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The Record

AFS Receives Outstanding Rating

The Office of the Comptroller of the Currency (OCC) recently successfully concluded a Community Reinvestment Act (CRA) review of Argentine Federal Savings, 3004 Strong Avenue, Kansas City, Kansas.

This examination is conducted on all federally regulated banks and thrifts every five (5) calendar years. The purpose of the examination is to determine the actual effectiveness of the Associations dispersion of loans originated across different geographies, the penetration of loans individuals of different income levels, its overall loans to deposits ratio, and that the majority of loans were within the bank's Metropolitan Statistical Area (MSA).

The four possible bank overall CRA rating are outstanding, satisfactory, needs improvement, and substantial non-compliance. Argentine Federal Savings is very pleased to announce its rating is outstanding.

According to the final report public disclosures the bank had "excellent dispersion of loans across its geography of different income levels", "excellent penetration of loans to individuals of different income levels", "the majority of loans originated by both number and dollars were



inside the banks MSA", the loans to deposit ratio averaged above 90%, which is far above a 69% ratio for similarly situated institutions", "the bank did not discriminate or conduct any illegal credit practices", "the bank did not have any written complaints filed with the regulator during

the past five years".

Argentine Federal Savings was founded in Wyandotte County is 1906 and is the oldest thrift with a home office situation in the county. In addition to the Kansas City Kansas location, there is also an Overland Park office at 12501 Antioch Road.

Biden for President

By Dr. Jim Haas

Voting begins in Kansas next week, and it's time to elect a president who will represent all the people and who embodies the best of America. We are a good people and Joe Biden is a good person. Policies certainly matter, but character is vital.



In his long career of public service, Biden has proven to be honest, hard-working, and humble with a record of working effectively with members of both parties. He is an expert in foreign relations and, through his leading role as Obama's vice president, in healthcare and the economy. His biggest success as VP was to implement the economic recovery from the 2008-09 Great Recession that led to ten years of steady growth, the longest in our history, and that only ended this year because of the pandemic. And he pays his taxes.

Biden's priorities are clear starting with getting the virus under control as quickly as possible so people can get back to work, schools can fully open, and precious lives can be saved. While we're doing that, which will take a while, he wants to expand healthcare coverage, develop sustainable energy sources to combat climate change, make college much more affordable, create a national pre-school program for three- and four-year-olds, enact a \$15 minimum wage, and build or rebuild badly needed infrastructure including digital access. All these improvements would contribute to long-term—and widely shared—prosperity.

These investments in our future will be costly, and Biden intends to pay for them by rolling back the 2017 Republican tax cuts for corporations and the rich. There's more than enough wealth there to do the job. Last month, experts at both Goldman-Sachs and Moody Analytics, top business forecasters, estimated that Biden's program would yield from 3.7 to 4.5 percent GDP growth by 2024 with as many as an additional 7 million jobs—good by any standard.

Nobel Prize economist Paul Krugman recently wrote that it's a myth that Republicans manage the economy better than Democrats. Except for a few good Reagan years, economic growth was poor during both Bush administrations, and inadequate regulation and simple greed on the part of Wall Street Republican supporters crashed the economy in 2008.

Democrats have done much better: Clinton oversaw the fastest and largest growth in modern times and Obama/Biden engineered the longest. (Trump likes to take credit for the past three years, but he's had little effect: graphed, the growth line rises at the same steady rate from 2010 to 2020.) Krugman: "Republicans always predict disaster from progressive policy, and have never yet been right."

Biden will accomplish little without a Democratic Congress. As you read this, Republicans are in court trying to take away health insurance from 20 million of us (in a pandemic!), their heads will explode at the idea of raising taxes on corporations and the rich, and plenty of them still ignore climate scientists and medical experts. Vote for Barbara Bollier for Senator and Sharice Davids for Representative to give Biden the support he will need to succeed.

Last Day to Register to Vote: October 13 Advance Voting Begins October 14

Every voice matters. If you're not yet registered, do it now. The easiest way is online at www.kvotes.org. You can register, check your registration, and request a safe Advance Ballot. Vote as early as possible beginning October 14. You can mail your Advance Ballot or use a ballot drop box in your area. **If mailing, do it ASAP** to help the Postal Service handle the expected volume. You can vote early in person at your county election office or on November 3 at your precinct polling place.

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Sue's Sudsy Soapbox By: Sue Reich



Beautiful day out today. Ed and I took a ride over to the Northside of the river and boy has it ever changed over there. The Wyandotte Plaza looks so different than when I lived off of 77th and Cleveland. I used to be a co-owner of Flavor Maid donut shop there in the plaza and it was a fun and great place to live and work. So different now. The highways have changed getting over there too. But nevertheless, I like it over on this side of the river. We are still looking for another place to live and hope to find one soon. Our house/land has dibs on it and hopefully we can get closer into Turner. Maybe, just maybe, we will be lucky and find something soon. Looked out at our street this morning and watched some mobile homes being moved up to the Quivira Estates mobile home park. My buddy, David told me that there will be some mobile homes, (10) of them, that will be brought up there. David has lived up there for many years. These streets are so curvy and narrow it's a wonder that those long mobile homes can even get through there. At least when they are bringing them up there the trees and bushes get trimmed to make room for them. There was a lot of activity out front today too. At least people are working.

Get your flu shots yet? We are getting ours this month, October. Even though the pandemic is here, it is a good idea to get your flu and or pneumonia shots. We had our pneumonia already. We are at the age where we need all the help we can get against all these germs going around. Can't wait until the 14th of this month so we can talk and mingle and get to see people again in the community garden. I really miss all of you.

The morning tv shows are

sure screwed up now. My faves were moved to different time slots, it sorta threw my routine off. Don't know why they do things like that. Did you see the obituaries in the daily newspaper? What the? I don't like the way it is now. Wish they would leave things alone. I wrote the person of that column and told them it was awful. Maybe they will get some complaints and change it back the way it was. Those crazy kids that work at BP on the corner of Swartz and 55th are characters. Took their picture today. Anthony was dressed like a chicken. I always enjoyed going in there. They are something else. In the building next to the community garden in Turner is the 3 Bear Bakery. I have yet to go in there and see their products. Jim Dandy told me that cars were lined up when they opened up. When I co-owned the bakery north of the river, I enjoyed working there. I was a pretty darn good baker, clerk, finisher, just everything there. After we closed, that was all I knew how to do and worked at a couple of other donut shops over there. Then when I came back to Argentine, I worked at Argentine Middle school and a couple years later got on a Harmon high. Also wrote for *The Record* and after I retired from Harmon, I poured my heart into this little paper. I found my niche. But I loved those kids I had at Harmon. Still keep in touch with a few of them. Some of them have passed away, some married, some even had kids of their own. Can't believe they are in their 40's already.

Guess I'll get this done and hit the sack. How 'bout this? I thought of some more cut-out thingies. Cut out customers to go to the store for you. Cut out drivers to take you places in their Ubers. Cut out babies and put cut-out diapers on them. Cut out people with mowers to cut your grass. Cut out students to sit in the classrooms in school. Cut out teachers to teach the cut-out students. Hey y'all, take care and please be careful, mind your p's and q's, K? Got lots to do tomorrow. Lvya all, from your little ol' gal from Argentine. Sue "By the time a man is wise enough to watch his step, he's too old to go anywhere." from: Old Jokes for Old folks

Meeting in Community Garden

By: Sue Reich

Our Domino Dottes are planning another gathering in the Turner Community garden in the middle of October. Hey, anyone is welcome to join us. We don't play dominoes just want to

"mingle." Wear a mask for our protection of course. If you have something Halloweenie to wear, wear it. It doesn't have to be a full costume. Snacks? Of course. Also, something Halloweenie. Hope the weather stays

nice, if it rains or too cold, we will go into the newly purchased building next door. Remember, October 14th on a Wednesday at noonish. No guns, dope, booze allowed. lol. Put this on your calendar/planner.



An old rooster and his sassy chicken. BP serves a lot of chicken and other goodies. Their sign reads, "Honk if you're hungry. Aren't they cute?"



A long long trailer is being pulled up to the mobile home park, Quivira Estates above Morris. About 10 new trailers are being put above Morris.

Three JC Harmon students have been murdered in the past 2 or 3 years. One of them was right in the Silver Court Apartments on Ruby Avenue. He was 15-year-old Luis Velasquez. Another male was shot and killed in Rosedale on Sunday the 27th of Sept. The case of the teenager that was shot and killed in the laundromat on Maple Hill is still open too. Please people, if anyone knows anything of these three Harmon students, call the TIPS Hotline.



UG employees working on s. 73rd street. At least some people are still working.

Comin' & Goin' Turner Style



By Sharon Hoover

A few weeks back, I reported on a novel "The Exiles" by Christina Baker Kline which I really enjoyed. I had read one of her earlier historical novels "Orphan Train" that told of the orphan children from New York that were sent west to be adopted by families along the route. Some were lucky but most were treated horribly. I looked for other historical novels by Ms. Kline and came across "A Piece of the World" which I ordered from the library. The novel is the story of Christina Olson, her struggles with a disability her entire life and how she became the subject of one of

the most famous paintings in America, "Christina's World" by Andrew Wyeth.

The painting is of a young woman sitting in a grassy field looking at an old farmhouse and barn in the distance. Although Christina was in her forties when Wyeth sketched her as she sat in the field, his interpretation was different. Wyeth was in his mid-twenties when he first visited the Olson farm. His future wife Betsy introduced him to the Olson brother and sister that led to a thirty year relationship with Christina and Alvaro. He and Betsy returned every year so he could paint the farm and its surroundings.

My confession is that I was so intrigued after finishing the book, I looked them up on the internet. Christina was terribly crippled and is now thought to have suffered from Charcot-Marie-Tooth Disease (CMT) which affects the nerves in the limbs (polyneuropathy). The disease was named after the doctors who discovered it. It is genetic; there is no cure, but research continues, and a foundation exists. As a child

she stumbled and fell so much her mother made her elbow and knee pads. Her condition worsened as she grew older and she finally ended up crawling wherever she went. Her brother was her caretaker; a few months after he passed away as did she. Both were in their seventies and lived in the family homestead their entire lives without running water, electricity, or phone. Because of her association with Andrew Wyeth the Christina Olson home is part of the Fairmont Museum in Cushing, Maine.

Andrew Wyeth is famous for his large body of work. Several years ago, he was severely criticized for producing over 200 paintings of a woman named Helga. She posed for him in various stages of undress without the knowledge of her wife or her husband for over twenty years. Such a scandal! He died about 15 years ago and his wife Betsy just passed away in April of this year.

Time to start another novel so...until next time please be kind, wash your hands, practice social distancing, and wear a mask. Please VOTE and let your voice be heard.

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October is Car Care Month Idle Engines Need Extra Attention This Year

WICHITA, Kan. – Oct. 2, 2020 – October is Car Care Month and AAA Kansas is advising drivers to give their vehicles some extra attention this year. As a result of earlier COVID-19 stay-at-home orders, an increase of people working from home and virtual learning, motorists are logging far fewer miles and vehicles are sitting idle for longer periods of time. October is the perfect time to ensure vehicles are road-ready for the winter ahead.

During the summer of 2020 AAA Kansas emergency roadside rescue crews responded to nearly 5,000 calls for battery service, an increase of 5.4% compared to the summer of 2019 as a result of the stay-at-home orders issued in the spring.

“Proper maintenance can extend the life of your vehicle and help prevent costly repairs,” said Shawn Steward, AAA Kansas spokesman. “Even when your car isn’t being used, the electronic systems still tap the battery, which can affect its performance when you try to start it.”

The time is now to make sure your vehicle is winter ready. The weather is mild, and there is plenty of time to deal with the potentially costly repairs before winter weather sets in.

Be on the lookout for the following battery warning signs:

1. The starter motor cranks the engine slowly
2. Battery/Charging warning lamp illuminates on the dashboard
3. In older models, dim incandescent headlights, particularly when the car is idling, indicate a weak battery.

How to determine the age of your battery:

1. Look for a sticker-It will tell you the month and year that your battery was made. It can usually be found on the top or the side of the battery. A sticker with “9/16” means the battery was made in September of 2016. (This sticker can sometimes represent the date the battery was sold by a retailer instead of manufacture date. It’s usually within a few months of the batteries production date.)

2. Look for the date code-This one is harder to find and a little harder to decipher. It’s burned into the plastic of the battery at the factory and can usually be found around or near the rim.

3. Reading a date code-The date code will usually start with a letter and a number. The letter refers to the month, e.g., January is A, February is B...etc. (The system skips the letter “I” because it can look like a “1”) The number after the letter refers to the year it was manufactured. A battery with the code “D8” would have been manufactured in April of 2018.

The average lifespan of a vehicle battery is three to five years, so if your battery falls within that age range, it may be time to consider replacing it.

To ensure your vehicle is properly maintained, AAA Kansas recommends that motorists:

* Read the maintenance requirements set by your car’s manufacturer in the owner’s manual. There is no longer a “standard” maintenance schedule for vehicle services – including brake fluid. Each automaker has different requirements, making your owner’s manual the most accurate resource.

* Inspect brakes as recommended in your owner’s manual, or sooner if you notice pulsations, pulling, noises while braking or longer stopping distance. Correct minor brake problems promptly. Check your owner’s manual to see if the brake fluid should be changed at a specific interval. If no interval is specified for brake fluid service, AAA suggests flushing the system every two years or anytime the brake system is serviced.

* Follow the recommendations of in-vehicle maintenance reminders, as they have the best information to determine maintenance needs for your vehicle because they account for how you actually drive. However, many reminder systems do not specifically cover maintenance operations that need to be performed on a time or mileage basis – such as brake fluid and coolant flushes or timing-belt replacement.

* Work with a local repair shop you trust - Every car requires routine maintenance and repair. The best time to find a mechanic or auto repair shop is before you need one. Start by asking friends and family for recommendations of repair shops and mechanics. Visit AAA.com to find nearby AAA Approved Auto Repair facilities. Once you’ve narrowed down your choices, take your vehicle to your top candidate shop for routine maintenance. While there, talk with the employees and take a look at the facility and consider the following questions:

- * Does the facility have up-to-date equipment?
- * Were you offered a written estimate?
- * Does the shop offer a nationwide warranty on parts and labor?
- * Are customer areas clean, comfortable and well organized?

When having your car serviced, follow the factory recommended maintenance schedule to avoid under- or over-maintaining your vehicle. Oil changes, tire rotations, changing transmission fluid, and replacing an air filter are the types of routine maintenance recommended by your vehicle’s manufacturer. The maintenance schedule for these services and more can be found in the vehicle owner’s manual.

About AAA

AAA provides automotive, travel, and insurance services to 60 million members nationwide and nearly 347,000 members in Kansas. AAA advocates for the safety and mobility of its members and has been committed to outstanding road service for more than 100 years. AAA is a non-stock, non-profit corporation working on behalf of motorists, who can now map a route, find local gas prices, discover discounts, book a hotel, and track their roadside assistance service with the AAA Mobile app (AAA.com/mobile) for iPhone, iPad and Android. For more information, visit www.AAA.com.

Distracted Driving: It’s Not Just Talking and Texting on Your Phone

No life is worth losing to driver distraction. In Kansas, 98 people died in distracted driving crashes in 2018, according to the latest data from National Highway Traffic Safety Administration.

Nationwide, nearly 3,000 people are killed in crashes involving a distracted driver, contributing to the 36,560 lives lost to crashes on U.S. roadways in 2018. There is no text message or Snapchat worth reading or sending when injuring or killing someone is the potential cost.

Distractions include more than texting. Anything that diverts attention from driving — eating and drinking, adjusting navigation, talking to other passengers, or talking or texting on the phone — can result in tragedy.

Despite what some drivers may think, hands-free is not risk-free. Even with your eyes on the road and your hands on the wheel, you are not safe unless your mind focuses on the drive. Looking away from the road for just two seconds doubles the risk of a crash.

Avoid distractions while driving by setting vehicle systems like GPS, seats and sound systems before hitting the road, as well as finishing dressing and personal grooming at home before you leave.

The consequences of alcohol-impaired driving and texting while driving could be the same, so AAA urges drivers: “Don’t Drive Intoxicated. Don’t Drive Intexticated.” Put aside electronic distractions and never use text messaging, email, video games or internet functions, including those built into the vehicle, while driving. Stow your smartphone away, turn it to airplane mode, or activate call/text blocking features.

Drivers should always stay focused and avoid anything that diverts attention. Be sure to actively scan the road, use mirrors, and watch out for pedestrians and cyclists. Enlist passengers’ help as a “designated texter.” Ask them to answer your calls, respond to texts and program navigation.

Know and abide by state and city distracted driving and driver mobile phone use laws to avoid costly citations or worse – a life-changing or deadly crash.

Plain and simple - focused drivers save lives. AAA urges all drivers to pay attention and focus on the road during this National Distracted Driving Awareness month and all year long. For more information, visit AAA.com/dontdrivedistracted.

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Guest Editorial

Election Bombshell: Trump's Long Hidden Financial Records Show Zero Taxes Paid In 10 of Previous 15 Years!

By: Tom Valverde

The New York Times obtained President Trump's decades of Financial/Tax records from confidential sources with legal access to them. *The Times* analysis of his tax records show he paid zero taxes in 10 of the past 15 years. Again, *The Times* article does not reveal its source for these financial documents, this is just one more chapter in his hiding or guarding his taxes. Trump is the only president in modern times to not make his taxes public. And these huge losses for the self-proclaimed billionaire may be the reason why. *The New York Times* story said, "The tax returns that Mr. Trump has long fought to keep private tell a story fundamentally different from the one he has sold to the American public." "Now, with his financial challenges mounting, the records show that he depends more and more on making money from businesses that put him in potential and often direct conflict of interest with his job as president." "The president can be purchased--if he has not already been so! The financial pressure on him is growing as hundreds of millions of dollars in loans he personally guaranteed are soon coming due! It appears that Trump has paid none of the principal of the Trump Tower mortgage. The full \$100 Million comes due in only 2 years, in 2022. Trump may also lose his battle with the I.R.S. over his 2010 refund, he could owe more than \$100 Million which includes interest on the original amount."

The Times article continues: "Even while declaring losses, he has managed to enjoy a lavish lifestyle by taking tax deductions on what most people would consider personal expenses. These include his residences, aircraft, and \$70,000 in hair styling for television." "As president, Trump has received more money from foreign sources and U.S. interest groups than was previously known." The year he became president, Trump paid only \$750 in taxes, and the first year in the White House, he again only paid \$750 in taxes. Trump has \$42 c do0 Million in Loans and in the Times analysis, "His 2016 presidential Campaign may have been partly an attempt to resuscitate his brand. The financial records do not answer this question definitively. But, the timing is consistent: Mr. Trump announced a Campaign that seemed a long shot to win, but was almost certain to bring him new found attention, at the same time that his businesses were in need of a new approach."

Trump's businesses have been helped by his being in Office. Once he became a leading candidate, he has received large amounts of money from lobbyist, politicians, and foreign officials who pay to stay at his resorts or to join his clubs. If Trump is not re-elected, he will be in deep financial trouble, aside from the 20+ women who are suing him for sexual abuse, Trump has more than \$420 Million in loans, most due within 4 years! When asked directly about the New York Times article, President Trump response, "Totally Fake News." He only wishes it were Fake, the Times doesn't print unsubstantiated news stories. Given this new look at Trump's finances, it makes clear his motives for his concealment of them. Having bragged about his "immense wealth," and his Not taking any of his presidential salary can now be seen as having been a ploy, to hide his true Financial predicament. What he will ultimately be left with, is anyone's guess, but for the immediate future, things do not seem to be going well for President Trump. The businessman turns out to be as bad in the business world, as he is incompetent as a politician. Lies, smoke, and mirrors are Trump's "modus operandi" in all aspects of his life. A bigger fraud has never been elected president!

Consumer Alert: Use caution when directing disaster donations

In light of the devastating natural disasters striking across the United States, Kansas Attorney General Derek Schmidt warns Kansans to be aware of possible scam artists seeking to profit from the generosity of others.

Residents have been in recovery mode in the wake of a hurricane that struck the Texas and Louisiana coast, powerful wind storms across Iowa and raging wildfires in western states. Schmidt warns Kansans who may be considering contributing to storm- or wild-fire-relief efforts to make sure they are donating to a reputable charity and to specify that a charity uses donations for intended purposes.

"When natural disasters strike, generous Kansans offer to help," Schmidt said. "But please donate wisely to established, legitimate disaster-relief charities."

Here are a few simple tips for donating, to avoid being scammed:

- Make donations to established organizations with a strong track record of organizing and providing disaster relief.

- Be careful with social media efforts to fundraise for storm and fire victims.

- Initiate the donation yourself, rather than responding to online or phone solicitations. If you wish to make a donation online, go directly to the charity's website; don't just click a link to an unknown site.

- Avoid door-to-door solicitors or offers from charities to stop by a consumer's home to pick up a check. These too could be fraudulent.

- Do not fall prey to high-pressure pitches from solicitors. Legitimate charities allow you time to think about how much — and when — you choose to donate.

- Be wary of charities that ask for alternate forms of payment. Legitimate charities rarely if ever ask you to give by wire transfer, gift card or other non-traditional methods.

- Before giving, check out the charity at www.kscharitycheck.org to assess whether it is registered to solicit in Kansas and to see important aspects of its financial filings, including how much of any money you give will be spent on the charity's overhead expenses rather than going to support the charitable purpose, such as disaster-relief efforts. However, some charities are exempt by law from registration.

The Kansas Attorney General's Office is dedicated to consumer protection. More information on avoiding charity scams is available on the attorney general's consumer protection website at www.InYourCornerKansas.org.

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Turner Unified School District No. 202 is seeking Bid Proposals for Fire Alarm Replacement at Turner Aquatic Center.

Documents pertaining to this Request for Proposal will be provided to any qualified contractor free of charge by email request sent to crockettc@turnerusd202.org

Turner USD 202 Facility Supervisor, Chris Crockett will host the blind bid opening on Wednesday October 14, 20120 at 11:00 am. The location of the bid opening will be the Facility and Grounds Building located at 5800 Metropolitan, Kansas City, KS 66106. Turner USD 202 will announce the vendor that is awarded the bid October 21, 2020.

(First published 10-8-20)
2t-The Record-10-15-20

Request for Proposal Advertisement

Turner Unified School District No. 202 is seeking Bid Proposals for Pool Filter Maintenance at Turner Aquatic Center.

Documents pertaining to this Request for Proposal will be provided to any qualified contractor free of charge by email request sent to crockettc@turnerusd202.org

Turner USD 202 Facility Supervisor, Chris Crockett will host the blind bid opening on Wednesday October 14, 2020 at 10:00 am. The location of the bid opening will be the Facility and Grounds Building located at 5800 Metropolitan, Kansas City, KS 66106. Turner USD 202 will announce the vendor that is awarded the bid October 21, 2020.

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Passings...

By: Sue Reich

Mac Davis, age 78, passed away September 29, 2020. Following heart surgery. He was a singer.

Helen Reddy, age 78, passed away September 28, 2020. She was a singer and she suffered from dementia.

For Sale

Grandfather clock: needs balanced \$20. Maple dining room set: Buffet, \$200.00, matching china cabinet. \$200.00, matching table with 6 chairs, \$400.00. Email Sue if interested. Imadotte76@gmail.com. more to come later. Have to downsize.

House Cleaner Needed

Urgent! Help needed for routine house cleaning. Please call 913-287-0944



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