Record

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By Dr. Jim Haas

esperate people will go to any lengths to get what they want, often mistaking idiocy for insight. That leads to poor, self-serving decisions. When such decisions are made by people with power over others, it's the others who pay the price.

Republicans, including their president, are clearly feeling desperate. Midterm elections are just over a year away, and the president's party nearly always loses House and Senate seats, often many. With slim majorities in both, Republicans fear losing their seats and their power. Mr. Trump's approval ratings have been sinking since mid-March from 52% approve/40% disapprove in January to 44% approve/53% disapprove last week (weighted average of ten most reliable polls by natesilver.net). Because Republicans have chosen to back his every move, their approval will likely fall with his.

A sign of Republican desperation is Trump's scheme to have Texas, controlled by Republicans, gerrymander five more Congressional districts to virtually assure five additional House seats. (Texas is already so gerrymandered that the Republican advantage in the House is 25-12 even though Democrats have more registered voters.) Districts in all states are reapportioned after each ten-year

census, not after four years, but Texas is willing to change the rules because it can. Desperate people cheat.

Why is Trump's approval falling? An important reason is the economy. He promised to reduce inflation, especially grocery prices, but neither has happened. Too, the Republican One Big, Beautiful Bill Act that will transfer the largest amount of wealth in our history from low- and middle-income earners to the wealthy while increasing our nation's debt to a record \$37 trillion is deeply unpopular. The Act will also cause millions of Medicaid and ACA subscribers to lose health insurance and millions of needy families to lose food assistance. Trump's economy ratings have fallen from 48% approve/40% disapprove in February to 42% approve/54% disapprove now.

Trade policy includes tariffs, which drive prices up and are, in effect, taxes on consumers. Tariffs have also alienated valuable long-time allies. Trade approval has dropped from 46% in February to 39% now while disapproval has increased from 38% to 55%.

Trump's approval rating on inflation has dropped since February from 40% to 35% while disapproval grew from 40% to 60%. Last week, the Bureau of Labor Statistics announced that inflation increased .9% in July, a large gain for one month and a bad sign for

future prices. A contributing factor is soaring vegetable prices due partly to a shortage of immigrant farm workers.

Immigration policy was one of Trump's early strengths but not now, having dropped from 51% approve/44% disapprove to 46% approve/50% disapprove. Most Americans favor deporting criminals but not law-abiding workers and their families. News images of masked ICE agents pursuing school children and arresting adults at immigration court hearings show a cruelty unfit for America. They also smell of racism.

Beyond all this, many Trump voters and some conservative media including The Wall Street Journal, Fox News, and podcaster Joe Rogan have been turned off by some Administration actions. Elon Musk's DOGE (Department of Government Efficiency) was a misguided project to save money but didn't save much, weakened priceless American influence overseas by eliminating foreign aid and Voice of America radio, cut National Park personnel, cut IRS workers including Biden hires assigned to audit wealthy individuals and corporations (no surprise there), and other valued services. Cutting funds for our world-class universities and medical research—institutions that "Make America Great," to borrow a phrase—reduces America's intellectual capital and makes it hard to attract the most promising scholars. Shifting from sustainable energy and environmental regulation to promoting fossil fuels and deregulation is both ignorant and dangerous.

Polling last week showed only 34% of likely voters would vote for Republicans for Congress, the lowest in two years. Trump's overall favorability among Republicans and Republican-leaning Independents has dropped since January from 92% to 82%. He often claims to have "a mandate," ignoring that he was elected with a slim 1.62% margin, the fourth smallest since 1960. And any person convicted of 34 felonies is willing to make poor decisions. Republicans have reason to be desperate.

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By Sharon Hoover

ast night Calvin and I watched the first two episodes of "The Kingdom" about the Chiefs - a series of 6 episodes on ESPN. The next two are on August 19 with the last two on August 20. Time is 8 and 9 pm respectively. If you miss them, they will be available on YouTube. The first two episodes give the history of the Chiefs and Andy Reid's background interspersed with the 2024 season leading up to the Super Bowl. I think fans



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Policy On Opinion

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Comin' & Goin' Turner Style

will really enjoy the series.

A little closer to home – The Wyandotte County Soldiers and Sailors Memorial Hall is turning 100 this year. The Centennial Celebration will be Thursday, September 11, beginning at 11am. This luncheon event is free to any veteran plus a guest. Reservations are required by emailing memorialhall@wycokck.org. Memorial Hall is located at 600 N 7th St... KCK. Memorial Hall is a wellknown site as many of our high school graduations occurred there. I know I'm getting this out a little early, but I hope my readers will share this information with their family and friends.

If you are a female looking for employment in the hospitality or health field, you might want to check out the WEN Network on Thursday, August 21. Connect with two area employers – the Intercontinental Hotel at the Plaza and Behavior Health Allies. Interviews will be at the WEN Network, 4328 Madison Ave KCMO 64111. To make an appointment call 816 822 8083 or check out their website KCWEN.org for more information.

KU Landon Center on Aging is offering free online fitness classes for older adults. Participants can join with a tablet, smartphone or home computer. The programs are taught on Zoom by Landon

If you are a female looking for imployment in the hospitality or earlth field, you might want to eleck out the WEN Network on hursday, August 21. Connect ith two area employers – the tercontinental Hotel at the Plaza in Center on Aging Staff. To enroll or for more information email Matt Chandler at mchandler@kumc. edu. The fitness schedule – Weights & Cardio on Monday, Wednesday, & Friday at 10am. Chair Yoga with Shannon on Thursday at 12:15pm.

Calling all children and teens, Turner Community Library at Turner Community Garden is hosting Artful Antics on August 26 from 4:30-6:00 pm. Learn about a different famous artist each session and then try your hand at a project inspired by that artist's unique style. Reservations required.

That's it for now. Until next time, stay safe and be kind to those around you.

Stock Market Insights Rethinking the S&P 500: The Hidden Risks Behind America's Favorite Benchmark

Joe Shearrer, CPFA® is Vice President and Wealth Advisor at Fervent Wealth Management.

For decades, the S&P 500 has been the yardstick by which portfolios, mutual funds, and even entire investment strategies are judged. It's often considered the most reliable proxy for "the stock market" and, by extension, the U.S. economy. But beneath the surface of this widely trusted index lies a concentration risk that should give investors pause—particularly in today's tech-driven market.

The Illusion of Diversification

The S&P 500 includes 500 large U.S. companies across multiple industries, creating the impression of broad diversification. Yet the index is market-capitalization weighted, meaning the largest companies exert the most influence. Today, the so-called "Magnificent Seven"—Apple, Microsoft, Nvidia, Amazon, Alphabet, Meta, and Tesla—make up roughly 31% of the index's total value.

The problem? These companies don't just dominate the index—they move together. Their stock prices tend to rise and fall in unison, large-

ly driven by trends in technology adoption, interestrates, and investor sentiment toward growth stocks. That correlation means the S&P's performance is far more tied to the fate of the tech sector than many investors realize.

Why This Matters for Benchmarking

Using the S&P 500 as your sole performance benchmark can lead to distorted conclusions. In years when tech stocks soar, a portfolio heavy in more balanced holdings—like value stocks, small caps, or international equities—might appear to "underperform" simply because it isn't riding the same concentrated wave. Conversely, when tech falters, the S&P's weakness may unfairly penalize an otherwise well-diversified portfolio in relative comparisons.

Benchmarks are meant to provide context. But if the S&P 500's performance is disproportionately shaped by a handful of correlated companies in one sector, then it's no longer a neutral yardstick—it's a tech-sector barometer.

Lessons From History

We've seen the dangers of concentration before. In the late 1990s,

tech stocks swelled to outsized portions of major indexes, driving eye-popping returns—until the dot-com bubble burst. Portfolios tied too closely to the prevailing benchmark suffered deep losses, while those with broader diversification weathered the storm more effectively.

The same principle applies today: sector dominance can amplify both gains and losses, and investors who over-rely on a benchmark like the S&P 500 may find themselves inadvertently concentrated in a narrow slice of the market.

A Better Way Forward

The solution isn't to abandon the S&P 500 altogether—it remains a valuable tool for understanding large-cap U.S. equities. But investors should:

- Pair it with complementary benchmarks such as equal-weighted indexes, small-cap indexes, or global indices.
- Look beyond relative returns and evaluate absolute performance against specific goals.
 - · Diversify intentionally, rather

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New Ethics Commission Members Named for Unified Government of Wyandotte County/ KCK



KANSAS CITY. KS -The Ad Hoc Ethics Commission Appointment Panel appointed Martha Jenkins and Adrion C. Roberson to the Unified Government Ethics Commission and

were sworn in on August 14th, 2025, at the ethics commission monthly meeting. Members of the Ethics Commission are unpaid and must be a Wyandotte County resident of good moral standing and reputation.

The purpose of the Ethics Com-

mission is to recommend ways to improve the Unified Government's Ethics Code, to review and report on any and all violations of the Code of Ethics, to render advisory opinions on questions of ethics, conflicts of interest and the applicability of the Code of Ethics. The appointees are Wyandotte County residents who will serve a four-year term.

Martha Jenkins is a retired regulatory attorney who brings over 15 years of ethics experience to her service on the Unified Government Ethics Commission. She holds a Bachelor of Science from the University of Kansas, a Juris Doctor from Washburn University, and a Certificate in Anglican Studies from Virginia Theological Seminary.

Her legal career includes serving as counsel at Sprint and SCC Communications. Most recently, she was General Counsel to the District of Columbia Board of Alcohol Beverage Control, where she also served as Chief Ethics Officer. In that role, she trained and advised agency employees and board members on ethical standards, transparency, and accountability. An ordained Deacon in the Episcopal Church, Ms. Jenkins serves at St. Paul's Episcopal Church in Kansas City, Kansas.

Adrion C. Roberson is a lifelong Kansas City, Kansas resident with over 30 years of leadership experience in both business and nonprofit sectors. He serves as Lead Pastor of Kairos Life Church, Co-Founder and Executive Director of KC United! Youth/Family Education & Sports Initiative, and Founder/CEO of DESTINY! Consulting B.H.C., specializing in adaptive leadership development.

A graduate of Calvary University

(B.S., Urban Pastoral Theology), Mr. Roberson is a faculty chair and facilitator at the Kansas Leadership Center and a certified John Maxwell Leadership Coach. His service includes the Kansas Governor's Criminal Justice Reform Committee, multiple school and community boards, and leadership roles in initiatives impacting thousands of youth and families. He is a 2019 Kansas Health Champion and was recently recognized as a KC Changemaker by PBS/Flatland.

The Ad Hoc Ethics Commission Appointment Panel is comprised of Robert P. Burns, Chief Judge of the Wyandotte County District Court; Mark A. Dupree Sr., District Attorney of Wyandotte County, and Reed Partridge, Legislative Auditor of Wyandotte County. Misty Brown, Ethics Administrator of the Unified Government, serves as staff to the Ethics Commission.



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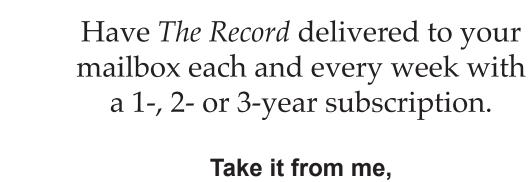
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Social Security Adds 13 Conditions to Compassionate Allowances List Expedites Decisions for People with Severe Disabilities

The Social Security Administration (SSA) announced the addition of 13 new conditions to the agency's Compassionate Allowances (CAL) list. The CAL initiative accelerates

the disability application process for individuals with the most serious diseases and medical conditions that, by definition, meet Social Security's statutory standard for disability benefits.

Market Insightsfrom page 2

than assuming the S&P 500 does it for you.

The S&P 500 is still a benchmark worth knowing—but it should no longer be the only one we use. In a market increasingly dominated by a handful of powerful tech firms, investors owe it to themselves to dig deeper than the headline number and ensure their strategies aren't anchored to a benchmark that may not reflect their true objectives or risk tolerance.

Have a blessed week! Joe Shearrer www.FerventWM.com Securities and advisory services offered through LPL Financial, a registered investment advisor,

Member FINRA/SIPC.

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The economic forecast outlined in this material may not develop as predicted & there can be no guarantee that strategies promoted will be successful.

Fervent Wealth Management is a financial management and services entity in Springfield, Missouri.

The newly added conditions are:

- · Au-Kline Syndrome
- Bilateral Anophthalmia
- Carey-Fineman-Ziter Syndrome
- Harlequin Ichthyosis Child
- Hematopoietic Stem Cell Transplantation
- LMNA-related Congenital Muscular Dystrophy
 - Progressive Muscular Atrophy
- Pulmonary Amyloidosis AL
 Type
 - Rasmussen Encephalitis
 - Thymic Carcinoma
 - Turnpenny-Fry Syndrome
 - WHO Grade III Meningiomas
- Zhu-Tokita-Takenouchi-Kim Syndrome

With the inclusion of these 13 conditions, the CAL list now includes 300 conditions in total. Since the CAL initiative began, over 1.1 million people with severe disabilities have been approved through this accelerated disability process that is fully policy-compliant.

"We are constantly looking for ways to improve our disability programs and serve the public more effectively," said SSA Commissioner Frank J. Bisignano. "By adding these 13 conditions to the Compassionate Allowances list, we are helping more people with devastating diagnoses to quickly receive the support they need. This is part of our broader commitment to making the disability determination process as responsive and compassionate as possible."

When a person applies for disability benefits, Social Security must obtain medical records to make an accurate determination. The agency uses advanced technology to identify potential CAL conditions and expedite claims processing. Although not available in every claim, through the Health IT program, Social Security securely receives electronic medical records, allowing for adjudicators to make faster and more accurate decisions.

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