A:** Now is the time to be making those home modifications to ensure you are comfortable living in your home. Is your home accessible to maneuver or even enter into safely and easily following an injury or any medical incident? According to AARP, 85% of Americans age 50+ want to remain in their current homes and communities for life. These are the places they have raised children and played with grandchildren, a home is where folks feel safe, secure and comfortable to maintain an independent lifestyle. However, studies also show that only 10% of those people surveyed feel they can remain in their home based on their current design.

Some contractors have included services beyond what a traditional

contractor has to offer. They provide a solution for those who have a need and desire to remain in their own



home for a lifetime. You should find a contractor in the area who specializes in using Universal Design to modify

your home for maximum accessibility due to changes from aging or disability. The staff may include Certified Aging in Place Specialists along with Certified Graduate Remodelers. Together, they will come up with the appropriate solutions to your home accessibility needs.

People are living longer, more active lifestyles. It's hard to imagine losing our independence simply because of the aging process. It is even more difficult to consider giving up our freedom because the home environment can no longer meet one's needs. With the average minimum cost of a nursing home stay between \$3500-5000 per month and assisted living in excess, it is wise to consider a home remodel, which can

last a lifetime. Planning for the future is imperative. A custom home remodel can help you gain peace of mind that your house can be a home for life.



**Michael Gatschet** is the owner of Heartland Home Improvements, which opened in 2000, but has 15 years experience in the construction remodeling industries. He is one of only two remodelers in Kansas recognized by the National Association of Home Builders (NAHB) as having earned the designation of a Certified Graduate Remodeler (CGR). Michael is also recognized by the NAHB a Certified Aging in Place Specialist (CAPS). He believes in a well educated work force to provide the kind of service that clients deserve. You can reach Michael at (316)-264-7744.

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## CHILDREN'S MENTAL HEALTH

### Raising emotionally healthy children

By Jody Patterson



**Q:** As working parents of two young school-age children, it's a continuous juggling act to spend even a little bit of time each evening as a family. I want to make sure that our children grow up emotionally healthy in today's environment. What

getting them to eat healthfully, do their homework, or make safe choices. But a good parent must also focus on a child's emotional health. And while dealing with emotions may seem more taxing than the day-to-day challenges of parenting, emotionally healthy children will be more successful at school, work and life in general. Below are a few tips that might help you get through these important years with young children.



- Do your best to provide a safe home and community for your child, as well as nutritious meals, regular health check-ups, immunizations and exercise.

- Encourage your child to express his or her feelings; respect those feelings. Let your child know that everyone experiences pain, fear, anger and anxiety. Try to learn the source of these feelings.

- Help your child express anger positively, without resorting to violence. "Use your words."

can I do to assure that I am raising emotionally healthy children?

**A:** Raising children presents dozens of challenges every day; whether it's

- Promote mutual respect and trust. Keep your voice level down even when you don't agree. Keep communication channels open.

- Listen to your child. Use words and examples your child can understand. Encourage questions. Express your willingness to talk about any subject.

- Provide comfort and assurance. Be honest and focus on the positives.

- Look at your own problem-solving and coping skills. Are you setting a good example? Seek help if you are overwhelmed by your child's feelings or behaviors, or if you are unable to control your own frustration or anger.

- Set goals based on the child's abilities and interests, not someone else's expectations.

- Celebrate accomplishments.

- Don't compare your child's abilities to those of other children; appreciate the uniqueness of your child.

- Spend time regularly with your child.

- Foster your child's independence and self-worth. Help your child deal with life's ups and downs. Show confidence in your

child's ability to handle problems and tackle new experiences.

- Discipline constructively, fairly and consistently. Discipline is a form of teaching, not physical punishment. All children and families are different; learn what is effective for your child. Show approval for positive behaviors and help your child learn from his or her mistakes

- Love unconditionally. Teach the value of apologies, cooperation, patience, forgiveness and consideration for others.

Don't expect to be perfect, parenting is a difficult job. By supporting your child in a positive and encouraging manner, you will arm him or her with a sense of capability that will increase self-esteem, confidence, and a sense of well-being.

**Jody Patterson, LCP** is the director of COMCARE's Children's Services. Jody has been involved with children's mental health programs and services for 20 years. She is dedicated to helping children live healthy and productive lives in the community. To contact COMCARE's Children's Services, please call 316-660-9605. We can help you help your child today.

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## PARTY PLANNING

### Great Valentine's Day party idea

By Tiffany Bonds



**Q:** With Valentine's Day rapidly approaching could you please help with some ideas for this special occasion?

**A:** Great question and an Adult Sweetheart Dinner Party is a fabulous way for friends to celebrate Valentine's Day together. We had a Dinner Party with a Romantic Theme, and chose Italian food for the menu. To prepare for the big night, we made a love song tape of all of our favorite songs, new and old and even some Italian tunes like "Amore" and "Valare". The tape was played throughout the duration of the party. For decorations, the tables were set with white, pink and red lines; we used fine china and silverware, low vases of flowers, and candles. Hearts were taped all over the walls and the names of the guests (ex: David & Lisa) were put on them. The final preparation was the after dinner game, the Newlywed (or Overlywed)

Game. We make pink and blue cards, for gals and guys. Each person had four cards that were numbered 1-4 (a big number on one side, and a small



corresponding number on the side where the person put his answer.) I watched the Newlywed Game reruns for a few weeks to get some questions that were favorable, and one of our

friends has the game where we also got some questions. As the quests were greeted, we had them sign up if they wanted to participate in the game. And all the couples did!!! After dinner the guys went to another room where they were asked their questions, while the ladies answered their questions with me downstairs. Then we all met in the living room and the couples sat together, and I acted as the M.C. and asked

the questions to the guys, and the ladies revealed the answers and vice-versa. There was plenty of fun and laughter! Some guests were tagged with new nick names. After the

game, we awarded the couples with the highest and lowest scores with a prize. Afterwards, more mingling went on, and as people left, they said it was a Blast! I highly recommend this theme for Valentine's Day or any other special day to celebrate any occasion for couples.

*Tiffany Bonds has been involved in Health Care, Real Estate, Hospitality, Advertising and Marketing for more than 12 years in Wichita and surrounding areas. In addition to Floral and Event Coordinating/Design, she is also the Director of Operations and Marketing at The Grand Chapel, an Events Venue Company. The Grand Chapel's Venue offers space for a varied assortment of events from funerals/memorials, birthdays, lectures, Business luncheons and meetings to Wedding's and Receptions and All-inclusive packages. You may contact Tiffany Bonds by phone at (316)269-3333, or by email at thegrandchapel@gmail.com.*

## DIET & NUTRITION

### Healthy state of mind

By Lisa Vermillion



**Q:** I am taking the steps this year for a healthy body, but what about a healthy mind to go with it?

**A:** At the start of the year most people focus on exercise and nutrition. While I believe these are important, good health is so much more. Healthy people don a state of mind that finds peace amid the storms of life, embraces the moments spent with people that they love, and finds rest in their spirituality. Vibrant people live life knowing that life's short, so embracing every minute of it becomes top priority. Stopping all your busyness to embrace family and friends, share others' struggles, and spend time in quiet are three keys to living a healthy life.

First, the length of your life is unknown so embrace every opportunity to love on your family and friends and create life-long memories. Busyness with work or activities and focusing on what seems urgent rather than what's

important subtracts from the seconds you've been given, seconds you never get back. You can spend all your time working, cleaning your house, or running here and there. Or, you can invest your time with the people that matter most. 20 years from now nobody will remember what you did at work, but the people you spent time with creating memories will remember it all. Work nurtures your pocketbook; time with people nurtures your soul.

This second one may seem odd to some. Here's what I know; overcoming your own struggles, gives you the opportunity to help others similarly struggling. Adversity is the means by which you grow and become stronger emotionally. You flourish when you help others, forgetting your own stuff for a moment and supporting someone else. By the same token sharing your struggles allows others to grow as well. Trying to manage on your own robs you of support and others a chance for growth. Personal mental health improves when the burden of carrying a load alone is relinquished. Shared experiences create strong mental health.

Third, investing in quiet time is essential to a healthy mind and body. Taking time to think about what's

important to you spiritually, what you want your life to look like, and what you value helps you maintain focus in a crazy world. It gives you time to reflect on your goals and gauge whether you are on the right path or how you want to adjust your course. It's peace amid the storm so to speak. Healthy people value this time and schedule it into their lives.

Great health is more than proper exercise and good nutrition. Embracing the moments in life that matter by spending time with family and friends, helping others through adversity and allowing others the opportunity to grow as well, and taking time for stillness and reflection all create balanced health. Check yourself and make adjustments. Life is short, you don't need to miss a minute of it.

*Lisa Vermillion is President and co-owner of Get Fit Be Fit and Thin and Healthy Weight Management. Lisa opened Get Fit in 2000 in Valley Center, after receiving certifications through the American Council on Exercise as a Weight and Lifestyle Management Consultant and Certified Personal Trainer. In January of 2005, she grand opened Thin and Healthy Weight Management in the same*



*location. Lisa not only provides weight loss programs for individuals but she also implements business wellness programs for small businesses and large corporations. Additionally, Lisa is a Certified Life Coach providing guidance for individuals in the areas of career, relationship and personal development. She is available for speaking engagements in the areas of Physical Fitness, Weight Management or any Life Coaching area (goal setting, positive attitude, sales, etc). If you would like help getting started achieving your goals right away, losing weight, improving your financial picture or strengthening your relationships please call Lisa. She would welcome the opportunity to help you get started. Lisa can be reached for questions or speaking engagements by phone (316) 755-1115 - or e-mail at mvmillion@yahoo.com.*

## GOLF

### Ask the pro - series

By Don Farquhar



**Q:** I am looking for a logical and sequential process to initiate and complete my golf swing. Presently, I have a dozen thoughts running through my mind when I am getting ready to take a swing. I need a way to organize them, any ideas?

**A:** Thus far in this series, with help from several sources, we have talked about the things that one must do to



#### SKYED SHOTS

**PROBLEM:** Your tee shots look more like sand wedge shots.

Make sure that you don't let your hands get too far ahead of the club head at impact. Also keep your head behind the ball throughout the swing. Keep your backswing shallow and maintain a shallow swing through impact. If you often find your tees smashed into the ground, it is a sign that your swing path is too steep.

#### SWAYING

**PROBLEM:** Your body moves from side to side during your golf swing.

This can produce some terrible shots because it is very difficult, after swaying back during the backswing, to bring the clubface to the ball in the proper alignment. Although there is some slight

first get in the position to begin the swing. All of the previous articles are featured at [www.theqandatimes.com](http://www.theqandatimes.com) under recent issues. They have been the grip, the alignment and the stance. The swing is broken down into two parts. The backswing...and the downswing. We have already discussed the backswing...and part of the downswing relative to keeping the head back and making no effort to move the golf club, and how it all should feel; the downswing...and the checkpoints. We have talked about the biggest problem of amateur golfers... the slice, and the other way the ball can bend badly...the hook. We have talked about what are called "fat" or "thin" shots, the in-to-out swing and recently about the most seductive and destructive medium in the game...that of the natural urge to act in the obvious way to achieve the desired result. The destructive side of this lies in the fact that in golf (as in many other things), the obvious way is not always the right way. We have talked about pulling the ball, pushing the ball, scooping and the dreaded s---k shot. Last month we began talking about getting in and out of golf trouble. This month, we will talk about some more problems.

head movement during a swing, any significant side-to-side (or up-and-down) head movement should be avoided. To get the right feel, hit some practice shots with feet together. During your weight shift, concentrate on keeping the weight on your right foot on the inside of your foot. Check your progress by taking practice swings with the sun behind you and watching your shadow. Don't let the clubface get ahead of your hands at impact.

#### SPRAYING

**PROBLEM:** Shots are off-target but without any consistency.

Check your grip and stance. Try to make sure that your head stays behind the ball through impact. Don't let your legs get too far ahead of your arms and hands in the downswing. Keep your head steady and your arms fully extended.

#### TOE SHOTS

**PROBLEM:** Toe of the club head contacts the ball, resulting in weak and erratic shots.

Swaying can cause this problem. When you sway back in your backswing and you do not sway forward during your downswing, your club head bottoms out and begins to move inside well behind the ball. This misaligns

the clubface at impact. It can also be caused by, or in combination with, an out-to-in swing path. With the right tempo, let your lower body start the

downswing, keep your elbow tucked against your side, and keep your left side firm through impact. Transfer weight from top of swing diagonally toward right of target, while letting right elbow come down.

More next month...



*Don Farquhar is Head Golf Professional at Rolling Hills CC, a position he has held since 1988. Don has earned several distinctive awards: 1991 South Central Section Golf Professional of the Year, 1994 South Central Section Merchandiser of the year, 2003 & 2004 South Central Teacher of the year and 7 Time Kansas Chapter PGA Teacher of the year. Don has competed in 5 National Club Professional Championships and qualified for the USGA Public Links Championship. Don is also a member of the Titlist Custom Fitting Staff. Don may be contacted at Rolling Hills Country Club Pro Shop, (316) 722-1181, 223 Westlink Drive, Wichita, KS 67209, or by email at [dafarquhar@pga.com](mailto:dafarquhar@pga.com)*

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## Liquor...From Page 1

enterprise, but there is a lot more to the story than the rallying cry of “free enterprise.”

First of all, one should ask who is “Uncork Kansas?” It is a coalition of some of the largest corporations in the world: Wal-Mart/Sam’s, Koger/Dillon’s, Hy-Vee, Quik Trip and Casey’s, to name the major players. We have seen what these companies want -- total market share. We see it in small towns in our state and we also see it in big cities, where the local grocery store has gone by the wayside and will never return.

These companies, in their never-ending search for margin and profits seek to exploit yet another business opportunity at the expense of small business men and women who have operated under more than 60 years of regulatory oversight and responsibility. In 2011, a study commissioned by these companies said that if their legislation passed, more than half of the state’s retail liquor stores would go out of business! Think about that for a minute.

Why should you care? Well first of all, do you think it makes sense for the state of Kansas to go from approximately 750 retail liquor stores to more than 4,500? Yes, if every grocery store, convenience store and related business entity allowed to sell alcoholic beverages under their legislation sought a license, we would see more than 4,000 additional retailers in Kansas.

Kansas liquor laws are very restrictive for a reason: To insure an adult-only product is sold in a responsible manner. In Kansas, a retailer can only own one store (and their spouse can own one, too). If the Director of the Division of Alcoholic Beverage Control finds a retailer to be violating the law, they can cause them to close for a period of days or forever. No such control will be given to the Director to deal with these large chains. If they are found to be selling in violation of Kansas law, they suggest they should only be restricted from selling liquor products for a period of days, not all products in their store. They also believe teenagers should be allowed to sell hard liquor products (18 year olds and older). In a retail liquor store, minors are not allowed to work and sell products (under 21 years of age).

Profits from retail liquor dealers are spent and invested in Kansas, not sent off to Bentonville, Arkansas (Wal-Mart), Cincinnati (Kroger), West Des Moines (Hy-Vee), Ankeny, IA (Casey’s)

or Tulsa (Quik Trip). Retailer liquor dealers hire the services of Kansas lawyers, accountants and related professionals. They buy supplies for their stores in Kansas and they sponsor local organizations like most small businesses do. Can you say the same about the companies that want to take over the liquor business in our state?

In 2011, Kansas adopted some of the most stringent DUI laws in the country. Does it make any sense to follow this up by loosening the ability to access liquor products both legally and illegally through legislation that will produce an additional 4,000 liquor stores in Kansas? Shouldn’t an adult-only product be sold in a safe and responsible manner and not up and down the aisles of every grocery and convenience store in our state?

Retail liquor dealers are all for competition and small business. Anyone who can qualify for a liquor retailer license is free to obtain a store. But no one, no matter how large their liquor store is can compete effectively with the Wal-mart’s of the world if they want the business... and once the competition is gone, they will control their relevant market like they do in so many communities in our state already.

Proponents of this change say the current retailers can sell other products under their bill. That doesn’t work well for most retailers, who have stores that are sized for a retail liquor store, not to sell cigarettes, potato chips, bread, milk, pop and assorted items. Furthermore, many stores have purposely located next to these large retailers in order to provide a convenient location for customers to shop. Business decisions based upon more than 60 years of regulatory history. If these large grocery store chains are allowed to enter into the market and have retailers in their vicinity, it is a virtual certainty these stores will fail.

Kansas has a 3-tier system for the manufacture, distribution and sale of alcoholic liquor products that has been carefully designed to insure compliance with Federal, state and local laws relating to the manufacture and sale of intoxicating liquors. Manufacturers cannot be licensed as wholesalers or retailers; Wholesalers cannot be licensed as manufacturers or retailers; and, retailers cannot be licensed as manufacturers or wholesalers. This structure insures maximum compliance with the state’s liquor control act and provides for an orderly market for sale.

The proponents of these initiatives want the Legislature to consider their proposal as nothing more than a statutory imposition of free market economics on a generic commodity. That may be appropriate for the sale of bread and butter, but it is not appropriate for the sale and marketing of a product Kansans have demanded be carefully regulated in its manufacture and sale since 1948. The Legislature has made incremental changes in the sale of alcohol products to address the desire of the consumer, but these changes have been instituted within the 3-tier system.

Proponents also want to eliminate the restriction on the number of stores a retailer can own – meaning each of their grocery stores can obtain a liquor license. Should Kansas go down that path, we can be assured the “Wal-Mart Model” will come to the retailing industry – fewer stores, larger and more predatory competitors and fewer choices for consumers.

Allowing big box retailers to sell liquor won’t create jobs, but will rather cost thousands of Kansans their jobs and their livelihoods. It will increase access to liquor by our youth and it will result in profits leaving Kansas and going to the corporate offices of some of the largest corporations in the country.

Changes to state liquor laws advocated by the big box retailers and convenience store chains should be rejected in favor of our current regulatory system for the sale of alcohol products that has served our state and its citizens well for more than fifty years.

Support Small Business Retailer Liquor Dealers... we proudly support small business ourselves!

**Whitney Damron** is a contract lobbyist in Topeka, representing more than 25 clients before Kansas state government. Current clients include Fortune 500 companies, utilities, professional and trade associations and small business. Damron represents the Kansas Association for Responsible Liquor Laws, Inc., an association of 25 of the larger retailer liquor dealers in the state of Kansas. Damron is a licensed attorney and began lobbying in 1986. In 1995 he opened his own lobbying firm, Whitney B. Damron. His offices are located in downtown Topeka a block from the statehouse and his web site is [www.wbdpa.com](http://www.wbdpa.com). For local comments or questions contact **Jason Webster** at ABC Discount Wine and Spirits by email [atjason@abcdiscountliquor.com](mailto:atjason@abcdiscountliquor.com). [www.abcdiscountliquor.com](http://www.abcdiscountliquor.com) and [www.smokesomethingbig.com](http://www.smokesomethingbig.com)

## Remember...From Page 1

to get us through drifts on un-cleared roads and driveways.

February is the month that my Dad called the month of great men because of their birthdays in that month. This included George Washington, Abraham Lincoln, Martin Luther King and my Dad’s birthday. My family is blessed



also with my daughter, a daughter-in-law and a grandson born in February.

During the cold weather, it is nice to look forward to Valentine’s Day. There are many creative cards, toys, candy, jewelry and gifts to give to those special people in your life.

The negative side is gas and electric bills will be higher due to the colder weather.

It feels great to go into a warm building or car and get out of the cold and we appreciate having a place to go to in order to be warm. I hope you have a very comfortable and healthy February and winter.

**Faye Graves**, a native Wichitan, who attended school at Friends, Wichita State and concluding at Midwestern Theological Seminary. He has been active in media for many years with Channel 12, KIRL, KFDI, KOOO AM & FM (Omaha), KFRM & KICT 95, as an owner, manager, producer, director and announcer. He has served as President of the Haysville Board of Education. He has also served on several national boards of the Southern Baptist Convention. Faye has served as Executive Pastor and Director of Administration and Education at Immanuel Baptist Church of Wichita. You may contact Faye by e-mail [fayegraves@sbcglobal.net](mailto:fayegraves@sbcglobal.net) or by phone at (316) 524-3906.

## Setting up your eBusiness - series

By Amal Xavier

(for previous articles in this series, refer to October '11 - January '13 issues)



**Q:** It seems like more and more businesses are not only having an online presence, but they are also having built some most intricate eCommerce

via email, phone or fax. In addition, the costs associated with having your store open 24/7 are much less than maintaining a physical storefront or phone operator with 24/7 operation capability. You can literally take orders and let customers shop while you sleep, take vacations or from remote locations.

mechanisms to take care of their business. I want to do the same with my company, but I have some questions. What are the first things to consider before setting up an eBusiness? What about the legal ramifications? Do I need to consult with an attorney before opening up my eBusiness? Are there any other things I need to be aware of?

**A:** Last month, with assistance from [www.ecommerceptimization.com](http://www.ecommerceptimization.com) and other sources, we began to talk about some of the latest trends, techniques and strategies regarding website marketing. This month we will continue with several associated and related topics relevant to the benefits of eCommerce and eBusiness.

### Helps Create New Relationship Opportunities:

Expanding or opening an eBusiness can create a world of opportunity and helps to establish new relationships with potential customers, potential business associates and new product manufacturers. Just by being in an easy to find location that is accessible to users all over the world, you will be available for others to find and approach you about new opportunities. Customers who don't know you exist will know about you, product suppliers will request you add their items, and other businesses will approach you about partnership opportunities. Many of these opportunities would not present themselves without an Online presence or site for them to discover you on their own.

### Open for Business 24x7:

An eCommerce site basically gives you the ability to have unlimited store hours, giving your customers 24 hours a day, 7 days a week access to shop and buy items from you. Some merchants choose to limit their hours to 5 days a week, but orders can still be made over the weekend and customers can still make contact 24/7



### Increases Brand or Product Awareness:

Having an Online business means that you can literally reach out to millions of consumers looking for what you sell anywhere in the world. By reaching out to new markets and displaying your site prominently in front of them, you will be able to help increase your company/domain brand name and also increase awareness about your product line. By giving users 24/7 access in an easy to find location, you will help to create more word of mouth buzz for your eBusiness, in turn helping to promote your brand name and products. Users who haven't heard of you will discover you exist and help spread the word about you.

### Helps Establish Customer Loyalty:

An eCommerce storefront will help create an easier means for your customers to purchase the items you sell and offers a unique way to display and describe your products in an informative, visual and interactive way. The customers you have will become more loyal shoppers each time they visit, making eCommerce great for improved customer satisfaction and visitor loyalty. Now that you offer your products for sale Online, consumers will be able to shop from your catalog more easily, get updates on new items

or product discounts and can shop or buy anytime they wish.

### Potential to Increase Overall Business Sales:

An eCommerce store that is an extension of a physical storefront is a great way to boost overall business sales and potentially increase company profits across the board. Companies who already do business from a physical location are typically unaware of how much more they could be making if only they were to expand into their Online marketplaces. Selling Online opens up many opportunities for businesses both new and old. It's a great way to increase sales, especially if you already have a physical store.

Next month...more...



**Amal Xavier,** A techno-marketing professional who thrives on Software Project Management, Business Process Automation, Software Solution Design, Development and Deployment. He is the Director of CMI Infotech, and is headquartered in Cochin, Kerala, India. CMI Infotech is a company whose primary focus is the building of customized software applications and solutions for businesses throughout the world. CMI Infotech has employees and contracted personnel with more than 65-years combined experience in virtually all software applications, including but not limited to PHP/MySQL, Open Source technologies, Adobe AIR, Adobe Flex, ActionScript 3.0, Flash Media server, JavaScript, Joomla, WordPress, Ajax, XHTML/CSS and jQuery. You may contact Amal by sending an email to [amal@bluehorizoninfotech.com](mailto:amal@bluehorizoninfotech.com).

Cleary...From Page 7

Scientists, or in any religion, which denies the Holy Trinity or any doctrine of the traditional Christian faith, then that baptism is considered invalid. An invalid baptism does not join the person to Jesus in his death and resurrection. Regardless of what such a group may call themselves, e.g. "Church of Jesus Christ of Latter-Day Saints" or "Reorganized Church of God," etc., their baptism is not valid. Likewise, when the person who baptizes changes the words of the baptismal formula, to accommodate popular language, e.g. "I baptize you in the Name of the Creator and of the Redeemer and of the Sanctifier," such an abuse of hallowed language probably makes the attempted baptism invalid. Those persons, who have been baptized with such a formula, ought to have themselves re-baptized by a person, who respects the Church's tradition and rules.



**Father Richard James Cleary** was born and reared in Wichita. After graduation from Cathedral High School in 1947, he attended the seminary operated by the Benedictine monks of Conception Abbey in Northwestern Missouri. There he came to appreciate the life of the monks and, having obtained the permission of Bishop Mark Carroll of Wichita, he became a monk of that monastery. After being ordained a priest in 1955, his superiors sent him to get his master's degree at the University of Ottawa, Canada, then to study in Athens, Greece, and then in Rome, Italy, where he obtained his doctor's degree in Theology. Finally, he spent a year of study at Harvard University. Later, Fr. Cleary was assigned to teach for many years in Rome. In 1998, he returned to Wichita, where he served in parish ministry at St. Mary's Cathedral and at Blessed Sacrament parishes. In 2001, his abbot (superior) transferred him to Arkansas, where he served as chaplain of the Benedictine Sisters of Holy Angels Convent in Jonesboro, and helped in the parishes of northeast Arkansas. In March 2010, he was re-assigned to his monastery, Conception Abbey, Conception, in Missouri 64433. He can be contacted there at, 660-944-2877, or by email: [rjcleary@juno.com](mailto:rjcleary@juno.com).

## ENTERTAINMENT

### Exciting things to do this month

By Jennifer Wright



**Q:** What's going on at the Orpheum Theatre this month?

**A:** There are 4 exciting events scheduled for this month that are sure

to please every member of your family regardless of your interest and age.

**Donizetti's Don Pasquale: An Opera in Two Acts, Sung in English.** ACT I. Don Pasquale is the proprietor of Pasquale's Garden Restaurant, one of Wichita's most popular night spots! Pasquale can always count on his nephew Ernesto to turn up for Karaoke Night at the restaurant. Annoyed that Ernesto has resisted all of his attempts to fix Ernesto up with a "nice girl," Pasquale decides to marry and have children so he can cut Ernesto out of his will. Fortunately for Ernesto, Dr. Malatesta – Pasquale's psychiatrist – has a foolproof plan to help out.

Dr. Malatesta offers to set Pasquale up with his sister Sophronia, a sweet Catholic girl who just graduated from Newman University. What Pasquale doesn't know is that "Sophronia" is Ernesto's girlfriend Norina in disguise!

Norina grasps Malatesta's plan quickly: enchant old man Pasquale, pretend to marry him, and then make his life completely miserable. Norina takes to her new role with gusto, bossing the befuddled old man around and transforming his happy little restaurant into a gaudy nightclub. The plan works so well that Pasquale begs the Doctor to help him get rid of "Sophronia".

ACT II. Malatesta tells Pasquale that "Sophronia" and Ernesto will be having a secret rendezvous late that night. Since it's Karaoke Night, it should be easy to follow Ernesto there. When they confront "Sophronia," Malatesta – on Pasquale's orders – tells "Sophronia" that Pasquale's nephew Ernesto will be marrying a girl named Norina soon, and the new couple will be moving in with Pasquale.

Outraged, "Sophronia" refuses to live in the same house with another woman, and threatens to move out. But first, she demands proof that the wedding isn't just a trick to get rid of her. Pasquale happily consents to a wedding on the spot and asks Malatesta to go fetch Norina, only to learn that Norina has been there the whole time!

**Drumline Live:** An energetic cast

has honed its precision and energy with years of training in marching band programs across the southern United States. DRUMLINE LIVE is an international tour based on the Historically Black College and University (HBCU) marching band tradition. With riveting rhythms, bold beats and ear-throbbing energy, the staged show will be a synchronized musical showcase of the HBCU experience. Incorporating original compositions and soul-infused interpretations of top 40 hits, group performances will range from colorful, choreographed routines to heavy doses of drum riffs and cadences. Equally at home with the hottest contemporary hip hop, R&B, classic Motown tunes, and the rousing sounds of the great brass



tradition, DRUMLINE LIVE is thrilled to share the marching band experience with a wider audience.

**Count Basie Orchestra with the New York Voices:** is one of the most thriving big bands in history With 17 Grammy awards, the musicians have grown up with the Kansas City Swing style of Count Basie and add their own voice to the band. With 19 performers, 17 sidemen, 1 vocalist, and 1 bandleader, they've become the premier jazz band. Check out the Kansas City style swing for yourself. The Count Basie Orchestra celebrates the big band experience through the completely original and identifiable Count Basie repertoire. Come and experience our musical heritage. They will be releasing the latest recording in the next few months, be on the lookout for the new album wherever the Count Basie Orchestra performs. You can then say, "I came back to Basie. The real Basie! Not a counterfeit...."

Celebrating their 20th Anniversary in 2009, New York Voices is the Grammy Award winning vocal ensemble renowned for their excellence in jazz and the art of group singing. Like the

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great groups that have come before, such as Lambert, Hendricks and Ross, Singers Unlimited, and Manhattan Transfer, they have learned from the best and taken the art form to new levels. Their interests are rooted in jazz, but often Brazilian, R and B, classical, and pop influences are infused with equal creativity and authenticity.

**John Denver: A Rocky Mountain High Concert** is a live touring experience honoring



Denver's memory and music. The concert features projected video of Denver performing, backed LIVE by members of his original

touring band and an accompanying string section. For the first time in fifteen years, audiences will experience John Denver in concert, performing hit songs from throughout his career.

Denver's estate has recently announced that ATO Records will celebrate his life and music with The Music Is You: A Tribute to John Denver, slated for early 2013 release. The album features covers of Denver's most popular songs by a diverse group of artists including Dave Matthews, My Morning Jacket, Train, Amos Lee, Edward Sharpe and the Magnetic Zeroes, Brandi Carlile, Lucinda

Williams, Josh Ritter, Old Crow Medicine Show, Kathleen Edwards, Brett Dennen, Milow, Mary Chapin Carpenter, Blind Pilot, J Mascis, Sharon Von Etten and more to be announced.

Today, Denver's status as a cultural icon stands undiminished. His popularity and continuing influence on popular culture fifteen years after his untimely death in 1997 is remarkable. The fusion of classic Denver tunes combined with performances by

musicians from his original band and archival video footage makes the Rocky Mountain High tour an uncommon musical treat, dishing up night after night of unforgettable music, all in tribute to the musical legacy of a national

treasure: John Denver.

**Jennifer Wright** is president of the historic Orpheum Theatre in Wichita, which celebrated its 90th Anniversary in 2012. Wright began as a volunteer and was quickly hired as the marketing director until she was named President in 2011. Wright is responsible for the overall operations of the theatre, including the theatre's restoration efforts, capital campaign and future plans of organizational growth and enhanced programming. She can be reached at 316-263-0884 or via email at [jennifer@wichitaorpheum.com](mailto:jennifer@wichitaorpheum.com)



# Types of joints in woodworking - series

By Don Swank



**Q:** Woodworking is a subject that many people it seems have an interest in...and perhaps more so today than

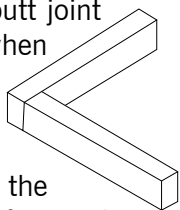
ever before. I have read some of your articles on seating, types of wood and the vernacular used in the industry. Can you talk about the different joints one uses in woodworking?

**A:** Goodness, there are a lot of these, and different types are used for different projects. I had to do a little research on the Internet for some of this. One site I used that proved to be most helpful was at [www.about.com](http://www.about.com).

Wood joinery is one of the most basic concepts in woodworking. If one didn't have the ability to joint two pieces of wood together in a solid fashion, all woodworking pieces would be sculptures, carved out of a single piece of wood. However, with the many varied types of wood joinery, a woodworker has a number of different joints in his arsenal from which to choose, based upon the project. If you master these wood joinery concepts, you'll be well on your way to becoming a very accomplished woodworker. I have included different pictures of these types of joints that I found on the Internet, with the applicable numbers.

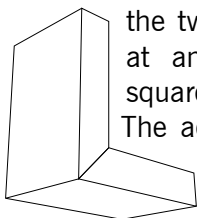
## 1. Basic Butt Joint

There is no more basic wood joinery than the butt joint. A butt joint is nothing more than when one piece of wood butts into another (most often at a right angle, or square to the other board) and is fastened using mechanical fasteners. This type of joint is often used in wall framing on construction sites.



## 2. Mitered Butt Joint

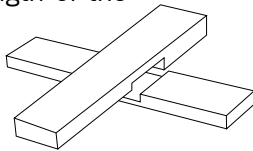
A mitered butt joint is basically the same as a basic butt joint, except that the two boards are joined at an angle (instead of square to one another). The advantage is that the mitered butt joint will not show any end grain, and as such is a bit more aesthetically pleasing. However, the mitered butt joint isn't all that strong.



## 3. Half-Lap Joint

The half-lap joint is where half of each of the two boards being joined is removed, so that the two boards join

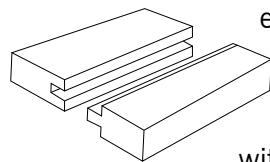
together flush with one another. This type of wood joinery can obviously weaken the strength of the two adjoining boards, but also is a stronger joint than butt joints.



There are a number of projects where this type of wood joint is quite desirable, in spite of its drawbacks.

## 4. Tongue and Groove Joint

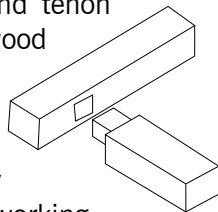
When joining two boards square to one another along a long edge, one can simply butt the joint together and hold it with fasteners.



However, the tongue and groove joint is much stronger and provides more adjoining surface areas, which is particularly useful if you're going to glue the joint.

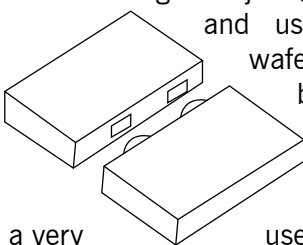
## 5. Mortise and Tenon Joint

The mortise and tenon is a classic wood joinery method. These joints have been used since the early times of woodworking, and are still among the strongest and most elegant methods for joining wood.



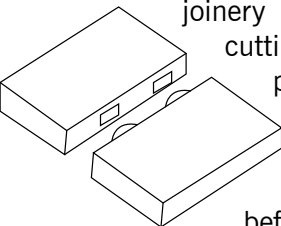
## 6. Biscuit Joint

Another method for joining boards along the edges (like the tongue and groove joint) is to cut slots and use beechwood wafers (known as biscuits) to hold the boards in place. This is a very useful modern woodworking joint, particularly for creating table tops, relying on glue and the swelling of the beechwood biscuit to hold the boards in place.



## 7. Pocket Joint

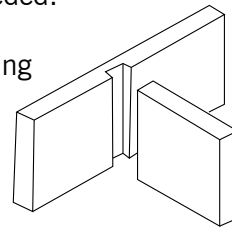
The Pocket Joint is a type of wood joinery that involves cutting a slot and pre-drilling a pilot hole at an angle between two boards before connecting the two with a screw. This pre-drilling needs to be very accurate, so it is typically accomplished by use of



a commercial jig. Pocket joints work great for cabinet face frames and other similar applications where a lot of strength is not needed.

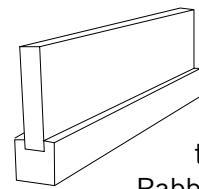
## 8. Dado

A dado is nothing more than a square-grooved slot in one board where another board will fit. Similar to tongue and groove joinery, this is a commonly-used wood joint for connecting plywood, such as building cabinetry.



## 9. Rabbet

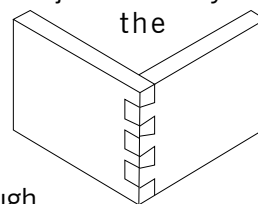
Another common wood joint used in cabinetry is the rabbet. A rabbet is essentially a dado cut along the edge of a board.



Rabbets are often used at the back of cabinets and other similar assemblies for attaching the back to the sides of the box, adding a considerable amount of strength to the assembly.

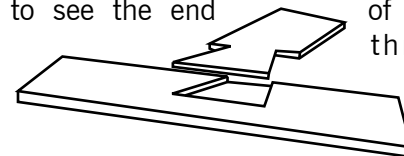
## 10. Through Dovetail Joint

Of all wood joinery methods, the through dovetail may be the most revered. A classic through dovetail is beautiful and very strong, and adds a touch of class to any piece. There are a few methods for creating through dovetails, from hand cutting to machining with a jig.



## 11. Half-Blind Dovetail Joint

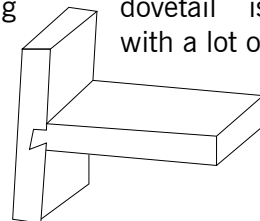
There are situations where a dovetail joint is the connection of choice, but both edges of the dovetails should not be visible. A perfect example is a drawer front, where you don't want to see the end of the through



dovetail on the face of the drawer. For this type of joint, the best choice is a half-blind dovetail.

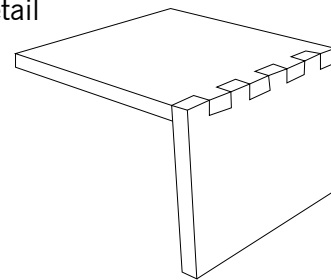
## 12. Sliding Dovetail

A sliding dovetail is a versatile joint with a lot of possible uses. A good way to think of it is as a locking dado.



## 13. Box Joint

Dovetail joints are beautiful and strong, but not always practical. A box joint is a simpler alternative to the dovetail joint.



*Don Swank is General Manager of Spring Valley Woodworks, Inc. in Canton, KS. Spring Valley custom builds commercial furnishings for businesses throughout an area of the Midwest of approximately 500 to 700 miles radius of Canton, with the care and precision of its more than 30 year Mennonite tradition. These commercial furnishings include but are not limited to Desks, Credenzas, U-Units, L-Units, U-Groups, Hutches, Files and Workstations, made in a variety of woods including Walnut, Oak, Cherry, Birch, Ash, Mahogany, Poplar, Teak and more. You can visit Spring Valley Woodworks at [www.springvalleywood.com](http://www.springvalleywood.com). You can contact Don by email [don@springvalleywood.com](mailto:don@springvalleywood.com), or call him at Spring Valley Woodworks, 620-345-8330.*

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# What is mortgage insurance and when do I need it?

By Gary Donovan



**Q:** What is mortgage insurance and when do I need it? Is there any way to avoid it, or reduce the cost?

**A:** Mortgage insurance is an insurance policy which compensates lenders or investors for losses due to the default of a mortgage loan. Mortgage insurance can be provided by either a public or private insurer. There is a way to save a lot on mortgage insurance for a conventional loan which I will cover later in my answer.

Suppose Mr. & Ms Brown decide to purchase a house which costs \$120,000. They pay 10% (\$12,000) down payment and take out a \$108,000 (\$120,000-\$12,000) mortgage on the remaining 90%. Lenders will often require mortgage insurance for mortgage loans which exceed 80% of the property's sale price. Because of their limited equity, the lender requires that Mr. & Ms Brown pay for mortgage insurance that protects the lender against their default. The mortgage insurer will charge a premium for this coverage, which may be paid by either the borrower or the lender. If the borrower defaults and the property is subsequently sold at a loss, the insurer will cover the insured loss.

To obtain public mortgage insurance from the Federal Housing Administration in the United States, Ms. Smith must pay an upfront mortgage insurance premium (UFMIP) equal to 1.75 percent of the loan amount at closing. This premium is normally financed by the lender and paid to FHA on the borrower's behalf. Depending on the loan-to-value ratio, there may be a monthly premium as well. The United States Veterans Administration also offers insurance on mortgages.

### Private mortgage insurance

Private mortgage insurance is typically required when down payments are below 20%. Rates can range from 0.5% to 6% of the principal of the loan per year based upon loan factors such as the percent of the loan insured, loan-to-value (LTV), fixed or variable interest rate, and the borrower's credit score. The rates may be paid in a single lump sum, annually, monthly, or in some combination of the two (split premiums).

### Tax deductible

In the U.S., payments by the borrower for either private or public mortgage insurance are currently tax-deductible on homes purchased after December 31, 2006. This deduction has been extended through 2013. It will depend on Congress as to whether this will be extended again past 2013. It might be prudent income tax planning to pay the mortgage insurance up front with a "single premium" so the deduction and tax savings will all be received in 2013 (see more on this below). It is possible that payments will not be deductible after 2013. You should consult with your CPA or professional tax advisor to determine your best strategy.

### Borrower-paid private mortgage insurance (BPMI)

BPMI or "Traditional Mortgage Insurance" is a default insurance on mortgage loans provided by private insurance companies and paid for by borrowers. BPMI allows borrowers to obtain a mortgage without having to provide 20% down payment, by covering the lender for the added risk of a high loan-to-value (LTV) mortgage. The US Homeowners Protection Act of 1998 allows for borrowers to request PMI cancellation when the amount owed is reduced to a certain level. The Act requires cancellation of borrower-paid mortgage insurance when a certain date is reached. This date is when the loan is scheduled to reach 78% of the original appraised value or sales price is reached, whichever is less, based on the original amortization schedule for fixed-rate loans and the current amortization schedule for adjustable-rate mortgages. BPMI can, under certain circumstances, be cancelled earlier by the servicer ordering a new appraisal showing that the loan balance is less than 80% of the home's value due to appreciation. This generally requires at least two years of on-time payments. Each investor's Loan to Value (LTV) requirements for PMI cancellation differ based on the age of the loan and current or original occupancy of the home. While the Act applies only to single family primary residences at closing, the investors Fannie Mae and Freddie Mac allow mortgage servicers to follow the same rules for secondary residences. Investment properties typically require lower LTVs.

### Contracts

As with other insurance, an insurance policy is part of the

insurance transaction. In mortgage insurance, a master policy issued to a bank or other mortgage-holding entity (the policyholder) lays out the terms and conditions of the coverage under insurance certificates. The certificates document the particular characteristics and conditions of each individual loan. The master policy includes various conditions including exclusions (conditions for denying coverage), conditions for notification of loans in default, and claims settlement. The contractual provisions in the master policy have received increased scrutiny since the subprime mortgage crisis in the United States. Master policies generally require timely notice of default include provisions on monthly reports', time to file suit limitations, arbitration agreements, and exclusions for negligence, misrepresentation, and other conditions such as pre-existing environmental contaminants. The exclusions sometimes have "incontestability provisions" which limit the ability of the mortgage insurer to deny coverage for misrepresentations attributed to the policyholder if twelve consecutive payments are made, although these incontestability provisions generally don't apply to outright fraud.

### History

Mortgage insurance began in the United States in the 1880s, and the first law on it was passed in New York in 1904. The industry grew in response to the 1920s real estate bubble and was "entirely bankrupted" after the Great Depression. The bankruptcy was related to the industry's involvement in "mortgage pools", an early practice similar to mortgage securitization. The federal government began insuring mortgages in 1934 through the Federal Housing Administration and Veteran's Administration, but after the Great Depression no private mortgage insurance was authorized in the United States until 1956, when Wisconsin passed a law allowing the first post-Depression insurer, Mortgage Guaranty Insurance Corporation, to be chartered. This was followed by a California law in 1961 which would become the standard for other states' mortgage insurance laws. Eventually the National Association of Insurance Commissioners created a model law.

### Save with "single premium" mortgage insurance.

On a conventional mortgage where

the loan is greater than 80% of the purchase price a lender will require mortgage insurance. If feasible, I always recommend that the borrower consider "Single Premium" mortgage insurance when taking out the loan. This will not only save on the total premium paid, but it will lower the monthly mortgage payment. For illustrative purposes only, I recently got a quote for the \$148,000 loan on a \$164,444 home purchase. The loan being 90% requires mortgage insurance. Based on the loan amortization schedule there would be 65 monthly payments to get to an outstanding loan balance of 80% of the original purchase price. The monthly insurance premiums were quoted at \$ 67.83, for a total insurance premium cost of \$4,409. On the other hand, a single premium cost was quoted at \$ 2,057. By making the single payment the borrower saves \$2,352 and lowers the monthly mortgage payment by \$67.83, during the months that mortgage insurance is required. Since the premiums on mortgage insurance are currently deductible, for federal income tax purposes, through 2013, there should be additional saving in reduced income taxes.

The above examples are for illustrative purposes only. Actual mortgage insurance premiums are subject to a borrower's credit score, actual purchase price of the home, the loan amount and its percentage of the purchase, other factors that affect the borrower's monthly cash flow and the financial position. Premiums for mortgage insurance can vary by insurance company and by the lender. Your CPA, professional financial advisor, attorney or other professional should be consulted to help you make the best decisions for your specific situation.

*Gary Donovan has over 35 years of banking experience, including over 23 years in commercial and mortgage lending. He has been licensed in the fields of securities, commodities, insurance and has held a real estate license since 1984. He managed land for the KU Endowment, KSU Endowment, Friends University and other institutions. He has earned B.S. degrees from both KSU and WSU. BNC National Bank is one of the top 5 residential mortgage lenders in the Wichita market. For a comprehensive residential mortgage officer and fast turn times, contact Mr. Donovan at (316)854-3634, or by cell phone at (316)640-4213. His web site is [www.garysmortgage.com](http://www.garysmortgage.com) and his email is [gdonovan@bncnationalbank.com](mailto:gdonovan@bncnationalbank.com).*

## New...From Page 1

the past few days I have reached the "tipping point" of how much I can take. I have been close for a long time, but with the President's recent inaugural address, I had to do something. I have to let it out or it will consume me. Lucky for me I have this column as an outlet. It may not be perceived the same by all or some of you...but at least you won't be offended. You won't be reading it (smile). So in regards to what I was going to write about, I will do as Ol' Mike Oatman (my mentor at Great Empire Broadcasting and KFDI) used to say, "We're gonna' let that dog hunt for a lil' bit." This month I want to talk about two people who have changed our country for the worse...in ways that will seemingly...at this writing...forever rule...and how they have led so many to do likewise. If it was just me not liking someone or not liking what someone said or did, I wouldn't waste my time. I would say to myself as I say to others, "Get over it." But when it comes to changing our country decidedly for the worse...I will take all of the time it takes and load my "inkwell" to the full mark. These two people are President Obama and Bill O'Reilly of Fox News. I didn't realize until just recently why I get the same feeling when I hear either of them speak. I finally understand...they're both cut from the same "block of cheese" insofar as their characteristics and mannerisms. Thank God O'Reilly does not share Obama's ideologies. I would imagine by the time I am through you will ask rhetorically and sarcastically..."Why don't you tell 'em what you really think, Charlie?" If you would allow me to respond then...I would say, "I did." One more thing...before you fire off your "hate" emails and phone calls, read it all. I haven't stated anything here that is untrue.

First...President Obama...because of him and the manner in which he has operated and does today...it is now acceptable to outright lie about anything and everything in our society. It doesn't matter what you have said previously, you can now say whatever it is you want to say for any and every purpose; then you act like you never said what you said before; and if you are asked why your position or statement has changed, you bring up something that happened in the past, that has nothing to do with anything being discussed, thereby deflecting the question, diverting the questioner, and demonizing him or her for having an opposing view to yours. Never...under any circumstance...answer the question.

I can't believe that this is going on...that the press is not holding him accountable to what he said before...and that we Americans are standing by letting it happen. It is as disgusting as anything I have ever witnessed in politics.

His entire campaign for President lasted a full 8 years...the four years he was supposed to be a Senator from Illinois, and the four years he was supposed to be President. That's all he did was campaign...for eight years! He didn't like being President the first four years...and he doesn't like being President now. He only likes the chase and demonizing anyone who doesn't share his view on any topic. When he taught and lectured at the University of Chicago, he never experienced any dissent. If he received it, he just threatened to fail those who held it, or he did fail them. His statements and experiments didn't have to be well-thought-out. He would say or do something, and regardless of the foundation of the same...regardless of the chances of it being correct or successful...he would lecture and teach with absolute authority. No one dared to take an opposing view, or challenge him. It is during this time when he developed his cocky, prideful, stubborn and arrogant persona, which he uses more now and stronger than any other tool in his arsenal. I do not want to think about getting through the next four years having to listen to him...and I know I won't get through eight years if the rumblings of a third term are true. I literally get a feeling as though I am going to throw up when I hear him talk on any subject. I am not alone...and it's not just from Republicans. I have heard half as many on the left as the right say the same thing. He has almost no experience in anything. Everything he does is a lab experiment...war...peace...our military...the economy...health care...jobs...business...the world. He is the biggest pretender and con artist there has ever been...in my opinion...in any political office. To top it all off...he doesn't know "beans from apple butter" about leadership. He doesn't lead. He doesn't unite. He divides. In a time when our country needs more unifying than ever...more leadership...he just announced his "legacy tour" where his senior campaign staff (Gibbs, Cutter, Axelrod and Messina) will go around the country, in full campaign mode, demonizing the House Republicans for not adopting his stance on all of the issues at hand (i.e. taxes, spending cuts, gun control, immigration, entitlement reform, etc.). To have listened to all that went down

during the campaign, then what he said in his inaugural address, and then to have to listen to more lies, distortions, deflections, rhetoric and demonizing from him and this team is going to be more than many can take. As this continues, our country will become more divided than it ever has been. This is the only thing he knows how to lead...an effort to divide the country. And all of his followers are following like never before.

I could give you two dozen examples of his lying and distortions, but you will get my point with four of the most recent.

1. How does a man take the oath of office for President and swear to God, to preserve, protect and defend the Constitution of the United States, and then says what he said in his inaugural speech? He said the Founding Fathers did not mean what they wrote. The Constitution needs to be a living and breathing instrument, and it needs to be continually interpreted as to its meaning. One of his first statements in his speech was, "Today we continue a never ending journey to bridge the meaning of the words (in the Constitution) with the realities of our time." Whose realities? His? He made it clear, that if you agree with him and his interpretation of things, you are good. If you disagree...you are evil. You're not just wrong. You are morally wrong. Do you have any doubt what the next four years will be like for us and our country with this man and his team? The Judicial Branch is supposed to interpret the Constitution...not him. With his executive orders and actions, he bypasses the Legislative Branch. He really believes he can do it all and demonizes anyone who takes an opposing view. We just had four years of the biggest "I" President in our history. It will be even more so...if you can believe that...over the next four years.

2. Throughout the last 8 years, he campaigned to support the middle class by taxing the wealthiest 1%. Now, the end of the year tax rates are in and the "bean counters" have discovered, that not just 7/10ths of one per cent of taxpayers are going to see their taxes go up, but 78% of all Americans will see their taxes go up! What does the mainstream media do? They kick the story to page 44 in print and don't even show it on the TV news. Americans have no idea what is coming. This is one of the things I hear from the left. "He said our taxes wouldn't go up. At the minimum it's going to cost us \$1,600 (or some other amount) in less money we have to spend." The number is on top of

\$3,000 from households that have both people working full time. When confronted on the issue, he and Jay Carney, his press secretary say, "All of us are going to have to buckle down and pay more." "But Mr. President, that wasn't what you said."

3. Obamacare will be fully enacted in less than one year. There are more than 2,700 pages in this law, with more than 2.8 Million words (four times that of the Bible) and more taxes, fines and penalties coming for Americans and businesses than anyone could ever imagine. In fact, to accompany this law, there are now more than 13,000 pages of new rules and regulations, with more being added almost daily. It is absolutely ridiculous. What businessperson in his or her right mind is going to invest in hiring more people or expansion not knowing what these are and how they will affect their business? Nothing in regards to this law is turning out like he said it would, or as he promised. Health insurance premiums haven't gone down. In fact, since the first of the year they've gone up across the board by 28%. For those in their 20s they've gone up as much as 42%. For those in their 30s they've gone up as much as 36%. The word is that the younger ages in "droves" have said they will drop their health insurance, instead preferring to pay the fine. Few of them get sick anyway, and if they do, they can buy it at the time they need it. Have you ever heard anything so crazy? That is like not having homeowner's insurance, but as you're standing on the street watching your home burn down, you can buy a policy covering it. That is not insurance. That's a gift...paid for by you and other "homeowners" (taxpayers). In order for the law of insurance to prevail, the loss must be uncertain to occur. Obamacare must have the youth in the mix to keep the overall costs down. If they leave, the costs for everyone else goes up. This is a spiral that will spin out of control to a level no one can imagine. But you don't have to worry if you contributed to President and his campaign, you got a waiver. Labor unions...representing 543,812 workers...received waivers. Private employers...who donated to the Obama campaign...representing 69,813 employees...were granted waivers. They don't have to comply with Obamacare. Have we all been lulled to sleep on what President Obama said on so many occasions, how Obamacare will control health care costs and keep insurance premiums down for all of us? Is there anyone that cares anymore?

4. It was the President's own

See New...Page 20

## New...From Page 19

commission...Simpson Bowles... who recommended \$3 in spending cuts for every \$1 in revenue increases (taxes). Even though he didn't accept their findings, this was the "balanced approach" he talked about for the last three years of his campaign. Then somehow...late in the campaign...it went to \$2 in spending cuts for every \$1 in revenue increases. Then, in December, it went to \$1 in spending cuts for every \$1 in revenue increases. Guess what he threw at America on New Year's Eve? It was revenue increases only and no spending cuts. He said we would talk about spending cuts later. Now is later. He isn't talking spending cuts at all. He is talking more revenue increases...more taxes. He hasn't even begun to bring up spending cuts to get us balanced fiscally. Instead, he is saying he's not going to have any more spending cuts because he has already made more than \$1 Trillion of them over the next 10 years. Are you ready for a little math? That's only \$100 Billion per year in savings. He is planning to spend more than 13 times that amount over what we take in. Isn't this something? How stupid does he think we are? Maybe a better question is..."How stupid are we?" A big part of his \$1 Trillion in spending cuts over the next 10 years includes us not fighting the wars in Iraq and Afghanistan. We decided more than two years ago we weren't going to continue these wars, yet he is still counting what we would have spent over the next 10 years if we were fighting them! It's like deciding not to build a cheese factory on the moon and counting the cost of what it would have taken to do the project as cuts in spending. The most recent polls (1/21/13) overwhelmingly show (83%) that Americans believe spending is out of control. Yet his entire inaugural speech was full of social issues...not the debt and the deficit. I stated in my November 1st column prior to the election, that the most dangerous things we will have if he is re-elected, is the appointment of the Supreme Court Justices and his Executive Orders. On the latter, at press time, "Uncle Joe Biden" announced, that if the debt limit increase gets stalled in Congress...now or after the "can" is kicked down the road a couple of months, President Obama will issue another Executive Order to raise it on his own, under the guise of the 14th Amendment. On the same day, President Obama announced 23 new Executive "Actions" on gun control. When making the announcement, he surrounded himself with children.

Isn't that wonderful? Nothing is sacred to him. He exploits the murder of children with children. If this isn't bad enough, afterwards, the NRA put out a commercial stating that he has his own children in schools that have armed guards, but he doesn't support having armed guards for other schools. The White House went all out attacking them, saying the President's children have no business being included in an advertisement for anything. What hypocrisy! Other people's children are okay to exploit but his are not? Some say there is a limit as to what he can do with all of these Executive "Actions" or Orders in these areas. One would think so, but if no one stops him, can he not do anything he wants to do?

An analogy of what is happening to our freedoms is like a blast of air from the nozzle of an air hose...the kind you use to put air in your tire. It is initially so forceful that you cannot put your hand or finger over the end of it. But then you add a baffle and bend the air just a bit. You then baffle that air flow just a bit, then again, then again, then again. By the time you baffle that initial blast of forceful air several times, you have nothing left. To heck with the other two branches of government of the United States. President Obama is so intelligent, so all-knowing, so much in control of things...he can run it all. And he is now more arrogant, more aggressive, more stubborn and less fearful of anyone and anything than he ever was in his first term. We will remember these days. It is all happening under our noses. Few if any are saying anything. The press, for all intents and purposes...is silent. Americans have grown apathetic. People say, "It's just the way he is," or "That's the way it's going to be." No folks. It's not. It doesn't have to be this way. We are Americans. This is our country. Stand up and fight for it now...or lose it! While you may doubt this statement, I have never been more sincere in this column...the only true words I have heard from him in the last 8 years and 10 days is that he would fundamentally transform America. He most surely has...and I believe the biggest transformations are yet to come.

Then, there's Bill O'Reilly...he is the most prideful, ill-prepared, ill-tempered, unqualified, con artist and ego-maniac, in the position he is... than anyone who has ever occupied a position like his before. Does this sound familiar? He and President Obama are alike in so many ways insofar as characteristics and mannerisms. Bill O'Reilly loves to hear himself speak. He

is the only one who knows anything. He interrupts. He yells. He pouts. He chastises. He is ill-prepared in many of the subjects he discusses. The only area you can usually be sure that he has prepared is his Talking Points, but it is always laced with the con of it being fair and balanced. He gets three times worse when he is in front of women. It is a joke. But that's not all. He has turned our country, those on the left AND the right, into doing the same thing. The national scene is full of lies, distortions, deflections, deferrals and demonizing from all sides. Look at how people talk when being interviewed today on MSNBC, CNN, Headline News, CBS, NBC and ABC. They all talk fast and hurriedly, as if they're going to be pulled off the stage by a hook whether there is an interviewer, questioner, or not. There is not a bucket of civility among all of them. Why? Because they think who whoever it is who is interviewing them or asking them a question is going to interrupt them and demonize them. Why? Because Bill O'Reilly has made it "the thing" to do.

Society has changed because of what these two men have done. No one did these things 10 years ago, or if they did...it was miniscule when compared to what it is today. No one did them 5 years ago to the extent they



are done today. Now it is everywhere... and it's getting worse. Lies, distortions, deflections, demonizing...everyone interrupts each other and there is no respect shown for anyone. It's not only on TV, but radio too...and not just in news and politics, but also in sports and everyday life. This country has been "Obama-ed" and "O'Reilly-ed" and we will be much worse off in the future because of it.

Why don't you tell 'em what you really think, Charlie?

I did.

*Charlie Traffas has been involved in marketing, media, publishing and insurance for more than 40 years. In addition to being a fully-licensed life, health, property and casualty agent, he is also President and Owner of Chart Marketing, Inc. (CMI). CMI operates and markets several different products and services that help B2B and B2C businesses throughout the country create customers...profitably. You may contact Charlie by phone at (316) 721-9200, by e-mail at [ctraffas@chartmarketing.com](mailto:ctraffas@chartmarketing.com), or you may visit at [www.chartmarketing.com](http://www.chartmarketing.com).*

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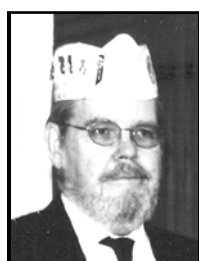
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# Civil War battle summaries by state - series

By Frank Bergquist

(For the previous articles in this series, refer to Jan '12 - Jan'13 issues)



**Q:** I have enjoyed reading the many different article series you have written on the Civil War. Most of these are from a broad look at the country and

how the country was affected. Would it be possible to list what happened in each of the states' battles?

**A:** Sure. I found several sites from which to put this information together. One of the best is <http://www.nps.gov/hps/abpp/battles/bystate.htm>. This series has proven to be more timely than ever, with the release of the new movie, "Lincoln." I am thankful to be able to present it to you. Last issue, we talked about the battles in Arkansas, including Arkansas Post, Bayou Fourche and Cane Hill. This month we will continue with more of the battles in Arkansas, namely those of Chalk Bluff, Devil's Backbone and Elkin's Ferry.

### Chalk Bluff

Other Names: None  
 Location: Clay County  
 Campaign: Marmaduke's Second Expedition into Missouri (1863)  
 Date(s): May 1-2, 1863  
 Principal Commanders: Brig. Gen. William Vandever [US]; Brig. Gen. John S. Marmaduke [CS]  
 Forces Engaged: 2nd Division, Army of the Frontier and force under command of Brig. Gen. John McNeil [US]; Marmaduke's Cavalry Division [CS]

Estimated Casualties: Unknown  
 Description: Union Brig. Gen. William Vandever pursued Brig. Gen. John S. Marmaduke to Chalk Bluff, where the Confederates hoped to cross the St. Francis River. To ford the river, Marmaduke established a rearguard that received heavy punishment on May 1-2. Although most of Marmaduke's raiders crossed the St. Francis River, they suffered heavy casualties and therefore ended the expedition.

Result(s): Confederate tactical victory (The results, however, forced Marmaduke to end his expedition, making this a Union strategic victory.)

### Devil's Backbone

Other Names: Backbone Mountain  
 Location: Sebastian County  
 Campaign: Operations to Control Indian Territory (1863)

Date(s): September 1, 1863  
 Principal Commanders: Col. William F. Cloud [US]; Brig. Gen. W.L. Cabell [CS]

Forces Engaged: 2nd Kansas Cavalry, 6th Missouri Cavalry, and two sections of Rabb's 2nd Indiana Battery [US]; Cabell's Brigade [CS]

Estimated Casualties: 81 total (US 16; CS 65)

Description: Union Maj. Gen. James G. Blunt ordered Col. William Cloud to continue in pursuit of the Confederate forces that had withdrawn from Fort Smith and were chased to Old Jenny Lind. The Rebels turned on Cloud and skirmished with him at the base of Devil's Backbone. Cabell's forces ambushed approaching Union troops and momentarily halted their advance. Regrouping, the Union forces, with the help of artillery, advanced again and forced the Confederates to retire in disorder to Waldron.

Result(s): Union victory

### Elkin's Ferry

Other Names: Okolona  
 Location: Clark County and Nevada County  
 Campaign: Camden Expedition (1864)  
 Date(s): April 3-4, 1864

Principal Commanders: Maj. Gen. Fred Steele [US]; Brig. Gen. John S. Marmaduke [CS]

Forces Engaged: 3rd Division, VII Corps and 2 cavalry brigades [US]; 3 cavalry brigades [CS]

Estimated Casualties: 92 total (US 38; CS 54)

Description: During the expedition, Union forces sought a ford to cross the Little Missouri River because other roads were impassable. They reached Elkin's Ferry before the Confederates. As they crossed, the

Confederates attempted to stop them but to no avail.

Result(s): Union victory

**Frank Bergquist** graduated from Eddyville, IA, high school in 1958. After graduation, he entered the Army, serving 20 years in Missouri, Maryland, New Mexico, Germany, Iowa, Turkey, Kansas, S.E. Asia, and finally retiring in 1978 in Louisiana. Before retiring, Frank was assigned as an ROTC instructor at WSU and Kemper Military School until 1974. In 1978 he served as the Non-Commissioned officer in charge of operations at Fort Polk, LA. He has served as the Veterans Counselor (DVOP) with the Kansas Job Service Center National Service Office, with the Disabled American Veterans at the VA Regional Office

in Wichita; Veterans Employment and Training Coordinator with the US Dept. of Labor at Ft. Riley, KS; Service Coordinator with Cerebral Palsy Research Foundation; Dept Adjutant-Treasurer and the Dept. Executive Director Dept. of Kansas Disabled American Veterans; and past President of the Wichita Civil War Round Table. Currently he is doing graduate work as an instructor in Genealogy and Military History at Wichita State and Kansas State Universities, and is the CEO for the Disabled American Veterans Thrift Stores in Wichita, KS. Bergquist has an AA from Kemper Military School and College from Boonville, MO. and a BGS from Wichita State University. He can be reached by telephone at 316-262-6501. He is located at 926 N. Mosley Wichita 67214.

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# 11 questions about varicose veins

By Stephanie V. Oberhelman, DO



**Q:** What are varicose veins?

**A:** Varicose veins are abnormally enlarged superficial veins usually seen in the thigh and leg.

In the majority of cases, these large superficial veins are of a cosmetic nuisance. These veins connect with the deep veins of the leg and play a minor role in the transfer of blood to the heart. The veins become more prominent in the 3-4 decade of life and are more common in females.

**Q:** What generally happens to varicose veins?

**A:** In the majority of cases, the varicose veins worsen with time. The varicose veins start to become more prominent and swell. With time, the veins are engorged with blood and can cause localized pain and itching. Once the veins become prominent, it is very unlikely that they will spontaneously resolve without any treatment.

**Q:** What causes varicose veins?

**A:** The cause of varicose veins is unknown but is definitely linked to increase pressure in the veins. There are valves in the veins which prevent the back flow of blood back into the legs. When these valves become damaged/defective, the blood flows backwards and causes swelling and engorgement of the veins.

**Q:** Who can get varicose veins?

**A:** Conditions that can cause destruction of the veins are pregnancy, obesity, prolonged standing and trauma. Varicose veins are more common in females and this has been linked to the sex hormone, estrogen.

**Q:** What are symptoms of varicose veins?

**A:** Aside from being unattractive, varicose veins may be responsible for leg aches, a feeling of heaviness or fatigue of the legs. The majority of individuals will complain of leg ache at the end of the day. Symptoms are often worse after prolonged standing and may include feelings of fatigue, heaviness, aching, burning, throbbing, itching, cramping, and restlessness of the legs.

With time, darkening or hyperpigmentation around the ankles is a classic feature of prolonged varicose veins. Hemorrhoids are analogous to varicose veins and involve

engorgement of veins in the rectum. Varicose veins do not cause joint pains or a decrease in blood supply to the legs.

**Q:** How can varicose veins be diagnosed?

**A:** Varicose veins can usually be diagnosed by a simple physical examination. However, the cause of the varicose vein requires the use of Doppler ultrasound. This painless test assesses the valve function in the groin and can also determine how much blood is flowing back into the legs. The test can also determine the presence of blood clots in the veins.

**Q:** What is treatment of varicose veins?

**A:** There are many options in the treatment of varicose veins. If the saphenous vein is very "thick and rope like", stripping may be the best option. This is a surgical procedure and the most invasive. If only the valve in the vein is defective, the vein can be tied off in the groin and the few superficial veins can be removed by small incisions. This also requires surgery and moderate amount of anesthesia. It preserves the vein for future use. The latest technology of varicose vein removal is using ultrasound with laser or radiofrequency ablation. In both techniques, the vein is burnt away. Both procedures are relatively painless and destroy the vein in the thigh.

**Q:** Are varicose veins serious?

**A:** In the majority of cases, varicose veins are of a cosmetic nuisance. Varicose veins generally tend to get worse without any treatment. Those who do not get them treated are more likely to develop:

- constant itching
- pigmentation around the ankles
- ulcers at the ankles
- mild swelling of the feet
- occasional blood clots in the veins
- infection of the vein

**Q:** Can one prevent varicose veins?

**A:** If one starts early in life, varicose veins can be prevented. The major preventive measure is to exercise and wear compression stockings.

- Elevation of the legs at all times is also recommended.

- During pregnancy, one should



always lie on the left side with the legs elevated on a pillow. This prevents the fetus from pressing on the leg veins and decreases the chance of developing varicosities.

- One should avoid standing for prolonged periods.

- Don't cross your legs when sitting down.

- Wear elastic support stockings.

**Q:** What problems can occur if left untreated?

**A:** Most people with varicose veins do not develop complications. It is impossible to predict who will develop complications. The size of the varicose vein is not related to complications but the duration of the varicose vein is. Complications that may occur include:

- Superficial thrombophlebitis – in this condition, the varicose vein is inflamed and tender. A clot is usually present in the vein.

- Bleeding – even with minor trauma, the varicose vein may be associated with bleeding. Because the vein is under high pressure, the bleeding can be quite profuse.

- Venous Eczema – the skin round the vein may become dry and very itchy.

- Venous Pigmentation - this is brown staining of the skin around the ankle. It is due to the leakage of small amount of blood from the veins into the skin.

- Venous Ulceration - ulcers at the ankle.

**Q:** Is Varicose Vein Surgery covered by insurance?

**A:** Depends, if one has symptoms

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of leg swelling, pain, ulcers or clots, then all medical insurance and even Medicare covers the cost of surgery. However, if the surgery is done purely for cosmetic reasons, then the cost of the procedure is not covered.

Read more: [http://www.veindirectory.org/content/varicose\\_veins.asp](http://www.veindirectory.org/content/varicose_veins.asp)

general surgery at Grandview Medical Center in Dayton, OH and Mercy Catholic Health System in Norristown, PA, where she was honored to be named Laparoscopic Resident of the Year. Dr. Oberhelman has also been honored with the St. Luke's Physician Recognition Award and is recognized in the AOA Mentor Hall of Fame. In addition, Dr. Oberhelman completed numerous outside rotations in general surgery at many of the nation's finest hospitals: Memorial Sloan Kettering in New York, NY Riverside Health System in Wichita, KS Houston Northwest Medical Center in Houston, TX Brackenridge Medical Center in Austin, TX MCP Hahnemann University at Philadelphia, PA St. Claire Regional Hospital in Morehead, KY. Dr. Oberhelman is a member of the Society of Laparoscopic Surgeons, American Osteopathic Association, Kansas Association of Osteopathic Medicine, American Society of Cosmetic Breast Surgery, American Society for Laser Medicine & Surgery, American College of Phlebology, American Society of Cosmetic Surgeons. She has previously served as the Sedgwick County Osteopathic Medical Society President. She is the past chapter president of the National Osteopathic Women Physician's Association/American Medical Women's Association, local chapter Kansas Foundation of Medical Care, Inc. Dr. Oberhelman was a resident member of the American College of Osteopathic Surgeons, American College of Women Surgeons, and American Medical Association. Dr. Oberhelman is dedicated to educating other professionals. She is a national presenter and a Clinical Assistant Professor of General Surgery at both Kansas City University Medicine and Biosciences and at the University of Kansas Medical Center in Wichita. To contact Dr. Oberhelman and Kansas Surgical Arts call (316)722-1333, or visit [www.kansassurgicalarts.com](http://www.kansassurgicalarts.com).

## INTERNET

# More Facebook questions answered

By Jennifer Holman

(for the first article in this series, refer to the January 1st issue, 2013 at [www.theqandatimes.com](http://www.theqandatimes.com))



**Q:** I enjoyed your article last month. Three years ago I could navigate Facebook without any problem and now with all the changes it feels

completely new to me. Do you have any more tips?

**A:** I'm happy to hear that you enjoyed last month's article. I can relate to your frustration, it seems as technology is changing faster than we can adapt to the changes. To help with that I'm going to answer multiple questions to make navigating Facebook a little simpler.

**Q:** How can I control who sees what I put on Facebook?

**A:** For each thing you share there is an audience selector at the bottom right of your post. By clicking on the audience selector you control who can and who can't see what you're sharing. To fully utilize this tool it is helpful to create "Friend Lists".

**Q:** What is a "Friend Lists"?

**A:** "Friend Lists" is a feature that allows you to customize who can see what in terms of the categories you have placed your 'Friends' in. You can organize all your friends into different affiliation groups like Friends,

Family, Colleagues, etc. With this tool you can define the privacy policies for which you wish to apply to each group as opposed to each person individually. For instance, you might want to prevent your "Colleagues" friends from seeing any photos you had and will upload, but allow your "Friends" and "Family" to see them.

To set up "Friend Lists: go to the right of your Facebook page, next to

"FRIENDS" select "MORE", select "+Create List", enter the List Name and the Members (Friends) you would like to add. You can always add and remove people later.

**Q:** Where are my privacy and account settings?

**A:** A quick way to view and adjust some of the more popularly used privacy settings and tools is from your Privacy Shortcuts on the blue bar at the top right of your page. To view and edit your Account Settings and Privacy Setting click in the upper-right corner of the blue bar on your page.

**Q:** What happens when I send someone a message and who can see my messages?

**A:** When you send someone a message, it gets delivered to the person's Facebook messages. If the person you messaged has turned chat

on, your message will appear as a chat. If they have chat off, the message will appear in their message inbox and they will receive a notification once the person sees your message, it will be marked as seen. Only you and the people you're messaging with can view the contents and history of your messages.

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