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FROM THE PUBLISHER

What's new now? - series

By Charlie Traffas

(for the first article in this series, refer to December 1st issue, 2012 at www.theqandatimes.com)



Q: What's new now?

A: For the past several years I have shared with you my opinions and those of others on a myriad of

domestic topics...including but not limited to the declining strength of the US Dollar as the world's reserve currency, the presidential campaign, the economy and critically-needed tax reform. They all share a common denominator...the fiscal soundness of our country. Although it may sound terribly materialistic, I will promise you...the fiscal soundness of our country must be in place before we can ever lead the world diplomatically, politically or militarily. I just don't see many countries paying attention to

what countries like Nigeria, Finland, Greece, Italy, Venezuela, Argentina and others, that are in as deep as trouble as they are, have to say about anything. Maybe you do.

Last month I shared with you a piece written by Jim Garrison, president of State of the World Forum and Wisdom University, on the Huffington Post (certainly not a "right" leaning entity), on March 21st, 2012. Garrison is the author of America as Empire and a

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REAL ESTATE

Do I need pre-approval for my mortgage loan?

By Gary Donovan



Q: Is mortgage loan pre-approval necessary?

A: During the height of the real estate boom, getting a mortgage was as

easy as picking out a new sofa for the living room. Now, home buyers have

to jump through hoops before they can sign on the dotted line.

The best first step in landing a home loan is obtaining a letter of prequalification. This means a mortgage lender has verified that you are approved for a mortgage of a certain amount over a fixed timeframe.

See Mortgage..Page 8

NOSTALGIA

Do you remember?

By Faye Graves



Q: We like to hear about your recollections of cold, snowy Januarys in the past. Somehow, they make us feel warmer.

A: I understand. I often feel the same way.

I remember when I was very young and attending school in the 40's. Nearly everyone wore either goulashes or boots because the snow was so deep. They seemed much deeper than they have been in my adult years. We also wore heavy clothing, mackinaws and top coats, excessive under clothes and ear muffs and caps or hooded coats because of the very cold winters.

Everyone had to put chains on their tires or get mud and snow tires or get stuck a lot. I remember living in Omaha in the 70's. It was very hilly and we were told laughingly that sometimes you had to find a way to get to work or home by finding a way to go downhill. As deep as the snow was in Wichita back in the 40's, I am not sure going downhill would have helped much. You were

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PARTY PLANNING

Tips for planning a "game show" birthday party

By Tiffany Bonds



Q: My Birthday is coming up soon and I was thinking of doing a "Game Show" Party. Do you have any ideas?

A: This idea is great because the party could be for any age, especially adults! The invitations can be made on a computer with a game show theme and inside could be riddles to tell them the time, place, etc. The riddles could be something like... When is the party? When is the 18th day of the 8th month? They would also go with the theme. I would have the birthday person be the host of the show, and prepare game show questions that you could easily find on the internet beforehand. There would be a big felt board (cardboard covered in felt) with two sided tape stuck in an array of however many categories to however many questions. The materials could all be found at a craft store. The questions could be on index cards that would stick to the tape. They would be faced upside

down with money amounts on the back. The game would be somewhat



like Jeopardy. The parties would be split into teams and would call out the category and the money amount. Score boards for each team could be made with felt; two sided tape, and felt pieces with numbers on them.

The host would turn over the question and read it. The team would have to correctly answer that question and then if they do they get the money amount on the back added to their score and pick again. If they get it wrong, the next team goes and the team that got it wrong gets that money subtracted. The game is over when all the questions are gone. The team that had the most points would get a prize like a big bag of candy to split, and the rest of the teams would get bags of chocolate coins! The cake would be iced with green icing (or white icing with green food coloring) and have whit money signs on it. It would say something related to "you win a great cake." Other party games could be money bag toss (green water balloons) and pin the dollar sign on the bill (pin the tail on the donkey sort of).The food could be a game too. You could have pepperoni pizza (and a plain for

the ones who want it) and make each person guess how many pepperonis there were on their slice. The people that want plain could guess how many inches their crust is. The goodies bags could be a shirt that could be made on the computer with an iron on saying "I Won! Now Where's the Money!" That would be a great party.

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

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What is Search Engine Optimization (SEO)?

By Matthew Rupp



Q: I have heard a little about SEO (search engine optimization). What all does it involve? Is it the best way to go about bringing traffic

email marketing campaign that allows them to automate their marketing efforts, build trust and establish trust with the visitors to their website.

Q: So how did that help my site rank better?

A: Increasing the amount of time users stay on your site and interacting while they are on it. Creating original, fresh content on a regular basis increases the

tons of traffic and sell their wares.

Q: What is SEO not?

A: SEO is not a trick, a game, or a shortcut. There are many private parties and companies "out there" who will say, "We have a special relationship with Google and for \$X, we can make you #1." Others will say, "We will offer you 1,000 Facebook friends for \$X." These guys are NOT smarter than the engineers at Google whose only job is to sniff out websites that are using tricks like this to improve their rankings and the consequences can be severe.

I will be back next month and talk about more ranking factors and how Keyword Research can transform your business.



Matthew Rupp is the owner of Saw Web Marketing of Wichita, KS. Matthew specializes in helping his clients move their website from an expense to an integral, hard working asset. Whether it is a new website or a redesign of an existing site, Matthew can help increase your website traffic, build your brand online, increase conversions and improve search engine rankings. For tips and strategies Saw Web Marketing uses to enhance the performance of sites, go to www.sawwebmarketing.com. You can reach Matthew at (316) 285-0729 or by email at matthew@sawwebmarketing.com



to one's website?

A: SEO is a technique that increases the chances of your website being found when a user sits down at a computer and types a search term into Google that relates to your business.

Q: What are some of the techniques that a SEO company will use to improve the chances of your websites coming up #1?

A: Great question! To answer that question it helps to explain what determines the order of the results on Google. (There are a LOT of misconceptions surrounding this) The order of the results on Google is based on an incredibly complex mathematical algorithm that has over 200 factors. Some of things we look at are very technical, many are almost common sense, some are very time consuming and some are quite simple fixes.

What a SEO company looks at differs with every website but more than anything what it does is to help small business owners determine the BEST way to increase the experience for your visitors with a focus on SEO.

Q: What? How does improving the experience for the visitors to my website increase the chances of my site ranking at the top of the first page?

A: It has EVERYTHING to do with it! Let me explain.

Let's say a muffler business has a website and they want to increase their rankings on Google but instead of only being worried about ranking at the top of the page they put their users first. They update their design to give their website a fresh, clean look and add some new functionality which causes users to stay on the site longer and look at more pages. They add a blog to their website and begin writing articles about their industry and what sets their muffler shop apart from the rest. They integrate social media on their website and occasionally share interesting information and a discount every now and then. They begin an

chances users will take the next step and request more information or call your business. Blogging on a variety of topics relating to your industry creates additional avenues for searchers to find your site plus it increases the chance it will be shared which can create links back to your site. Utilizing social media in such a way that encourages engagement (sharing, tweeting, liking, commenting on, etc.). These are ALL powerful signals to Google and the other search engines that your website is relevant, trustworthy, and credible and that's exactly what they are looking for when determining which site comes up first.

Q: 200 factors that determine the order on Google, that's incredible. Why is it so complex?

A: One can only speculate but it makes sense that A) the better they deliver the highest quality, most relevant results in a logical order the harder they make it for other search engines to compete with them and it protects the billions of dollars they generate by selling advertising. B) They are constantly fighting the companies that are trying to cheat and game the system to generate

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CHILDREN'S MENTAL HEALTH

Proud of me

By Jody Patterson



Q: My son is having trouble following directions, playing with others and making and keeping friends. We have been asked to find alternative child care because of his disruptive behavior. What can we do?

A: Over the past several years, a number of studies have shown a rise in behavior problems among preschoolers. Investigators say that these problems include "prolonged tantrums, physical and verbal aggression, disruptive vocal behavior, property destruction, noncompliance, and withdrawal." At the same time, the study has found that U.S. preschoolers are three times more likely to be expelled from their classrooms than students in grades K-12. Challenging behaviors in young children are one of the strongest predictors of more serious problems as kids grow older, including delinquency, aggression, anti-social behavior, and substance

abuse. For this reason, COMCARE Children's Services developed "Proud of Me", a therapeutic program for preschool-aged children.

COMCARE began its first Proud of Me Program in 2005 and since that time the program has grown to five programs in three different locations that operate in the morning and afternoon. Proud of Me is a therapeutic program for preschool-aged children ages 2-5 who display challenging behaviors at home, in their academic or day-care setting, and in the community. These behaviors are often serious enough that they are limiting to their day-care, pre-school, or other placement options. Some children may find themselves dis-enrolled from other day settings before coming to Proud of Me.

Proud of Me uses a highly structured group format founded on the Conscious Discipline model developed by Dr. Becky Bailey. The main function in the Proud of Me setting is to provide children the opportunity to learn and practice positive social, emotional, and behavioral skills. Utilizing a supportive

and nurturing environment, children develop and rehearse skills such as assertive communication, conflict resolution, self-control, problem solving and anger management in addition to learning coping and self-regulation tools that will help them to be successful in school, at home, and in the community. The group setting encourages the development of these skills through structured therapeutic interventions and activities and then encourages children to practice their new skill set with their peers all with support and guidance from trained staff.

Proud of Me is designed to work in conjunction with academically based preschools. Children generally attend for 12 months, however, length of service and frequency of service per week are both based on each child's individual needs.

Children ages 2 1/2 - 5 years old who have serious social, emotional or behavioral problems that cause serious disruption to family, preschool, childcare or other community relationships may be eligible.

Eligibility will be determined by a qualified mental health professional at COMCARE Children's Services. Children must be residents of Sedgwick County to be considered for admission to PROUD OF ME. No one will be turned away based on inability to pay. COMCARE Children's Services will work with families to find and access resources. Some methods of payment include private insurance and Medicaid. COMCARE uses a sliding scale fee based on income.

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

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Jesus' predictions about destruction

Q: In the Gospel of Luke (21:5-19) Jesus talks about the destruction of the temple and the persecution that will take place. How do we know that our Lord wasn't talking about what happened in A.D. 70, instead of the end of the world?

By Pastor Dave Henion



A: I find myself as I pray and study over this passage that I see that Jesus was talking about the destruction of the Temple in 70 A.D., but also more events still to come in our age and ages to come, if He so decides to delay His final return. It is true that Jesus, in this passage, is warning His disciples of the coming persecution in their time; but there are aspects in this passage that have far reaching effects in ages to come. The disciples were awe struck by the temple. Jesus makes use of the Temple structure to prepare them. Some of the stuff He shares will take place in their life time. The stones of the temple were not left on each other (Luke 21:6) which happened in 70 A.D. when the second temple was destroyed. When they ask for signs, He tells them that false teachers will be abundant in their day {vs 8}. He also explained that all kinds of worldwide disturbances from wars to earth quakes, famines and plagues {vs 9-11} and persecution of Christians {vs 12-24} would take place. Most of those events are repeated in every century in the history of our world.

Here, I believe that Jesus spoke to His first century disciples, but also the disciples who would follow in future centuries. Notice Jesus' emphasis in a lot of His end times preaching is preparedness for the disciple. Several parables deal with our preparedness. {Matthew 20:1-16; 22:1-14; Luke 12:35-38; 39-40} In these passages we see the already, and not yet, aspect of prophecy. The destruction of the temple has taken place but several pieces of the prophecy have not taken place as Jesus unveils it in verses 35-38. We can see a similar aspect of prophecy in Acts 2 when Peter quotes Joel about the Spirit being poured out on all flesh, which was evident at Pentecost. But then he speaks of a cataclysmic event taking place where He says, "And I will cause wonders in the heavens above and signs on the earth below— blood and fire and

clouds of smoke. The sun will become dark, and the moon will turn blood red before that great and glorious day of the LORD arrives." {2:19-20} Now I know some have interpreted these as spiritual things that happened that day, but I believe as the tongues are seen in Peter's day in the inauguration of the "Church age" or the "Messianic Age," so are those events showing the culmination of the age, in Luke 21:25-28, in the Revelation of John and also in Joel's prophecy.

But there is even a third aspect to this that must have our attention. That is the rebuilding of the third Temple. In the future the temple would be violated with the "abomination of desolation" prophesied by Daniel in 9:27 and 12:11. Then Jesus confirmed it in Matthew 24:15 where he says, "The day is coming when you will see what Daniel the prophet spoke about—the sacrilegious object that causes desecration, standing in the Holy Place." This apostasy, in some respects, occurred in 168 BC when Antiochus Epiphanes sacrificed a pig to Zeus on that altar, and then in 70 AD when Titus put an idol on the site of the burned altar of the Temple. Even so, the scriptures tell us that in the final end, the Anti-Christ will set up an image of himself, and order everyone to worship it. In order for this to be fulfilled the temple must be rebuilt.

{2 Thessalonians 2:4; Revelation 13:14-15}

Now I bring this to your attention because prophecy, in the scriptures, has several aspects as it moves through history. The theologian, Berkhof says it so well, "The fulfillment of some of the most important prophecies is germinant, i.e., they are fulfilled by installments; each fulfillment being a pledge of that which is to follow." It may have meaning in Jesus' day but also in centuries to come.

The key for us in all of this is; what does this mean for us, in our age, as Christians practically? 1. We don't know the time or the season when Christ will come, but Jesus tells us to be ready. {Matthew 24:42-44}

2. Don't be deceived by false teachers. Don't follow them. {Luke 21:8} Don't be surprised when you are persecuted for standing for God's truth of the gospel. It will happen if you are faithful. {21:12-13} 4. Don't be worried about how you will be treated and how to defend yourself. God will take care of you. {21:14-15} 5. Realize even your closest relationships may turn on you and even hate you for Christ's sake. {21:16-17} 6. God will protect you {21:18} 7. The key is to stand firm in Him. {21:18} 8. When you see the cataclysmic happenings, know that the time is close and don't fear. {21:25-28} 9. Remember His word lives forever so abide in it. {21:32} 10. Watch how you live your life {21:34-35}. Finally, watch and pray so that you will be able to stand before the Son of Man. {21:36} May the Lord guide you as you prepare for His coming either today, tomorrow or in the next age. Working on that alongside of you, Pastor Dave. Maranatha, Come Lord Jesus!

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



By Amy Baumgartner



A: The rebuilt temple of Herod that the disciples witnessed first-hand was impressive. Started around 20 B.C.E, the temple's reconstruction lasted more than eighty years until 63-63 C.E. Josephus, the famous Jewish historian, noted that some of the stones used in its construction were 12 to 60 feet in length, 7.5 feet in height and 9 feet in width (Josephus Jewish Wars 5.5.1-2 189-90 gives these measurements in cubits.). The temple emerged over the city like a "snow clad mountain" (Josephus Jewish Wars 5.5.6 223) and was ornately decorated with gifts from other countries and had finely crafted gates and doors (Josephus Jewish Wars 5.5.3-5 206-18). It is no surprise that the disciples expressed national pride as they looked over the temple; it is also of no surprise that Jesus' words about the temple's destruction would have struck a chord because the temple was intended to last for a long, long time. Jesus' words were predicting in prophetic terms the arrival of judgment that harkened back to past experiences of the Israelites when the temple and Jerusalem were overrun and destroyed by the Babylonians hundreds of years previously.

Yet prophetic language is a tricky for the audience. One of my Old Testament professors in seminary used the illustration of a mountain range to explain prophetic language. From far off, a mountain range appears to be one line of mountains;

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

degree from Covenant Theological (Presbyterian) Seminary in St Louis. During that year he gained a daughter-in-law with now 2 grandsons of 3 and 1 years old. Besides Pastoring at HCC for the past 20 years, he has been Director of the SCSD & WPD Police Chaplains for 14 years.



Baumgartner...From Page 6

however, as you get closer to the mountains, you begin to notice that the mountain range is comprised of different individual mountains separated by valleys. The Scriptures record many prophecies, and some of the fulfillments have taken place, yet there are circumstances where the full fulfillment of these prophecies could still have future timetable. While the prophecy is one statement on the lips of a prophet, the totality of that statement could be comprised of many different fulfillments along the way like the individual mountains join together to comprise a mountain range.

The events in Luke's gospel speak to events of the end and those of Jerusalem's fall side by side in prophetic presentation. We can look back and know that the events are separated by a long period of time in between. Yet the prophetic "foreshortening" is designed to show a parallel or link between the two events. So, when the initial event occurred (the destruction of the temple), Jesus' followers would understand that the rest of the prophecy was also coming even if for the initial audience, it would be difficult to distinguish the times of these mirrored events.

The important part is that both the end and Jerusalem's fall are part of the divine movement toward fulfillment of promise. If we were among the original audience, we might have assumed the end would come with the fall of Jerusalem like the disciples anticipated; however, Jesus revealed the real sign of the end will be the return of the Son of Man. And Jesus, in his care of his disciples prepares his disciples for the era to come by conveying that chaos does not mean that God is not in control. Even in the midst of chaos, God's plans are coming to fruition in the midst of judgment. And that is a message that still gives hope to Jesus' disciples today.

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

By Father Cleary



A: Through the centuries scholars have discussed about when each of the books of the Bible were written. It is impossible to fix an exact date.

However, through careful study of the language and ideas current at various times, it is possible to fix an approximate date for the composition of books. Most scholars are agreed that St. Luke wrote his Gospel and followed it with the Acts of Apostles approximately around the year 75 A.D. Jerusalem fell to the Roman army in the year 70 A.D. In the verses cited above St. Luke recalls that Jesus had predicted the fall and destruction of the city of Jerusalem, and he includes Jesus' warnings about the end of the world. In this chapter our Lord is talking about both events.

The Jewish people thought their capital city would become the capital of the world and would last forever. Therefore those who heard Jesus speaking, assumed his predictions about the proximate destruction of Jerusalem would coincide with the end of the world. Many peoples, who have witnessed great cataclysms have thought the end of the world has arrived, e.g. the residents of Hiroshima and Nagasaki who experienced the atom bombs at the end of World War II, and those persons who experienced the tsunamis & earthquakes in Oceania and the Indian Ocean, all the way from New Guinea to the east coast of Africa, several years ago on the days after Christmas.

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.

Writing around the time of the destruction of Jerusalem St. Luke included some of the things he had seen or heard of that terrible event, recalling that Jesus had foretold them. "The day will come when not a single stone here will be left on another, but it will all be torn down" (verse 6). Like his master, St. Paul, Luke thought the end of the world could not be far off. So he included some predicted signs of that coming event. Many of these signs occur in every generation and in various places throughout the world. "Nation will rise against nation and kingdom against kingdom. There will be earthquakes, plagues and famines in various places, and in the sky fearful omens and great signs. . . . You will be betrayed even by your parents, brothers, relatives and friends, and some of you will be put to death . . . because of me" (verses 11 and 16). Such happenings are reported in our daily newspapers. As Jesus did not assign a specific date for either the fall of Jerusalem or the end of the world, it is understandable that St. Luke was confused about those events.

The gospel verses following that passage cited in the question go on to spell out some details particular to the situation in Jerusalem when Luke was writing. "When you see Jerusalem surrounded by armies, know that its devastation is near. Those in Judea at that time must run away to the mountains" (verses 20-21). (The Christian community remembered those words of Jesus, and left Jerusalem before it was destroyed.) "Some people will be killed by the sword; and others will be led captive in the midst of the gentiles. Jerusalem will be trampled by the gentiles" (verse 24).

Other verses in this chapter 21 of Luke's Gospel clearly refer to the final times of this world. Before the Second Coming there would appear many false claimants to be the Christ, and great upheavals take place. "Many will come in my Name saying, 'I am He' and 'The time is at hand.' Do not follow them! Neither must you be perturbed when you hear of wars and insurrections. These things are bound

to happen first, but the end does not follow immediately" (verses 8-9). How many false prophets and various sects have risen in our own times, and have predicted the end of the world as imminent? I recall Jim Jones leading his followers to death by drinking cyanide in Guiana, and the followers of David Koresh at Waco, Texas, and the Moonies and Scientologists, and Amy Semple McPherson's church of the Foursquare Gospel, and the early Witnesses of Jehovah: all these and others promised and expected the end of the world in their lifetime. "There will be signs in the sun and the moon and the stars. On the earth, nations will be in anguish, distraught at the roaring of the sea and the raging tides (verse 25)." Recent issues of the National Geographic Magazine testify to such current happenings.

The passage cited in the question states that Jesus clearly foresaw and foretold the terrible persecutions his people would have to suffer for his sake in the days to come. Every century has witnessed the sufferings of Jesus' members in various places. Even now in the province of Darfur in the Sudan, Christians are suffering terribly at the hands of the government in Khartoum: only because they refuse to abandon Jesus for Mohamed.

This gospel passage will become much more intelligible: if we remember that it contains not one consistent idea, but several allied thoughts and images.

Father Richard James Cleary was born and reared in Wichita. After graduation from Cathedral High School in 1947, he attended the seminary operated by the Benedictine monks of Conception Abbey in Northwestern Missouri. There he came to appreciate the life of the monks and, having obtained the permission of Bishop Mark Carroll of Wichita, he became a monk of that monastery. After being ordained a priest in 1955, his superiors sent him to get his master's degree at the University of Ottawa, Canada, then

[See Cleary...Page 10](#)

Mortgage..From Page 1

Prequalification letters are prepared even before you've picked out your home. They remove some of the uncertainty in the home-buying process. In the current housing market, some real estate agents and sellers are reluctant to work with buyers unless they have one.

With a letter in hand, buyers know exactly how much they can borrow and therefore how much house they can afford. A prequalification letter shows the seller and the seller's agent that the buyer is capable of buying their house. For most sellers, the issue is not whether they can get an offer, but whether they can close the deal.

Agents see preapproved buyers as more serious (and more valuable) because they've taken proactive steps to secure a prequalification. When it's time to make an offer, a preapproved buyer will be in a better position to negotiate.

Here's what home buyers need to know about the new rules of mortgage prequalification. I got help on some of this information from Lisa Scherzer at www.smartmoney.com.

Prepare your financial biography.

Getting preapproved means a lender must review and verify a home buyer's income, credit and assets to ensure he can make the necessary monthly payments on a house. In the wake of the housing bust, borrowers must be more forthcoming when it comes to their finances. Your lender should tell you precisely what you need, but be prepared to include:

- W2 statements (or 1099 income statements) for the last two years
- Federal tax returns for the last two years
- Bank statements for the last few months
- Recent pay stubs and proof of other income
- Proof of investment income and assets

Know you're not obligated to one lender.

Prequalification doesn't bind you to a particular lender; it's just a promise -- albeit, a conditional one -- that the lender is willing to make the loan. The buyer isn't obligated to borrow from that lender.

Prequalification will stipulate the loan amount or monthly payment but not necessarily the loan type or rate. When you apply, lenders use that day's mortgage rates to estimate costs and payments. Just don't expect them to keep the same rate they preapproved

you with as the actual rate that will be available when you find a property and sign a purchase contract.

Keep an eye on your credit score.

Usually, a loan inquiry can ding your credit score. If you applied for a bunch of credit cards within a short period of time, for example, your FICO score might fall. (Most lenders use some version of the FICO score to determine your eligibility for credit and what interest rates and other terms they should extend to you.)

But the credit-scoring models are designed to allow for mortgage loans. The score ignores mortgage, auto and student loan inquiries made during the 30 days prior to scoring. So if you find a loan within 30 days, the inquiries won't affect your score while you're rate shopping, according to www.MyFico.com. Also, the score looks at your credit report for mortgage, auto and student loan inquiries more than 30 days old. If it finds some, it counts those inquiries that fall in a typical shopping period as just one inquiry when determining your score.

Deal only with a reputable lender.

Sellers now are looking much more closely at who the buyer's lender is. To avoid instances in which the lender might not be able to deliver on the loan, they want to see that any prospective buyer is working with a financially sound and reputable lender.

To satisfy any doubts you might have about a particular lender, visit the Better Business Bureau's web site to find out what kind of reputation they have.

Watch the clock.

Prequalification letters and the documents they verify have expiration dates. Those dates vary by lender, but the letters are typically valid for 90 days. If you're still house hunting after, say, 60 days, and you're concerned, ask your lender to re-validate the prequalification letter. Sellers want to be sure the buyer's financial situation hasn't changed since the time the lender initially checked them out. If any part of your financial picture has changed your credit, job status, income or assets, for example you should notify the lender so you're prequalification can be adjusted.

It will change your prequalification status if you take on new credit obligations for an auto, furniture, clothing or other possessions. It is best to hold off on any new monthly payment obligations that might lower what the lender can ascertain as your affordable monthly payment. These new commitments may lower what

you are qualified to afford and could affect your prequalification status. These types of purchases should also be voided 90 to 120 days prior to application unless they are for emergencies like having an auto to drive to work or something of this nature. An exception is if your debt to income is extremely low.

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

Remember how the older cars all had heaters in the middle of the front dash. There were no defrosters or backseat heaters.

For entertainment, we listened to the radio and enjoyed shows like Dragnet, Mr. and Mrs. North, The Falcon, The Lone Ranger and variety shows like Edgar Bergen and Charlie McCarthy, Your Hit Parade. I remember when most stations started just music formats, jazz, pop, then rock, then hard rock and a mix and just news, no shows with dramas.

January was a great month to get the sled out and find a good hill or just have friends pull you. Movies were a big deal. When the theaters changed titles, a huge line would form. There was no television in Wichita until the 50's. January was the real start of cold weather and a little depressing because the holidays were over. We all had fun with those experiences.

I wish you a great happy warm time this winter.



Remember..From Page 1

fined if you got stuck in the street and didn't have snow tires. Wichita only had a few road graders back then. The side streets and the more untraveled roads were not cleared, so we had to plan our routes. If you didn't have chains or snow tires and came to a road that had not been plowed, you had to look for ruts in the snow that some other car had made and stay in those ruts to get through the street. Many times, you would get stuck in the driveways going in or out.

The water pipes would freeze which kept the plumbers busy. Some houses still heated with coal stoves and fireplaces.

Following Christmas, the stores kept their heavy clothing on display.

The filling stations kept a good stock of anti-freeze on hand. The attendants of gas stations would come out, fill your car with gas, check the oil, water and anti-freeze, clean the ice off the windows and check your chains or tire pressure. Every so often I watch the Andy Griffith shows where Goober and Gomer give that kind of service. Talk about a memory!

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

Common problems associated with carpeting

By Jason Jabara



Q: What are some of the most common problems associated with carpeting?

A: You should be aware that there are some typical new and existing carpet characteristics. They are quite common and should not be of concern as the new ones generally diminish over time and the ones that occur with existing carpet can often be controlled or prevented. Josh addressed some problems last month regarding shedding, static, tufting, crushing, texture surface retention and depressions and indentations. This month, I will talk about wrinkles, seams, padding and cleaning.

Wrinkles – wrinkles are a combination of the following factors: humidity and temperature at the time of the installation, improper use of the power stretcher, improper cushion and the quality of the carpet. In Kansas, the humidity and temperature can vary greatly making the carpet hard to work with in cold weather and causing the carpet to loosen with the change in seasons. Ideally, carpet has time to acclimate before installation and heating is absolutely required to allow the installer to work with the carpet to get a proper installation. CRI (Carpet & Rug Institute) standards require that stretched in carpet be power stretched. Power stretching is a tool

and that the cushion thickness should not exceed 7/16 inch and most manufacturers suggest a firm dense cushion for the best performance. Higher quality carpet will normally have either a higher pic backing



or “softbac” that are construction methods that help reduce the need for a re-stretch; however, these enhancements do add to the price of the carpet. Any reputable installer or retail store offers a re-stretch as part of the installation warranty to account for the known factors that cause this wrinkling. Re-stretching your carpet does require the rooms to be emptied and involve an installer using a power stretcher to remove the wrinkles and to trim back the excess carpet.

Seams – assuming your seams are constructed to CRI (Carpet & Rug Institute) standards by a qualified installer, seam visibility is part of broadloom carpet appearance. Most rooms are wider than 12’ wide requiring a seam and invisibility cannot be guaranteed.



with a head that has pins, a pump handle and poles that are braced against an opposing wall. While a knee kicker is a useful tool during the installation it is impossible to get a proper stretch without the use of a power stretcher. CRI standards state that an inappropriate use of cushion may result in wrinkling and buckling

The largest factor in determining how visible a seam will be is to analyze the lighting in the room. Seam construction perpendicular to a light source will create a shadow that will be easily seen. When determining the material necessary the estimator should provide a scale drawing and note any significant windows, doors or other

light sources. Every effort should be made to reduce the number of seams by reducing fill pieces or considering a carpet that comes in 15 or 13’6 widths. This will help remove seams. Many times, by purchasing a couple more yards, a seam can be removed or moved if seam visibility is a big issue. The style of carpet being chosen also has a significant effect on seam visibility, looped carpets or those with

pattern matches are more difficult to hide than a textured or a frieze piece. An improperly made seam may also be the culprit if the edges are gapped or overlapped. A seam may be remade at least once, however, this is usually not going to solve the problem. Proper planning and discussions with your retailer and installer are the best way to ensure that you will have the best seam placement possible.

Padding - when purchasing carpet the proper cushion is an important factor in the long-term wear and satisfaction of the installation. Proper cushion provides additional support to the carpet improving seam performance, reducing buckling or the need for re-stretching and most importantly, improves the comfort of the carpet as you walk on your floor. Cushion is measured in thickness and weight. Generally most manufacturers suggest a firm, dense cushion no thicker than 7/16”. The most popular forms of construction are rebond cushion, solid polyurethane and rubber cushion. Rebond cushion is taken by using recycled foam primarily from the furniture manufacturing. It is the most economical and popular but can have inconsistencies including hard spots. It is also likely to break down over time. Solid polyurethane is also a foam cushion but does not have the inconsistency problems. Rubber cushion is the firmest and densest cushion available. Generally it is a good idea to replace the cushion whenever you replace your carpet

considering all the dirt and spills that accumulate over the years. However, some cushions are now treated to be antibacterial which helps prevent the growth of odor and stain causing mold, mildew, fungus and bacteria before they become a problem.

Cleaning - the absolute most important part of the long-term satisfaction of your carpet comes from how well you maintain the carpet. The most overlooked is simple vacuuming. Frequent vacuuming is important with the minimum of once a week. High traffic areas such as around doors or in living rooms will likely require more vacuuming depending on the number of people entering the home. It is also important to have a vacuum powerful enough and in good working order. Each particle of dirt has hundreds of razor edges that act to cut your carpet fibers creating traffic patterns if not properly vacuumed. Vacuuming alone does not remove all the dirt embedding in your carpet. There are a number of different methods of cleaning available ranging from dry powder cleaning to hot water extraction. Most carpet manufacturers suggest, and some require, a specific method as outlined by the IIRC at least every 18 months in order to maintain the manufacturer’s warranty. Hot water extraction or “steam” cleaning is a method that involves pre-spraying the carpet with a cleaning agent and then removing the agent and dirt with clean hot water. While there are several do-it-yourself options available on the market, it is suggested to use a professional to ensure that there is enough suction power to properly remove all of the cleaning agent and the water. Leaving any of the agent in the carpet will actually attract dirt and make the carpet look dirty quicker.

More next month...

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

Communications analysis - series

By Terry Lewis



Q: We have been reading your articles regarding

stored. This mailbox has a password so that only the assigned staff person can retrieve his or her messages. In addition, these systems allow the individual staff person to create his/her own greeting so that callers can receive specific information such as daily schedule, that the person is on vacation, or who else to call for more information.

Voice mail systems can allow an organization to have an "unattended" main line. This means rather than having a receptionist answer the phone, the voice mail system answers the phone, provides a common greeting and then guides the caller to the appropriate staff person. This feature is known as the voice mail's "auto-attendant."

At its most advanced levels, the voice mail can unify voice, fax, and e-mail messages into a single screen of a user's personal computer. This feature is known as "unified messaging." Voice mail can also interact with a caller's voice, recognizing the spoken response

and act according (e.g. transfer a call to a specific staff person). This feature is known as "interactive voice response."

Next month I will share with you some things to look for in a voice mail system.



Terry Lewis is the owner of Data LINC Communications, Inc. at 1110 Waddington in Wichita. Data LINC has been in business since 1994. They offer a full range of services from voice and data cable installation to communications' networking. They sell, install and maintain phone systems, including but not limited to

Clearly...From Page 7

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.

communications. We would like to avoid many of the costly mistakes we read about other companies making. If you can, can you write about the different communications' systems in a typical office and the most important things that one needs to know?

A: Of course, and thank you for the question. One of the first questions I receive in doing analyses for businesses is, "Tell us about voice mail?" So, let me start with this...

At its most basic level, voice mail is essentially a phone answering system that can take messages for any number of people. Unlike an answering machine that stores messages on a single cassette tape, voice mail systems store messages on a computer disk in "mailboxes." Each staff person is assigned a mailbox where only his/her messages are

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Are chowders and bisques...soups?

By Bonnie Aeschliman



Q: When I read soup recipes, some of them are called soup, some are called chowder and some are called bisque. Are these all different names for soup? If not, how do they differ?

A: Chowders and bisques are specific kinds of soup. Traditionally, bisque was made of shellfish. However, today bisque refers to a creamy soup and does not necessarily contain shellfish. Lobster bisque would have shellfish as its base; however, a tomato bisque would be a creamy soup made with a base of pureed tomatoes and other ingredients.

A chowder is a hearty soup with chunks of the main ingredients; it often contains diced potatoes and milk or cream. Chowders are always chunky, never pureed or strained.

Q: Do you have a good soup recipe that is quick to make and hearty enough to serve as the main part a

meal? If so, could you share that with us?

A: Here is one of the favorites from a cooking class—Sausage Corn Chowder. It is hearty and very comforting on a blustery winter day and will make a delightful lunch or a comforting supper, especially when served with a wedge of corn bread. It can be made in thirty minutes--and don't worry about leftovers; this soup is great warmed up a day or two later. Sometimes I double the recipe and freeze part for later use.

Sausage Corn Chowder

Serves 6

- 1/2 pound bulk pork sausage (I like Jimmie Dean's regular or hot)
- 1/2 cup chopped onion
- 1/2 cup chopped green bell pepper
- 1 garlic clove, minced
- 1/4 cup all-purpose flour
- 1 14-ounce can chicken broth
- 1/2 cup whole milk
- 1/2 cup heavy cream or half-and-half

- 3/4 teaspoon salt
- 3/4 teaspoon ground cumin
- 3/4 teaspoon fresh ground pepper
- 2 cups frozen corn kernels
- 1 (15 ounce) can cream style corn

- 1/2 cup diced red bell pepper
- 2 to 4 tablespoons chopped fresh cilantro
- Garnish: Shredded Cheddar Cheese
- Chopped fresh parsley

1. Brown sausage, onion, bell pepper and garlic in a large heavy pan. Stir and break up sausage and continue to cook until sausage is browned.

2. Add flour, and cook, stirring constantly, about 1 minute. Stir in chicken broth, milk, cream, salt, cumin, and pepper and continue to



cook and stir over medium heat until mixture comes to a boil.

3. Stir in frozen corn, cream corn and red bell pepper. Cook chowder over medium heat, stirring frequently, 10 to 20 minutes or until thoroughly heated and thickened. Stir in cilantro. Garnish with a sprinkling of cheese and chopped fresh parsley

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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DIET & NUTRITION

New Year's resolutions

By Lisa Vermillion



Q: Like a lot of people I make a new years resolution and it only seems to last a few months before I give up. Can you help?

A: Making New Year's resolutions has almost become a joke. People make them with the expectation that they probably won't stick to their resolve. Some people start out with every good intention, but then fall off the wagon in a short time. The reason people are unsuccessful is that their goals are unclear, have no solid basis, and have no clear path to follow. Start the process by making your goals SMART (Specific, Measurable, Attainable, and Time Sensitive). Make your resolutions stick by defining your priority, writing your goals down and referring to them regularly, and creating a purposeful plan.

To make a resolution stick, you must first define your priority. Your

goals may be physical, like weight loss or exercise goals; you might also have relationship, spiritual, career, financial, or mental goals. Brainstorm your possible goals on paper, then go back and choose your top 3 high priority goals for 2013. Pick goals that are in line with your values and ones that are backed with a long-term reason you want to accomplish them. Perhaps you want to live a healthy long life so you can enjoy your kids or grandkids. Perhaps you want to experience life through travel, increase your knowledge to keep your mind sharp, or leave a legacy for your children; choosing your priority goal based on your long term purpose helps you stick to your resolve.

Second, it is ESSENTIAL that you write down your goals and refer to them regularly. It's a proven fact that people who write down their goals are 95% more likely to achieve them than people who don't write their goals. Writing your goals cements them into your brain; helping you remember what you're working toward. Life gets busy. Putting your written goals where you can see them, and referring to them daily keeps them at the front of your mind. With your goals at the forefront, your brain will continually

look for and find opportunities for action consistent with attaining your goals. Writing your goals helps assure you'll stay on track this year.

Finally, create a purposeful plan. A goal without a plan is useless. A plan provides your stepping stones for action that moves you forward. One way to formulate a plan is to look at where you want to be in one year, and work backward. What do I need to have done in November to get to my December goal? What do I need to have done in October in order for November's plan to occur and so on. Break down each month's plan into what do I need to do weekly and then daily in order for my goals to become reality. This process takes a bit of time, but the payoff is worth the effort.

You'll accomplish your New Year's resolutions this year, when you prioritize your goals, write your top 3 goals down and refer to them regularly, and develop and work on your plan daily. A life coach or other knowledgeable professional can help you with this task and hold you accountable for your actions. Make 2013 your best year yet.

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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GOLF

Ask the pro - series

By Don Farquhar



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

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

On a golf course, as a rule, golf trouble comes at us swiftly and unexpectedly. There are times when we do not quite expect to carry a brook or a cross trap, or when we know we can easily miss a green with a wood or a long iron. Then we are not surprised when we find ourselves in difficulties. But much more often we stand on a tee, with a wide fairway beckoning, swing — and find ourselves in the woods or heavy rough. Generally, there are three kinds of trouble we can reach with a shot off the fairway: woods, rough, or a fairway trap. The first thought in each case should be to get out of golf trouble, whatever it is. Good golf players have often made great shots from seemingly

impossible positions. That's fine, for them. But not for most amateurs.

Woods

In the woods, unless you are extremely deep, there is an opening of some sort. Play out through it, even if you have to play the shot back toward the tee. But get out on the fairway. If, by any chance, you are going to make a great shot, the fairway is the place to do it, not the woods. Any golf club that will get you out safely is the club to use.

Rough

From the rough, much depends on the distance you can safely try for and still get the golf ball into the fairway. Rough is of almost an infinite variety, from thin, short, scraggly grass, which



often gives you a lie no worse than one in the fairway, through short, dense, clinging grass to high grass and weeds. There is probably no rough so thick that a golf ball cannot be extricated from it and delivered a short distance with a sand wedge. The trouble with us is that we try to get real distance from the rough and often wind up with the ball advanced only a few yards and still in the long grass. In making almost any shot from long or heavy grass, the point to remember is that we must hit down on the ball with a golf club lofted enough to be sure we get the ball out, regardless of distance. To get a sharp downward stroke we will make it easy for ourselves if we play the ball back to a point midway between our feet and, if the grass is at all heavy, take a slightly more upright golf swing. It is impossible to give any rules as to what golf club should be used. That depends entirely on the texture and height of the grass, the lie of the ball, and the distance you think you can get while still, with safety, getting clear of the rough. You should remember, though, that if an iron is used the golf ball will come out

with less backspin on it— even none at all — and therefore will run farther than you expect. This is because the grass, getting between the ball and the face of the club, reduces the golf club's "grip," the normal friction between ball and club face. A shot from the rough is less likely to hold a green but it will pick up distance on a fairway. It is also worth mentioning that surprising success is quite often possible with a No. 4 wood, if the lie is not bad. The more rounded head of the wooden golf club slips through the grass more easily than the bar - like head of an iron. The latter catches a lot of grass, slowing the speed and cushioning the blow. That is why, with the irons, we strike a more sharply descending blow in the rough, to get as little grass as possible between the golf club face and the ball.

Fairway Bunkers

Perhaps one of the best golf tips I ever received was on hitting out of fairway bunkers. The entire essence of the tip is as follows... keep your lower body as still as possible when hitting a fairway bunker shot. It was a long time ago. It seems eerie that years later, I still think about it every time I enter a fairway bunker. Because of this, I have always felt comfortable and most often have been able to execute out of a fairway trap. A big thing to remember is that because it is a less aggressive swing, you will need to take extra club. As for the over the top slicer, this softer lower body will result in less spin of your hips. Anytime you spin out and get that right side moving out and over, this will lead to chopping. Whenever you chop, especially in a fairway bunker, you have almost zero chance of

executing the shot. Instead, you need to pick the ball as clean as possible. This quiet lower body will help you do this. To further encourage this "picking it clean" action, your right shoulder should feel like it remains stationary to begin the downswing. Here is a checklist for you when you enter the sometimes "dreaded" fairway bunker:

- Take one or two extra clubs.
- Place the ball a little farther back in stance than normal.
- Dig in a little (sand can be slippery if you don't get to the bottom of it)
- Swing while keeping your lower body as still as possible. A couple of good images to help achieve this are to "freeze your lower body like a camera tripod," or pretend like you are "playing on ice."

Use these thoughts on shots from about 80 yards and out. Anything less than this is a separate animal altogether and takes a few adjustments. I will get to these in a future article.

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

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INTERNET

To facebook or not to facebook...

By Jennifer Holman



Q: My family and friends keep asking me when I'm going to get on Facebook? Since I'm not very computer savvy and I really don't know anything about

Facebook, I've been reluctant to do so. What is Facebook and what is it going to do for me?

A: Facebook is one of those new ideas that came around after My Space, and initially was set up for colleges and universities, so there were a lot of people who didn't understand how it worked. Now, it's bigger than My Space ever was and the centerpiece (if

the world with anything you feel like sharing.

The **News Feed** is a continuous stream of updates about your friends' activities on and off Facebook. It appears on your Home page.

A **Friend** is someone you are connected to on Facebook. Friending is the act of sending someone a friend request; all friendships have to be confirmed by both people in order for it to be official on Facebook.

The quick reference chart to the right should assist you in several areas. I will be back next month with more.

Jennifer Holman is the Social Media Director for 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 of The Q&A Times and several B2B and B2C publications throughout the country.. She also volunteers with Girl Scouts and Hope in the Valley Equine Rescue and Sanctuary. You may contact Jennifer by phone at (316) 721-9200, by e-mail at jenniferh@chartmarketing.com, or you may visit at www.facebook.com/TheQATimesJournal.



you will) of social media. I appreciate your questions and I will do my best over the next several issues to provide you with information.

Since its launch in 2004, Facebook has become one of the most popular social networking sites on the internet. It's a wonderful way for family and friends to keep in touch in our busy and often geographically challenged lives. Facebook can be a great way to reconnect with long lost friends, classmates, and colleagues. You can be a fan and get updates from your favorite celebrity, author, musician or sportsperson. Facebook offers games and apps that have the benefit of exercising the brain and hand muscles.

Being new to Facebook, you'll run into some unfamiliar terminology. Here are some common Facebook terms and their definitions

Your **Timeline** is your page. It contains all your stories, your photos and videos, a list of your friends, your favorite activities and interests, and what used to be called your Wall. This is where your friends can leave you messages, and you can update

Facebook Terms

Check Your	What It Is	How to Do It
Friend Requests	Friends asking to connect with you.	Click the Friend Requests icon next to the Facebook logo on the Home page. If you have pending requests, an indicator appears.
Upcoming Birthdays and Events	A list of upcoming events and friends' birthdays occurring today.	Check the Events box in the right column of the Home page. For birthdays, only the names of those friends who have listed their birthdays show up.
Inbox	Messages from friends, Groups, or Events you're a part of, or Pages you like.	Click the Messages tab on the left side of the Home page. A number appearing in parentheses indicates the unread messages count.
News Feed	A continuous stream of updates about your friends' activities on and off Facebook.	Look at the Home page — the continuous stream flows down the wide center column.
Friends Online	A list of your friends who are online and free to chat. You may need to enable Chat to see this list.	Look at the list on the right side of the Home Page. A green dot means that friend is online.

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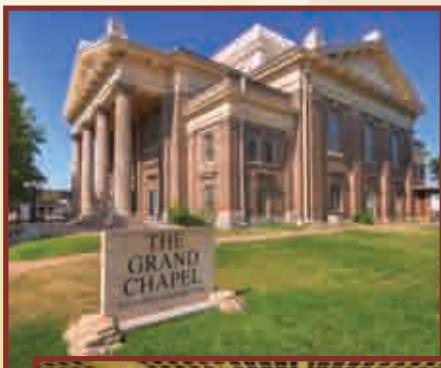
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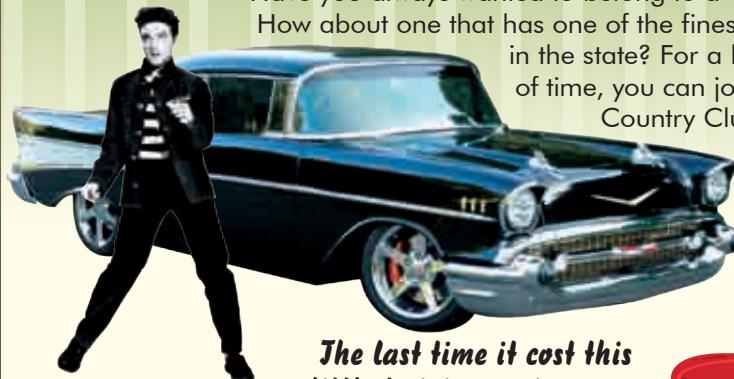


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GLASS

Commercial buildings & unprotected glass

By Bob Crager



Q: I own several large retail and office buildings in the Wichita area, and am very concerned about

what I can do to help prevent possible deaths or injuries of employees and/or customers, from the glass in my buildings being broken or blown out by bombs, vehicle accidents, or even the winds from severe weather events that come through the Wichita area from time to time...how can I accomplish this in a cost effective manner with my existing windows and doors?

A: Whether we're talking about a 9-11 type terrorist attack, a police car chase, a storefront business or office with display windows, a shopping mall, or a stand alone building with employees and consumers who enter and exit the facility, it's pretty clear that nearly everyone in law enforcement or public works knows that unprotected glass poses a number of severe dangers concerning these, and all of the other applications of glass in our lives .

An explosion or even violent weather, such as a tornado, high straight-line winds, or a hurricane, can catapult unprotected razor sharp glass up to 150 miles per hour or more. Sometimes much more! During the World Trade Center terrorist attack, there were many, many deaths and injuries that resulted from the shards of glass from the buildings that were struck, eventually coming down, causing the broken glass to fly up to a half mile away from the collapsing structures. You don't want to be in the vicinity where broken glass is falling! In the bombing of the Alfred P. Murrah Building in Oklahoma City, more than 50% of the injuries sustained were the result of flying glass from the blast! Property damage to the interior of buildings was also a costly consequence, as shattered and fallen glass left dozens of adjacent buildings vulnerable to looters, as well as much water and weather intrusion damage. There are also some other safety issues to consider. Many experts on glass fragmentation retention advise law enforcement officials and security directors to safeguard their buildings and vehicles by adding protection to the glass windows in addition to their current security measures.

Many business owners and operators are now making the investment in

specialty glass, not only for security reasons, but also to head off liability issues from the possible accidental breaking of glass windows and doors, sometimes causing life threatening injuries to people in close proximity to their business or office locations when something goes wrong. In today's world, things happen...unexpected things that can be devastating to the bottom line of a business. Looking ahead to those possibilities and doing something to prevent them is not a bad thing to consider in a litigious world. Some of the products to accomplish this are made from a raw polyester compound that transforms ordinary glass into a super-strength invisible barrier. This unique glass retention film minimizes the risk of bodily injury and property damage by holding the dangerous razor sharp shards together within the window frames, preventing the flying glass from becoming deadly weapons. New windows or doors with



glass retention film can be installed in a new building during construction, or the film can be installed to existing windows as a retrofit safety measure.

In the last few years with all the civil unrest we've been seeing, it was realized that there would be a tremendous future need and a multitude of applications for this incredibly strong, yet simple polyester film used with glass. The product was originally developed as a defense against bomb blasts and explosions, and there was then a market developing for a number of different variations of the original product. By changing the thickness of the polyester, the type of adhesive used, and in some cases, adding color, such as tinting, new products were brought to the market. With those modifications and others, the industry began targeting specific applications and new market segments began to develop. Facing growing threats from

terrorism, rioting and other armed assailants, many law enforcement and terrorist fighting agencies worldwide were looking for cost-effective ways to increase vehicle security. Instead of installing expensive ballistic glass in their vehicles, many local, state and national law enforcement agencies have opted to have the less expensive glass retention film installed.

Glass is one of the weakest points in any physical structure's security program, and the most secure facilities are generally the ones with the least accessible glass. Glass is often chosen by intruders as an entry point because it normally breaks easily. Even the most sophisticated alarm system sounds only after the burglar or other intruder has entered a home or business. And a burglar knows that he needs only a minimal amount of time inside to wreak havoc, and carry away some valuable merchandise.

According to the FBI's Unified Crime Report, almost 70 percent of all burglaries involved forced entry through a window or door. Law enforcement agencies across the board credit glass retention film applications

wind load pressures for extended periods of time. In some cases, glass retention film can eliminate the need to board up windows prior to a violent storm as you've seen folks do on the coasts in advance of an approaching Hurricane.

There are now companies that offer consulting services for law enforcement agencies, security directors and facility managers on blast protection preparedness. Since the terrorist attacks at the World Trade Center and the Pentagon, as well as our consulate in Benghazi, these companies have been inundated with appeals from both the private and public sectors requesting immediate installations and threat assessments. When evaluating the risks, they have to look at the height of the buildings, the direction of the glass, the type and age of the window frames, how they are secured to the building, among other things. Flying glass is a danger not only in internal areas, but also zones such as windows facing a parking lot or a walkway where the public may be at risk. The type of glass also dictates what type of protection is needed. While safety glass or ballistic glass are exceptionally high quality and can also be used against acts of terrorism and explosions, they are more expensive and not practical for most non governmental or military facilities. If the owner of a facility is concerned with terrorism and budget is not a concern, the choice will be the higher cost, more effective ballistic glass installation over the less expensive film applications every time.

A phone call or email to your full service glass dealer can provide you with good information on what you can affordably do right now to protect your customers, your business buildings, and your existing glass! I hope this information helps you with your questions. Some information was researched on the world wide web. More next month...

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

COMMERCIAL FURNISHINGS

Why are they called office furnishings?

By Don Swank



Q: I have been reading your recent articles on the vernacular associated with commercial furnishings. I don't know why someone hasn't done this before. Can you go further in your explanation?

A: Thank you for your question. Last month we talked about the two main classifications of office furnishings being that of custom-made and ready-made, factory-made or pre-fabricated, plus the various types of wood, stains and fillers that are used for these items. This month we will continue with more of the same. But first, an answer to a question we received from last month's article..."What does the term "casegoods" mean?" Casegoods is a term you will hear quite frequently in the commercial furnishings industry. It refers to furniture that is not upholstered and is made of wood. In a commercial setting, it would describe desks, credenzas, bookcases, file cabinets, etc., all of course made with hardwood. Now to go on...

Q: How much does custom furniture cost over ready-made, factory-made or pre-fabricated furniture?

A: The price of custom furniture is driven by a variety of factors including material selection, door style, finish, drawers, and the level of detail of the design. After an initial design consultation, you should always receive a no-obligation budgetary estimate for your custom job.

Quite frequently people are surprised with the competitiveness of the price between the two.

Q: What are the benefits of 100% custom furniture?

A: If you can dream it, it can be built. 100% custom furniture means that every piece is built specifically for you in any size, wood species, style, and finish desired. The finish can be matched with existing furniture, as well as style and design. Having furniture built for existing spaces and configurations is perhaps one of the most surprising differences for those who choose custom furniture. Additionally, since you can make custom furniture to any size, it is surprising what larger pieces will do to an existing room. They will

make the room seem much larger.

Q: You mentioned some of the woods that can be used in your last article. Can you expand on this?

A: Yes. Most every custom manufacturer is able to offer all available wood species, engineered wood veneers and laminates for any type of commercial application. Hardwood species might include but not be limited to: Alder, Beech, Birch, Cherry, Hickory, Pine, Mahogany, Maple, Red Oak, White Oak, and Walnut. Finishes and fillers can be whatever you want them to be, providing the best in durability and strength for long lasting wear that won't yellow. Most every custom manufacturer will tailor the finish to your exact specifications, whether new, formulated to match existing furniture, or duplicated to match a finish from a concept photo. Glazing, distressing and rubs can achieve about any style desired.

Next month we will talk more about these stains, fillers and finishes of commercial furniture.



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

RELATIONSHIPS

Getting it right the second time around

By Jacqui Brandwynne



Q: I went through a break up this year, any relationship advice for the new year?

A: The phone rings. You pick it up and....the connection is instant, the emotional button responds.

There it is again, the magic of that special voice of a new love or one that takes you back to a past relationship when you once were a couple. In the first case the future opens a little more. In the second you wonder, can the past become present again? Either way you ask yourself, can I get it right this time?

Enter Dr. Terri Orbuch, a psychologist, research professor at the University of Michigan's Institute for Social Research and author of the book "Finding Love Again: 6 Simple Steps to a New and Happy Relationship".

Funded by the National Institutes of Health, Dr. Orbuch collected data from 373 couples starting in their first year of marriage and continuing over twenty-five years. To date 46% of couples divorced, in line with the Census and other studies. What the results reveal is this, do partners learn from their mistakes, are they willing to take responsibility for some of the failures, can they let go of destructive patterns and are they open to change or not? "What have you learned from your mistakes" was the critical question. The answers strongly indicate future success or failure of the next relationship.

Partners who had the ability to think about and learn from their mistakes and were able to make changes had a high probability of finding new love or getting remarried. Our own findings correlate strongly with Dr. Orbuch's research. With this column we have often encouraged you to show how you evaluate and appreciate your partner daily, how you show love and caring to strengthen your relationship with your current partner. To give your partnership a new chance, you should give special attention to identify the past mistakes and let go of destructive patterns. The importance

is to make the love connection daily, show intimate gestures, and choose positive words so your partner can truly feel how much you really care. Dr. Orbuch's findings are quite similar. Touching, cuddling, kissing are the invisible daily vitamins that strengthen feelings of love and trust. The words "I love you" still have magic for your partner.

"Men need nonsexual affirmation even more than women", says Dr. Orbuch. Another of her surprising revelations is that divorced individuals didn't identify sex as something they would have approached differently. Dr. Orbuch, however mentions, that "good sexuality is certainly an important aspect of showing love and affection." There are four components of displays of affection that she describes:



How often the spouse showed love; how often the spouse made them feel good about the kind of person they are; how often the spouse made them feel good about having their own ideas and ways of doing things; and how often the spouse made life interesting or exciting.

Starting the New Year with these positive suggestions can enrich your own romantic life. Coming from women and men who went through a break-up and gained the wisdom of what's important to make love flourish means that these relationship goals are both practical and achievable. Yes, we can get it right the second time around.

Happy New Year!

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

Setting up your eBusiness - series

(for previous articles in this series, refer to October '11 - December '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 began to talk about some of the latest trends, techniques and strategies regarding website marketing. This month we will continue with several associated and related topics.

eCommerce Marketing Defined:

eCommerce marketing can be defined in many different ways and can include both Online or Offline campaign strategies. Most often, it's considered to be the marketing of goods and services over the Internet or any other electronic network (like a mobile phone or pda). eCommerce marketing is commonly referred to as ecommerce optimization, online marketing, search engine marketing (SEM) search engine optimization (SEO) catalog optimization (Catalog SEO), Product SEO, merchant marketing and many more variations of those terms.

Beginning & Future of eCommerce Marketing:

eCommerce marketing began when the first shopping cart enabled sites started popping up all over the Net. As competition in major markets such as consumer electronics, gifts, clothing or apparel and outdoor goods started to grow so did the need for eCommerce marketing. Online retailers who first began to market through the Internet saw huge potential for success Online and many of them saw enormous profits all the way up until the dot com boom. Since the dot com boom, eCommerce marketing has evolved into a whole new mix of strategies and techniques designed to increase exposure from a multitude of channels to the



eCommerce seller. Marketing professionals have spent countless hours testing, experimenting and reporting on which strategies work and which seem to have no positive effects. Now there are many different ways to market an eCommerce enabled site.

Marketing Strategies & Techniques:

eCommerce marketing today is typically made up of several creative or unique mixes of traditional and new-age marketing strategies that can include techniques related to direct mail, email marketing, search engine optimization, CPC or sponsored listings, building related links, establishing brand recognition and social media marketing. There are many other ways to market an eCommerce store and new ways of reaching out to potential customers are always being discovered and tested.

Q: What are the Benefits of eCommerce Marketing?

A: The processes involved with marketing products on the Internet and increasing company or brand recognition among consumer markets have several benefits to both Online shoppers and merchant store owners. The biggest benefits of eCommerce marketing include less costs than print advertising, helps build customer relationships, brand credibility and it costs less to get an eCommerce marketing campaign running and operational.

Tax Breaks for Conducting Business Online:

It is common knowledge that

conducting business Online has certain tax advantages compared to brick-and-mortar selling. Many eCommerce merchants who qualify for such tax deductions may find that they can save more in taxes than if they sold using traditional retail or a physical storefront. Home-based eBusiness can deduct many of the same things traditional businesses can. Traditional businesses can write-off utility, rent or mortgage bills as costs of doing business and Online merchants can also write-off certain portions of utilities. Vehicles are another common deduction along with office equipment and other time spent on setting up or running the business. Consider the tax benefits you could reap by conducting business through eCommerce.

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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New...From Page 1

dozen or more other books on world affairs. This article deals with one of those Executive Orders issued by President Obama that few Americans are aware of. It was issued by him in mid-March of this year (2012). It is called the National Defense Resource Preparedness. I knew about this article and its contents long before the election on November 6th, but it would have been a moot point to bring it up before President Obama was re-elected, as all Executive Orders can be rescinded by a new President. You can read this again by going to www.theqandatimes.com and clicking on Recent Issues, then clicking on December 1, 2012. I ended my article last month by saying...

"There is so much going on that we know so little about. I feel all Executive Orders should be scary, for each is issued by one person, with no approval by Congress, and with no oversight...but I've never known any to be more scary than this one. What is Martial Law? What does it entail? With us being as close as we are to so many things that could make this order become a reality, it might be good to know. That will be my topic for next month."

Before I begin...I received several emails and calls from readers both supporting and attacking my article last month. Some of the ones attacking the article stated that my information was false, that there was in fact no such Executive Order issued by President Obama, and that I was needlessly scaring people. While I have answered each of these charges and accusations directly, let me state for everyone...all Executive Orders are issued by the President. There should be no source more credible than the White House site itself. The Executive Order that I referred to in last month's issue is there...on the official White House site...in its entirety, signed by President Obama. You will find it by going to <http://www.whitehouse.gov/the-press-office/2012/03/16/executive-order-national-defense-resources-preparedness>. As I stated to each of them, I will also state here...I try and check everything that I include in my articles from at least two sources. Such was the case with this Executive Order. I am sure it is hard to believe that such an order exists, but it does, exactly as I have presented.

I am exhausted from all of the hate and divisiveness that has occurred over the past several months. I might be the "least intelligent" one in the room, but I am surprised that now...

weeks after the election...this is worse than ever. Is this really what politicians think Americans want...or what we will stand for? For how much longer? It literally makes me sick to my stomach when I have to listen to even one "jab" or "slam" from one side against the other...but now it's an everyday occurrence, if not multiple times each day. I am providing the information below to you...not out of hate...not out of vitriol...not out of any desire to get a "pound of flesh" of any kind...but rather, for the sole purpose of informing you. Maybe you have a place to get this kind of information... maybe you do not. I have had hundreds of readers write, call, email or tell me in person they do not and they appreciate receiving it here in this publication. If this article serves no other purpose than to make you aware of things, it will be successful. Then, were I to be you, I would go check things for yourself, with sources you trust as much or more than mine.

Below are the worst things that can happen under Martial Law. I have taken this information from several places. If you look to the Internet, you will have no problem finding what I found using Google search, as most all articles on Martial Law refer to the same passages. Some of these passages are attributed to and based upon some of the writings by Giordano Bruno, a 16th century Italian philosopher. Others are based upon what authors and pundits like Paul Krugman of the New York Times and others like him have written and researched. Each event below *does not have to happen*. Each does not have to happen to the *degree* described. But each event *can* happen.

The U.S. Federal Government under both the Bush and Obama administration has made it perfectly clear that in the event of almost any major disaster scenario, including economic and environmental, they see the institution of Martial Law as not only viable, but inexorable. That's not my word. That is their word. Inexorable means "not able to be moved by persuasion," or "relentless." From legislative actions like the Patriot Act and the Enemy Belligerents Act to continuity of government programs such as Rex 84 (formerly classified) and Presidential Directive PDD 51 (currently classified, even from Congress), all the precedents have been put into place to allow the Executive Branch to implement military oversight of civilian affairs, dissolution of Constitutional liberties, even the end of Miranda Rights and

the right to a speedy impartial trial as protected under the Sixth Amendment. In some cases, government legislation allows for the rendition and torture of American citizens as combatants, all for the greater good, of course.

Some in this country dismiss such bills and directives as abstract novelties that don't constitute any real threat to our freedoms or to our daily life. You may too. People have a tendency to assume that the atmosphere in which we live today will remain the same tomorrow and always. Many of us never consider that dramatic, even violent change in American domestic policy, is possible on a moment's notice. The same can happen on the global front. More than a year ago, I wrote articles over several issues about the possible fall of the US Dollar and it losing its status as the world's reserve currency and what could happen if it did. An event such as this, or a "currency war" (where many countries, simultaneously faced with mounting debt and terrible economies, devalue their currency to prop up their exports, to make them more attractive on the global market); or an improperly-thought-out policy, issued by the administration, dealing with the terrible tragedy in Connecticut; could trigger the full or partial effects of this Executive Order...overnight. The continuity legislation now in place shows that our government, under the direction of corporate globalists, is not only prepared to implement a military lockdown of this country, they fully anticipate that such an event will occur in the future.

This month I will talk about how Martial Law will most probably be presented to the citizens of the U.S., how it would likely evolve and progress, and what the ultimate end result will be. We will then talk about the two biggest problems we face in this country...and what if anything... can be done to solve them.

Bruno's philosophies state, "In the days to come, it will be good to know, tyranny does not always burst through your front door wearing body armor and brandishing an assault rifle. Sometimes, it waltzes through your living room and sweeps you off your feet. Sometimes it wears a glad mask that promises warmth and safety. Sometimes, tyranny invites you out to the 'party' and makes you feel like you belong. Never leave your 'drink' unattended around tyranny. Regardless of how apathetic the public may seem at any given moment, the majority of them at their core hate false authority backed by thuggish jackboot mentality

when directly faced with it, and will not capitulate to despotism easily. That is just the way we are. Revolution is in our blood (though now slightly diluted), and it is an undeniable aspect of our national psyche."

Widespread and immediate military control of U.S. streets would be met with a fury the world has never seen. If Martial Law were ever to be achieved by the Federal Government, it would have to be presented to Americans gradually, as absolutely reasonable and necessary to their personal well being not to mention that of their families. Globalists would have to twist the reality of Martial Law into a tapestry of fuzzy logic and two dimensional rationalizations, making the action appear almost mathematically evident. They would also need a crisis on a scale nearly beyond belief. The U.S. is on the verge of many such crises. The economic health of this country is blatantly unstable, and even some mainstream analysts who called us all "fear mongers" as late as a few months ago are now reluctantly admitting that some form of collapse is probable. The financial life of America hangs by the thinnest of threads, and any moderate disaster at this stage will most definitely send it spiraling out of control.

Am I trying to scare you or anyone else? No. Not at all. What incentive would I have? You might say, "To sell papers." You would be wrong. I give them away. Actually, hot topics cost me more money than do "less than hot" ones, because of all the extra papers I print that I give away to those who call for extra copies. You say, "To hurt President Obama." You would be wrong again. He is now my President and he will be for the next four years. Some say by the time we get to the end of his second term, he will have found a way to run for a third term. I don't know about this. I hope this is not true because that is not the way it is supposed to be unless our Constitution is changed, but this is not what this article is about. I will say however... without any hate whatsoever...that many times I feel his actions are akin to a lab experiment. I can say this...okay? The last I checked, we still have the freedom of speech. You see, few of us would ever object to anything as long as the results are contained in a lab, for as long as they are confined they can be discussed, modified and/or changed before the "real deal" is released to the public and can cause any damage. Among the biggest problems we have today is

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

that his "lab" is the real world. With no testing, or with results of testing that have not been successful in the past, he puts his same actions and theories out into the real world. This is most unfortunate, especially when it is accompanied by an arrogance unlike any other President we have had in the history of our country. He has already issued the Executive Order of National Defense Resource Preparedness. It is in force until it is rescinded by another President. Isn't that something? It is the way it is going to be until another President rescinds it. There was no action by Congress. There is no oversight. It is the law...for now. However, I am not going to let my right arm get upset at my left arm and injure it. Take it to the bank... anything that hurts President Obama hurts our country. We all need him to lead now more than ever. I love our country. We all love our country. But just as you would need to be told about the possibility of the dam breaking when you live below it in the valley... and the possible ramifications if it does...you need to know about this Executive Order and what Martial Law can bring. Remember, not each of these *has* to happen, or happen to the *degree* described. But each *can* happen...and *it is up to only one person, or a handful of people, to solely determine the cause to trigger this order.*

1. Detention without charges. Expect precautionary arrests, pre-crime prosecution, warrantless no-knock home invasions and mass relocations. Should anybody believe mass relocations is a stretch, recall the forced removal of Japanese Americans from the western coastal states to inland camps. Recall Civil Defense in World War II and the Cold War was about more than blackouts and bomb shelters, it was authorized to relocate populations of whole regions should the order be given. Also expect Bills of Attainder, i.e., laws which designate criminal demographics rather than criminal activities, meaning criminalization of those parts of the citizenry they identify with dissent or opposition.

2. Confiscation of property. This includes wealth in any form: bank accounts, stock portfolios, bonds, retirement funds including 401ks, croplands, the family car, real estate...

especially if adjacent to federal facilities or major bridges or power transmission nodes or international borders, or maybe if it even has a nice view some Diversity Director really likes, etc. Expect industries or entire sectors of the economy to be nationalized, railroads and power plants for example. Expect private or commercial stocks of rare earths, precious metals, fuels and such to be seized as "strategic materials." Recall confiscation of privately held (i.e., "hoarded") gold in the 1930s using the Trading With The Enemy Act of



1917.

3. Restricted travel. Expect a standard universal identification system, curfews, travel permits amounting to internal passports, no-travel lists, security checkpoints and a priority system for users of each mode of travel. Expect "refugees" and "domestic terrorists" being transported to "resettlement centers" to have a high priority. Parts of the interstate highway may be intermittently or permanently closed to civilians. Automobiles built before GPS devices and other self-reporting black boxes may command a premium. Expect indirect travel restrictions. Recall new automobile tires weren't merely rationed in the US during World War II, they were unavailable, although freely sold to anybody in Canada and Mexico, and "anybody" included border state residents and black marketeers.

4. Restricted communications. Expect disinformation, anti-rumor campaigns, on-site advisors for editors and news broadcasters, and protective

custody for dissident commentators. Internet access will be throttled back and conditional as will be alternative forms of communications, amateur short wave radio for instance. Some opposition sites will be covertly run by the regime as "honey pot" sting operations. Wikileaks is a likely template. During World War II it was illegal to photograph rail and seaport facilities or the like. Expect photography in formerly public areas to be presumed evidence of domestic terrorism, especially of official interactions with civilians, as will be

possession or circulating such photos or videos.

5. Weapons confiscation. Expect revocation of licenses and permits, an expanded list of proscribed weapons, muzzle loaders, bows, knives, even sporting slingshots. Expect the usual confiscation tactics: amnesty collection drives, tracing ownership through registrations and vendor records of accessories purchases, incentives to inform authorities of weapons possession or ammunition trading and the like. Many "doomers" with buried weapons will be unpleasantly surprised at how public their stash really is. Zero tolerance in the schools foretells the spirit of Martial Law toward weapons. Zero tolerance originated in occupied Europe where, say, merely handling the rusted remains of a gun found among the rubble meant on-the-spot execution.

6. Centralized allocation of commodities and goods. Expect rationing of all goods, including food, clothing, fuel, water, and electricity.

Expect the rationing system to be complex, ever-changing, incentivized and corrupt. Favored persons, activities and businesses will be generously supplied "in the interest of the greater good." Anti-hoarding laws, already in place, will ensure a general improvidence and dependency. They allow citizens to stock provisions for about the same time period as the DHS recommends for emergencies, seven to ten days. Coincidence?

7. Citizen surveillance. Expect the "See something, Say something" campaign to become a fully developed citizen surveillance system along the lines of Cuba's Rapid Action Brigades with "guidance" on reportable instances using "public service" announcements. The IRS's "whistle blower" program may be a template for structured rewards. Participation in the black market (formerly, free market) is likely to be high on the list, including barter or transactions involving precious metals, even for otherwise legal goods or services. Expect abuse of the citizen surveillance system for personal advantage, extortion or revenge.

8. Price, wage and currency controls. Expect prices and wages to be capped and money transfers to be restricted and closely monitored. Currency is all but untraceable, look for replacement by small denomination scrip and auditable instruments similar to SNAP EBT cards for all else. The \$100 bill is the largest circulating denomination precisely because it is inconveniently small for large purchases. Expect ruinous currency controls, a form of confiscation to keep wealth from accompanying its owner, used by totalitarian states to prevent escape or to impoverish dissenters when expelled.

Next month, God willing, I will be back and share with you some more things relevant to this that you need to know about...regardless of your political persuasions.

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



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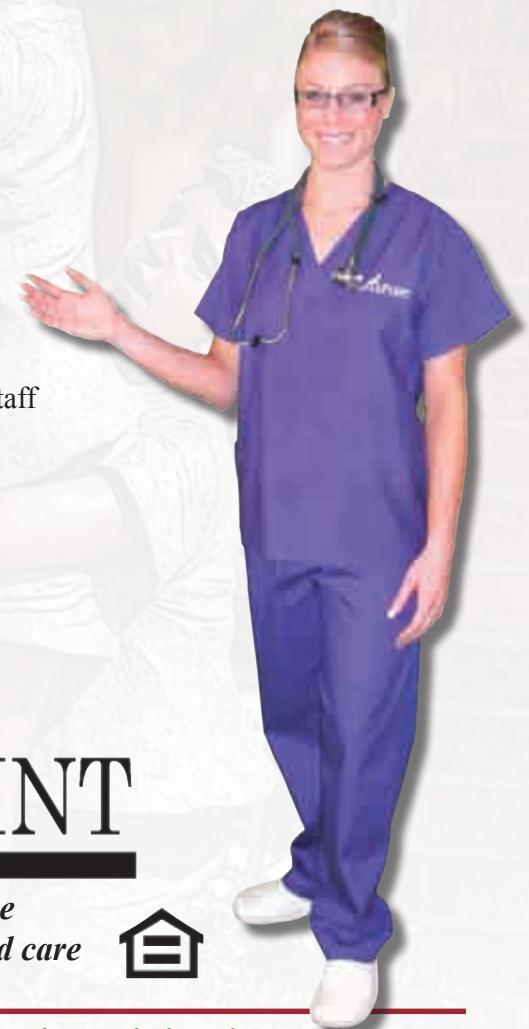
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9 questions about granite countertops

By Jason Huang



Q: We are very serious about Granite countertops, but have some concerns. Could you please help us make an educated

decision on what countertop to use?
 floors of "high-traffic" areas. Granite will withstand almost any element it comes up against including heat and cold. Granite itself is approximately 95-98% stain resistant but, we use a silicone impregnator on all of our natural stone products. This will insure



decision on what countertop to use?

A: A very good question; what I have done is put together answers to some questions I've been asked throughout the years.

Q: Can I cut on my Granite countertop?

A: Only if you want to ruin your good knives. Granite is harder than your knife blades and will dull them very quickly, if you use the countertop as a cutting surface. Always cut and chop on a wooden or plastic cutting board.

Q: Can my granite top be damaged?

A: Like any solid surface, high impact blows can harm granite. Because of its crystalline structure, it can chip if subjected to sharp hard objects. Unsealed, granite can absorb stains such as oil, which can ultimately cause dark spots or discoloration. Heat from pots and pans or burning liquids will not affect granite under normal circumstances.

Q: My little sample of granite has pits on the surface – will I have these on my kitchen counters?

A: Granite, which is crystalline in its structure, always has tiny pits - spaces between the various mineral crystals. You don't see them on a larger piece because the overall appearance is polished and mirror-like. Granite sometimes has natural fissures as well, which may look like cracks, but are not structural defects and are a naturally occurring result of the immense heat and pressure which formed the granite eons ago. These characteristics are part of the natural beauty of stone and will not impair the function or durability of the material. A product of nature cannot be expected to look man-made.

Q: How do I clean my granite tops?

A: Granite is a very durable stone. It is also much harder than marble. Granite has been used in the past in the commercial industry. Some of the obvious applications have been panels on the outside of buildings, walls, and

lasting life and beauty. Polished granite should receive the same cleaning care as polished marble, using a mild phosphate-free, biodegradable liquid dish-soap, soap flakes or powder which contains no aromatics. Follow by a thorough rinsing and drying with cotton-flannel or chamois.

Q: Will my granite look like an online sample?

A: Most samples you see on the computer have been scanned and saved as digital images. The color tones may not be absolutely correct due to variations in computer systems, monitors and compression algorithms. Also, granite is a natural material with naturally occurring variations in color, tone, granularity, pattern, etc. These variations are expected and are the source of its natural beauty.

Q: Does granite stain?

A: In general, no. All stone, however, is porous to some extent,

but Granite has very little porosity. Most colors will never show any moisture. A few colors may show some moisture if exposed for a period of time. For example, a puddle of water left on the counter for 30 minutes for some colors, may show a dark spot when the water is wiped away. This spot will then dry up and no evidence will show. Only a few colors demonstrate this trait. We recommend that you seal the countertops after they are installed.

Q: Can I set a hot pot on my granite countertop?

A: Granite is formed by extreme heat and pressure combined beneath the earth's crust. It cannot be affected by heat from a cook top or frying pan. A lit flame placed under the granite will have no melting effect and will not leave any burned or scarred marks.

Q: Can granite chip?

A: Only in cases of severe abuse with a hammer or impact tool. A chip can be filled with a granite dust and epoxy mixture. If a chip occurs on your countertop, do not throw out the chipped pieces. We can use them to fix the countertop, so that no one will be able to tell it was ever chipped.

Jason Huang began his career in the home remodeling industry fabricating and installing natural stone countertops after being inspired by the beauty and elegance of granite and marble. His main goal at Wichita Granite and Cabinetry is the satisfaction of the customer, excellent service, and sharing knowledge associated with natural stone. A member of the Better Business Bureau, The Wichita Area Builders Association, and the National Association of Home Builders. Wichita Granite and cabinetry is family owned and operated

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Civil War battle summaries by state - series

(For the previous articles in this series, refer to Jan '12 - Dec'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 finished the battles in Oklahoma of Middle Boggy Depot, Old Fort Wayne and Round Mountain. This month we will begin talking about the battles of Arkansas, including Arkansas Post, Bayou Fourche and Cane Hill.

Arkansas Post

Other Names: Fort Hindman

Location: Arkansas County

C a m p a i g n : Operations against Vicksburg (1862-1863)

Date(s): January 9-11, 1863

P r i n c i p a l Commanders: Rear Adm. David D. Porter and Maj. Gen. John A. McClernand [US];

Brig. Gen. Thomas J. Churchill [CS]

Forces Engaged: Army of the Mississippi [US]; Fort Hindman Garrison [CS]

Estimated Casualties: 6,547 total (US 1,047; CS 5,500)

Description: From Fort Hindman, at Arkansas Post, Confederates had been disrupting Union shipping on the Mississippi River. Maj. Gen. John McClernand, therefore, undertook a combined force movement on Arkansas Post to capture it. Union boats began landing troops near Arkansas Post in the evening of January 9, 1863. The troops started up river towards Fort Hindman. Maj. Gen. William T. Sherman's corps overran Rebel trenches, and the enemy retreated to the protection of the fort and adjacent

rifle-pits. Rear Adm. David Porter, on the 10th, moved his fleet towards Fort Hindman and bombarded it withdrawing at dusk. Union artillery fired on the fort from artillery positions across the river on the 11th, and the infantry moved into position for an attack. Union ironclads commenced shelling the fort and Porter's fleet passed it to cutoff any retreat. As a result of this envelopment, and the attack by McClernand's troops, the Confederate command surrendered in the afternoon. Although Union losses were high and the victory did not contribute to the capture of Vicksburg,



it did eliminate one more impediment to Union shipping on the Mississippi.

Result(s): Union victory

Bayou Fourche

Other Names: Little Rock

Location: Pulaski County

Campaign: Advance on Little Rock (1863)

Date(s): September 10, 1863

Principal Commanders: Brig. Gen. John W. Davidson [US]; Brig. Gen. John S. Marmaduke

Forces Engaged: Cavalry Division, Army of Arkansas, Arkansas Expedition [US]; District of Arkansas [CS]

Estimated Casualties: Total unknown (US 72; CS unknown)

Description: On September 10, 1863, Maj. Gen. Fred Steele, Army of Arkansas commander, sent Brig. Gen.

John W. Davidson's cavalry division across the Arkansas River to move on Little Rock, while he took other troops to attack Confederates entrenched on the north side. In his thrust toward Little Rock, Davidson ran into Confederate troops at Bayou Fourche. Aided by Union artillery fire from the north side of the river, Davidson forced them out of their position and sent them fleeing back to Little Rock, which fell to Union troops that evening. Bayou Fourche sealed Little Rock's fate. The fall of Little Rock further helped to contain the Confederate Trans-Mississippi theater, isolating it from the rest of the

Brig. Gen. John Marmaduke's cavalry from Van Buren north to occupy the Cane Hill area. Hearing of this movement, Brig. Gen. James Blunt advanced to meet Marmaduke's command and destroy it, if possible. The Union vanguard encountered Col. Joe Shelby's brigade, which fought a delaying action to protect their supply trains. Shelby gradually gave ground until establishing a strong defensive perimeter on Cove Creek where he repulsed a determined attack. The Federals withdrew to Cane Hill, while the Confederates returned to Van Buren. Although fighting well, Marmaduke's withdrawal was a setback for Hindman's plans for recapturing northwest Arkansas. Victory at Prairie Grove a few weeks later, solidified Union control of the region.

Result(s): Confederate tactical victory

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

South.

Result(s): Union victory

Cane Hill

Other Names: Canehill, Boston Mountains

Location: Washington County, Arkansas

Campaign: Prairie Grove Campaign (1862)

Date(s): November 28, 1862

Principal Commanders: Brig. Gen. James G. Blunt [US]; Brig. Gen. John S. Marmaduke [CS]

Forces Engaged: Department of Missouri [US]; two cavalry brigades [CS]

Estimated Casualties: 475 total (US 40; CS 435)

Description: In late November, Maj. Gen. Thomas C. Hindman detached

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