



THE SCOOP



Clearwater Community Center
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UNDERSTANDING REVERSE MORTGAGES; DO THEY WORK FOR YOU.

Economic difficulties often affect many retired individuals' ability to pay for everyday living expenses as well as major unexpected expenses.

Because many Americans have put such a high emphasis on home ownership, the majority of their wealth may be tied-up in home equity, limiting their ability to access money to pay expenses. For many individuals in this circumstance, reverse mortgages are attractive because of their ability to provide access to home equity, while retaining the borrower's right to live in their home. However, reverse mortgages are complex financial products that carry significant impacts on the long-term financial well-being of borrowers.

In 2012, the Consumer Financial Protection Bureau (CFPB) published the results of a study it conducted on reverse mortgages. They reported that in fiscal year 2011, 46 percent of new reverse mortgage borrowers were younger than age 70. Reverse mortgages are a complex financial product and difficult for consumers to understand. Misleading or deceptive advertising confuses consumers, further complicating the reverse mortgage process.

The CFPB reported that 1 in 10 reverse mortgages were in default in fiscal year 2011. Most of these defaults occurred because homeowners did not maintain homeowners insurance or pay property taxes.

Your home can be a significant financial asset, particularly if you have owned it for some time. Home equity is a dollar amount calculated as the difference between the current market value of your home and the remaining balance on any mortgage loan. There are three ways to access this home equity for cash. You can sell it and move to a different home. You can borrow against it, using a home equity loan that would need to be repaid. You can borrow against it using a reverse mortgage.

The primary purpose of a reverse mortgage is to provide access to home equity without requiring regular loan payments from the homeowner. Before using a reverse mortgage, a

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MARCH BIRTHDAYS

"DO NOT COUNT THE CANDLES BUT NOTICE THE LIGHT THEY GIVE. DO NOT COUNT THE YEARS; LOOK AT THE LIFE YOU LIVE."



- | | | |
|----------------------|-----------------------|---------------------|
| Brent Batten 3/01 | Kenneth Andra 3/09 | Karin Stieben 3/21 |
| Herman Seiter 3/03 | Glenda Light 3/13 | Lucy Andra 3/23 |
| Darrel Mourning 3/04 | Lanora Bradt 3/15 | Vanessa Baxter 3/23 |
| David Knoblauch 3/04 | Bruce Hopson 3/16 | Russell Mills 3/24 |
| Charles Barton 3/06 | Larry Bradt 3/16 | Cyndi Keiss 3/24 |
| Rickey Vreeland 3/06 | Delbert McMillan 3/16 | Roy Riggs 3/25 |
| Gale Fleming 3/07 | Dale Morris 3/17 | Lila Mourning 3/27 |
| Joanne Flippin 3/08 | Mary Schauf 3/21 | Stephen Thome 3/27 |

UPCOMING EVENTS

Schedule of Events

- 3-5 SKT email workshop
- 3-6 Planning Meeting
- 3-10 St Patrick Carry In Lunch
- 3-13 Living with Diabetes class
- 3-20 BINGO
- 3-21 Biscuits & Gravy
- 3-24 Trip to Museum of World Treasures

St Patricks Carry-In-Lunch

Join us for a great lunch made by the best cooks in town. We will have speakers who will present different topics. We ask that everyone brings in a dish to share and a plate and utensils. Don't forget to wear your green!

Date: Tuesday, March 10th

Time: 12:00 noon

Location: Main room at Center

Cost: Free but donations are appreciated

Biscuits & Gravy breakfast

All you can eat Biscuits & gravy made by Center volunteers. This is open to ALL age groups. It is a nice place to come feed the family when you don't feel like cooking.

Date: Saturday, March 21st

Time: 7am-10am

Location: Main Room at Center

Cost; \$4 for adults & \$2 for kids

Painting Group

Come down and paint with friends. This group is for people who already know how to paint. Please call the Center first to register.

Date: Every Monday

Day: Monday

Time: 1pm-3pm

Location: Art & Crafts room

Cost: Free



Tai Chi & Exercise Class

Tai Chi is a Chinese system of slow meditative physical exercise designed for relaxation and balance and health. Come down and enjoy this class which is taught by Lew Kellogg. All ages welcome!



Date: Every Tuesday & Friday

Time: 8:45 am

Location: Centers Main Room

Cost: \$8 per month

Blood Pressure Checks

Has your Dr told you to monitor your blood pressure? Do you not have a blood pressure machine at home? Stop by the Center to have your blood pressure checked for free



Date: Every Monday

Time: 10 am – 12 noon

Location: Center Main Room

Cost: Free

Morning Coffee

Have you been looking for a place to come have morning coffee and visit with friends? The Center is now offering morning coffee. This is open to everyone. We will have a donation jar out for coffee.

Date: Every Wednesday morning

Time: 9:00 am—until you are done

Location: Centers Main Room

Cost: donations for coffee



BIBLE STUDY

Clearwater Church of Christ will be leading a Bible Study on Mondays here at the Center. The group is now going through the book of Acts.

Date: Every Monday

Location: Craft Room

Time 9:30 am



BINGO

Come down and play BINGO with friends. There will be plenty of prizes to chose from. Bring a friend and come play some good ol fashion BINGO.

Date: Friday, February 20th

Location: Main Room

Time 1:00 pm

Cost: .25 per card



CLOUD BREAD

After seeing this recipe MONTHS ago, I knew I had to try it. Why I waited so long, I have no idea. This stuff is like little pillows of goodness. Who knew you could make a bread like substance (well that sounds real appetizing...) out of eggs and cream cheese??

But seriously, you have to try this. If you are watching your carbs, this is a perfect way to be able to enjoy sandwiches, burgers, even pulled pork without the guilt!!

Ingredients

2 Eggs Separated
2 oz Cream Cheese
1/8 tsp cream of tartar

Directions

Preheat oven to 300' .

Separate eggs. Whites in one bowl, yolks in another.

Add cream cheese to yolks and mix until smooth. In the other bowl add cream of tartar to whites, and beat with hand mixer on high until fluffy and peaks form.

Carefully add the yolk mixture to the white mixture and fold to combine.

Spray cookie sheet with Pam and spoon the mixture into rounds. Bake for about 30 minutes until GBD (Golden Brown and Delicious)

Let cool on a wire rack. Once cooled, store in ziploc bags or tupperware overnight. Like Magic they turn into "buns". Enjoy!



BITS & PIECES

SAFE HOUSE NEEDS

Betty Jo Embry is a local Senior who volunteers at the Safe House in Wichita. They help homeless children who are living on the streets in the Wichita area. They try to provide food, snacks, clothing, and blankets for homeless kids. Betty states that they are currently in need of paper goods like toilet paper. She also would like to personally thank Mary Stafford for all her help with providing meals for the kids over Christmas.

FUNDRAISING

We have scheduled our first official new fund-

raiser. We will have a Loaded Potato Bar on Saturday, April 4th from 5pm to 8pm. The cost will be \$6 for adults and \$3 for kids 12 and under. Kids 3 and under are free. This will be a great night of some delicious food. Be sure to tell your friends!

VOLUNTEER DRIVERS

If you would be interested in being a volunteer driver for our Meals on Wheels program in Clearwater please contact Cindy at 620-584-2332. We are currently needing a driver for Mondays and a back up drivers for when others can not make it.

**"The hardest arithmetic to master is that which enables us to count our blessings."
-Eric Hoffer**

NEW POST SERVICE OFFICER

The Clearwater American Legion Post 93 now has a Post Service Officer (PSO.) His mission is to guide all Veterans to any benefits which they have earned. The Veteran does not need to be a Legion member and you will not be pressured to join. This is not a membership drive. Also, the Veteran does not need to live in Clearwater. They will try to help any Veteran that needs it. Veterans of all ages are welcome and any information you provide will be kept confidential.

Contact the Post Service Officer by email at clearwaterpost93@gmail.com or by visiting www.facebook.com/clearwaterpost93



UPCOMING EVENTS

Square Dancing Class

With all its moving, twisting, and turning, square dancing provides more than the daily dose of heart- and bone-healthy physical activity. John Chitwood will again be leading a class that will teach the basics of square dancing. The class is now closed to new students but you may come and watch the class at anytime.



Date: Every Friday

Time: 7:00 pm

Location: Main Room

Cost: donations for coffee

Bible Study with Joe Eash

Pastor Joe Eash with the Clearwater E Free church is leading a bible study about the life of Christ. This is open to all.



Date: Every Thursday

Time: 10:00 am

Location: Craft Room

BYOD

Bring Your Own Device! Bring in your new technology and we can assist you in figuring it out or setting things up. We help with laptops, tablets, smart phones, cell phones, digital picture frames, digital cameras, you name it and we can probably figure it out and show you how to use it.



Date: Every Thursday except 2nd Thursday

Time: 9:00 am

Location: Pam's office

Cost: Free

Trip to Museum of World Treasures

Join us as we all take a trip to Wichita to see the Museum of World Treasures. Experience treasures from around the world and through the ages. Please call the Center to sign up. We will most likely be having lunch afterwards.



Date: Wednesday, March 25th

Time: 10 am—?

Location: Wichita

Cost: \$8.95 for adults and \$7.95 for Seniors 60+

Living with Diabetes Workshop

This is a one hour presentation intended for the general public that gives an overview of Type 2 Diabetes. Information will include etiology, the growing prevalence of this disease, prevention, symptoms, nutrition, exercise, possible complications, and available management.

Date: Friday March 13th at 1pm

Cost: Free, just call the Center to reserve your spot.

CONTINUED FROM PAGE 1

borrower typically has a lot of equity in the home. For example, 80 percent or more of the home's value. As a homeowner receives payments over time, the mortgage loan balance rises and the amount of equity decreases. Although the loan balance grows over time, the borrower does not have to repay the loan while continuing to live in the home. When the homeowner moves out of the home, sells it, or dies, the loan must be paid off. At the end of the life of the loan, the borrower owes a substantial amount and her or his equity has decreased, possibly substantially.

A reverse mortgage loan isn't for everyone. This special type of loan is only available to homeowners aged 62 and older who are living in their homes. While the idea of using your home for cash may be appealing, it is an important decision that cannot be made hastily or before you understand the benefits and pitfalls of this financial product.

When considering if a reverse mortgage is appropriate, first assess whether or not your current home will allow you to age in place. Consider balancing health and safety issues with a desire for independence and a familiar setting.

For example, ask yourself: Is my home safe and comfortable? Does it fit my needs? Will it continue to fit my needs as I grow older? Would I feel isolated if I could no longer drive? Can I get adequate help and supportive services if I need them? Do I have the resources I might need to help me stay in my home, including support from others, personal finances, and home equity? If you decide to stay in your home, be clear about why you feel you need the money a reverse mortgage can provide, determine how much cash you can get from your house, and decide whether or not you have the information and appropriate documentation to tap your home equity.

For immediate, short-term needs, there may be state and local programs that you can access. These may be in the form of single-purpose loans (e.g. home repair and improvement loans) or programs that help you lower heating costs. A home equity line of credit or loan may be appropriate if you are unsure how long you can continue to live in your home and you can make the loan payments from your current income.



For more information about Reverse Mortgages visit the Sedgwick County Extension Centers website at www.sedgwick.ksu.edu

NICE NOTE FROM CARL

Saturday the 24th of January was a busy day for Angie Shaver and myself. After getting up and getting dressed we went to the Clearwater Lions Club pancake and sausage breakfast. While the older men were cooking and greeting people, there were several young people working the tables. They were helping keep the clients plates and cups full as well as replacing place mates and utensils. They were efficient in their work.

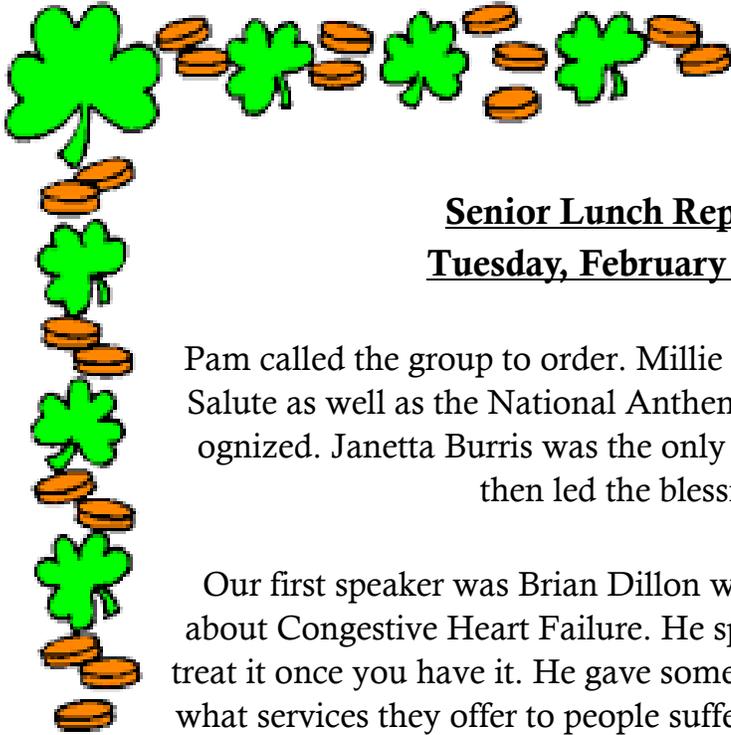
We then attended the funeral of Waylon Whitlow. It was the biggest funeral we had ever attended. Waylon was not only a minister serving his church people for over 40 years, he also worked with the Fire Department and EMS serving the Clearwater community.

Then we went to the Community Centers Volunteer Appreciation dinner. Everyone enjoyed the food prepared by Mike Snell. We were then entertained by 12 young ladies from the Clearwater High School. They did an excellent job with their singing and harmony, as well as their precision in their movement.

These ladies are even going to Branson, MO in a short time to perform.

What a great example of serving our community!! We have a good, clean building that can accommodate many activities in this community. All we have to do is learn to support our young people as well as our Community Center! If you have an idea that would be of benefit with using our young people let it be known. Have an idea that you would like to try at the Community Center, let it be known. We need not only to support our youth activities, but our churches, library, all of our different merchants, our City departments, but most of all we must support our families. By loving one another and forgiving one another, and aiding our neighbors when we have an opportunity.

Carl Shaffer



*Everyone is Irish
on St. Patty's Day!*

Senior Lunch Report
Tuesday, February 10th, 2015

Pam called the group to order. Millie Whitlow led the reciting of the Flag Salute as well as the National Anthem. The February birthdays were recognized. Janetta Burris was the only one in attendance. Betty Jo Embry then led the blessing of the meal.

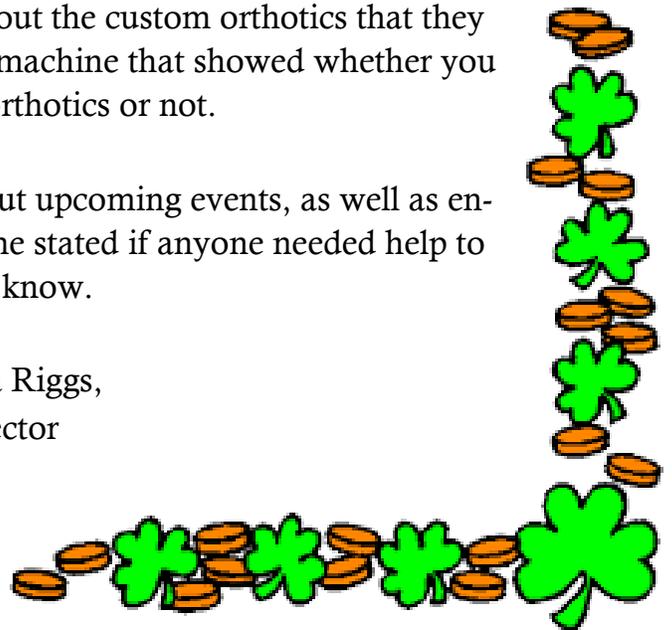
Our first speaker was Brian Dillon with Encompass Hospice. He spoke about Congestive Heart Failure. He spoke of CHF symptoms and how to treat it once you have it. He gave some ideas for preventing CHF as well as what services they offer to people suffering from Congestive Heart Failure.

Our second speaker was Envision. They spoke about all the services they offer to people with blindness or low vision. They spoke about therapy and even them coming out to homes to place bright stickers around the house for people who suffer from Macular Degeneration.

Our third speaker was Lindy May with May Chiropractic. Lindy spoke about the importance of healthy feet in preventing pain in knees, back, and everywhere else. If your feet are not hitting the ground properly then it will throw everything else off. She spoke about the custom orthotics that they sell at the office. She also brought out a machine that showed whether you would benefit from orthotics or not.

Sue Koenig, with the Library spoke about upcoming events, as well as encouraging people to utilize e-readers. She stated if anyone needed help to let her know.

Pamela Riggs,
Director



~ March 2015 ~

Sun	Mon	Tue	Wed	Thu	Fri	Sat	
1 	2 Blood pressure ck 10am-noon Bible Study 9:30 am Painting 1pm-3pm	3 Tai Chi 8:45 am Exercise 10:00 am AA/Al Anon 7-9 pm	4 Morning Coffee 9am Quilting group 7pm	5 SKT email workshop 9am Bible Study w/Joe Eash 10 am AA 7pm-9pm	6 Tai Chi 8:45 am Exercise 10:00 am Square Dancing 7pm Planning mtg 10 am	7	
8 	9 Blood pressure ck 10am-noon Bible Study 9:30 am Painting 1pm-3pm	10 Tai Chi 8:45 am Exercise 10:00 am Carry In Lunch noon AA/Al Anon 7-9 pm	11 Morning Coffee 9am Quilting group 7pm	12 Bible Study w/Joe Eash 10 am AA 7pm-9pm	13 Tai Chi 8:45 am Exercise 10:00 am Living w/Diabetes 1pm Square Dancing 7pm	14	
15 	16 Blood pressure ck 10am-noon Bible Study 9:30 am Painting 1pm-3pm	17 Tai Chi 8:45 am Exercise 10:00 am AA/Al Anon 7-9 pm 	18 Morning Coffee 9am Quilting group 7pm	19 BYOD 9am Bible Study w/Joe Eash 10 am AA 7pm-9pm	20 Tai Chi 8:45 am Exercise 10:00 am BINGO 1pm Square Dancing 7pm	21 Biscuits & Gravy 7am – 10am	
22 	23 Blood pressure ck 10am-noon Bible Study 9:30 am Painting 1pm-3pm	24 Tai Chi 8:45 am Exercise 10:00 am AA/Al Anon 7-9 pm	25 Morning Coffee 9am Quilting group 7pm Trip to Museum of World Treasures 10am	26 BYOD 9am Bible Study w/Joe Eash 10 am AA 7pm-9pm	27 Tai Chi 8:45 am Exercise 10:00 am Square Dancing 7pm	28	
29 	30 Blood pressure ck 10am-noon Bible Study 9:30 am Painting 1pm-3pm	31 Tai Chi 8:45 am Exercise 10:00 am AA/Al Anon 7-9 pm					

Clearwater Nursing & Rehab. (menu is subject to change) MARCH 2015

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
HAMBURGER POTATO CHIPS COOKIE	HAM & BEANS CORNBREAD CHOCOLATE CHIP BAR	HOT TURKEY SANDWICH MASHED POTATOES HARVARD BEETS PUMPKIN PIE	MEATLOAF SCALLOPED POTATOES BROCCOLI CHOCOLATE MOUSSE PUDDING	GLAZED PORK CHOPS SWEET POTATOES APPLE SAUCE SPICE CAKE
2	3	4	5	6
CHILI TOSSED SALAD CINNAMON ROLL	CARRY IN LUNCH AT THE CENTER *ONLY HOMEBOUND MEALS WILL BE SERVED THIS DAY	PORK STIR FRY STEAMED RICE JAPANESE VEGETABLES MANDARIN ORANGES	POT ROAST BOILED POTATOES ROOT VEGGIES PUMPKIN BAR	OVEN FRIED FISH RED BLISS POTATOES COLE SLAW STRAWBERRY PARFAIT
9	10	11	12	13
PIZZA TOSSED SALAD ICE CREAM SANDWICH	SALISBURY STEAK BAKED POTATO ZUCCHINI FROSTED CAKE	BBQ CHICKEN POTATO SALAD BAKED BEANS PECAN PIE	BEEF AND BEAN BURRITO SPANISH RICE CHERRY PIE	BREADED SHRIMP BAKED POTATO WEDGES BROCCOLI SALAD LEMON MERINGUE PIE
16	17	18	19	20
BEEF STROGANOFF BUTTERED CORN FROSTED CAKE	CHICKEN & NOODLES MASHED POTATOES GREEN BEANS APPLE PIE	HOT ROAST BEEF SANDWICH MASHED POTATOES CARROTS PEACH CRUMBLE	CHILI FRITO PIE CINNAMON ROLL	TURKEY TETRAZINI BROCCOLI BREADSTICK CHOCOLATE PUDDING CAKE
23	24	25	26	27
HAMBURGER POTATO CHIPS COOKIE	HAM & BEANS CORNBREAD CHOCOLATE CHIP BAR			
30	31			



Quilt of Valor Presentation 2/16/15



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Save your soda tabs

Bring in your pop tabs off of soda cans. We will donate tabs to the Ronald McDonald House which helps families of children with different illnesses. Just drop off your collection of pop tabs to the Center.



Clearwater Community Center

Mission Statement:

to provide services and programs for people of all ages, that promote their well being, support their independence and encourage their involvement in community life.

Staff

Clearwater Community Center

Pamela Riggs, Director
Farol McMillan
Administrative Assistant

Advisory Committee Members

Terry Sullivan - Chairperson
Joan Fleming - Co-Chair
Barbara Hufford – Member
James Charles - Member
Marlene Hand - Member

Planning Committee Members

Marlene Parret - Secretary
Cheryl Wright – Member
Becky Estes – Member
Farol McMillan - RSVP Program