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Politics
Page 3



Bipolar stigma
Page 4



Alaskan salmon
Page 10



Ask the golf pro
Page 18

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FROM THE PUBLISHER

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

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

By Charlie Traffas



Q: What's new?

A: I am always glad to be asked. A couple of months ago I took a break from other topics I have written about

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

influencers of users, in regard to their possible need for long-term care and how to manage this risk. Long-term care is the type of care one receives outside of a hospital. You have your health insurance or Medicare to pay for doctors and hospitals, but once you leave the hospital, you are like most people and probably have very little coverage from your health insurance or Medicare if you need extended care in a senior care residence or at home. If you require skilled care, which is the same kind of care you receive in the hospital...that care that is performed under the supervision of a registered nurse, 24 hours a day...you may have some benefits under Medicare and

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

Q: Several years ago you wrote an article on long-term care. At that time, it wasn't something pressing for my wife and I so we didn't do anything. Now we're in our late 60s.

See Care...Page 17

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

VETERAN AFFAIRS

Kansas honor flights

By George Grenyo



Q: Recently I heard about a program called Kansas Honor Flight. What is it? Also, can you tell me a little about the World War II Memorial?

A: Thank you for asking, and thank

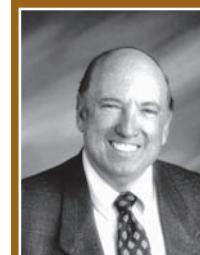
you to The Q & A Times for referring this question to me. The Kansas Honor Flight provides all expense paid trips to Washington, D.C. for World War II veterans so they can visit their World War II Memorial that was built in their honor by a grateful nation. Veterans from the Korean War, Vietnam War and so on will be sent on later Hon-

See Honor..Page 9

NOSTALGIA

Remember...

By Faye Graves



Q: Do you have any memories of some of the older restaurant concepts of Wichita?

A: I wrote last month on some unique restaurants

of the past. After the article came out, I received a call from the owner of the NuWay corporation. He reminded me of so many more of the unique fast food restaurants. His restaurants, the NuWays, have been around a long time. They have been one of my favorite sandwiches since the 40s when I discovered them. A lady that worked at a drug store, where my buddy Bill Nulik and I liked to play the pinball machine, asked us if we would get on our bicycles and ride over on W. Douglas and get them and us some NuWays. We did and they were great. The sandwich was crumbled beef with cheese and condiments. It started a new habit for us, and we have been eating NuWays ever since. The original store on W. Douglas, operated by the McEvoy's until their retirement, is celebrating its 82nd year. They have now expanded to various other locations in Wichita.

See Remember...Page 14

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BEFORE

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POLITICS

Why run for district court judge?

By Linda Kirby



Q: Linda, you have been a successful estates and property law attorney here in Wichita for a number of years, why are you running for judge and why would you run against such a well-known incumbent judge?

to a politician blind us when our core values are not being practiced by an incumbent judge and the values of our party and community are being eroded.

After 23 years practicing law and raising a family here in Sedgwick County, I am proud to have the opportunity to serve my community with my full and complete attention to the people of Sedgwick County and with unwavering commitment to the core beliefs of our Republican Party. As an attorney I have worked with thousands of clients throughout our community to represent them fairly with a clear understanding of our laws. I have not been a lawmaker nor have I been a political operative in Topeka: pushing political agendas and engaging in legal grandstanding is not my style. I have dedicated my professional life to a clear analysis and understanding of the law and how it intersects with my clients' lives right here in Sedgwick County. I simply cannot stand by and watch a Judicial incumbent expect voters to give him an automatic renewal when

A: As a practicing attorney here in Sedgwick County for the past 23 years I was drawn to challenge the current Republican incumbent candidate by the fact that he has clearly strayed from the core values of the Republican Party. I believe that elected officials have a responsibility to work hard for the voters who elected them and a responsibility to uphold the values that they were elected upon. Those values include putting in a full day's work for a full day's pay, managing taxpayer money as if it was your own, giving total priority to the job you have been elected to fulfill, and speaking truthfully. Those values once appeared to be practiced by my opponent, but since leaving the Legislative branch four years ago to become a judge, my opponent seems to have lost his way. We cannot afford to let our past loyalty

See Politics...Page 19

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Bipolar disorder stigma

By Karen McNally



Q: A colleague recently shared with me that she has been diagnosed with bipolar disorder. I am familiar with mental health issues, having family members who suffer from them, but have begun noticing that others in my office are somewhat evasive towards her now. What can I do to help them feel more comfortable with mental health issues?

A: The surgeon general's 1999 report

on mental health notes a strong consensus that "our society no longer can afford to view mental health as separate and unequal to general health" and that stigma "deprives people of their dignity and interferes with their full participation in society." From the vantage point of the surgeon general's report, if we are to improve mental health and mental health care in the coming years, we must address stigma.

Many of us are not afraid of mental illness, but we may not understand it either. Think about how it would

feel to be rejected, not invited, stared at, talked about and told to snap out of it. That's the way stigma affects those with a mental illness. Mental illness has been recognized for centuries, yet stigma continues to live silently but actively in our communities. This year alone, 1 in 4 people will develop a mental illness. One in 10 will develop a mental illness serious enough that it will affect their functioning at home, at work or in the community. Mental illnesses are medical conditions that disrupt a person's thinking, feeling, mood, and ability to relate to others.

Just as diabetes is a disorder that diminishes the body's ability to perform a vital function, mental illnesses are medical conditions that often result in diminished capacity for coping with the ordinary demands of life. Mental illnesses can affect persons of any age, race, religion, or income. Mental illnesses are treatable and between 70 percent and 90 percent of individuals receiving treatment have significant reduction of symptoms and improved quality of life. How can we change mental illness stigma? We all have a role in creating a mentally healthy community that supports recovery and social inclusion and reduces discrimination. Simple ways to help include:

- Learn and share the facts about mental health and illness
- Get to know people with personal experiences of mental illness
- Speak up when friends, family, colleagues or the media display false beliefs and negative stereotypes
- Offer the same support to people when they are in physical or mental distress
- Don't label or judge people with a mental illness; treat them with respect and dignity as you would anyone else
- Don't discriminate when it comes to participation, housing and employment
- Talk openly of your own experience of mental illness. When mental illness remains hidden, people continue to believe that it is shameful and needs to be concealed.

Stigma is real, it is powerful, and most importantly stigma prevents people from getting the care and help they need. The stigma associated with mental illnesses has produced real barriers to effective treatment and recovery. It is time to take these barriers down.

Karen McNally, LMSW, is the Director of Community Support Services at COMCARE of Sedgwick County. Karen has worked in the field of mental health for over 20 years where she's been involved in mental health reform, the growth of community based services and the delivery of recovery-oriented, consumer centered treatment. **To contact COMCARE, please call 316-660-7540. We can help you today.**



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Carpet pads...a must!

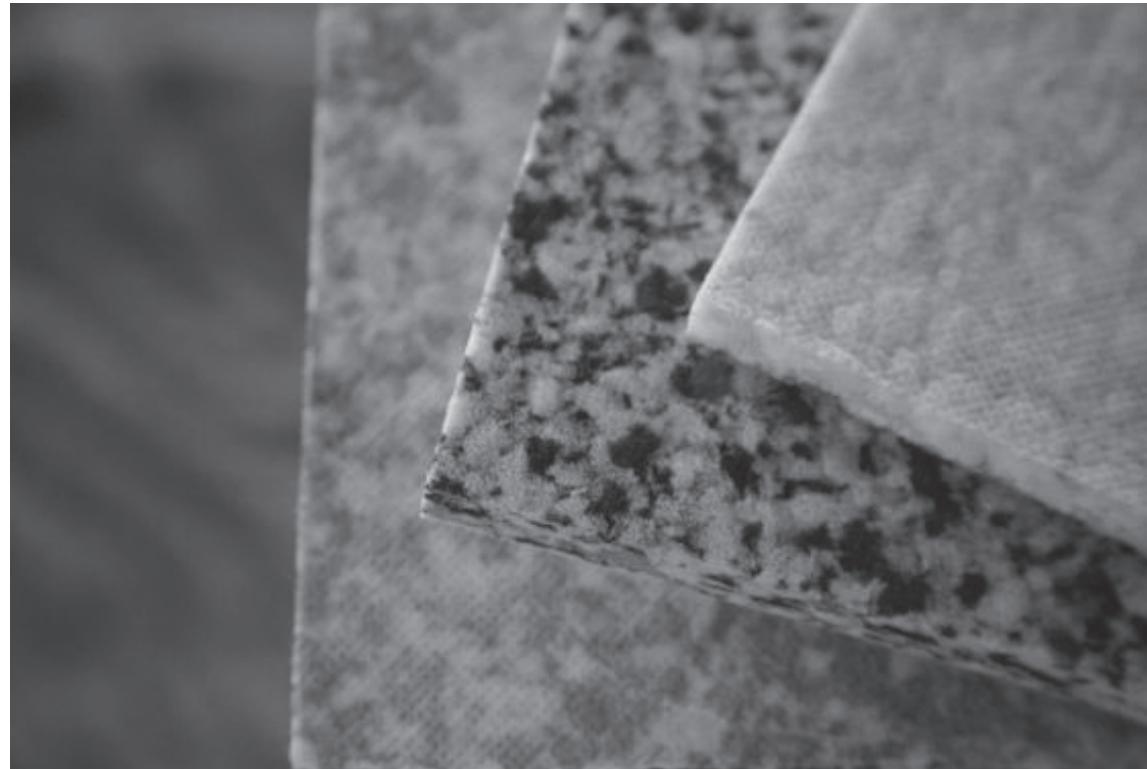
By Josh Jabara



Q: We are considering the purchase of new carpeting this summer. Some time back you wrote on the things one should consider regarding the carpet pad but I cannot find it. Is a carpet pad even necessary?

A: A general recommendation is always to install a padding (cushion) under every rug. The main practical purpose of cushion is to absorb the impact of foot traffic which extends the life of the carpet. The main aesthetic purpose of padding is to provide a cushion under the carpet and increase the level of comfort. Other benefits include sound absorption and to a small degree, thermal protection. There is different cushion appropriate for different carpeting and usually a very wide selection. It comes in various densities and thicknesses and consequently varies significantly in cost. Different combinations of thickness and density determine

the resiliency of the cushion. Carpet cushion resiliency is an important aspect. As a person takes each step



across a carpet, this creates many pounds per square inch of pressure

to your floor covering. Carpet padding will help to reduce that extreme pressure, thus allowing your carpet to

a traditional style of carpet would require a cushion that is resilient and firm and is a maximum of 7/16" thick with a 6 pound density (the weight of a cubic foot of the product). On the other hand, cushion for loop pile Berber carpeting should be 3/8" thick pad and a density of 8 pounds per cubic foot. Thinner carpets don't perform as well over thicker pads so warranty requirements are different. Carpet cushions are made from various natural and synthetic fibers such as foam, fiber, polyurethane, or rubber. The best cushions will have small perforations that allow for air to flow through it. A quality carpet cushion will cost about \$5.00-\$7.00 per

yard but is well worth the investment. While you might rather not invest in a carpet cushion that you will never see, you will definitely be able to feel it, and it will make a big difference in the wearability of your new carpet. Actually, of all the things that are important in the successful purchase of new carpeting, nothing is more important than the cushion. Make sure you ask a flooring professional for details about what cushion should go under your carpet choice to maximize its performance.

appear more luxurious and feel softer and thicker. In effect, the cushion is taking some of the damaging effects of the impact as opposed to the carpet taking it all. Have you ever seen a carpet that appears "ugly" before it has become worn out? This is called "pile crushing" and it happens particularly in hallways where everyone walks. If you will install a quality carpet cushion, it will decrease this type of damage in those heavily trafficked areas as the higher quality cushions will absorb more of the impact. Your carpet will be able to maintain the proper height of its pile and will look new much longer. Carpet cushion will also help to keep your carpet cleaner. As dirt gets into a carpet fiber, the continual traffic upon it will cause the dirt to grind away at the fiber similar to the way sandpaper grinds down wood. This will shorten the carpet's life. Since a quality carpet cushion raises the carpet up from the subfloor, air space is provided underneath so that the carpet can breathe easier. As you vacuum, the air carries the dirt up through the carpet. This is why it makes for more efficient cleaning. There are studies which show that a quality carpet cushion can increase a carpet's useful life by 50%. Most carpet manufacturers require a quality cushion under new carpeting as a condition of its warranty. This cushion must meet certain industry and government standards. For instance,

yard but is well worth the investment. While you might rather not invest in a carpet cushion that you will never see, you will definitely be able to feel it, and it will make a big difference in the wearability of your new carpet. Actually, of all the things that are important in the successful purchase of new carpeting, nothing is more important than the cushion. Make sure you ask a flooring professional for details about what cushion should go under your carpet choice to maximize its performance.

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

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God's Plans

Q: I understand that God is all-knowing, which means that: at the time He created man, He knew He was going to send His Son several thousand years later to save believers. My questions are two: If He knew He was going to send His Son anyway, why didn't He do it initially? Since He did not, why did He wait so long to do it?



By Amy Baumgartner



A: From the foundation of the world, God knew he would send Jesus Christ into the world at a specific time. We cannot know for certain why God waited to send Jesus; however, perhaps the delay is related to God's desire for humans to realize they were in need of a Savior. Throughout the Hebrew Scriptures, the Messiah is foreshadowed, so it was God's plan to wait for the perfect time (in God's mind) to send his Son into the world (although the Son always existed with God and was not created to come into our world).

So why did God wait so long? God is all-knowing and the Creator of all, including time. Because God created time, God exists outside of time as we know it. While it may be difficult for us to comprehend, Jesus came to earth at God's pre-ordained time. And from a historical standpoint, Jesus' coming to the earth during the Roman domination, under pax Romana (peace to much of the civilized world under the Romans), with Roman roads and transportation systems, a common language of Greek, and a relative allowance for religious freedom allowed the message of Jesus Christ to spread throughout the world easier than would have been possible at other times in history. (It would be

interesting to speculate about why God did not wait until our age to send Jesus Christ with the Internet, 24-hour news stations and technology, but God's timing was perfect for God's purposes). God chose God's pre-ordained time for his will and purposes. It may seem like God waited a long time, but for God a year is as a day and a day as a year.

A similar question could be asked: why has God waited so long to have Jesus Christ return? God is waiting for the full number of Gentiles to come to faith in God and for the Israelites to believe that Jesus was the long-awaited Messiah. In the meantime, we wait and pray, Come Lord Jesus.

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 Father Cleary



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

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

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

God is outside of time. Time is the measure of motion and matter, of which God is their creator. God has neither beginning nor end. Consider that human science is able to perceive the existence of numerous galaxies, some quite beyond our own galaxy, about which we know very little. Human astronomers guess-estimate that our own planet Earth with the Sun

may be five billion years old. Our universe is about thirteen and a half billion years old since "the big bang." Other galaxies are younger than that "big bang." Many of these could have been created by God eons before or after Earth and the Sun.

In regard to your second question: in his epistle to the Galatians (chapter 4, verse 4), St. Paul writes that "in the fullness of time God sent his Son" or, as the Good News Bible expresses it: "when the right time finally came, God sent his own Son." Why that period, 2012 years ago, happened to be the right time, we can only speculate without knowing for sure. It seems God had prepared the world for that precise time, through his sending various prophets beforehand and through the progress already achieved by human industry. For example, the conquests of Alexander the Great and his successors two centuries earlier had established through much of the world a good system of roads and mail and a common language, by means of which the Good News about the coming of God's Son into this world could be spread more rapidly than before. Of course, if God had waited until the present time, that Good News could be spread immediately. So we are back to your original question.

The Bible commences with the words: "In the beginning God created the heavens and the earth" (Genesis 1:1). St. John commences his Gospel with the words: "In the beginning was the Word [Logos] and the Word was with God" (John 1:1). But neither writer nor any other place in the Bible indicates how distant from known human history occurred "in the beginning."

The Book of Job proposes several basic questions, regarding life and death, sickness and health, poverty and wealth, the extent of this world, etc. in lengthy reflections, and God does not give a precise answer to any of them. And thus Job concludes humbly: "I know, o Lord, that you are all powerful; that you can do everything you want. You ask how I dare question your wisdom, when I am so very ignorant. I talked about things I did not understand, about marvels too

See Plans...Page 19

By Reverend Dennis Paschke



God created us and placed us in a garden of choices, the scriptures call it the Garden of Eden or Paradise. In God's intended plan for us we would live in this place where a loving God gave us free will to decide if we wanted to live in relationship with Him. This Garden was a garden of choices where we had everything we needed or wanted. When we called out God's name He responded, and when God spoke to us we heard God directly.

When we live out of God's intended plan for human life God has given us virtually total freedom. God asked of us only one thing, beyond that in everything else we had total freedom. That one thing was to trust His Will for our lives. When we choose to do those things in our life that are against God's Will we push away from God. God is unwilling to live with those things that are against His Will, so our choice of going against the virtual total freedom in God results in us not living in God's plan for intimacy with Him.

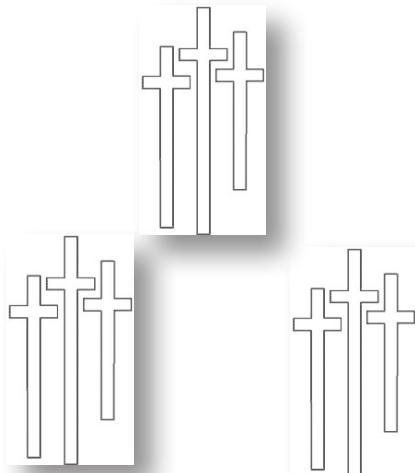
This is the human story. When we make choices that go against God's Will for our lives we deny His loving intent for our lives. When this happens we can find ourselves down the road of life wondering if there is not something more in this life; or in a dead end or destructive place outside of God's care and love. But this does not change God's unfailing Love for us. God knows that the fullest, most significant life we can ever live was and is found in being who God created us to be and living in relationship with Him. God longs to be in relationship with you and me as a divinely loving parent. So because of His unfailing Love for us and despite our human condition being on of turning away God sent His Son to show us how deeply God loves us and wants to be in relationship with us.

In and through the life and death and resurrection of Jesus God reminds us of the life we are missing out on living away from the intimate relationship He created us for. In Jesus' life we see how God's fullest human presence would live life if He was on earth. In Jesus' death we see how hurtful and violent our own life turned away from God is to God's fullest presence on earth. In Jesus' resurrection we see

that God in Jesus always intended to be with us even today and that in and through that intimacy with God we have a promise of the fullest and most significant life possible and a death that is not the final word.

So God is patient and loving and knows all loving relationships are based on our free will and respect for the one you love, but God is always willing to let us come to our own choices. Nevertheless He openly welcomes all who would come to an uprising of their soul and a life and death of greatness!

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.



By Pastor Dave Henion



A: It is with questions like this, we along with Paul who was contemplating God's plan for the Jews, quotes the Prophet Isaiah, "For who can know the Lord's thoughts? Who knows enough to give him advice?" {Romans 11:34; Isaiah 40:13}

How many times have we questioned God about His timing and actions that have asked the puzzling question as we go through the trial or difficulty, "Why?" or "Why now?" We are puzzled and even doubt His love and yet we realize He is God and we are not. That He knows every intricate and minute detail that we have no clue as a Omniscient (All Knowing) and Sovereign God. Even in the midst of cluelessness we can claim by faith and assurance, "And we know that God causes everything to work together for the good of those who love God and are called according to his purpose for them." {Romans 8:28} That is because we know by faith that He loves us and acts according to His purpose as Job said, "though He slay me, yet will I trust Him" {Job 13:15} Even though Job was a Godly man and did nothing deserving of his crisis but only to be an example to Satan and us of true faith. Read Job chapter 1 and see for yourself.

Now in the account of the fall in Genesis, it doesn't say why God put them in temptation garden. Why He took so long to send Jesus Christ even though the promise is there already in Genesis 3:15. Were they set up in the context of a choice not to eat or eat from the tree of knowledge of good and evil. {2:17} Obedience vs disobedience? Did God do this to show man's free choice as a reflection of God's image to choose? Did God know man would fall by giving free choice to man labeled by theologians as "Infralapsarianism?" Or did God cause man to give into his selfish way and fall for a deeper purpose known as "Supralapsarianism"? Some speculate that God did this to resolve the problem of rebellion and sin that had already begun when Satan rebelled against God in heaven (Isaiah 14). That this was God's way of getting it right. All these sound palatable and are proclaimed from many pulpits around the world or is there something

more here?

First we have to ask why God created the world. Did He create it for man and man's benefit or did He create it for His glory to be on display? Creation declares His glory. {Psalm 19:1} Would it have been better if man had not fallen into sin? The Bible gives us reason to change our perspective from a man centered approach to a God-centered approach. That history is His Story. It is to reveal God's character of love, justice, mercy and grace in the most sweetest and extreme forms because of man's fall. If man had not sinned would we know the aspects of His character like His power in the deepest sense within the darkness of death comes the resurrection? Does not God show us His loving-kindness in His dealing with faithless Israel as Paul says in Romans 9:22-23? "In the same way, even though God has the right to show his anger and his power, he is very patient with those on whom his anger falls, who were made for destruction. {23} He does this to make the riches of his glory shine even brighter on those to whom he shows mercy, who were prepared in advance for glory." Do you see what God does? Both His wrath and grace show His glory.

Before the fall did Adam and Eve have the perspective of the difference between good and evil? Did they praise God before they sinned? Could they appreciate the magnificence of the Garden without ever knowing anything different? If they never were sick, how could they appreciate the health they had from the perspective of never experiencing sickness? Is it only as humans when we experience evil that we understand what good is? How many heard the word "evil" without a condescending smirk by the world until we experienced 911? Then that mythical Bible word was the hot topic on all the media outlets.

Many times we don't appreciate what we have or need to change until we experience the negative, the loss or when things get really difficult. Growth and change often begin to happen then. For us to understand the beauty of God's character, to see the beauty of God's love and His power over sin and rebellion to be forgiven comes in God's plan through "the Lamb was slain from the foundation of the world." {Revelations 13:8}

[See Plans...Page 9](#)

Setting up your eBusiness - series

(for previous articles in this series, refer to October '11 - July '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 the Internet, the World Wide Web, Search Engines and Browsers. This month we will begin talking about how to go about setting up your eBusiness. We will begin by doing a review of some things we have talked about in the past.

What is eCommerce & eBusiness?

eCommerce Defined:

eCommerce, which is short for electronic commerce, is the process used to distribute, buy, sell or market goods and services, and the transfer of funds online, through electronic communications or networks. Electronic commerce is commonly referred to as Online commerce, Web commerce, eBusiness, eRetail, eTailing, e-tailing, ecommerce, eCommerce, e-commerce, ecom or EC.

Beginning & Future of eCommerce:

eCommerce basically began (although debated) in 1994 when Jeff Bezos started Amazon.com out of his own garage. Well known eCommerce stores include sites like eBay, Dell, Wal-Mart and many more. Since 1994, businesses of all shapes and sizes have begun launching or expanding their Online presence. At any given time, there are approximately 8 million consumers worldwide that actively shop and buy through Web based stores or retailers (nearly one tenth of our world population). Online studies have claimed that online retail revenues will surpass the quarter-trillion-dollar mark by 2011.

eCommerce Site Features:

Typical business web sites do not

usually have the same features as eCommerce enabled web stores do. In order to effectively distribute, market and sell goods or services Online you will need certain features only found on eCommerce sites. Features may include a shopping cart, ability to process credit cards, online product catalog, automated inventory system, databases, bulk email program, statistics tracking and



other non-computer technologies such as product warehousing and shipping transportation.

What are the Benefits of eCommerce & eBusiness?

The processes involved with conducting business on the Internet and opening an eCommerce shop to sell from have several benefits to both merchants and the customers who buy from them. The biggest benefits of conducting business Online include a cheaper upfront cost to the merchant, it's easier to set up and open the store and it's faster to get an Online business up, running and making sales.

Helps Create New Relationship Opportunities:

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

presence or site for them to discover you on their own.

Open for Business 24x7:

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

and describe your products in an informative, visual and interactive way. The customers you have will become more loyal shoppers each time they visit, making eCommerce great for improved customer satisfaction and visitor loyalty. Now that you offer your products for sale Online, consumers will be able to shop from your catalog more easily, get updates on new items or product discounts and can shop or buy anytime they wish.

Potential to Increase Overall Business Sales:

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

Potential to Increase Company Profits:

As mentioned above, opening an Online extension of your store or moving your business solely Online are great ways to boost sales and potentially profits. Remember, just because SALES increase it does not necessarily mean that company PROFITS will increase also. Online businesses do have a greater chance of increasing sales and profits by opening up an eCommerce store to sell the items they offer. Sales and profits are the lifeblood of any company, so it makes sense to increase them wherever possible and whenever possible throughout the existence of your company. More sales, more profits, bigger budgets, etc.

Potential to Decrease Some Costs:

In addition to potentially increasing sales and profits, eBusiness owners can also typically reduce the costs of running their business by moving it or expanding it into the Online world. eCommerce stores can run with less employees including sales staff, customer service reps, order fulfillment staff and others. eBusinesses also do not need a physical location in order to stay operational, which can reduce costs related to building leases, phone

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

Increases Brand or Product Awareness:

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

Helps Establish Customer Loyalty:

An eCommerce storefront will help create an easier means for your customers to purchase the items you sell and offers a unique way to display

[See eBusiness...Page 20](#)

or Flights, in their turn, to visit their war memorial in Washington, D.C..

The Kansas Honor Flight's mission is to raise the necessary funds, identify World War II Veterans and fly them to Washington D.C. to visit their WWII Memorial before it's too late for them. We are losing these heroes at over 1,800 a day nationwide. We are losing approximately 28 Kansas World War II veterans each day! There are less than 350,000 of the original 16 million who served in World War II still with us today. Many cannot travel. The terminally ill veterans go to the head of the list and are given booking priority.

In the past two years over \$1,194,700.00 has been raised in donations, over 1,101 Kansas World War II veterans have been sent on HONOR FLIGHT and over 737 Guardians have gone on HONOR FLIGHT from south central Kansas! The Kansas World War II veterans go all expenses paid! Donated funds are given by generous fellow Kansans.

The cost to send one Kansas World War II veteran is \$650.00. The Guardians that go on the trip

pay \$650.00 per person. The Guardians look after the needs of the veteran that they are assigned to. Needless to say a strong bonding takes place during the trip. In 2011 several flights of over 100+ Kansas World War II veterans departed from



Wichita, Kansas Mid-Continent Airport. Guardians also went on this trip putting the plane load over 200 Kansans. If someone out there would write a tax deductible donation of \$65,000.00, we could send another flight of 100 Kansas World War II veterans on Kansas Honor Flight. Donation information can be found via the website, www.kansashonorflight.org.

In 2010, the students from Pleas-

ant Valley Middle School in Wichita, KS decided they wanted to go on an Honor Flight after studying about our American World War II veterans in history class. They raised over \$12,000.00 one summer washing cars, mowing lawns, baby sitting and various other chores that paid a wage. They paid their own way, the veteran they were going with and the adult Guardian that was assigned to the veteran.

The veterans fly to Washington, D.C. and after landing, board 56 passenger buses that provide transportation while visiting all the local memorials. Leaving the airport in buses, they are greeted by an enthusiastic formation of our military lined up on the sidewalk, rendering the hand salute. During their visit to Washington, D.C., they are given a banquet, see their WWII Memorial, meet Bob Dole when he is in town and physically able, and other Kansas political representatives. The veterans are taken to see the Korean War Memorial, Lincoln Memorial and Vietnam War Memorial Wall. They have a short souvenir break, then cross the Potomac to see the IWO JIMA Memorial, and the final changing of the guard at Arlington National Cemetery before bedding down.

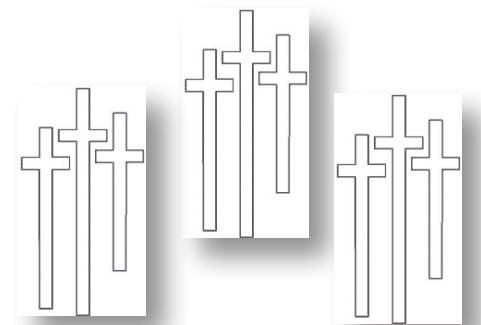
The bus rides are full of video of the WWII Memorial's construction and the Dedication ceremony. Courageous testimonies and more networking truly bond these heroes and allow closure that few other events can.

When returning to Wichita's Mid-Continent Airport, they are given a hero's welcome by the citizens of Wichita. Thousands turn out to clap, cheer and give hugs to these Kansas World War II veterans. It is a moving experience that one has to be in the crowd to truly appreciate.

George Grenyo, retired from the oil and gas industry as a certified professional land man went on a Kansas Honor Flight in 2011. Mr. Grenyo served in the United States Navy as a member of naval aviation. He served from 1943 to 1946 in the Asiatic Pacific Theater. He currently serves as a volunteer for Kansas Honor Flight. You may contact George at geogre-nyo@gmail.com or call him at cell (316) 650-3461 or (316)721-7737.

We may not understand all the ways of God, {Isaiah 55:9} It's a mystery. {Deuteronomy 29:29}Why did God send Jesus when He did? Because He's God and I'm not! {Isaiah 45:18-19; 48:9-1} What we do know is that the word of God says that it was the perfect and right time." But when the right time came, God sent his Son, born of a woman, subject to the law. {Galatians 4:4} Trusting Him fully with you, Pastor Dave

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.



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Alaskan salmon

By Bonnie Aeschliman



Q: I am looking for a good salmon recipe. Do you have any suggestions?

A: (From the Publisher) You are not going to believe

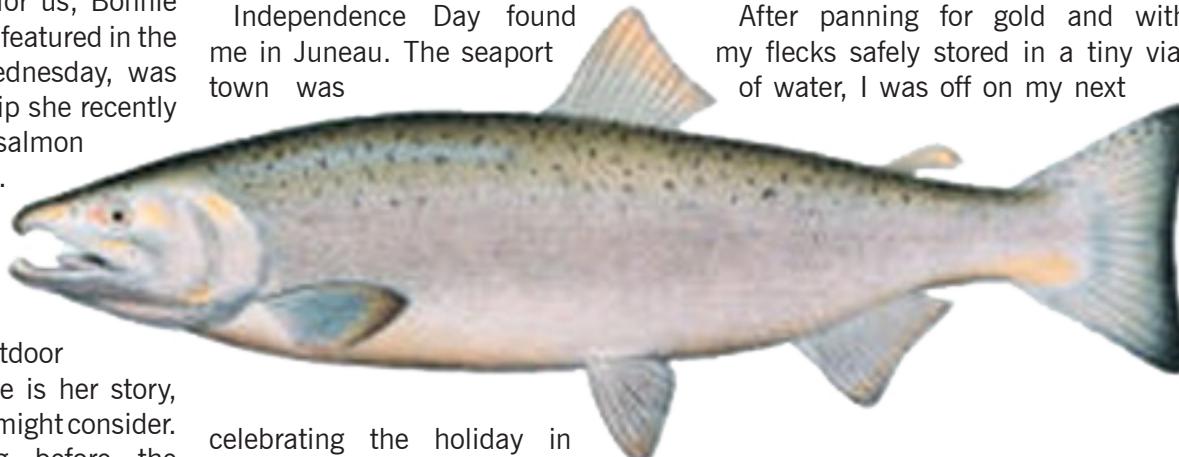
this, but a new writer for us, Bonnie Aeschliman, who is also featured in the Wichita Eagle each Wednesday, was just telling us about a trip she recently took to Alaska, and a salmon bake that she attended.

As most salmon aficionados know, you can't do much better than Alaskan Salmon... particularly in an outdoor setting like Alaska. Here is her story, and a salmon recipe you might consider.

(From Bonnie) Long before the sweltering days of summer, I booked myself a cruise to Alaska for the first week of July. The timing could not have been better. While we were sweltering in Kansas with triple digit temperatures, I was packing sweaters, jackets and cold weather gear for my Alaskan adventure. I wondered if I

would really need that insulated vest, warm corduroy pants, sweaters and the highly-recommended rain jacket. A few short days later in Alaska, as I was layering on sweater, vest, jacket, scarf and gloves, I wondered if I would be warm enough in the frigid air as I enjoyed my excursions.

Independence Day found me in Juneau. The seaport town was



celebrating the holiday in grand fashion with a colorful parade in the middle of town. I had booked a gold panning excursion, followed by a salmon bake on the Copper River. Being outdoors, in the brisk Alaskan air, panning for gold in the mountain stream was invigorating. Although I did not find any gold

nuggets, at the bottom of my pan were a few gold flakes. Our guide carefully transferred all six of them to a tiny vial and filed it with water. I asked why she was adding water, and she replied that it would make my flecks appear larger. That works for me. My gold flecks are now magnified.

After panning for gold and with my flecks safely stored in a tiny vial of water, I was off on my next

adventure--the salmon bake located on the banks of the Copper River. The delicious aroma of fresh salmon grilling over an open flame fired by local alder wood filled the air and whetted my appetite. Alder wood is the favored wood for grilling fish in the Northwest; it is the predominant native deciduous tree. Most of the others are evergreen.

The salmon bake excursion was a larger-than-life picnic. Picnic tables surrounded the huge barbecue pit where the sockeye salmon was sizzling. I have never tasted better salmon--it was fresh, grilled to perfection and I enjoyed it with new-found friends in a glorious natural setting.

The grilled fish was served with a fresh, crunchy vegetable slaw, hot au gratin potatoes, and a relish tray. Much appreciated urns of coffee, hot cider, hot chocolate and tea were available. A large contraption that looked like an oversized bird house housed a layer cake for dessert. I wondered if that were to keep the bears at bay but perhaps it was there to add ambience of the event.

The setting for the salmon bake was picture-perfect; we were on the banks of the meandering Copper River surrounded by trees, breathing in the fresh, crisp Alaskan air with mountains rising in the background. It would be a toss-up deciding which was better--the food or the spectacular scenery. After we ate, we took a walk through the area and the path led us to an abandoned gold mine with some of the weather-aged equipment nearby. What an experience!

While in Alaska, I learned a lot

about wild Alaskan salmon. There are five different varieties---King, sockeye, silver, pink and chum. I sampled each of the varieties, including a delicacy referred to as white or ivory salmon. Actually it is king salmon with a white flesh, a rarity and thought to be caused by an inability to process pigment in their food. Because it is rare and has a higher level of Omega 3 fatty acids and buttery texture, it is considered a delicacy and seldom leaves Alaska. It may have been a delicacy but I prefer my salmon to be red. Had I been blindfolded, I probably could not have told the difference in taste but my brain associates salmon with the color red.

Smoked salmon, prevalent in Alaska, is very easy to duplicate at home. It may seem laborious but it really is an easy process and you will be highly rewarded with succulent smoked salmon. Here's my recipe; I hope you will try it. Let me know how it works for you.

Smoked Salmon Serves 6
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6 5-ounce fresh salmon filets, boneless and skinless
2 tablespoons salt
2 tablespoons brown sugar
Salt and Pepper

Equipment: Stovetop smoker and Alderwood Wood Chips

Combine brown sugar and salt. Rub all surfaces of fish liberally with mixture. Place on a rimmed dish to catch any drainage, and cover and refrigerate for 1 hour. Then remove plastic, rinse fish well and pat dry.

To smoke Salmon: Place wood chips in the bottom of the stove top smoker. Insert tray and rack. Place salmon on rack. Cover with lid and place on stovetop or on the grill over medium heat. Cook over medium heat for 15-20 minutes.

I look forward to being a contributing writer for The Q & A Times.

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

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The Q&A Times Journal

What really is "mindset?"

By Lisa Vermillion



Q: It seems like you hear it more than ever. What does "mindset" really mean?

A: Mindset refers to the way you choose to view life. Your thoughts about circumstances, relationships, work, money and spirituality determine your life's quality. Many of your values, characteristics, and thought processes are patterned after your parents. Some of your views may differ from the environment you grew up in, because you've chosen to adapt a different philosophy. Sometimes patterns are easily recognizable, like the way you phrase something and immediately hear your mother's voice in your words. Sometimes though, these patterns aren't as easy to see. Patterns either lean toward a scarcity mindset or abundance mindset. Your life will reflect whichever mindset you choose. Defining patterns, deciding if they are right for you, and changing any patterns that



don't give you your desired outcome will enable you to move forward.

Defining patterns is not always easy. Patterns are so entrenched in your brain, that you may not even question them. Decisions about money, relationships, and leisure activities are based on these patterns. Think about the conversations that took place in your home as a child. Were the conversations based around positivity and gain or negativity and lack? One specific example is your view about money. Think about the conversations about money in your home growing up.

Perhaps you heard, "We can't afford it", or "Money doesn't grow on trees". Perhaps no one discussed money at all. On the other hand, you may have heard, "Let's put that into our budget" or "Let's figure out a way to make that happen". Those conversations or lack thereof, create your current beliefs about money and in part, even determine your bank balance. Since beliefs determine actions, your actions either keep you mired in debt or propel you toward comfortable living. The same is true for your relationships. Did you grow up believing constant conflict is an inevitable part of relationships, or did you learn necessary communication skills that help you build solid relationships? Looking at your thought patterns facilitates questioning your habitual thinking, the necessary first step in challenging your long-held patterns.

Deciding if your current thought patterns are right for you at this point in your life is the next step. As an adult, you can decide what beliefs you keep and which you discard. If your goals seem out of reach or your

relationship seems stuck, it's time to decide what patterns contribute to your current position. This requires accepting responsibility for where you are at this point. Circumstances exist in all cases, what you do with those circumstances is your choice. There is example after example of people who have overcome poverty, abuse, ect.

Defining thought patterns, deciding if they are right for you now, and then switching from a scarcity to an abundance mindset by challenging those beliefs and taking positive action lets you attain the quality of life you want.



[See Mindset...Page 14](#)

RE-ELECT

DONOIVAN

★ STATE SENATOR ★

The graphic features the Republican elephant logo with three stars on its back, positioned on either side of the text "RE-ELECT". Below this, the name "DONOIVAN" is written in large, bold, blue capital letters. At the bottom, a red horizontal bar contains the text "STATE SENATOR" in white capital letters, flanked by two white five-pointed stars.

The Importance of water for good health

By Ed Martin



Q: Every month you answer questions about health issues. Your answers always focus on the importance of what you call “maintaining a proper pH level” in your body, and to do that, you always recommend drinking high pH ionized water from a home water ionizer. I want to be healthy, but I am curious. Is drinking high pH ionized water the only way for me to maintain a proper pH level?

A: That is a great question, and it is a good wake-up for me because it makes me realize that I may be too narrowly focused in the advice I am giving. The answer to your question is “No.” Drinking high pH ionized water is not the only way to keep your body’s pH at a healthy alkaline level. It is just the easiest. The more of the right things you do, the better your overall results will be. I will use today’s column to explain what I mean.

When it comes to health, balance is everything. All you have to do is take a look around you to see that with our modern lifestyles, most people are suffering from imbalance. They are obese, tired, prematurely aging, suffering from various diseases, and more. Perhaps some of you reading this have similar issues.

The fact is that half of us will die from heart disease or diabetes, and a third of us will die from cancer. The obvious clue is right there in the top three killers (cancer, heart disease and diabetes). Research shows that all are linked in some way to diet.

The vast majority of people experiencing illness or less-than-optimal health have pH levels that are overly acidic. The primary factor creating this low-level acid condition is what they eat and drink. For most people, their health is directly related to their diet and their lifestyle. These are the choices people make every day.

The problem is that the typical American diet is acidifying. This means that our diet consists primarily of foods which have the effect of making our bodies overly acidic. It also means that the liquids we drink have the same effect. Whether it is coffee, alcohol, soda, energy drinks or most bottled water, all these beverages

are highly acidic.

Most people don’t know that many of the foods and beverages they regularly consume have a negative impact on their body’s pH balance. The human body is a naturally alkaline environment. When people consume an overly acidic diet, they alter their body’s pH balance, which makes them susceptible to illness and disease. In fact, when their body’s pH balance becomes too acidic, they are at an elevated risk of suffering from heart disease, arthritis, cancer, diabetes, and other diseases.

A great way to support a healthy acidic-alkaline balance in your body is to consume a diet that is composed of 60% to 80% alkaline foods. For proper nutrition, it is still necessary to consume some acidic foods. However they need to be limited to less than 40% of your diet.

The following are examples of the alkaline foods that should compose most of your diet:

- Dried fruit such as raisins, apricots, dates and bananas
- Fresh fruits such as citrus, pears, grapes, blueberries, kiwi, mangoes and papayas
- Sweet potatoes, carrots, raw brussel sprouts, celery and tomatoes
- Salad greens including lettuce, raw spinach, and cabbage
- Green vegetables such as raw broccoli, asparagus, artichokes, raw peas and raw green beans
- Assorted vegetables such as beets, peppers, cauliflower, squash, zucchini and cucumbers
- Natural fats like almonds and black olives
- Certain grains like buckwheat, corn, and sprouted grains
- Herbal teas and fresh vegetable juices

While alkaline foods are extremely healthy, it can be very difficult to maintain a highly alkaline diet. It means that you must strictly limit meat, fish, dairy products, breads, highly processed foods, snack foods, sugary foods, coffee, alcohol, soda, and bottled water.

Unfortunately, these acidic foods we are told to avoid or severely limit are the favorite foods for many people. These foods make up the majority of many people’s diets, and to voluntarily cut back on them is a difficult sacrifice that many people are not ready to

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commit to making.

We know that a diet that is too heavily acidic can lead to health problems over a period of time. We also know that switching to an alkaline diet can reverse the effects of a body having become overly acidic. However, if a person is not ready or willing to make such a radical change in their diet, what other options are there?

Do you remember what I said at the beginning of this article? “Drinking high pH ionized water is not the only way to keep your body’s pH at a healthy alkaline level. It is just the easiest.” Everyone needs to be drinking significant amounts of water every day for good health. Experts recommend drinking the number of ounces of water that would equal one half the number of pounds you weigh. Simply switch from the acidic beverages you are drinking now to the fresh clean taste of high pH ionized water.

Drinking the water from a home water ionizer will help give you the benefits of a healthy alkaline diet without the commitment. You should still try to gradually reduce the number

of acidic foods you consume and eat more of the alkaline foods. In fact, for many people, as they drink the high pH ionized water over time, they gradually lose their craving for the alkaline foods and gradually transition to a more healthy diet. As I stated at the beginning, “The more of the right things you do, the better your overall results will be.”

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.



GLASS

How can I have home security with all these windows

By Bob Crager



Q: We love our home with so many beautiful windows and lots of glass, but we're a little worried about

bad people seeing an easy way to get inside our home unannounced. Other than moving, or losing all of that great outside light, how can we keep all those great windows and make things a little more secure?

A: Your question reminds me of a wonderful story about two fellows being chased by a bear through the woods. The bear was winning the race, gaining on them with every step they took...and one of the men quickly sat down on a big rock, opened his backpack, and put on some of the finest running shoes ever made. He got back up, and the other guy said, "that bear is running too fast for us...you don't think them running shoes are gonna let you outrun that bear, do you?" The first guy said, "I don't have to outrun that bear! All I have to do is what I'm fixin' to do...and that's to outrun you!"

Now that I've stopped laughing... again, I'll get to the point of the story. You don't have to make your home, and/or your home's windows the most secure home with windows in your neighborhood. You see, burglars aren't necessarily looking to break into "your" specific home...they're just trying to break into "anybody's" home. And the more you can make your home appear to be way more trouble to break into than the others in the area, the less likely a break-in artist is to choose your home as his target. There are a lot of ways to make your home appear to be a bad choice for the thief. Installing a high quality alarm system is one way to accomplish some security. Anyone in the security business will tell you, however, that a wood-be burglar who is determined to get into a particular house will probably get it done, one way or another. The security alarm sound decibel level is to make it unbearable for him to stay inside that home for any length of time, and the monitored alarm also can summon the police to your house in pretty short order. Even then, sometimes they're too late to catch the snatch and grab burglar!

Alarm company signs and stickers also work well to notify a potential burglar that he might be encountering more trouble with this house than it's worth. Particularly if there are other homes in the neighborhood that look easier to him...hence the story about "all I have to do is outrun you". If there are easier looking homes in the area, chances are he'll make them his target, leaving your home alone.

Most of the break-ins involve kicking in the front or back doors. The reason

this is the choice of most burglars is that most homeowners haven't taken the precautions of replacing the original locks on their doors with upgrades. Good dead bolt locks have a "throw", which is a metal finger that sticks out and into the door frame when it's in the locked position. It's just about an inch long, so it actually goes into the 2 X 4 door frame, not just into the light wooden casing around the door.

See Glass...Page 22

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Tips for a perfect bustline

By **Aleta Williams**



Q: My breasts don't look the way I want them to. What can I do?

A: Having breasts that are misshapen or not symmetrical is more common than you might think. Breast inconsistency can be caused by a variety of things: Birth defect, heredity, surgery (lumpectomy, augmentation, reconstructive efforts, even radiation therapy), failure to develop symmetrically, one breast developing visibly larger than the other, or infection. Whatever the cause, the effect of a disproportionate bust line is the same - clothing fits awkwardly, and worse, having feelings of self-consciousness and a poor image of your sexual attractiveness. The good news is you don't have to live this way. A partial breast prosthesis will give the look and feel you want. A partial prosthesis will make your clothes fit better. You'll look better and feel sexier! Sometimes, the visibility of unequal breasts can be corrected with a properly-fitted bra that repositions and supports the breast tissue where it is

supposed to be. However, more often a partial silicone breast prosthesis will give you the look you desire. What is a partial breast prosthesis? A partial breast prosthesis is a synthetic breast form that you can use under your clothing to recreate the breast. The partial comes in a variety of sizes and is inserted into one cup of a bra for a more balanced appearance. Some women may choose to use a prosthesis until they have had a breast reconstruction, while others may use a prosthesis permanently. How it works: The form is made of soft silicone shell that fits directly over the smaller or misshapen breast. With a properly-fitted bra, the prosthesis seemingly adheres to the breast and takes on the temperature and feel of a natural breast. No adhesive is required. "You won't feel it and you won't see it," Williams said. The prosthesis looks completely natural, and can also be worn with lingerie or bathing suits that are specifically designed with a pocket to hold the prosthesis. The natural-weight silicone prosthesis feels realistic. It is very close to the consistency, weight, shape and motion of a natural breast. If the difference in

the size of the breast is significant, you may need to opt for a full prosthesis. Advantages of Prostheses: • Gives a more natural shape under clothes • Produces a more "balanced" look • Does not require surgery • Can be adjusted if the natural breast size changes (i.e. with changes in weight) Whether it is a teenage girl with one underdeveloped breast or a woman recovering from breast surgery, the partial silicone prosthesis is the answer. Partials are ideal for women in the process of reconstructive surgery because they help to equalize thereby helping your clothes to fit better. However, the prosthesis should be fitted to the proper bra. If the bra does not fit properly, the prosthesis will not stay in place. A custom-fit, orthopedic bra assures women a more comfortable, healthy fit, which is virtually impossible to find in an off-the-shelf bra. It takes several measurements to ensure an accurate fit. Many people will have the prosthesis fitted, but not the bra. They think they're unhappy with their prosthesis and 99 percent of the time, the bra is the culprit. And, as Oprah touted on her show, the right bra will

make you look 10 pounds lighter and feel 10 years younger! A properly-fitted bra: • Will not rise up in the back, nor pull down in the front • Will have correct suspension, eliminating pressure on shoulders and pain in the diaphragm area • Will move the breast tissue from the back ("back fat") and under arm area and place it where it is supposed to be • Will be worn low in the back and high in the front, providing a great look and comfort!!

Aleta Williams owns *Aleta's Bras and Lingerie*, located at 5601 E. Central (SE Corner of Central & Edgemoor) in East Wichita, offers over 44 years of experience fitting bras and giving the very best customer service. *Aleta's* carries several lines of fashionable swimwear including *Gottex*, *Miracle Suit*, and *Carol Woir*. *Aleta* also works with ladies who have had breast surgeries, mastectomies, and lumpectomies. You can contact *Aleta* by phone at (316) 682-0132.

Remember...From Page 1

We are fortunate to have so many hamburger and fast food stands that served such a big variety of foods. Remember TAKHOMA burgers? There were several at first but the one that lasted was the one west of Lawrence Stadium that was owned and run by Arkie. You see he was the cook but he was also a philosopher and a friend to many. Every day at noon there were so many folks there that they had to stand in a small grass area outside. Arkie always had a story to tell as he cooked the burgers, like the one that he told about his hamburger masher. He said the mashing part came from an old Dodge truck motor, but I want to tell you his slogan was true, "We didn't invent the hamburger, we just perfected it."

Then there were several Ralph Baum burger houses, a really super burger. How about Calvin's Hamburger Haven, located at Harry and Seneca? They are still in business in a shopping center on South Seneca. Henry Burger was on North West Street and Kings X is still in business but under other names. Then there were the White Castles who served hamburgers in a

little box. Charlie's is still going strong on West 13th. One of my favorite places was Ted Christian's CONEY ISLAND in downtown Wichita located at Emporia and Williams streets. Also the DOG AND SHAKES are still going strong. Directly across the street from North High School is a super burger house where many present and past students go. It used to be Jack's Burgers but then changed to North Hi Burgers which makes sense and is presently still serving great burgers. I know there are many more but these are some of my memories.

Also, back then you could get a real good bowl of chili at the Dallas Chili Parlor on E. Douglas or quick meals at the West Urn Grills. Then there was Bill's Barbeque on East First Street and a unique place called MOO TO YOU that served a variety. I am sure you can think of many more. Those were the days when we didn't worry about carbs and calories. We would drink all the malts and shakes and eat all the hamburgers we wanted.

It was sure great to have all of the unique concepts we did back then

and so many which have still survived today.

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.

Mindset...From Page 11

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.

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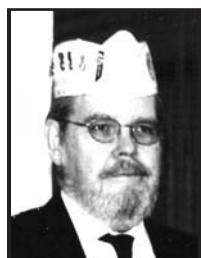
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Civil War battle summaries by state - series

(For the previous articles in this series, refer to Jan '12 - July'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 Kirksville, Lexington, Liberty and Little Blue River. This month we will look at more of the battles of Missouri, namely the battles of Lone Jack, Marmiton River, Mt. Zion Church and New Madrid/Island No. 10.

Lone Jack

Other Names: None

Location: Jackson County

Campaign: Operations North of Boston Mountains (1862)

Date(s): August 15-16, 1862

Principal Commanders: Maj. Emory S. Foster [US]; Col. Jeremiah Vard Cockrell, Col. G.W. Thompson, and Col. Upton Hays [CS]

Forces Engaged: Detachments from fourteen companies of cavalry and a section of artillery (800 men) [US]; unknown [CS]

Estimated Casualties: 270 total (US 160; CS 110)

Description: Maj. Emory S. Foster, under orders, led an 800-man combined force from Lexington to Lone Jack. Upon reaching the Lone Jack area, he discovered 1,600 Rebels under Col. J.T. Coffee and prepared to attack them. About 9:00 pm on the 15th, he and his men attacked the Confederate camp and dispersed the force. Early the next morning, Union pickets informed Foster that a 3,000-man Confederate force was advancing on him. Soon afterwards, this force attacked and a battle ensued that involved charges, retreats, and counterattacks. After five hours of fighting and the loss of Foster, Coffee and his 1,500 men reappeared, causing Foster's successor, Capt. M.H. Brawner to order a retreat. The men left the field in good order and returned to Lexington. This was a Confederate victory, but the Rebels had



to evacuate the area soon afterward, when threatened by the approach of large Union forces. Except for a short period of time during Price's Raid, in 1864, the Confederacy lost its clout in Jackson County.

Result(s): Confederate victory

Marmiton River

Other Names: Shiloh Creek, Charlot's Farm

Location: Vernon County

Campaign: Price's Missouri Expedition (1864)

Date(s): October 25, 1864

Principal Commanders: Brig. Gen. John H. McNeil [US]; Maj. Gen. Sterling Price [CS]

Forces Engaged: Two brigades, provisional cavalry division [US]; Army of Missouri [CS]

Estimated Casualties: Unknown

Description: Following the Battle of Mine Creek, Maj. Gen. Sterling Price continued his cartage towards Fort Scott. In late afternoon of October 25, Price's supply train had difficulty crossing the Marmiton River ford and, like at Mine Creek, Price had to make a stand. Brig. Gen. John S. McNeil, commanding two brigades of Pleasanton's cavalry division, attacked the Confederate troops that Price and his officers rallied, included a sizable number of unarmed men. McNeil observed the sizable Confederate force, not knowing that many of them were unarmed, and refrained from an all out assault. After about two hours

of skirmishing, Price continued his retreat and McNeil could not mount an effective pursuit. Price's army was broken by this time, and it was simply a question of how many men he could successfully evacuate to friendly territory.

Result(s): Union victory

Mount Zion Church

Other Names: None

Location: Boone County

Campaign: Operations in Northeast Missouri (1861-62)

Date(s): December 28, 1861

Principal Commanders: Brig. Gen. Benjamin M. Prentiss [US]; Col. Caleb Dorsey [CS]

Forces Engaged: Detachments of the 3rd Missouri Cavalry Regiment (approx. 240) and Birge's Sharpshooters (approx. 200) [US]; unknown [CS]

Estimated Casualties: 282 total (US 72; CS 210)

Description: Brig. Gen. Benjamin M. Prentiss led a Union force of 5 mounted companies and 2 companies of Birge's sharpshooters into Boone County to protect the North Missouri Railroad and overawe secessionist sentiment there. After arriving in Sturgeon on December 26, Prentiss learned of a band of Rebels near Hallsville. He sent a company to Hallsville the next day that fought a Confederate force under the command of Col. Caleb Dorsey and suffered numerous casualties, including many taken prisoner, before retreating to Sturgeon. On the 28th,

Prentiss set out with his entire force to meet Dorsey's Rebels. He routed one company of Confederates on the road from Hallsville to Mount Zion and learned that the rest of the force was at Mount Zion Church. Prentiss headed for the church. After a short battle, the Confederates retreated, leaving their killed and wounded on the battlefield and abandoning many animals, weapons, and supplies. This action and others curtailed Rebel recruiting activities in Central Missouri.

Result(s): Union victory

New Madrid/Island No. 10

Other Names: None

Location: City of New Madrid, Missouri; Lake County, Tennessee

Campaign: Joint Operations on the Middle Mississippi River (1862)

Date(s): February 28-April 8, 1862

Principal Commanders: Brig. Gen. John Pope and Flag-Officer Andrew H. Foote [US]; Brig. Gen. John P. McCown and Brig. Gen. William W. Mackall [CS]

Forces Engaged: Army of the Mississippi [US]; Garrisons of New Madrid and Island No. 10 [CS]

Estimated Casualties: Unknown

Description: With the surrender of Forts Henry and Donelson, Tennessee, and the evacuation of Columbus, Kentucky, Gen. P.G.T. Beauregard, commander of the Confederate Army of the Mississippi, chose Island No. 10, about 60 river miles below

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

We just recently went through a long-term care confinement for her Dad of four years and my Mom for 7 years. Neither of them had any type of insurance to pay for the care. We couldn't believe the costs. We went through everything my Mom had and most everything of what her Dad had. We are considering whether or not we need to get a long-term care policy. Would you reprint that article?

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

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

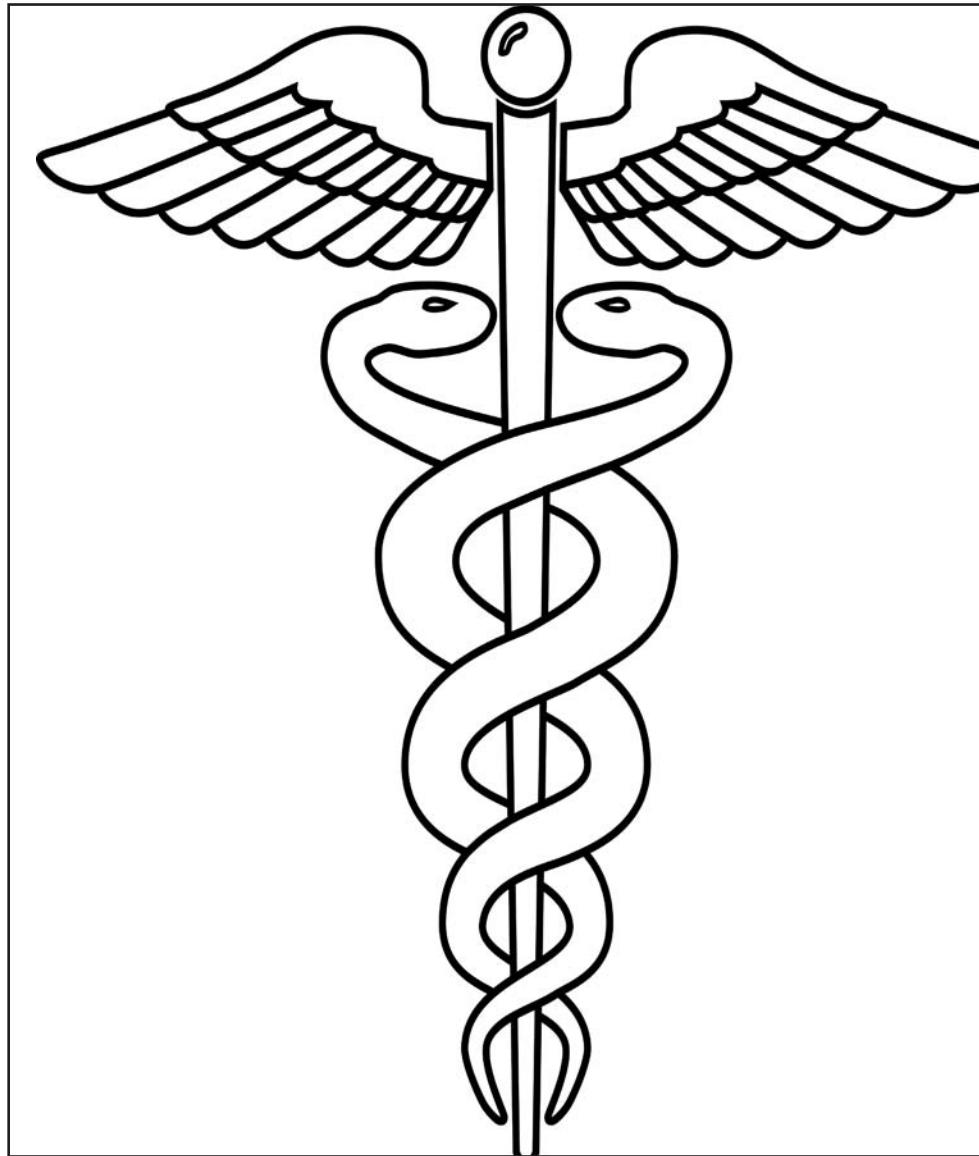
Q: What does a Long Term Care insurance policy cost?

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

Younger adults (40 to 60) can buy a lot of long-term care protection for

a relatively small amount of premium. My wife and I were in our mid 40's when we took out our policies. Our combined premium was less than \$140 per month. Because of the

needing long-term care is 83. If both the man and wife were 69, it would be an average of 14 years before they would "actuarially" experience the need for long-term care. Please keep



tremendous increase in utilization of these types of policies by all people over recent years, the premiums have increased substantially. Today's policy premiums are higher, and particularly higher the older you are when you apply, but you will not have paid in as long as those who bought their policies at a younger age, so it all works out about the same. But policies today are different than the policies we bought back then, as you learned in the previous articles in this series.

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

You buy a long-term care policy by buying so many dollars' worth of benefits payable per day. Let's use \$125 per day, with a 5% inflation rider, which means the benefits go up each year, at the rate of 5%, compounded annually. The average age the "window" begins to open for

in mind, it could be much earlier, or later...as 83 is just the average age of those beginning to need long-term care. While \$125 per day would not be enough in benefits to even cover today's cost, (in 14 years, \$125 per day in benefits turns into \$247 per day), when compounded at the rate of 5% annually, which is more than \$7,500 per month, this amount would come a lot closer to covering the cost of care in the future than \$125 per day will today. If this joint policy was taken out with a zero day elimination period (which means benefits will be payable immediately), with comprehensive benefits (for home, nursing home or assisted living), and the benefits payable for life for both the husband and the wife (which is considered to be one of the best policies as no one ever knows how long someone will need benefits), the premium for both would be around \$14,000 to \$17,000

per year. I know, that's a bunch...but don't quit reading yet. Let's get our arms around some bigger numbers.

What causes a long-term care confinement? Many things can cause a long-term care confinement, such as strokes, cardiovascular disorders, cancer, kidney related impairments, memory impairment such as Alzheimer's and dementia, and a host of other illnesses, afflictions and injuries. While the average length of stay for a long-term care need is approximately 4 years, it could be longer...much longer...and of course it could be shorter too. Costs for long-term care have increased at the rate of approximately 3% per year for the past 30 years. It is not out of the ordinary to see costs as high as \$60,000 to \$100,000 per year or more today... per spouse, and of course much more than this in the future. If the need for care is 4 to 5 years, that could be a half million dollars...for each spouse. If the need for care is longer, it could be a million dollars or more for each spouse.

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

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

[See Care...Page 20](#)

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.thegandatimes.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. We have talked about the biggest problem of amateur golfer...the slice. Last month we talked about the other way the ball can bend badly...the hook. This month, we will talk about hitting what are called "fat" or "thin" shots.

This problem stems from hitting behind the ball or too high on the ball. This is often caused by swaying during the swing. Any side-to-side or up and down head movement should be avoided. To get the right feel, hit some practice shots with feet together. During your weight shift, concentrate on keeping the weight on your right foot on the inside of your foot. Check your progress by taking practice swings with sun behind you and watching your shadow. Don't let the clubface get ahead of your hands at impact. To avoid hitting chips and pitches fat: Don't sole the club at address. Use an open, narrow stance. Keep arms connected to chest and rotate body rather than sliding hips laterally and jabbing at the ball with your hands. Focus your eyes on front of ball, with weight on front foot and wrists ahead of ball at address and through impact. Be sure to make a complete follow-through.

There are a number of possible reasons for hitting behind the ball. If you are not shifting your weight properly on the downswing, from the back leg to the front leg, your swing will bottom out before the club gets to the ball. Another reason would be if

you do not keep your head steady, you do not know where your swing will bottom out. Lastly, if you do not keep your leading arm reasonably straight, the arc of your swing will vary, so you can improve your consistency by focusing on these 3 areas. Hitting the ground before the ball, or "fat shots" is a very common problem that can lead to injury. This is caused by mostly by improper weight shift. Proper weight shift is important and keeping your right shoulder back on the downswing (opposite for left handers) is crucial. There is a tendency to throw the right shoulder ahead as you come down creating an outside-in steep club path. Focus on swinging more around your body to remedy this. A good drill is to strap your upper arms to your body and hit balls. This makes it impossible to throw the shoulder forward. Don't forget to accelerate through the ball. When you slow down at the bottom of your swing, you will hit it fat every time.

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 Rolling Hills Country Club Pro Shop, (316) 722-1181, 223 Westlink Drive, Wichita, KS 67209, or by e-mail at dafarquhar@pga.com.



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Columbus, to be the strongpoint for defending the Mississippi River. Nearby was New Madrid, one of the weak points. Brig. Gen. John Pope, commander of the Union Army of the Mississippi, set out from Commerce, Missouri, to attack New Madrid, on February 28. The force marched overland through swamps, lugging supplies and artillery, reached the New Madrid outskirts on March 3, and laid siege to the city. Brig. Gen. John P. McCown, the garrison commander, defended both New Madrid and Island No. 10 from the fortifications. He launched a sortie, under Brig. Gen. M. Jeff Thompson, Missouri State Guard, against the besiegers and brought up heavy artillery to bombard them. On the 13th, the Confederates bombarded the Yankees to no avail. Since it did not appear possible to defend New Madrid, the Confederate gunboats and troops evacuated to Island No. 10 and Tiptonville. On the 14th, Pope's army discovered that New Madrid was deserted and moved in to occupy it. A U.S. Navy flotilla, under the command of Flag-Officer Andrew H. Foote, arrived March 15 upstream from Island No. 10. The ironclad Carondelet on the night of April 4 passed the Island No. 10 batteries and anchored off New Madrid. Pittsburgh followed on the night of April 6. The ironclads helped to overawe the Confederate batteries and guns, enabling Pope's men to cross the river and block the Confederate escape route. Brig. Gen. William W. Mackall, who replaced McCown, surrendered Island No. 10 on April 8. The Mississippi was now open down to Fort Pillow, Tennessee.

Result(s): Union victory

Next month we will finish with the battles in Missouri of Newtonia, Roan's Tan Yard, Springfield, Westport and Wilson's Creek.

Frank Bergquist graduated from Eddyville, IA, high school in 1958. After graduation, he entered the Army, serving 20 years in Missouri, Maryland, New Mexico, Germany, Iowa, Turkey, Kansas, S.E. Asia, and finally retiring in 1978 in Louisiana. Before retiring, Frank was assigned as an ROTC instructor at WSU and Kemper Military School until 1974. In 1978 he served as the Non-Commissioned officer in charge of operations at Fort Polk, LA. He has served as the Veterans Counselor (DVOP) with the Kansas Job Service Center National Service Office, with the Disabled American Veterans at the VA Regional Office in Wichita; Veterans Employment and Training Coordinator with the US Dept. of Labor at Ft. Riley, KS; Service Coordinator with Cerebral Palsy Research Foundation; Dept. Adjutant-Treasurer and the Dept. Executive Director Dept. of Kansas Disabled American Veterans; and past President of the Wichita Civil War Round Table. Currently he is doing graduate work as an instructor in Genealogy and Military History at Wichita State and Kansas State Universities, and is the CEO for the Disabled American Veterans Thrift Stores in Wichita, KS. Bergquist has an AA from Kemper Military School and College from Boonville, MO. and a BGS from Wichita State University. He can be reached by telephone at 316-262-6501. He is located at 926 N. Mosley Wichita 67214.



great for me to know." (Job 42:2-3).

In reflecting about God's plans for the Jewish people in the history of salvation, St. Paul exclaims: "Who can explain God's decisions? Who can understand his ways? . . . Who knows the mind of the Lord? . . . For all things were created by him, and all things exist through him and for him. To God be the glory forever!" (Rom. 11:33-36).

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.



he is taking advantage of voters' trust.

My opponent served honorably in the Kansas Legislature, but since leaving the Legislature and moving to the judicial branch four years ago, he seems to have lost his way. He pushed



court spending to record highs with a 'therapeutic court' for DUI offenders at taxpayer expense. He puts in a part-time work schedule for full time pay. He has misrepresented to thousands that he was endorsed by KFL, a socially conservative organization, which has withdrawn their support after his performance during his first term as a judge and his clear disregard for the values he embraced during his time as a Kansas Legislator.

I ask that you break the cycle of incumbents who feel entitled to be re-elected and consider a change for the better. I ask for your vote and the opportunity to serve you and all citizens of Sedgwick County as Division I Judge in the 18th Judicial District.

Linda Kirby has been a practicing attorney in Wichita since 1988, and is running for Sedgwick County District Court Judge in the 2012 Primary. Previously, Ms. Kirby was Professor of Law at the University of Richmond. She teaches seminars on Executor's Training, Estate Planning, Pre-Marital Agreements and Retirement Planning. Ms. Kirby focuses her legal practice in the areas of Estate Planning, Pre-Marital Agreements, Wills, Trusts, Probate and Tax. She is the author of *The Executor's Guide*. Ms Kirby can be contacted at (316) 686-2000. Her office is located at 6135 East Central, Wichita, KS 67208, and her website is at www.LindaKirby.com.

paralysis, have debilitating arthritis, or have any condition that requires or will soon require long-term care, you can't qualify for a policy.

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

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

Long Term Care insurance policy that protects it all, or at least...most of it."

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

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

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

by placing keywords that those niche markets use on a regular basis when shopping for the items you offer.

Expands Geographical or Customer Reach:

As mentioned, owning an eCommerce business typically means no limits as to who and where you can sell your products. Some countries outside the United States have additional regulations, licensing requirements or currency differences, but generally you will not be limited on the customers you can reach out to. Physical storefronts are limited to the city in which they are located, Online businesses aren't limited unless you put geographical limits in place. At the very least, you should consider targeting U.S. buyers, but also consider, Canada, UK, Australia and others. Sell to anyone, anywhere, anytime!

Allows for Smaller Market or Niche Targeting:

Although your customer reach may expand beyond your local area, you may only wish to target smaller consumer markets and buyer niches for your eCommerce products. Owning an Online store gives the merchant much control over who they target and reach out to notify about the items for sale in their store. Currently, you can target women, men, a generation of users, a particular race and many more smaller niche markets. This is typically done

by placing keywords that those niche markets use on a regular basis when shopping for the items you offer.

Allows for Easier Delivery of Information:

An Online store and Web brochure are great ways to deliver and display information about your company and the products you sell. With an Online presence your customers will have direct access to product information, company information, specials, promotions, real time data and much more information that they can easily find just by visiting your site day or night. Not only does it benefit your customers, but it's also generally easier for merchants to update their site rather than break down an in store display and put up another for the next event. It saves both your customers and you precious time and can help you to plan more updates or better sales as it will be much easier for you to update and take down.

Next month we will begin discussing eCommerce marketing.

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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Upgrading your deadbolt locks are a great place to start, but don't forget the screws holding the lock and door hinges in place. The striker plate on your door jamb and the hinges on your door are probably held in place with screws that are about an inch long, which is just long enough to fasten into the casing lumber. You can upgrade that inadequate strike plate with a much longer strike plate ten or twelve inches long, and install it with 3" heavy duty screws. These screws are long enough to go right through the door casing and into the 2x4 or 2x6 framing lumber around your door. The longer strike plate will also accommodate 6 or 8 screws for fastening it. Remove those short screws fastening your hinges on as well and replace them with the 3" screws. Now your door will be firmly fastened into the door frame. Not many kick and grab burglars are going to kick that door out of its frame.

Now let's talk about your windows and sliding doors. Many folks don't know it, but patio doors and sliding windows are relatively easy to get out of their frames. A thief could do it by just lifting them up out of their frames or tracks (this works just as well from the outside as it does when you lift them out for cleaning from the inside). The way to fix this problem is to drive a few screws into the top track above where the door or window sits when it's closed. The trick is, don't drive the screws all the way in, but leave the screw heads protruding about 1/4". The protruding heads make it impossible to lift the door or window up high enough to lift the bottom out of the frame when it's closed. You can still remove the door or window for cleaning by sliding it over to the open position (where there aren't any protruding screw heads) and just lift it out of the frame. Clever?

You don't need to do anything very fancy to stop windows and doors from being slid open. The old reliable idea of a "stick in the track" when combined with the aforementioned "screws above the window or door", effectively blocks them from being slid open and lifted out. Cut a piece of dowel (about 3/8" to 3/4" in diameter) to fit into the track. When you're inside, you can easily pick up the dowel in the track, but its round shape makes it hard for someone to dislodge it from the outside. Paint the dowel to match your window frame and it will go virtually unnoticed.

With double hung windows, (up and down) you can prevent these from being raised from the outside by

drilling a small hole through both the window casing and the window frame and sliding a nail painted to match the window into the hole. Simple to do, easy, and very effective at preventing raising that window, unless you're inside the home and wish to raise it...then just slide that nail out and raise away.

If you have casement and/or awning type windows, the securing of these



designs requires the installation of specially designed locks, which are designed to keep these windows from being swung open. These locks will either prevent the handle from being turned, or fasten the window directly to the frame. The last suggestion seems to be more secure, in our opinion.

Again these locks are available at your home store and are easy for a DIY'er to install themselves.

Now, when you're talking about securing basement windows, those are more of a challenge simply because of the fact that they're down lower, compared to most other windows in your home. Break resistant glass, and pins or locks securing the window to the frame will definitely help, but security bars are probably the best defense. Decorative bars that can be painted to match your home's trim are available and if you use them, your home won't look as much like a branch office of a high level penal facility, which might seem vaguely familiar to that burglar. (g)

Finally, today's burglars don't like to be seen, so install some security type lights that will light up the outside of your home after the sun sets. Lights that come on at dusk, and go off at sunrise are especially good, as long as you check them occasionally to make sure that the bulbs are still good. Motion detecting fixtures are also a great idea, if you make sure to install them where a potential burglar can't reach up and remove or break the bulbs.

Plants and shrubs growing around

your home can provide a great place for a burglar to lurk unseen. Lurking burglars are not a good thing, so keep your bushes trimmed so that a burglar can't hide in them, and be basically out of sight.

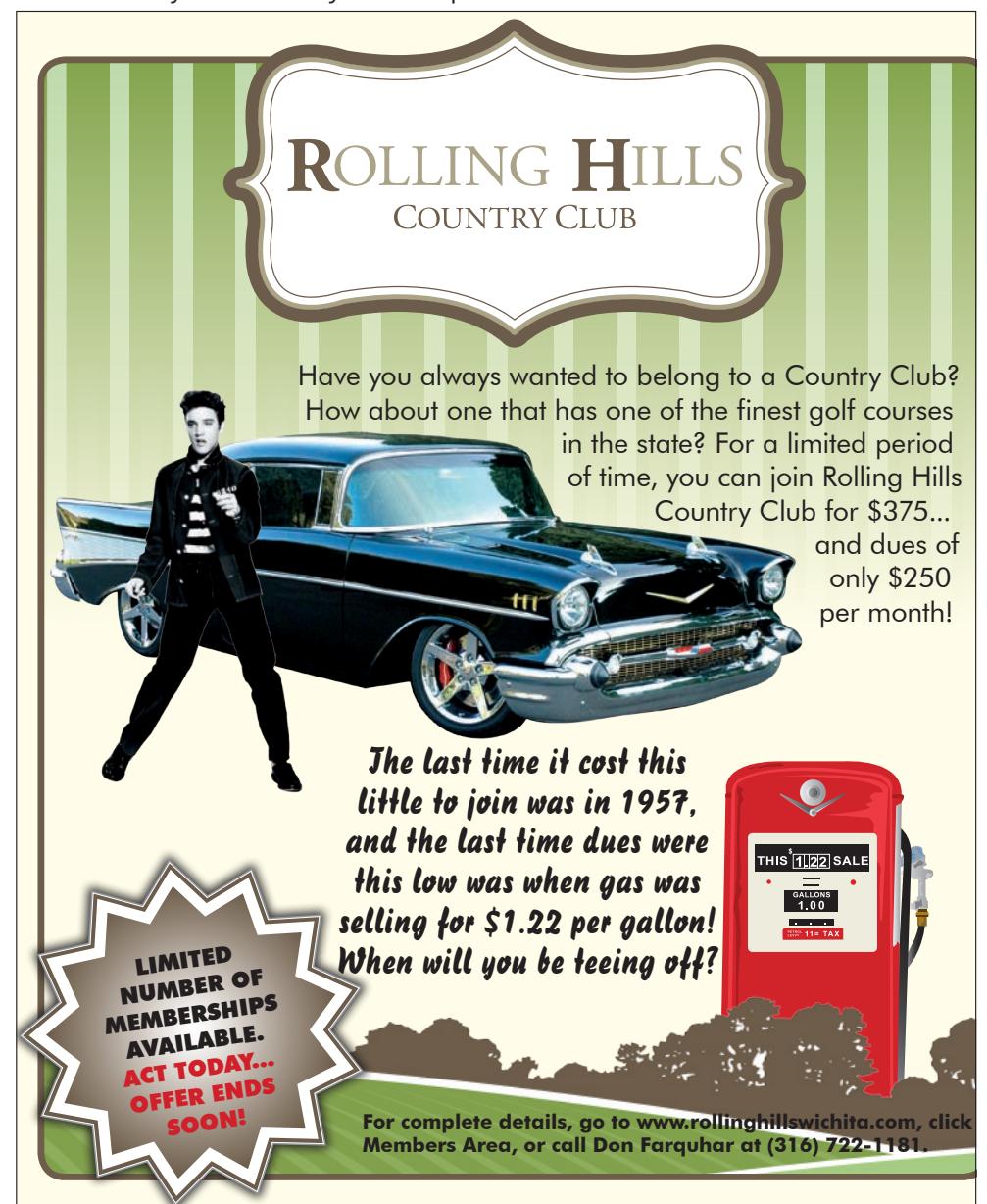
Also, don't advertise that there are things worth stealing in your home. If you get a new flat screen TV or computer, don't just put the box out by the curb on trash pick up day and let the bad guys know what's inside your house. Break down that box or turn it inside out, so that no one passing by will be able to make out a shopping list!

Make sure that your home has a lived-in appearance at all times. Plug interior lights and a television or radio into timers that turn on and off at different times so that when you're gone, your house looks occupied. If you're going to be away for a while, then make arrangements to have your grass cut (or snow in your driveway cleared away...not something to think about with the run of 100+ degree days), stop mail and newspaper deliveries, and have someone pick up those flyers that seemingly show up every single day. Getting a neighbor to park a vehicle in your driveway also helps

make it look like someone is there.

Unfortunately, there's no guarantee that if you do everything suggested here that your home won't ever get broken into. However, following these suggestions will definitely make it way more difficult for a burglar to get into your home in a short time span, (which is what they like) and often that's just enough to get him to try to find a slower bear! Our business philosophy has always been to stay way out front of the nearest competitor...and let the bears pick and choose amongst all of them. (g) 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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