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FROM THE PUBLISHER

Long-term care is always a matter of risk management – series

(for the first two articles in this series, refer to May and June 2012 issues)

By **Charlie Traffas**



A couple of months ago I took a break from other topics I have written about over the past few months, and wrote about a subject that I have spent much time in the past and even more recently, counseling users and influencers of users, in regard to their possible needs for long-term care and

how to manage this risk. Long-term care is the type of care one receives outside of a hospital. You have your health insurance or Medicare to pay for doctors and hospitals. Once you leave the hospital, you may have a small amount of coverage from your health insurance or Medicare, if you require skilled care, which is the same kind of care you receive in the hospital... that care that is performed under the supervision of a registered nurse, 24 hours a day. But, for the most part, you have little if any coverage for care less than skilled care, which is the kind of care given in an assisted living residence, memory impairment care facility, nursing home or care at home.

Whatever you lack in coverage you will bear the expense. When you no longer have the ability to pay, Medicaid will take over, but lots of things in your life will change. Here are some questions I have received and my answers.

Q: A few years ago you wrote an article on long-term care. At that time, it wasn't something pressing for my wife and me so we didn't do anything. Now we're in our late 60s. We just recently went through a long-term care confinement for her Dad of four years and my Mom for seven years. Neither of them had any type of insurance to pay for the care. We

See Care...Page 17

HEALTH & WELLNESS

Water for good health

By **Ed Martin**



Q: I see reports about the health dangers of belly fat and how it can lead to other health problems, but I don't understand. What is the connection, and can drinking ionized water help?

A: According to scientific studies

in recent years, having weight gain around your middle creates a disposition to heart problems and circulatory disease in addition to diabetes and other chronic illnesses. That muffin waist or big belly is dangerous to your health. One of the reasons for it may surprise you.

In many cases, fat gain seems to be

See Water..Page 9

NOSTALGIA

Remember...

By **Faye Graves**



Q: Do you remember some of the old restaurants in Wichita and some of their unique ideas? I am remembering the

old Golden Chance Steak House and Saloon, where they would cut off gentlemen's ties and hang them on the rafters. Do you remember this?

A: I remember several...and yes...I remember the Golden Chance Steak House and Saloon located at 4205 South Seneca back in the '60's. Their unique feature was if a gentleman entered with a tie, it was cut off and stapled or nailed to the rafters. We visited with a friend who lived in the area at the time and frequently went there. He remembered having his tie cut off. He said the walls were covered with ties. They think one of the menu items that they enjoyed was red beans. We don't know what happened to the ties when the building was torn down. We appreciate the inquiry from Larry Bond and getting the exact location of the restaurant from the Wichita/

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Questions?

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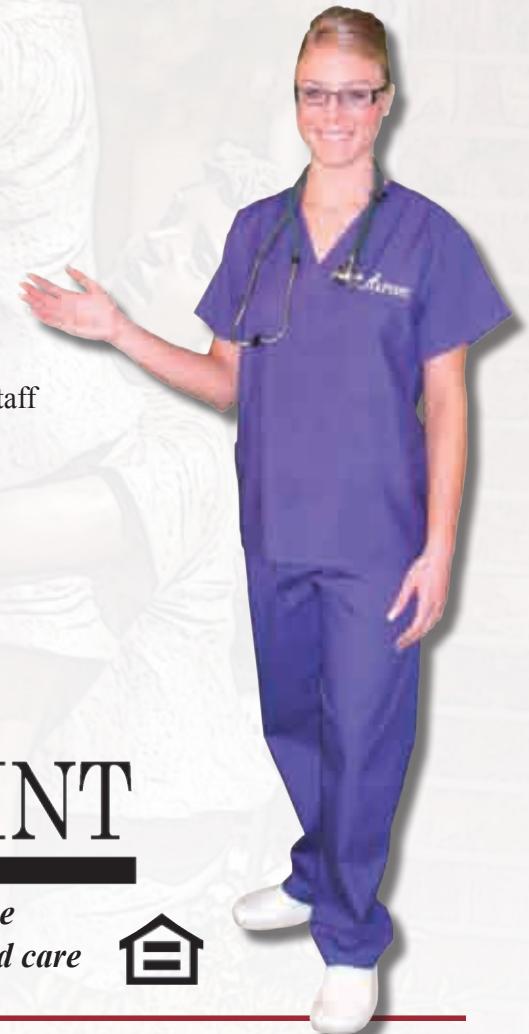
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RELATIONSHIPS

Opposites attract – but then what?

By Jacqui Brandwynne



Q: “I’m crazy about him. It doesn’t concern me at all that he’s Greek Orthodox and a steadfast Republican and I am a liberal Jewish woman,” says Amy, a long time divorcee. “I am actually thinking of getting married again.” If opposites attract, how much is too opposite?

A: When early stage love feelings go

from bubbling to simmering, that’s when the challenges of managing differences between partners begin. Most couples deal with some more or less significant differences including economic, social, geographic, religious, political views or a combination of differentiating factors. In the case of Amy and Paul the differences were many. Solidly middle class, Amy graduated from a community college in Atlanta. She had a career in human resource and often struggled in supporting her kids. She went to

temple on high holidays but otherwise didn’t follow religious laws. Paul had a very privileged upbringing and graduated from an Ivy League college. He is a Senior Partner in a successful New York law firm and clearly well off. **The question is how do successful couples navigate their differences successfully?**

- Respect your partner’s differences. Learn about their culture; accept that their core values may generate actions or problem solutions based on their difference in background. I always went to Midnight Mass with

my Catholic boyfriend even though I am not Christian. I found it to be a very moving experience, and we felt closer sharing it.

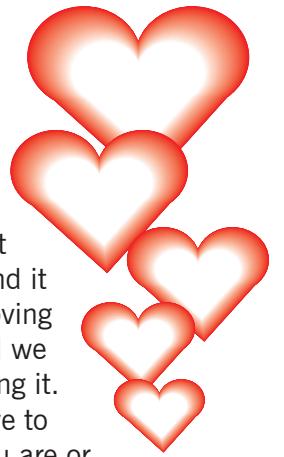
- You don’t have to give up who you are or letting go of your core values or the traditions that you love. Constructing a life together does not mean that partners must change fundamentally who they are. Acceptance and support of each other are key to intimate bonding and the willingness to make accommodations without resentment.

- Communicate, communicate, especially when considering marriage. Discuss religious issues in details to avoid tensions on your big day. Be sure to be clear about all the issues of your future life including financials such as budgets, assets and debts. Hidden issues have a way of tripping you up later.

- Identify core values you share, goals you want to achieve, activities you both love. Things that mean togetherness.

- Make an effort to get to know each other’s families. Try their native foods, listen to their music. Learn about their culture. The effort you make can only solidify your relationship and gain their love. Encourage an inclusive family life rather than avoiding new in-laws.

- Remember that differences can enrich your lifestyle. Mary Matalin and James Carville are a prime example of a happily married couple in spite of their differences. She is a staunch Republican strategist; he is a prominent liberal pundit and lifelong Democrat. Clearly, they made their differences work beautifully!



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Jacqui Brandwynne started her Very Private Q&A advice column to help people make their relationships happier and more intimate. The column focuses on dating, relationships, and intimate health. Jacqui also developed doctor recommended Daily Feminine Body Care products for women. Mail a question to Jacqui: 649 Stone Canyon Rd, Los Angeles, CA 90077 or email: contact.veryprivate@gmail.com. For intimacy advice visit www.veryprivate.com.

Changing beliefs an answer to bullying?

By Lisa Vermillion



Q: Bullying seems to be a rising concern among school students. What can be done to protect our kids from such occurrences

and on the other side, what if your kid is the bully?

A: Both adults and kids have forgotten they have alternatives. Their cloudy judgment leaves them feeling stuck, depressed, lonely, and victimized. Everyone's seen recent news, kids reacting to the extreme and taking their life because their belief system prevents them from seeing alternatives. Punishing bullies and protecting vulnerable kids is only a surface solution to a deeper problem. The real solution lies in helping both transform their belief system.

I was bullied as a kid. Every single day of school from first to ninth grade, the kids called me names. I remember being pushed butt first into a trash can while the kids stood around and laughed, the boys blocking the aisle of the band bus so I had to sit by myself, and being tripped on the way home from school and then made fun of as I picked myself up. I believed I was fat, dumb, and worthless. I listened to a record by Art Linkletter that helped me learn three things; I didn't have to accept what the kids said as truth, that my worth came from inside, not what other people said, and that

pouring positive stuff into my mind helped cement new beliefs.

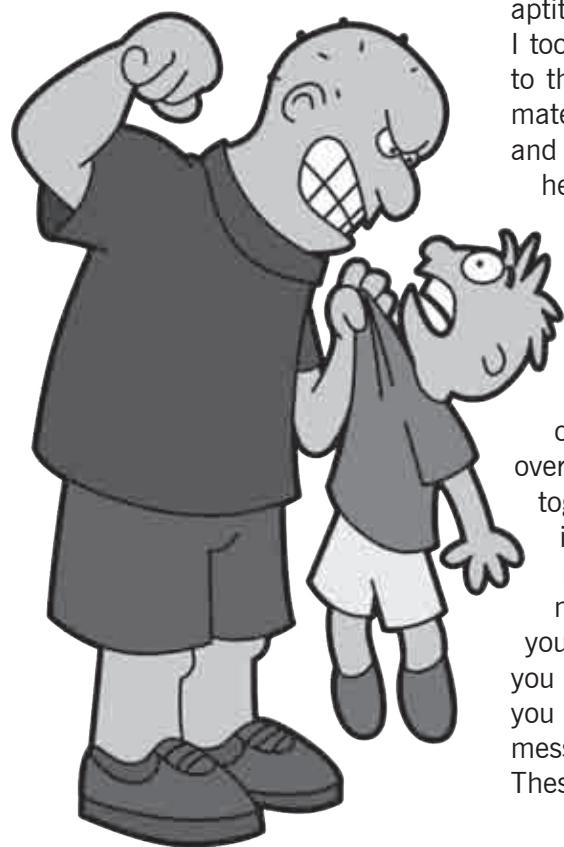
First, you choose what you will accept as truth. Just because someone else says it, even if that someone is a relative, doesn't make it true. The problem isn't what's said, the problem is believing what's said. For example, if someone came up to you and insisted, argued and told you every day that you are Chinese; would you accept it as truth? You might be extremely annoyed, but your self esteem wouldn't go down, you wouldn't become depressed, and you sure wouldn't think about killing yourself, because you'd know it's untrue. The bullied accept as truth the garbage being thrown at them and let those lies define them. Bullies act out thinking, "When I put someone else down, I show I am worth more. Both have bought in to a belief that told them they weren't OK.

Second, your worth is not dependant on what other people say or think. Your worth is inherent. You are a living, unique human being with unique and wonderful gifts and traits that can't be taken away no matter what anyone says. Discovering and acknowledging your talent, from being a great listener to inventing new things, is a key in recognizing self worth.

Finally, pouring positive, life – giving words into your brain cements self worth. It takes 20 positives to overcome one negative. Mr. Linkletter said "It's your attitude, not your aptitude that determines your altitude." I took his words to heart and listened to them over and over. Reading good material, listening to positive audio, and hanging around positive people all help nurture a true belief that you are loveable, worthy, and capable.

I spent part of this last school year working with a group of girls that had been bullied. Our work together helped them develop a strong sense of self –worth and helped them overcome being bullied. Our time together showed me this issue is solvable. The alternative to believing untruths that leave you miserable, is understanding that you have the right to choose what you believe, you are worthy, and that you can overcome by pouring positive messages into your mind regularly. These keys represent a good portion of

See Bullying...Page 12



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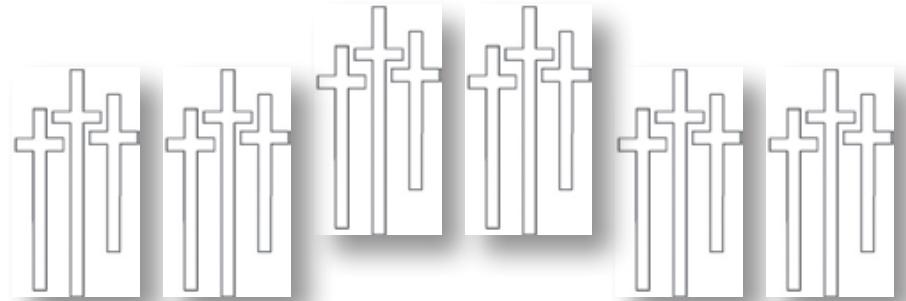
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RELIGION

Salvation and the variety of religious opinions

Q: “The world is a big place. There are lots of religions. Some claim their religion to be the only one that will allow entrance into heaven. Some claim it will be sufficient just to know God and desire to be with Him in heaven. Why would God allow the creation of so many religions and the overwhelming confusion they have caused with respect to salvation?”



By Father Cleary



A: The human mind can ask any number of similar questions regarding God and his activity or non-intervention in this world created by Him. Why did God allow Hitler and Stalin and similar devils to murder and injure so many innocent people? Why didn't God intervene on September 11, 2001 to prevent the terrorists from the catastrophes they perpetrated on New York and Washington? Where was God when the Hutus and Tutsis in Rwanda and Burundi were killing one another? In the Old Testament the Book of Job wrestles with similar questions about God and the problems of life in this world, and comes up with the answer: we really don't understand much about God and his purposes. As his creatures, subject to error and sickness and all kinds of evils, we have a brief time of life, during which we ought to do the best we can to honor God and to help our neighbor. For reasons of his own, God has chosen to reveal to us only a part of his plans for the destiny of human beings, and his Will for our salvation. But it behooves us to pay attention to that part which he has revealed! God is Truth, and cannot contradict Himself.

Also, God creates human persons with the gift of free-will: meaning each person is able to choose his/her manner of action in accordance with God's revealed Will, or to act in defiance of that Will, or to neglect and ignore God completely. His revelation promises eternal happiness to those who obey his Will. That same revelation also promises eternal punishment with total frustration to those who defy his Will, or deliberately ignore and neglect him during their life.

Therefore each person is free to accept or reject God's revelation. We believe that God does reveal his Will, first of all, in the law of nature impressed in each person's mind and heart. In addition, to this natural law, God has provided us with his

revelation in the Bible. Further, God instituted the Jewish religion and completed it in Christianity: to instruct and guide people to salvation. To help people avoid making errors about so important a matter as salvation, he established his Church, with authority to interpret the Bible and to teach in his Name. With all these helps for salvation, it ought to be easy for a person to know God's Will and to do it.

But the multiplicity of conflicting religions in this world evidences that it is not easy to achieve salvation. Each religion reflects its proper history. Some of these religions possess much truth of God's revelation, while other religions were invented by charlatans or charismatic leaders or pseudo-prophets: to deceive people into promoting a particular political agenda. Other religions are devised to make people feel comfortable in this life, without reference to God, or to support the extravagance of a privileged few. Almost every week a new religion springs-up somewhere in the world; usually the founder(s) pick and choose what they like from established religions, and discard what they don't like. The followers of such religions exercise their free will in choosing and adapting their religion. God respects their choice, and will follow through with what he has promised.

The apostle, St. Peter warns (2 Peter 2:1-3): “There were false prophets among the people, just as there will be false teachers among you. They will bring in destructive, untrue doctrines, and even deny the Master who redeemed them, bringing sudden destruction on themselves. Even so, many will follow their immoral ways; and because of what they do, others will speak evil of the Way of truth. In their greed these false teachers will exploit you with fabrications; but for a long time now they stand condemned.” St. Peter goes on to describe various man-made religions and cults: “They promise freedom, though they themselves are slaves of corruption; for a person is a slave of whatever overcomes him” (2:19).

The brief epistle of St. Jude is also a warning about false religions. Note particularly verses 18-19: “In the final times people will appear who will make fun of you, people who follow their own godless desires. These are the people who cause divisions, who are controlled by their natural desires, who do not have the Spirit.”

As for those who claim that “it will be sufficient just to know God and desire to be with him in heaven,” the apostle St. James (Jesus' cousin) wrote: “You believe in God? Good! The devils also believe, and tremble with fear” (James 2:19).

Having given human beings all that is necessary for salvation, God does not intervene ordinarily to prevent the abuse or misuse of human freedom. When each individual dies – and no one can escape death – he or she is judged very exactly by God: on the choices they made in this life and especially on their final choice. Those who freely chose to be friends of God and followed his revelation will be saved, i.e. happy forever in heaven. Those who freely chose to ignore God and his revelation will not be saved, i.e. they will suffer forever in hell. Among those, who will be in hell, are those who have caused confusion with respect to salvation.

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.

By Rev. Amy Baumgartner



A: The world indeed is a big place. The crux of your question seems to center on why God would allow many different religions. We could also ask a similar

question as to why God would allow for the creation of deception and evil in our world. In the words of theologian Karl Barth, God is the “one who loves in freedom.” God is so concerned with the freedom of those created in God's image that God allows us freedom to choose to worship God or to worship someone or something else.

Turning to the Bible will shed some light on why there are lots of different religions. The Bible presents a world in which there is a cosmic battle between God and the enemies of God. Within this battle between God and not-god, the enemy masquerades as angel of light to deceive people (see 2 Cor. 11:14). While this may seem unfair of God, we also know from the Bible that those who truly seek God will find him. Again, God holds freedom of his creation as important.

To understand multiple religions, we also have to be honest about the state of humans. We read in the first chapter Romans that humans are prone to go their own way. God and

[See Salvation...Page 19](#)

VISION

About macular degeneration

By William Park



Q: What is age-related macular degeneration (AMD) and how does it affect my life?

A: Age-related macular degeneration (AMD)

is a disease associated with aging that gradually destroys sharp, central vision. Central vision is needed for seeing objects clearly and for common daily tasks such as reading and driving, therefore affecting distance, intermediate (computer) and near-point tasks. AMD affects the macula, the part of the eye that allows you to see fine detail. In some cases, AMD advances so slowly that people notice little change in their vision. In other cases, the disease progresses faster and may lead to a loss of vision in both eyes. AMD is a leading cause of vision loss in Americans 60 years of age and older. Wet AMD, which accounts for roughly 15 percent of AMD cases, occurs when

abnormal blood vessels behind the retina start to grow under the macula. These new blood vessels tend to be very fragile and often leak blood and fluid. With wet AMD, loss of



central vision can occur quickly. An early symptom of wet AMD is that straight lines appear wavy. If you notice this condition, contact your eye care professional immediately for a comprehensive dilated eye exam. Treatment options include laser treatment to the affected area, photodynamic therapy and injections to prevent growth of abnormal blood vessels. Dry AMD, which accounts for about 85 percent of AMD cases, occurs when the light-sensitive cells in the macula slowly break down, gradually blurring central vision in the affected eye. As dry AMD worsens, you may see a blurred spot in the center of your vision. Over time, as less of the macula functions, central vision is gradually lost in the affected eye. The most common symptom of dry AMD is slightly blurred vision. You may have difficulty recognizing faces, or need more light for reading and other tasks. Dry AMD generally affects both eyes, but vision can be lost in one eye while

the other eye seems unaffected. It is also not uncommon for both eyes to be affected, though at different levels. There is currently no form of medical treatment for dry AMD. Appropriate diet, recommended anti-oxidants and vitamins, protection from UV rays and refraining from smoking are important lifestyle practices to prevent further progression of AMD. As a result of AMD, it is not uncommon to have changes in color perception, depth perception (due to the eyes having unequal acuity), difficulty identifying objects of low contrast and a multitude of activities of daily living that may seem nearly impossible. Low Vision Rehabilitation is paramount to resolving issues that compromise a person's life and may be the only avenue to achieve the capability to perform tasks that were once easy to accomplish. This may include a change in an eyeglasses prescription, stronger reading glasses, or occasional to steady use of magnifiers or video magnification

technology (desktop or portable). There are also avenues to continue using computers occupationally or avocationally. The visual system is one of the most important organ systems of the body

and should be treated as such. Just like other organ systems, age is most likely to have an impact. Therefore, persons with macular degeneration should seek comprehensive low vision rehabilitation by an interdisciplinary team to reach the goals that they have to continue activities that are valuable to their quality of life.

William L. Park, OD, FAAO is in private practice in Wichita, KS. He works exclusively with patients referred for low vision evaluation, low vision rehabilitation and neurological vision loss. He is a past Director of Low Vision Services, Lions Research & Rehabilitation Center, Wilmer Eye Institute-Johns Hopkins University. Dr. Park can be reached at William L. Park, OD, LLC, www.parklowvision.com, 610 N. Main, Suite 201, Wichita, KS 67203, (316) 440-1690 or drpark@parklowvision.com.

GLASS

Tornado season here again

By Bob Crager



Q: I've heard that when a tornado is approaching my location, that I should open all my windows, and that will prevent the 'low barometric

pressure' inside my home exceeding the pressure outside my home, thereby causing it to "explode"...I was wondering...how good is that glass in my windows? Is it...that good?

A: There are some folks in the SE part of the Wichita area who have recently seen first hand the effects of these tornados. And even though most homes in the Wichita area have never seen one, they're awesome in their destruction, and can take a while to recover from. Back to your question about how good your glass is. I don't know of any window glass, in the real world, that anyone could actually afford to buy for windows that could stand up to a tornado. (grin) If you hear anyone telling you your windows and/or window glass will withstand winds of a tornadic velocity... don't walk away from them...run hard and get away from them! That bad advice could be contagious! If tornadoes blow away wood, brick, stone, steel, and concrete, and they do, glass doesn't stand a chance.

Seriously, over the last 2 decades or so, there has been a lot learned through studying the extent of building damage left behind by tornadoes. There are still lots of problems in deciding whether the damage was caused by tornadoes, or straight line winds, in the absence of a video of the actual storm. This is partly due to the fact that some objects were moved along straight line paths inside a tornado, and the same kind of objects followed curved trajectories inside straight line windstorms. Many variables can cause this, not the least of which are the characteristics of the objects themselves, but also the variations of the surfaces over which they are moving. That's why the investigators who go out to assess the damages are sometimes unable, from the evidence they see, to determine the exact kind or type of wind field they're looking at. What I've never seen in the wake of a tornado though, is the home blown away, and the windows still standing there unbroken. (g) Have you?

The Fujita Scale is used by those who study this stuff, to rate the

intensity of a tornado, by examining the damage caused by the tornado after it has passed over a man-made structure. Assigning f scale numbers to structures based on the degree of damage is a subjective visual procedure. However, when trying to derive the intensity of the winds, it is important to consider how well the buildings are constructed and to recognize weak links or flaws within such structures. Large variables in the strength of wood-framed buildings will yield an f scale number with no greater confidence than plus or minus one f scale. The popular beliefs some folks still have about opening windows as the tornado heads for your house just don't stand up to the facts. There's also a bit of advice for folks in hurricane pathways. They're sometimes told to board up their windows. In a very light storm, that might keep them from being blown out or penetrated by flying objects, but in the big winds, that roof is probably coming off and the rest of the home or other buildings are leaving too. Some of the lessons learned in analyzing tornado damage and hurricane damage is somewhat confusing, but the end results are still that when Mother Nature unleashes her mighty powers, we're pretty much "holding on" till she blows by. Just make sure that when the warnings are given, you and those you care about are in a well constructed storm shelter or a room in the basement of your home that allows the highest level of safety you can get. Pre-plan for this emergency like you do for other emergencies, and stay away from the windows...glass will break and become flying shards of lethal destruction!

Back to your original question about preventing your house from "exploding" from the changes in pressures...Even though it was once thought that the low pressure within tornadoes caused buildings to explode, it was based upon the erroneous assumption that a building somehow remains structurally intact after passing the radius of maximum winds on the periphery, or edge, of the tornado. In addition, that theory assumes that the building could have remained sealed so that the barometric pressure inside the building could become significantly greater than outside. That's not likely!

However, studies of tornado damage have, for some time now, indicated

[See Tornado...Page 13](#)

Setting up your eBusiness - series

(for previous articles in this series, refer to October '11 - June '12 issues)

By Amal Xavier



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

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.ecommerceoptimization.com and other sources, we talked about exploring the potential of your online business and operation of the same. This month we will talk about the Internet, the World Wide Web, Search Engines and Browsers.

There's no doubt in anyone's mind that the Internet has revolutionized the way in which we live our lives. Nearly everything you can imagine is a simple point and click away from any person (over 1 billion) with a computer and Internet access. Technologies like email and Online chat have taken the place of snail mail and phone conversation. If you want information about a particular topic, it's just a matter of typing in a few words and a millions of pages appear to show you more about what you searched for. The Internet has made it much easier to access information about a nearly infinite number of topics.

Most of all, we have seen the Internet change the way in which consumers shop and buy the items they like. Online shopping has become increasingly popular since eCommerce first began and industry trends do not show any signs of this trend slowing down any time soon. There is a lot of opportunity to make money through selling Online. eBusinesses often have a better chance of success due to the low overhead and broad customer reach. It's challenging to be successful selling Online as competition across nearly every major market has made top search engine rankings a necessity for successful eRetailers. In addition, more and more merchants are becoming familiar with search engine

marketing and optimization techniques making it ever more difficult to compete within search engines. Knowing how the Internet and Online business works will be an integral part of starting your own eCommerce business.

The Internet & World Wide Web:

The Internet is basically a very complex network that links together other computer networks. This is the reason why often times it's referred to as the Net, as it connects together similar to how an actual net is constructed. It is also referred to as the Web often times because it can best be described as a spiderweb where the cross sections would represent individual computers across a network (although the Net is not the same thing as the WWW).

The Net first began around 1996 when the U.S military created the ARPAnet (Advanced Research Project Agency Network), an advanced system that allowed the government to route messages in the event of outside breach into their protected networks. ARPAnet is the basis for the Net we know today, and although it is no longer exclusive to government agencies, it has become an important means by which individuals, companies and institutions communicate. Although the Net first began as a home for information, it has broadened into the world of commerce. Now we can even make transactions Online from any computer which has made life a lot easier for both business owners and consumers. In the past, if we wanted to buy something, we either had to physically enter a store or order from a catalog over the phone. Currently, all we need to have is a computer that has an Internet connection, making our next purchases just a few clicks away. It has basically become a new way of living for many people.

The World Wide Web (WWW) shouldn't be confused with the Internet, they are not the same thing. The WWW is basically an interconnected number of Web sites linked together by a series of hyperlinks (a reference that points to another site and tells a browser where the site is located). The Internet is what connects your computer to the billions of sites that make up the WWW.

The WWW first began with an idea by Tim Berners-Lee, who built the first Web browser (software application) that allows users to view and access Web pages. The idea basically resulted due to his job at the time with

CERN, when he wanted to be able to access CERN's directory quickly and easily. At the time, CERN had its information stored in separate databases, making it nearly impossible

to access and retrieve the information easily. As a result, the first Web browser

was born, quickly turning the WWW into what it is today. The WWW first became available to the public in 1991, but it didn't quite gain world wide popularity until 1993 when CERN announced that the public would be granted access for free.

Search Engines & Web Surfing:

A search engine is basically a program that helps Internet users find information on the WWW. Searching has also changed the way we live and find information. Now anyone can research and browse for information just by using search engines like Google, Yahoo, MSN and Ask. Search engines are key when conducting Online research, especially for eBusiness owners and entrepreneurs. Search engines mostly do the work for you when it comes to finding information on any topic imaginable.

Search engines first began in about 1990 when Alan Emtage, a student at McGill University in Montreal, created the first Internet search engine, which he called "Archie." Emtage originally created the Archie search engine to index directory listings in order to easily find information on file names.

Another individual, Mark McCahill, joined the University of Minnesota computer center as a programmer in Apple II and CDC Cyber programming. In 1991 McCahill led the development team that created another search engine, which they named "Gopher" (designed to index text files).

Since indexing text files is very similar to indexing of Web sites, this is considered the beginning of Web site search. Sites and files within the WWW are accessed by the crawlers of each search engine and are then evaluated for possible indexing. On the other end, a user types in a keyword or series of words and the search engine will look for relevant words within the indexed files and retrieve the most related or



relevant results to display.

The words they evaluate are located in many places, but typically they look for words within the page title, domain, description and content.

Jean Armour Polly, a librarian in Liverpool, England, coined the term "Surfing the Internet." It was the title of an article she wrote in 1992. That article gained worldwide popularity and it has been translated into many languages.

Some of the search engine categories today are:

- General information search engines
- Meta crawler search engines
- Pay-per-click search engines
- Shopping search engines
- News search engines

The most popular general search engines today are:

- Google
- Bing
- Yahoo

You may be asking yourself how having knowledge about search engines can help you when opening an eBusiness. Well, the answer is consumers who buy Online tend to search for keywords related to the products they want to buy. After the search is performed, Web pages are ranked in each engine's search results pages (SERP), and merchants should realize and understand that optimizing their pages and content will help their site rank higher in the search results.

There are also sometimes results that show sites that have paid a search engine so that their site ranks higher, or some sites pay an advertising fee. These advertisements are typically called sponsored links, pay per click ads or cost per click listings. Sponsored links are commercial or non-commercial sites that have paid a fee to advertise. These ads usually show up on the right side of search results or near the top and bottom of the page.

Try searching for something that

[See eBusiness...Page 12](#)

triggered by dehydration. When that happens, the body has trouble telling the difference between thirst and hunger. Tests show that in random groups who appeared to be hungry, drinking a glass or two of water eliminated the hunger pangs in almost everyone.

Pure clean water is more important to your body than you realize. Your body is mostly water, and it is interesting to note that up to 90% of the population is dehydrated. They just do not drink enough water. A lot of people do not drink water at all. Instead they prefer to drink beverages that they think taste better and that they like more.

When a body is dehydrated, scientists say that as little as a 2% water loss can create fuzzy thinking, short term memory loss, fatigue, lethargy, aches and pains, acidic body chemistry, false feelings of hunger, blood sugar issues, blood pressure issues, and many other symptoms. With today's emphasis on energy drinks, sodas, and bottled drinks of all kinds, it is no wonder that people of a younger and younger age are experiencing these health issues.

The biggest problem with dehydration

is the rising levels of acidity in the body. Your blood is very sensitive to pH, and your body will do everything it can to maintain your blood around pH 7.365 to pH 7.42. If your blood pH starts to drift lower, your body will begin to pull minerals from your bones, organs and teeth to buffer the increasing acidity level. Overtime this can lead to osteoporosis. In addition, your other body fluids become more acidic along with the blood.

This increased level of acidity is dangerous to your internal organs which must function properly in order for you to remain healthy. Therefore the body develops a strategy to protect the organs from the acidity which irritates, inflames and scars them. Your body is designed for water to flush away toxic materials, but if you are not properly hydrated, fat cells are used to store these toxins and acidic wastes that are trapped in the body. This fact is illustrated by the dark brown fat that is extracted from people during liposuction. The body isolates what could be dangerous to itself by storing it in fat cells. This becomes one of the



reasons so many people gain weight.

Acidosis is the medical term for the condition caused by high levels of acidity in the naturally alkaline organs, fluids and tissues of the body. As acidic levels rise, health problems increase. Many serious diseases that are so common in our world today are seldom found in bodies with proper pH levels but become increasingly likely in bodies that have become more highly acidic.

Heart disease is one of the leading causes of death in North America. Studies show that most of these deaths are premature. In other words, lifestyle changes could save lives, giving those with heart disease a better quality of life and a longer life span. The main cause of heart disease has its root in acidosis. Just as acid rain eats into marble, acidosis irritates and inflames tissue. The acids eat away at the cell membranes, the insides of arteries and veins, and the very fabric of the heart itself. This continuing process weakens the heart and the arteries and veins to the point where they can break down.

Acidosis isn't organ or location specific. It affects all the tissues in the body, because all tissues are sensitive to this corrosive acid. Just as you are sensitive to chemicals in your environment, acidosis is a condition that acts like corrosive chemicals inside your body. The muscle cells of your heart and the tubular muscles of your arteries come in direct contact with the metabolic acids in the blood stream.

Some studies show that as acidosis rises, the risk of damage to the inside walls of the arteries increases as does the risk of blood clots. Wearing can begin in the heart and circulatory system leading to microscopic lesions and small tears that can form and worsen over time, weakening their structure. As cardio vascular health deteriorates, serious life threatening issues such as aneurysms, heart attacks and strokes become more likely. These conditions, if allowed to develop, put the body into a crisis state.

We know that a bulging waistline is more than an appearance problem that causes our clothes to get too tight. It is also indicates an increased possibility for developing serious health problems in the future, some of which could have life changing consequences including premature death.

I am sure that everyone has heard warnings of the health dangers associated with weight gain and belly fat before, although you may not have been aware of its potential connection with acidosis and the pH levels in your body. Still, what are we to do about it? For most people, diets are doomed to fail, and they don't have the time or desire to exercise.

A simple change to a more alkaline lifestyle can cause drastic reversals to acidosis and its related conditions. One of the fastest and easiest ways to swing your body's pH from an acidic state to a more alkaline state is through drinking alkaline ionized water from a home water ionizer. It is smooth, refreshing, and delicious, and it begins to impact your body chemistry almost immediately.

If you are not a big water drinker now, begin by drinking a few glasses per day. As quickly as you can, build yourself up to drinking 1/2 your body weight in ounces. For example, if you weigh 150 pounds, you should drink at least 75 ounces, or a little over six 12-ounce glasses of the high pH alkaline ionized water every day. If you weigh 200 pounds, you should drink at least 100 ounces, or 8 1/2 of the same size glasses. In every case, if you can drink more, the results will happen faster.

Ed Martin is owner of Healthy Choices, Inc. of Wichita. Ed has been involved in the energy and health fields for over 30-years, focusing on pioneering new technologies and bringing cutting-edge products and services to the marketplace. You can reach Ed at; 316-207-7343, or by e-mail at: healthychoices1@cox.net.

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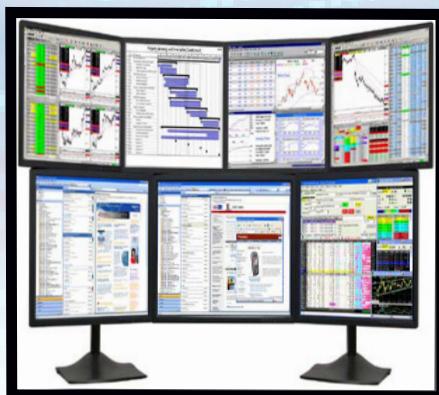
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Bullying...From Page 5

the answer to this very important issue.

As a side note, I have space for a few teens in our confidential Facebook group. I share a short video each week and then we discuss it in the group. It's a safe way for kids to build their self-esteem so they'll feel confident beginning the next school year. Contact me at thkansas@yahoo.com or by phone at 316-755-1115 for more info. We have a similar adult group as well.

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.

eBusiness...From Page 8

interests you. Carefully analyze the results you see from the search engine you choose to use. Take a look at the first 10-20 results and study how site owners write their titles and descriptions. Ask yourself the following; Are the services written clearly? Does the site give too much information? Is the wording confusing? Is there a call to action? Is it just perfect? These are all things you should consider when designing your eCommerce site. Remember, knowing about search engines and how they work will help you during your site design processes and once the site is live.

Web Browsers:

Web browsers are what Internet surfers use to navigate from site to site or page to page on the Web. Browsers help to make the task of traveling from one area of the Net to the next easier. With browsers, users can gain access to information that has been published on Web pages or they can easily transmit information across the Web. There are several Web browsers currently available for download and use. Internet Explorer is the most popular Web browser followed by FireFox, Netscape, Safari and Opera. **The most popular Web browsers today are:**

- Microsoft Internet Explorer
- Mozilla FireFox

- Google Chrome
- Apple Safari
- Google Opera

Next month, with all of the information we have provided thus far, we will begin to lay out a plan for your very own eCommerce business.

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@cmiinfotech.com.

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Tornado...From Page 7

that building damage initiates from wind pressure 'breaching the building', not from low barometric pressures at all. The winds typically enter the building through broken windows or doors. Evidence of mud, insulation, glass shards, and wood missiles inside buildings that remain partially intact have indicated that the winds had entered the interior of the buildings. Openings on the windward side of a building actually increase the internal wind pressures, resulting in additional uplift pressures on the roof itself. If you've watched videos of tornadoes as they strike homes or other buildings, you can actually see the roof of the home or buildings being raised up into the funnel and blown away in the early stages of the strike. Then the rest of the home or buildings normally follow rapidly. Thus persons are no longer advised to open their windows in advance of a tornado, by anyone who knows what they're talking about. You don't want to "listen to a tornado approach your home"! All of that flying debris will likely break the windows anyway, thus everyone in the path of one of these violent storms should use every second of advance warning time to seek appropriate shelter rather, than running around opening their windows.

The fact that a tree, house, or object is twisted during a tornado does not always indicate that the varying direction of the wind caused the damage. Although the primary wind flow in a tornado at the ground is rotational, the rotating wind field extends over a diameter much larger than the dimension of most objects. The width of an average house is much smaller than the diameter of an average tornado. Thus at any given instant, a building in the tornado path would receive winds that are approximately unidirectional. Tornado damage studies have indicated that twisted buildings are usually the result of variations in the strength of foundation anchorage, and not the rotating winds. You may have heard the experts say for you to get into the

hall bathroom if you're in a house with no basement. That's because the bathroom plumbing usually provides the greatest anchorage of a house to the foundation, and the house will pivot around this point. That sounds kind of scary to me. How about you? Studies have concluded that a twisted house was more likely the result of different resistances in foundation anchorages, rather than the spiraling winds themselves. The same kind of damage has been known to occur even in straight-line winds from violent and severe thunderstorms.

In the Northern Hemisphere where we live, the greatest wind velocities typically occur on the right sides of cyclonically rotating tornadoes, as the effects of translation are added to the rotation. Computer simulations have shown that fast translating, weak tornadoes can leave straight-line damage paths, the same kind of straight-line damage trajectories that were seen in the debris fields left behind in the Mesquite, Texas tornado.

So, use the time wisely when a warning is issued, get underground if you can, and after the storm has passed, you will then, because you were blessed to survive it all, be able to call a good, full service glass dealer to come out and help



you with the new windows you'll need when you rebuild your home after the storm. (g) Some information for this answer 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.



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Mental health

By Jody Patterson



Q: I visited my daughter last week who lives out of state, and was surprised by some changes I saw in my 4-year-old grandson.

He was restless, had anger outbursts and threatened to hurt his mother when he didn't get his way. Concerned, I asked my daughter about this change of behavior and, to my surprise, my daughter just brushed it off as him "just being a 4 year old." Isn't it true that treating a child's negative behavioral issues now can only benefit him for years to come? I am a concerned grandmother. Please help.

A: Identifying mental and emotional disorders in children can be tricky. Children differ from adults in that they experience many physical, mental and emotional changes as they progress through their natural growth and development. They also are learning how to cope with, adapt and relate to others and the world around them. Further, each child matures at his or her own pace, and what is considered "normal" in children falls within a wide range of behavior and

abilities. For these reasons, any diagnosis of a mental or emotional disorder must be based on how well a child functions at home, within the family, at school and with peers, as well as the child's age and symptoms.

Some of the mental health conditions that are more common in children include:

Anxiety disorders: Children with anxiety disorders often respond to certain situations with fear and dread, as well as with physical signs of anxiety, such as a rapid heartbeat and sweating.

Attention-deficit/hyperactivity disorder (ADHD): Children with ADHD generally have problems paying attention or concentrating, can't seem to follow directions, and are easily bored and/or frustrated with tasks. They also tend to move constantly and are impulsive (do not think before they act).

Disruptive behavior disorders: Children with these disorders tend to be argumentative, defy rules and often are disruptive in structured environments, such as school, beyond what is typical for their age.

Affective (mood) disorders: These disorders involve persistent feelings

of sadness, irritability and/or rapidly changing moods, and include depression and bipolar disorder.

Other symptoms in children vary depending on the type of mental illness, but some general symptoms include inability to cope with daily problems and activities, changes in sleeping and/or eating habits, defying authority, skipping school, stealing or damaging property, frequent outbursts of anger, changes in school performance, loss of interest in friends and activities they usually enjoy, significant increase in time spent alone, excessive worrying or anxiety, persistent disobedience or aggressive behavior, and abuse of drugs and/or alcohol.

The exact cause of most mental disorders is not known, but research suggests that a combination of factors, including heredity, biology, psychological trauma and environmental stress might be involved.

Untreated, mental health problems can disrupt children's functioning at home, school and in the community. Without treatment, children with mental health issues are at an increased risk of school failure, contact with the criminal justice system, dependence

on social services, substance abuse, and even suicide. Providing effective age-appropriate services and supports to young children and their families has immediate and lifelong benefits. Studies suggest children who receive effective mental health services and supports are more likely to complete high school, have fewer contacts with law enforcement and improve their ability to live independently.

Now is the time to close the gap between the need for children's mental health services and their families receiving services. Our children are our future. Take time to educate yourself about children's mental health and how families are impacted by mental health issues. And please, take the time to help them get the help they need.

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.

Remember...From Page 1

Sedgwick Co. Historical Museum. He remembered the ceiling and crossbeams displayed hundreds of ties.

This inquiry helped us think of other great and unique restaurants in Wichita over the years. Do you remember Elizabeth's at Bluff and Kellogg? A unique item on their menu was called "Elizabeth's Surprise." You ordered it not knowing what you were going to get.

Then we remember the Hickoryhouse owned by the Dry family. They actually had a French Chef and they had a wonderful hors d' oeuvres tray that they wheeled to your table while you were waiting for your order. On East Kellogg there was a small restaurant called the Chateau Briand known for good steaks and another good steak house was Steak and Ale which featured a cold salad bar and a marinated steak that was out of this world called "The Kensington Club."

The Georgian Tea Room was on East Central and featured tasty chicken and dumplings.

Another favorite restaurant of my family was the Fife and Drum on East Central in a small building with an A-frame roof. We also often enjoyed the Polar Bear known for fried chicken and frozen custard.

Many good restaurants were located in hotels of the past such as the Broadview, Lassen, Allis and Eaton Hotels. There was also the Wichita Club. On the top of the old Holiday Hotel building which was the Garvey Center at Douglas and Waco was a fine restaurant with windows all around so that you could see the city in all directions called the Penthouse. Also, downtown, was the Innes Tea Room in the Innes department store.

In North Wichita was the Stockyards Hotel Restaurant which had good steaks. Wichita has been blessed with many unique restaurants but there was only one that had neckties hanging from the rafters.

Faye Graves, a native Wichitan, attended school at Friends, Wichita

State and concluded 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 or by phone at (316) 524-3906.



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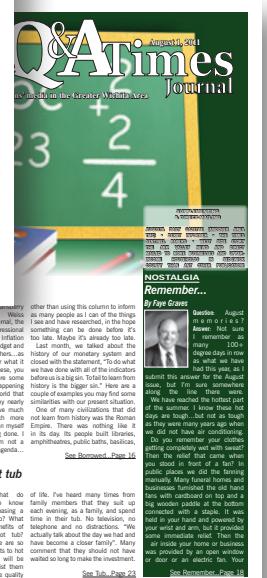
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Civil War battle summaries by state - series

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

By Frank Bergquist



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>. Last issue, we featured some more of the battles in Missouri, including the battles of Fredericktown, Glasgow, Hartville and Independence. This month we will continue with more battles in Missouri, the battles of Kirksville, Lexington, Liberty and Little Blue River.

Kirksville

Other Names: None

Location: Adair County

Campaign: Operations North of Boston Mountains (1862)

Date(s): August 6-9, 1862

Principal Commanders: Col. John McNeil [US]; Col. Joseph C. Porter [CS]

Forces Engaged: Combined force (cavalry and artillery) [US]; Missouri Brigade [CS]

Estimated Casualties: 456 total (US 88; CS 368)

Description: Col. John McNeil and his troops, numbering about 1,000, had been pursuing Col. Joseph C. Porter and his Confederate Missouri Brigade of 2,500 men for more than a week. Before noon on August 6, McNeil attacked Porter in the town of Kirksville, where his men had hidden themselves in homes and stores and among the crops in the nearby fields. After almost three hours of fighting, the Yankees secured the town, captured numerous prisoners, and chased the others away. Three days later, another Union force met and finished the work begun at Kirksville, destroying Porter's command. Kirksville helped consolidate Union dominance in northeastern Missouri.

Result(s): Union victory

Lexington

Other Names: Battle of the Hemp Bales

Location: Lafayette County

Campaign: Operations to Control Missouri (1861)

Date(s): September 13-20, 1861

Principal Commanders: Col. James A. Mulligan [US]; Maj. Gen. Sterling Price [CS]

Forces Engaged: Garrison (approx. 3,500) [US]; Missouri State Guard (12,000) [CS]

Estimated Casualties: 1,874 total (US 1,774; CS 100)

Description: Following the victory at Wilson's Creek, the Confederate Missouri State Guard, having consolidated forces in the northern and central part of the state, marched, under the command of Maj. Gen. Sterling Price, on Lexington. Col. James A. Mulligan commanded the entrenched Union garrison of about 3,500 men. Price's men first encountered Union skirmishers on September 13 south of town and pushed them back into the fortifications. Price, having bottled the Union troops up in Lexington, decided to await his ammunition wagons, other supplies, and reinforcements before assaulting the fortifications. By the 18th, Price was ready and ordered an assault. The Missouri State Guard moved forward amidst heavy Union artillery fire and pushed the enemy back into their inner works. On the 19th, the Rebels consolidated their positions, kept the Yankees under heavy artillery fire and prepared for the final attack. Early on the morning of the 20th, Price's men advanced behind mobile breastworks, made of hemp, close enough to take the Union works at the Anderson House in a final rush. Mulligan requested surrender terms after noon, and by 2:00 pm his men had vacated their works and stacked their arms. This Unionist stronghold had fallen, further bolstering southern sentiment and consolidating Confederate control in the Missouri Valley west of Arrow Rock.

Result(s): Confederate victory

Liberty

Other Names: Blue Mills Landing, Blue Mills

Location: Clay County

Campaign: Operations to Control Missouri (1861)

Date(s): September 17, 1861

Principal Commanders: Lt. Col. John Scott [US]; "General" D.R. Atchison (Atkinson) [CS]

Forces Engaged: Detachments of 3rd



Iowa Infantry, Home Guards, and artillery (approx. 600 men) [US]; 4th Division, Missouri State Guard [CS]

Estimated Casualties: 126 total (US 56; CS 70)

Description: "General" D.R. Atchison left Lexington on September 15, 1861, and proceeded to Liberty where he met the Missouri State Guard. On the night of September 16-17, his force crossed the Missouri River to the south side and prepared for a fight with Union troops reported to be in the area. At the same time, Union Lt. Col. John Scott led a force of about 600 men from Cameron, on the 15th, towards Liberty. He left his camp in Centreville, at 2:00 am on the 17th. He arrived in Liberty, sent scouts out to find the enemy, and, about 11:00 am, skirmishing began. At noon, Scott marched in the direction of the firing, approached Blue Mills Landing and, at 3:00 am, struck the Confederate pickets. The Union force began to fall back, though, and the Rebels pursued for some distance. The fight lasted for an hour. The Confederates were consolidating influence in northwestern Missouri.

Result(s): Confederate victory

Little Blue River

Other Names: Westport

Location: Jackson County

Campaign: Price's Missouri Expedition (1864)

Date(s): October 21, 1864

Principal Commanders: Maj. Gen. Samuel R. Curtis [US]; Maj. Gen. Sterling Price [CS]

Forces Engaged: 1st Division, Army of the Border [US]; Army of Missouri [CS]

Estimated Casualties: Unknown

Description: Price's march along the Missouri River was slow, providing the Yankees a chance to concentrate. Maj. Gen. William S. Rosecrans, commanding the Department of the Missouri, proposed a pincer movement to trap Price and his army, but he was unable to communicate with Maj. Gen.

Samuel R. Curtis, commander of the Department of Kansas, to formalize the plan. Curtis was having problems because many of his troops were Kansas militia and they refused to enter Missouri, but a force of about 2,000 men under the command of Maj. Gen. James G. Blunt did set out for Lexington. He met the Confederate troops at Lexington on the 19th, slowed their progress, but was defeated and retreated. On the 20th, Blunt's troops arrived on the Little Blue River, eight miles east of Independence. The Union force prepared to engage the Confederates again in a strong defensive position on the west bank. Curtis, however, ordered Blunt into Independence while leaving a small force, under Col. Thomas Moonlight, on the Little Blue. The next day, Curtis ordered Blunt to take all of the volunteers and return to the Little Blue. As he neared the stream, he discovered that Moonlight's small force had burned the bridge as ordered, engaged the enemy, and retreated away from the strong defensive position occupied the day before, crossing the river. Blunt entered the fray and attempted to drive the enemy back beyond the defensive position that he wished to reoccupy. The Yankees forced the Confederates to fall back, at first, but their numerical superiority took its toll in the five-hour battle. The Federals retreated to Independence and went into camp there after dark. Once again, the Confederates had been slowed and more Union reinforcements were arriving.

Result(s): Confederate 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

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couldn't believe the costs. We went through everything my Mom had and most everything of what her Dad had. We are considering whether or not we need to get a long-term care policy for us. Would you reprint that article?

A: Thank you for your question. I wrote this article 8 years ago. I am honored that you remembered it. I have updated the information. If you already have a condition that forecasts a high likelihood of needing long-term care, you've gone a long ways towards answering the question yourself. These conditions might include but not be limited to such things as high blood pressure, heart conditions, arthritis, cancer, memory impairment, etc. But what if you are in good health...how big is the threat then? My answer is...it is always a matter of risk management. Previously, we talked about three of the four ways to manage a risk. That of avoiding it, retaining it, or reducing it. Last month, we began discussing the fourth way of managing a risk...that of transferring the risk to an insurance company by buying a Long Term Care policy, and the different things to look for in the same. This month, we will continue.

Q: Are the premiums for a Long Term Care insurance policy deductible?

A: This again is dependent upon whether or not you have a 'qualified' or a 'non-qualified' policy as defined by The Health Insurance Portability and Accountability Act of 1996, also known as HIPA '96, or the JR 3103. You can no longer buy a 'non-qualified' policy in the state of Kansas, but I will address the issue anyway.

This act separates Long Term Care insurance policies into two types... 'qualified' and 'non-qualified'. A 'qualified' policy has a portion of its premium that is tax-deductible (in accordance with the act), and a 'non-qualified' policy does not. All policies purchased prior to December 31, 1996, have been grandfathered as 'qualified'. Here is the way HIPA '96 was written originally.

If a policy is 'qualified', it means that it meets the benefit criteria set forth by HIPA. For instance, if a policy is 'qualified', you can treat a portion of the premiums as medical expenses, and they will be tax-deductible according to the following schedule, if the total of all non-reimbursed medical expenses exceed 7 1/2% of your adjusted gross income. Here are the deductible

amounts for the 2012 tax year:

| Age during Tax Year Being Figured: | Amount of Premium that is Deductible *: |
|------------------------------------|---|
| Age 40 or less | \$350 |
| Age 41-50 | \$660 |
| Age 51-60 | \$1,310 |
| Age 61-70 | \$3,500 |
| Age 70+ | \$4,370 |

* The above amounts increase most years to the nearest multiple of \$10, based upon the medical component of the Consumer Price Index. It may change, however, if inflation growth for long term care services is greater.

The act goes on to address issues such as: Penalty free withdrawals to purchase Long Term Care insurance are not available from 'qualified' plans such as 401(K), 403(b), IRAs, 457s (government programs).

Long Term Care policies cannot be included in a cafeteria plan under Section 125; nor can long term care services be reimbursed by a Flexible Spending Account.

Long Term Care insurance premiums are, however, an acceptable expenditure for the new medical savings accounts that this law makes available to the self-employed people and small businesses under 50 employees.

Integration features of the act if more than one policy is owned, and how they would be figured together for tax-deductibility purposes.

and more... But what does it all mean?

In most cases the 7 1/2% of adjusted gross income cap is going to be the biggest barrier in making this a relevant issue. Most people do not itemize. If they do, most do not have non-reimbursed medical expenses over the 7 1/2% cap. If you already have medical expenses at that point or beyond, qualifying for a Long Term Care insurance policy may be somewhat difficult. Remember, all policies are medically underwritten. The act, upon first glance, seemingly tends to favor non-indemnity policies. It does not. As you have been told all of your life, "it is better to make more income and pay the taxes, than to make less and pay less in taxes". An indemnity policy indemnifies you in

benefits against the premium you paid. You get what you paid for. A 'qualified' policy (one that is tax-deductible up to the limits stated above, which are now higher due to automatic adjustments, and after the 7 1/2% of adjusted gross income threshold is reached through non-reimbursed medical expenses), can only stay a 'qualified' policy if the following conditions are met:

Medical Necessity cannot be a trigger for benefits under a 'qualified' policy. Medical necessity means your doctor has decided that due to whatever reason or reasons (may or may not be medically related), you are in need of long term care. Not having this as a 'trigger' for benefits is not in the best interest of the Insured, as it is the way most people qualify for benefits under a Long Term Care insurance policy.

The second way most people qualify for benefits under a Long Term Care insurance policy is meeting the ADL test. ADLs (activities of daily living) are different for each policy; but in the case of 'qualified' plans, the ADLs are more stringent. The Insured must need assistance from another person, walker or wheelchair, to perform at least 2 of the following: eating, toileting, transferring to or from bed or chair, dressing and continence. Furthermore, a licensed health care practitioner must certify that the Insured will be unable to perform these ADLs for at least 90 continuous days. This again is not in the best interest of the Insured, as the Insured may have purchased a 'qualified' plan, but when he/she is in need of care, it is very possible the care may not be needed for 90 days. An example of this would be hip or knee replacement surgery where, following surgery, the Insured needs some assistance at home or in a nursing home for a few days or weeks, but not necessarily for 90 days. Even if the Insured purchased a zero-day elimination policy (to be discussed in more detail later), no benefits would be payable under the policy, unless 90 days of care are needed and certified by the practitioner.

The third way most people qualify for benefits under a policy is through a diagnosed cognitive impairment. A 'non-qualified' plan allows for the doctor to prescribe long term care based upon his or her findings. This 'trigger' under a 'qualified' plan is much more severe, in that the cognitive impairment must be measured by clinical

evidence and standardized tests... again, potentially making it much more difficult to qualify for benefits.

Q: Why don't I just buy a Home Health Care policy, since I do not want to go to a nursing home anyway?

A: For the very simple reason that you, or your loved ones, cannot predict the illness, affliction or injury that will necessitate long term care. If you do need skilled or heavy care, the present day cost of that care in the home could be as high as \$8,000 to \$15,000 a month, or more. The reason why the cost of this care in the nursing home is less is because the charges are spread over several residents requiring the same level of care. It is always better to buy a nursing home policy that also pays benefits in the home, than to buy a home health care policy that will not pay any benefits in the nursing home.

Q: What is the difference between the levels of care provided in a nursing home?

A: All nursing homes are licensed for one or more levels of care by their respective states. The basic difference between these levels of care is the amount of time a registered (or licensed) nurse must be present while the care is given. You will find these levels of care fall under one of three categories:

Simple Care... also known as Personal or Custodial Care, or Assisted Living with medication monitoring, does not require the presence of a registered nurse. Most of the work is performed by CNAs (Certified Nurses' Assistants) or CMAs (Certified Medical Assistants). The current, average daily cost for this care in this area is approximately \$160 or more per day.

Supervised Care... also known as Intermediate Care, requires the care be administered in the presence of a registered nurse at least 8 hours a day, 5 days a week. The current average daily cost for this care in this area is approximately \$180 or more per day.

Skilled Care... also known as Heavy Care or Critical Care, requires the care be administered in the presence of a registered nurse 24 hours a day, 7 days a week. The current average, daily cost for this care, in this area is \$210 or more per day.

Q: How many dollars in daily benefits should I buy?

A: That depends upon the answer to several questions. For instance...

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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 first get in the position to begin the swing. All of the previous articles are featured at www.theqandatimes.com. 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. Last month we talked about one of the biggest problems of amateur golfers...the slice. This month, we will talk about the other way the ball can "bend" badly...the hook.

It's easy to overcome a hook shot problem, once you identify the cause. Hook arises when your ball is wildly thrown to the left. Here are some following tips that can help you figure out the causes of your hook.

1. You should have a firm control over ball spinning, Left curve will be deep if the ball is spinning faster. This shot happens when the ball rotates in counter clock wise direction.
 2. Your ball will spin in counter clockwise direction if the club-face is closed. The club face must be square and balanced, and should not be pointing right or left. Closed face directs left for right handed golfers and right for left handed golfers.
 3. To overcome your hook problem you should start with a check on your grip. It's an easy way to fix a hook. Hold your driver and have a firm grip neither too tight nor too loose. A neutral grip is achieved if you can only see 2 knuckles on your left hand. Your club needs adjustment if you can see more than 2 knuckles.
- Now we will talk about the more delicate part. Allow your gaze travel down the shaft of the club moreover

concentrate on your face and check whether it is square. Most probably it would be square. Still you might be wondering that you are square and ready for the shot, but you might not be when you bring the club down in the direction of the impact with ball. Your hands needs to be in a neutral grip when the club moves in the direction of the ball this would mean that the club face has no other option but to close at impact.

If you want to fix that uncontrolled hook, you must begin with a close and sincere assessment of the grip on the club. Most golfers would decline to change their grip or they might not spend sufficient time to get accustom to the new grip, and then sooner or later they would revert back into their previous grip.

4. The next most important thing in fixing a hook is to check your balance. The weight of your body must not be on the heels but it must be on the balls of the feet. If you will do this, then it will permit your hips to twist easily and remain balanced. One major reason why people see their ball flying to left side is that they tend to be off-balance at the time of the impact.

5. For right handed golfers, you need to keep your left arm straight as the club impacts the ball. A good idea is to ask someone to observe your hits and tell you whether your arm is bending or not. You must keep one thing in mind...anything that would make the club face too close will result in a hooked golf ball.

The above mentioned tips are definitely going to help solve your problems. Analyze each of these one by one and practice by hitting numerous balls. Try to make slight adjustments until you start hitting the ball straight. While it will require some time and effort, it will yield good results.



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



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God's nature is plainly seen through nature yet by choosing to worship that which is not the true God, God gives people over to their depravity. The writer of both letters of Timothy warns about a coming day when people will abandon sound doctrine to follow what their "itching ears want to hear" (see 1 Tim. 4:1-2 and 2 Tim. 4:3-4). This leads me to conclude that some religions are deceptions of the enemy of God and some flow from the depravity of human beings.

The example of the apostle Paul in Athens suggests a way to handle the multitude of religions. Paul engaged with those in the city who worshipped a multitude of different gods. He called the people of Athens to repent because God will one day judge all people on their beliefs and life actions.

The question raised by the world of multiple religions should not get in the way of our sharpening our focus on Jesus Christ. Regardless of how others say they have come to encounter faith, Christians are a people who have discovered that God has come to us quite clearly and openly in Jesus

Christ, and announce this fact with no room for doubt. The challenge remains to consistently conform our lives to what God has done in and through the life, death, and resurrection of Jesus Christ. Similar to Paul in the Biblical book of Acts, I would encourage you to seek God. God is not like a divine being made by the design of human hands but the ruler of the universe who has reached out to us that we might find salvation.

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, or by phone at (316) 263-0248.

By Pastor Dave Henion



A: This is one of the biggest dilemmas facing America as race was in the past. Religious pluralism is affecting the American landscape according to Diana

L Eck in her book, "A New Religious America." It is a rather complex issue in which we need to understand what we believe and how to address this question because it affects friends and loved ones for eternity. Yes, we want to respect each other's belief, "tolerance," and in Jesus' terms "love all," {Matthew 5:43-48} but in loving we also want people believing what is truth and not false and unable to save for eternity. We need to fight passionately and stand firmly for the truth because belief in the false does no one any good in the end! {John 8:32}

Since the beginning of time, when man chose from the tree of knowledge and disobeyed God, man has designed gods that will meet his needs and comfort him rather than the true God. {Genesis 3:1-7} A perfect example of this was as Moses was getting the word from God that would protect man in his relationship with God and his fellow man in the words of the Ten Commandments. Men grew impatient and decided to make their own god, something they could fashion into what they liked and was tangible. The people brought gold to make the golden calf to worship, rejecting the true God for their cheap substitute. {Exodus 32} This behavior is still going on and religions have been made by men to affirm their style of life, establish parameters and boundaries for people and establish power in the hands of certain select group of a society among other things. This is why atheists and agnostics use Karl Marx's quote, "Religion is the opiate of the people." It's like a drug created by man to oppress and keep man in a hypnotic state rather than experience real life in this world.

Now I can concur with some of those thoughts for all other religions of the world, and have even seen men use Christian belief to forward their own selfish agenda, which was and is wrong. But I believe, as Paul did in Athens loaded with the world religions and ideologies, {Acts 17:16-33} Christianity is the only valid faith in the world. Many of the religions of the

world have some similar underlying beliefs but do not have the Living God of the Living Christ who died and rose from the dead in history, who conquered death and rose from the grave. Some of their leaders are in a grave. Some religions are just a body of philosophical ideas and sayings, but do not save eternally as Christ did. Most of the world is ignorant of Him because they do not desire the true God. Why? They would rather have gods of their own making. {Romans 1:21-24} Man doesn't have it in him to want God. {Romans 3:9-20; 1 Corinthians 2:14}, that Satan has darkened their minds. {2 Corinthians 4:4}

But I think it is something deeper and mysterious so God can show His un-fathomable mercy and grace which I believe Paul speaks to in the epistles but also throughout the scriptures. Right off the bat we see God chooses a people who were not a people and had nothing to give to God. {Deuteronomy 7:7-8; 14:2} It is the same way He saves a soul, not that we are worthy but that He chose us. {Ephesians 1:3-14} It is by total grace {Ephesians 2:1-9}, not that a man or women could do it by their own wisdom but totally by God's grace so no one can boast of their own doing. {1 Corinthians 1:18-31} When we come to understand our salvation, the grace is much deeper and richer than we could ever imagine. Often I ask, why me? I am amazed when I think, why was I born in America? Why in a predominantly Christian culture? Why was I brought up in a Christian home? Why did I respond to the gospel and other friends in the same situation not respond? It's all God's grace. {2 Thessalonians 2:13-14}

Now I believe these are all part of the pieces to the great mysterious tapestry of God's will, that He is weaving throughout time and history. Right now, on this side of eternity, it looks like a bunch of knots and strings that are confusingly tangled and just one big mess. But when we get to the other side of eternity, the mysterious portrait woven by the Sovereign designer will be the most beautiful, elegant and exquisite portrait of love, mercy and grace we will ever know. Until then, we live in that grace and mercy of God. Pastor Dave.

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what is your guaranteed monthly income, not counting earnings on investments? How much of your income, assets and/or estate are you trying to protect? Are you married? If so, how much money would the non-confined spouse need each month if the other spouse was confined in a nursing home? How old are you... your spouse? How does inflation enter into the equation? For instance, if you are in your 60's, it may be 20 to 25 years before you need this type of care (actuarially speaking). If inflation averages 3 1/2% per year, rates will double every 20 years. Buying a policy that only pays benefits equal to today's costs may only be enough to pay half of the total bill when you need it. It would therefore make much more sense to buy an inflation rider. If on the other hand you are in your mid to late 70's or older, buying a flat amount of benefits equal to or a more than present day costs may be the best for you.

Q: How long of a benefit period should I buy?

A: Some agents recommend a defined period of time, say for 2 or 3 years (meaning once you begin receiving care in the nursing home or at home, the policy will only pay benefits for 2 or 3 years). I do not understand why. If you can qualify for a Long Term Care insurance policy, how does anyone know what the illness, affliction or injury that is going to take place will require in a long term care confinement? You are buying the policy to preserve and protect your income, assets, peace of mind and independence, as well as those and that of your family. Why would you only want to protect it all for 2 or 3 years, then still risk losing everything and going on Medicaid? Most all of us know people who have been in a nursing home for several years. If one can afford the relatively small difference in premiums between a defined benefit period (i.e. 2 or 3 years) and lifetime benefits, lifetime benefits will always make the most sense. A Long Term Care insurance policy is supposed to reduce stress. Stress will not be reduced when you know the benefits of your policy or your spouse's will end after 2 or 3 years.

Q: Should I buy a policy with an elimination period?

A: I advise against it because it is not a given that Medicare and your Medicare supplement will pay for the

first 100 days in a nursing home. As was stated earlier, if you need care other than Skilled or Heavy Care, you have no benefits at all from Medicare and your Medicare supplement... and remember, over 75% of all people receiving care are receiving a care less than Skilled, Heavy or Critical Care. I adamantly advise against an elimination period if the elimination period is not a lifetime elimination period. For instance, if you purchased a policy with a 100-day elimination period, and you had to meet this elimination period every time you entered a nursing home, it would mean the cost for the first 100 days of every confinement would be the responsibility of the Insured. You would not be too happy if you had paid on a Long Term Care insurance policy for several years, and then found that you had to pay the first several thousand dollars before that policy would pay a dime. The difference in premiums between a zero-day elimination period (which pays the daily benefits the very first day and what I recommend), and a 90 or a 100 day elimination period is a few percentage points higher, but most insignificant if you would have to pay the costs for that first 100-day period, especially if you would have to pay them every time you entered a nursing home and on each spouse. You will never realize enough in premium savings to justify the expense for the first 90 to 100 days, even with only one confinement in a lifetime, let alone more than one.

Q: Should I buy a policy that has an 'automatic-daily benefit-increase for inflation' rider?

A: Again, what you need to consider is the same as the answer to the earlier question... "How many dollars in daily benefits should I buy?" We know the majority of people (using today's numbers) do not enter a nursing home until their mid to late 80's and early 90's. If you are 78 and buying a nursing home policy, it may be a better idea for you to buy a flat rate amount of daily benefits that you can afford, rather than a lesser amount of daily benefits with an inflation rider. If on the other hand you are 63, it will probably make a lot more sense for you to purchase an inflation rider, as nursing home costs could easily double present day costs by the time you are ready to enter a nursing home. Some of the same questions asked in the

daily benefits question would be good to ask about buying an inflation rider, only from the posture of you being the age you will be at the time you most probably will enter a nursing home.

There are two types of inflation riders... simple and compound increases. Some companies offer both. Most all policies use the rate of 5%. The difference between the two can be appreciable. A simple increase of 5% on a \$150 a day policy means that the daily benefits will go up each year by a flat \$7.50 a day. A compound increase of 5% on the same \$150 a day policy would be a 5% increase on each previous year's amount.

Q: What does '90 day waiver of premium' mean?

A: Most all of the better policies have this provision. It means that after benefits have been payable under the policy for 90 continuous days, the premium is waived. A handful of companies waive both premiums for the husband and the wife, as soon as one of them begins receiving benefits. Most companies only waive the premium on the confined spouse. Some companies only waive the premium for a nursing home or assisted living confinement. Some of these companies also waive the premium for a home health care confinement.

Q: What about benefits such as 'bed reservation', 'ambulance', 'prescription drugs', etc... should I buy a policy based upon these things?

A: No. They are a lot like a car dealer throwing in floor mats or undercoating on a new car you just purchased. These of course are nice to have, but of very little importance in the overall policy. Sometimes, these are the benefits some agents talk the most about. Again, there are many things much more important, as you can see from the detail provided in several areas.

Q: I have heard about a benefit called a 'paid-up survivor' benefit. What does it mean?

A: A paid-up survivor benefit is a most attractive benefit, yet seldom found in most other types of policies. It means that after a certain period of time of owning the policy, generally 4 or 5 years, if one spouse should die, the premiums are paid-up for the life of the surviving spouse. This benefit is included in a couple of the better comprehensive policies without any

additional cost. In most policies, there is a charge. This benefit is particularly valuable when there is a disparity of age between spouses, or when the monthly guaranteed income would be significantly reduced if one spouse died.

Next month, we will talk about the costs of a long-term care policy.

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

Summaries...From Page 16

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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The Carpet Forum – series

By Jason Jabara



Q: How do I keep my new hardwood floor clean and looking new?

A: Taking care of hardwood floors can be a complicated process. But when done properly, the process can be quick, easy and painless. The first and most obvious solution is maintenance. Build-up of dirt and dust on your floor can lead to a dulling, or even scratching of the surface. Sweep your hardwood floors often with a soft-bristle broom. Hardwood floors can also be vacuumed. Most vacuums come with a soft brush attachment that won't scratch or scuff your floor. Another option for regular maintenance is dusting. A dry mop, or

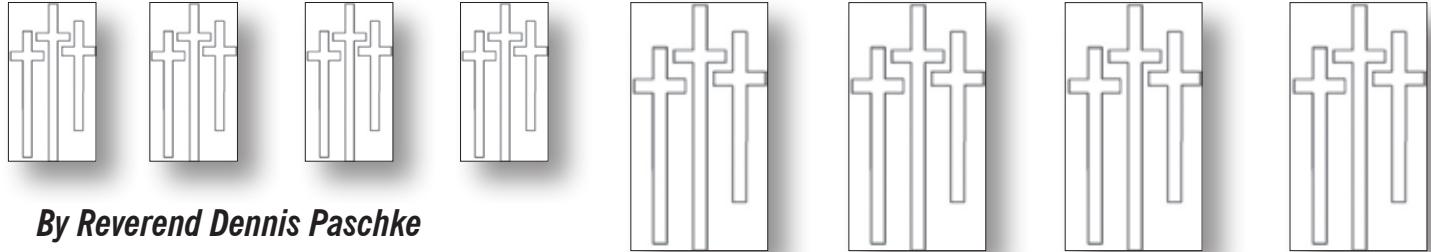
dust mop with a cotton head can be used on a regular basis to pick up dust from your floor in a matter of minutes. Keeping your hardwood floor shiny and spotless is where the process begins to get tricky. Excess water can damage hardwood flooring, so be sure to remove spills immediately with a soft towel or mop and dry completely. For regular mopping maintenance, slightly dampen a mop or cloth and lightly coat your floor. Once more, make sure to dry thoroughly afterwards. When mopping hardwood floors, avoid oil-based products. These products can actually build-up on your floor, defeating the purpose of cleaning all together. Instead, try and stick with a product that is made specifically for wood to be sure that nothing damages the luminosity and coloring of your floor. If need be, a well-known

“trick of the trade” for removing tough spots on hardwood floors such as markers, paint, ink or lipstick is to use acetone-based nail polish remover on a clean cloth, then wipe immediately with a damp cloth. Again, always avoid allowing liquids to stand on your floor for any extended period of time. Placing carpet runners and area rugs in heavily trafficked areas, such as entry ways and hallways can help divert any problems before they arise. Rugs help by trapping dirt in one place, making for easier cleaning. Also, using pads under furniture is a sure-fire way to avoid scratching caused by furniture. These pads can be purchased at any hardware store. Keep an eye on shoes worn in the home as some heels can leave dents in hardwood floors. It might help to have guests and residents remove shoes

before entering a room with hardwood flooring. Ultimately, hardwood flooring is all about maintenance. By dusting floors regularly, most problems can be avoided before they arise, and you will be able to enjoy clean, shiny hardwood floors for many years to come.

Jason Jabara is the current manager at Jabara's Carpet Gallery. After graduating from WSU, the family business became a large part of Jason's adult life. His father Tom, mother Susan, brother Josh and his uncle George assisted in that endeavor to a large degree. Perhaps one of Jason's greatest strengths is his hands on approach. Jason can be reached by calling (316) 267-2585 or you may visit there at www.jabaras.com.

Salvation...From Page 19



By Reverend Dennis Paschke

Pastor Dave Henion grew up in northern New Jersey in a very diverse cultural area. He attended Central College in Pella, Iowa received a BA in sociology and psychology. He was an offensive guard for their NCAA Div III National Championship team in 1974. In speaking for the Fellowship of Christian Athletes, he sensed a call to full time ministry. Meeting his future wife Sandy at Central, went to Michigan to finish her college while Dave started Western Seminary in Holland, Michigan. 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 two grandsons of 3 years and 6 months old. Besides Pastoring at HCC for the past 20 years, he has been Director of the SCSD & WPD Police Chaplains for 11.



A: The greatest power God gave us is the power to choose. It holds the power of life and death. We are granted freedom by God to choose to live our

lives anyway we want. In the story of Adam and Eve we see that God gives us total freedom to live free from all the challenges of this world under His promises and blessings if we will only do one thing. Absolutely everything else is within our freedom to choose! That one thing will be the one thing we most often choose to ignore, but it is what is needed to know God and to be with Him here and in heaven. That one thing we choose to ignore is to live in accord with the Will of God.

Adam and Eve were created and put in Paradise living in the present as well as eternity as long as they would follow His will but they used the power of choice to choose not to follow God's will in their lives. As a result they chose not to live in intimacy with God. This is the story of our human condition. We all fall under this reality of often choosing to live against God's will.

This very same power of choice is the cause of so many religions. They

are humankind's search for the path to living in intimacy with the Creator of the Universe, God. Over time many others have come with their own ideals and paths to connection with the Creative force of the Universe that is the power of Wisdom that defines the creation and everything in it. These have become many differing religions. But none have ever allowed the experience of that reality except for those who choose Jesus Christ as Lord over their life and death! There is only one that is true and verified in the lives of communities of faith over the world and across 20 centuries. That is the path that leads to salvation found in Christ.

When you follow this path in life it leads to the experience of the fullness of heaven in you here and now as a foretaste of the promise of eternity with God forever!

Reverend Dennis Paschke is the senior pastor at Evangel Holton United Methodist Church, in Holton Kansas. Evangel church is a vital and growing congregation full of life that is changing lives and our community one person at a time. Dennis' family emigrated from North Dakota to Alberta, Canada to homestead when his father was just a young boy.

Rev. Paschke returned to the United States and has lived in many parts of the country. His life has afforded him many blessings before answering God's call to full-time ministry, including being a vice president of a Fortune 100 company, serving as a chairman of the 1988 Winter Olympic Games and holding a U.S. patent. His greatest blessing in life is his walk with Christ! He believes strong faith always engages the heart and mind. EDUCATION: BSEE from the University of Calgary, Canada, and a Master's of Divinity from Saint Paul School of Theology. FAMILY: He is married to wife

Dawn and they have three sons Corey, Kyle and Marc. The family also includes one "wonder-dog" named Tucker! You can reach Reverend Paschke via email dpasch01@gmail.com.



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