



The Record

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Looking Back

By Rudy Padilla

When in school, the days between Christmas and New Year were supposed to be a time of relaxation. But I was very anxious. My friend John Palcher, who was a year behind me in Bishop Ward high school, was at my front door. He had his basketball and was bouncing it as he did many times as he walked along the sidewalk. He wanted me to come out and shoot some baskets.

We soon crossed 7th Street and were heading up an alley. He was in his usual good mood, but I had to tell someone that I was troubled. “You know, I am a senior and I don’t plan on going to college next year. I am really worried. Right now, I only have the weekend job at the Kansas City Star. I am desperate. I need a full-time job when I graduate.”

John looked at me wondering why I was worried, when it was only the end of December. I will not graduate until the following May. John was always

years ahead of his age and that was why we got along so well. He was thoughtful for a few seconds, then he commented “why don’t you try the post office? My uncle started working for the post office not long ago.”

At that moment, I felt a sense of hope and relief. I asked him “how did he do that?” I had never been inside a post office, nor thought of anyone working there. He stopped bouncing his basketball then replied, “I think he went to the post office and asked for an application to work there.”

I felt a surge of energy and my thoughts were coming up with my next step. I told him “Thanks” and that I was going to go to the post office right now.” I again told him “thanks” and left for home. After washing up and changing into my Sunday clothes, I walked into the post office at 7th and Minnesota Avenue.

When I walked in, the post office was empty of customers; the Christmas

rush was over. I will always be grateful for the male clerk behind the counter. I believe that he noticed that I was very nervous when I made my way in, and he asked in a cheerful voice “can I help you?” “Yes,” I said in a low voice. Can I have an application for employment?” Surprisingly, he didn’t ask my age – I always had looked younger than my actual age. In that moment he turned around and picked up some material behind him. Then, in that nice cheerful voice he replied, “here you are, and also, take this application to take the test for the federal government employment.” I had to be honest, so I asked him “what is the federal government?” He smiled and said, “take both tests, and you will find out.”

I will always remember that day. Later my life would be changed in a positive way. Fifty years later I tracked down the phone number of John Palcher. We had not spoken in 50 years, but we were both excited to hear each other’s voices. At the first opportunity, I told him “John, I wanted to call you and thank you for giving me the tip that led to my career in working for the federal government.” I reminded him of when he told me about his uncle working for the post office on that day. He replied “Don’t thank me, I had nothing to do with it. You have been knocking on doors since I have known you. You always took on jobs that I wouldn’t have.” John was living in Dayton, Ohio. He had retired as a company executive. I was very pleased for his success; I knew he would be successful in life. Although he would not take any credit for helping me, that is what I expected of him. He is another person I have been privileged to have had in my life.

Keep Your Pets Safe This Holiday Season

The Humane Society of Missouri’s Animal Medical Center of Mid-America shares important safety tips to keep pets merry and bright this holiday season

With the holiday season rapidly approaching, it’s important to make sure your pets stay safe and healthy – especially with the temptations of new foods, decorations, and other potential hazards around that your pet might not be used to! The Humane Society of Missouri (HSMO) wishes you and your pets the

CONTINUED ON PAGE 2



Pets and Holidays... ...from page 1

warmest of wishes this holiday season. Below are a few tips from veterinarians at the HSMO's Animal Medical Center of Mid-America (AMCMA) to help ensure all celebrations are safe and fun for your four-legged friends:

Be Careful with Festive Foods

Food and drinks are a highlight of the holiday season, but they can pose dangers to your pet.

- Avoid feeding your pet anything they are not used to eating. Otherwise, they could end up with an upset stomach.

- Fatty and spicy foods, chocolate and other sweets, which can cause severe stomach issues, should be off-limits to pets.

- Don't give turkey, chicken or ham bones to your pet. Bones can easily break and splinter, causing mouth injuries and intestinal blockage.

- Move cocktails out of your pet's reach. Even though the impact

of alcohol is often mild, call your veterinarian if your pet gets a hold of an alcoholic beverage. Be on the lookout for warning signs such as lethargy, drooling, vomiting or collapse.

Keep Seasonal Plants and Decorations Out of Reach

Ingesting any plant or decoration has the potential to cause vomiting, diarrhea, or gastrointestinal irritation. But some can be toxic to pets, so it is important to keep pets away from all decorations.

- Plants such as mistletoe, rosemary and holly berries can result in severe gastrointestinal upset if eaten.

- Christmas trees and other festive decorations can be dangerous to pets. If your pet chews on the lights or cords, they could be electrocuted. If ingested, decorations and tinsel could cause gastrointestinal

problems or obstruction. Glass ornaments could pose an additional danger if your pet knocks them off the tree and the ornaments shatter.

- Live Christmas trees come with even more concerns. The oils from trees and tree needles can cause gastrointestinal trouble, and if pets eat the needles, those needles could puncture their intestinal lining. But the most dangerous part of the live tree is the water in the tree's base. The pine sap, preservatives and fire retardant in the water are harmful to dogs and cats.

Travel Safely and Secure Your Pet

If your holiday plans include driving, whether across the country or just across town to visit the dog park, your pet should be properly secured in the vehicle. If there were to be an accident and your pet isn't

secure, they could suffer severe or life-threatening injuries.

- Small pets should be placed in a pet carrier during car rides, and the carrier needs to be securely fastened.

- Dogs should use a pet travel safety harness that attaches to your car's seat belt.

- Make sure your pet is always wearing their collar and identification tags, and if your pet is microchipped, verify that your contact information is current with the microchip company before you leave.

In case of any holiday pet emergency, make sure you have your veterinarian's contact information handy. The Animal Medical Center of Mid-America has veterinarians that can answer questions about your pet's health. Call 314.951.1534 or amcma.org to request an appointment online.

AG Derek Schmidt: Kansas to receive at least \$40 million in settlement with Walgreens, at least \$37 million in settlement with CVS over opioid epidemic allegations

TOPEKA – Kansas Attorney General Derek Schmidt today announced that his office has secured at least \$77 million for Kansas as part of settlements with Walgreens and CVS pharmacies to resolve allegations that the companies contributed to the opioid addiction crisis by failing to appropriately oversee the dispensing of opioids at its stores.

As details are finalized, the Kansas share is likely to increase, perhaps substantially.

Schmidt said the two settlements will provide more than \$10.7 billion nationally and will require significant improvements in how the pharmacies handle opioids. The proceeds from the settlement must be used to provide treatment and recovery services for people struggling with opioid use disorder, while pharmacies must provide for broad, court-ordered requirements to their pharmacy practices, including robust oversight to prevent fraudulent prescriptions and flag suspicious prescriptions.

The settlements now go to the participating states to review by the end of 2022, allowing for certain additional parties to join during the first quarter of 2023. With this settlement, Schmidt's office has now recovered more than \$278 million related to unlawful opioid manufacturing, marketing and distribution.

"We have worked tirelessly to hold these companies accountable for the addiction and human suffering caused by years of their unlawful business practices," Schmidt said. "These settlements have been complex, but they are the fruits of the efforts of many to provide justice for the harm of past actions. The money Kansas receives will help repair broken lives."

Schmidt said Kansas also is engaged in ongoing investigations and negotiations with other companies the state believes played a role in illegally fueling opioid addiction.

Under the Kansas Fights Addiction Act, proposed by Schmidt and enacted last year by the Legislature, money recovered by the attorney general pursuant to opioid litigation will be used to address substance abuse and help ensure addiction services are provided throughout the state. Funding will be available through a grant review board created by the statute. State agencies, local governments and not-for-profit entities may apply for funding for addiction treatment and abatement through the board. Additional information on the grant application and review process will be announced soon.

Under Schmidt's leadership, since 2011 the attorney general's office has recovered more than \$1.1 billion for Kansas consumers and taxpayers, far more than any prior administration. The opioid recoveries are in addition to that amount.



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By Sharon Hoover

Comin' & Goin' Turner Style

I'll be happy. Our cat stayed out all night last night even though I called her and had the cat signal on (porch light). She was hunkered down somewhere. At six this morning she was ready to come in and disappeared somewhere in the house (still not to be found at 2:30 pm.)

Last week I said I was going to read "The Thursday Murder Club" by Richard Osman to discover more about the characters that were in the third book in the series. When you get to my age as I am a "classic" to read about senior citizens my age solving crimes, is refreshing. Once I found out their backgrounds (they are truly characters), I could relate. One of the gals even writes a column about the comings and goings in the retire-

ment community newsletter – Cut to the Chase. I smiled when I read that. This is a fun novel to read.

On October 22, 1872, Kansas City Kansas was formally incorporated. One hundred and fifty years later, it looks nothing like it does today. To see those early days, visit the Wyandotte County Museum, 631 N 126th St., Bonner Springs, KS. The exhibit features a series of early maps, facts, and images from the city's earliest years. It will run from now until February 18, 2023. Hours are 9am-4pm. I know when I was working on my sister's original property deeds, there were no streets (around the Central Avenue area) or surrounding streets (loosely called) had different names.

I haven't mailed my Christmas

cards; tomorrow is the deadline for first class mail. I'd better get on the stick. Here's some Christmas Card trivia. The first American to print and sell Christmas cards was Louis Prang of Roxbury, Mass, who began publishing cards in 1875. (Remember Prang watercolors in days of yore.) President Dwight D. Eisenhower is given credit for sending the first "official" Christmas card from the White House. An art print also became the standard gift for the president's staff, a practice continued to this day. Source: The Old Farmer's Almanac.

Until next time, MERRY CHRISTMAS, stay safe and be kind to those around you. Continue to pray for the brave Ukrainians fighting for the right to remain free.

I came up short this week on what to write, so I looked to see what was happening a year ago. On December 23, 2021, the temperature was 73 degrees. Jim and Calvin were removing tree stumps in the garden. What a difference a year makes. This year we will be in the deep freeze. If I don't have to go anywhere outside,



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IRS reminds those over age 72 to start withdrawals from IRAs and retirement plans to avoid penalties

WASHINGTON — The Internal Revenue Service today reminded those who were born in 1950 or earlier that funds in their retirement plans and individual retirement arrangements face important upcoming deadlines for required minimum distributions to avoid penalties.

Required minimum distributions, or RMDs, are minimum amounts that many retirement plan and IRA account owners must generally withdraw annually after they reach age 72. Account owners can delay taking their first RMD until

April 1 following the later of the calendar year they reach age 72 or, in a workplace retirement plan, retire. RMDs are taxable income and may be subject to penalties if not timely taken.

IRAs: The RMD rules require traditional IRA, and SEP, SARSEP, and SIMPLE IRA account holders to begin taking distributions at age 72, even if they're still working. Account holders reaching age 72 in 2022 must take their first RMD by April 1, 2023, and the second RMD by December 31, 2023, and

each year thereafter.

Retirement Plans: In 401(k), 403(b) and 457(b) plans; profit-sharing and other defined contribution plans; and defined benefit plans, the first RMD is due by April 1 of the later of the year they reach age 72, or the participant is no longer employed (if allowed by the plan). A 5% owner of the employer must begin taking RMDs at age 72.

RMDs may not be rolled over to another IRA or retirement plan. See the RMD Comparison Chart that highlights some of the basic RMD rules that apply to IRAs and defined contribution plans. Roth IRAs do not require distributions while the original owner is alive.

RMD Calculations and 50% tax

on missed distributions

An IRA trustee, or plan administrator, must either report the amount of the RMD to the IRA owner or offer to calculate it. An IRA owner, or trustee, must calculate the RMD separately for each IRA owned. They may be able to withdraw the total amount from one or more of the IRAs. However, RMDs from workplace retirement plans must be taken separately from each plan.

Not taking a required distribution, or not withdrawing enough, could mean a 50% excise tax on the amount not distributed. The IRS has worksheets to calculate the RMD and payout periods.

CONTINUED ON PAGE 7

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YOU are invited

Anyone who believes in the mission of The League of United Latin American Citizens LULAC is eligible to join us. Being part of the conversation will bring us together with all of society.

Wikipedia:

The League of United Latin American Citizens (LULAC) is the largest and oldest Hispanic and Latino civil rights organization in the United States.[2] It was established on February 17, 1929, in Corpus Christi, Texas, largely by Hispanics returning from World War I who sought to end ethnic discrimination against Latinos in the United States. The goal of LULAC is to advance the economic condition, educational attainment, political influence, housing, health, and civil rights of Hispanic people in the United States. LULAC uses nationwide councils and group community organizations to achieve all these goals. LULAC has about 132,000 members in the United States.

Council 11085 has LULAC members in the counties of Douglas, Johnson and Wyandotte (Kansas) – Clay and Jackson (Missouri).

Join us in monthly Zoom meetings – the second Tuesday of each month at 7 p.m.

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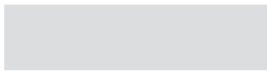
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IRS

...from page 4

Inherited IRAs

An RMD may be required for an IRA, retirement plan account or Roth IRA inherited from the original owner. Retirement Topics - Beneficiary has information on taking RMDs from an inherited IRA or retirement account and reporting taxable distributions as part of gross income. Publication 559, Survivors, Executors and Administrators, can help those in charge of the estate complete and file federal income tax returns, and explains their responsibility to pay any taxes due on behalf of the decedent or person who has died.

2020 coronavirus-related distribution

Since 2020 RMDs were waived, an account owner or beneficiary who received an RMD in 2020 had the option of returning it to their IRA or other qualified plan to avoid paying taxes on that distribution. A 2020 RMD that qualified as a coronavirus-related distribution may be repaid over a 3-year period or have the taxes due on the distribution spread over three years.

A 2020 withdrawal from an inherited IRA could not be repaid to the inherited IRA but may be spread over three years for income inclusion. For more information see the Coronavirus Relief for Retirement Plans and IRAs page.

Quotes To Ponder

By Tom Valverde

Scrooge was better than his word and to Tiny Tim, who did not die, he was a second father. And it was always said of him ever afterwards, that he knew how to keep Christmas well, if any man alive possessed the knowledge. May that be truly said of all of us, and so, as Tiny Tim observed, God bless us everyone.

Charles Dickens, author
A Christmas Carol 1843

May all the faithful readers of *The Record* enjoy a very Merry Christmas and be in the company of family, friends and loved ones. All the best in 2023 as well!

Holiday tips for helping fight financial fraud

Topeka, Kan. – 'Tis' the season for giving, which means you should be on high alert for bad actors. In 2020, Kansans ages 60 and up fell victim to financial fraud to the tune of \$48 million. Making fraud prevention a family affair is one of the most effective ways to stop bad actors in their tracks.

Here are several family-focused fraud prevention tips to consider when helping loved ones protect their pocketbooks:

- Check in often – Regular communication with your elderly loved ones is the best way to detect behavior changes that could indicate if someone has gained unwarranted influence over their investment and financial decision-making.

- Do not shame – We have all been tricked before, and victims of fraud should be comforted when coping with the fallout of deceptive actions. Keeping an empathetic tone when dealing with fraud will increase the victim's willingness to open up about the experience.

- Encourage verification – Encourage loved ones excited about a new investment opportunity to inquire about the registration status of the individual selling the investment. Not all investments sold require the entity or individual to be registered, but investment opportunities not backed by a registered entity or person deserve additional scrutiny.

Visit SmartInvestKS.com for guidance on preventing investment fraud. Call 785-296-3071 or visit insurance.kansas.gov/securities if you believe that you or a loved one may have already been the victim of investment fraud.

Good recordkeeping year-round helps taxpayers avoid tax time frustration

Wading through a pile of statements, receipts and other financial documents when it's time to prepare a tax return can be frustrating for people who haven't managed their records. By knowing what they need to keep and how long to keep it, people can develop a good recordkeeping system year-round and make filing their return easier.

Good recordkeeping can also help taxpayers understand their situation when they receive letters or notices from the IRS.

Good records help:

- Identify sources of income. Taxpayers may receive money or property from a variety of sources. The records can identify the sources of income and help separate business from non-business income and taxable from nontaxable income.

- Keep track of expenses. Taxpayers can use records to identify expenses for which they can claim a deduction. This will help determine whether to itemize deductions at filing. It may also help them discover potentially overlooked deductions or credits.

- Prepare tax returns. Good records help taxpayers file their tax return quickly and accurately. Throughout the year, they should add tax records to their files as they receive them to make preparing a tax return easier.

- Support items reported on tax returns. Well-organized records make it easier to prepare a tax return and help provide answers if the return is selected for examination or if the taxpayer receives an IRS notice.

In general, taxpayers should keep records for three years from the date they filed the tax return. Taxpayers should develop a system that keeps all their important information together. They can use a software program for electronic recordkeeping. They could also store paper documents in labeled folders.

Records to keep include:

- Tax-related records. This includes wage and earning statements from all employers or payers including payment apps or cards, such as Form W-2, 1099-K, 1099-Misc, 1099-NEC. Other records include interest and dividend statements from banks, certain government payments like unemployment compensation, other income documents and records of virtual currency transactions. Taxpayers should also keep receipts, canceled checks, and other documents that support income, a deduction, or a credit reported on their tax return.

- IRS letters, notices and prior year tax returns. Taxpayers should keep copies of prior year tax returns and notices or letters they receive from the IRS. These include adjustment notices when an action takes place occurs on the taxpayer's account.

- Property records. Taxpayers should also keep records relating to property they dispose of or sell. They must keep these records to figure their basis for computing gain or loss.

- Business income and expenses. Business taxpayers should find a bookkeeping method that clearly and accurately reflects their gross income and expenses. Taxpayers who have employees must keep all employment tax records for at least four years after the tax is due or paid, whichever is later.

- Health insurance. Taxpayers should keep records of their own and their family members' health care insurance coverage. If they're claiming the premium tax credit, they'll need information about any advance credit payments received through the Health Insurance Marketplace and the premiums they paid.



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