

The Record

Volume 136

September 11, 2025

Number 37

Comin' & Goin' Turner Style



By Sharon Hoover

I need to correct the time for the “Candidate Forum” at South Branch Library on September 17. The correct time is 6pm-8pm. I should have confirmed the time before I sent it out.

Let’s see what’s happening in the next few weeks.

The “Share the Book Club” is meeting at The Windmill KC at 1:00pm hosted by the Turner Community Library. Registration is recommended.

The Turner Library is holding the “After-school Graphic Novel Theater” at the Turner Community Garden on September 18 from 3:30

-4:30. This seems to be a monthly program for teens and children. Registration Required. kckpl.org, programs, offsite to register.

On September 19, the Turner Community Garden will be the site for the Library’s Craft class “LeLe Doll Inspired Headband” from 2:00-3:00. This Mexican Folk Art is inspired by the LeLe Dolls who are known for their ribbons and cheerful charm. Registration is required. See above to register offsite.

This month’s Shepherd Center of KCK’s “Adventures in Learning” is being held on September 19 at Grace Lutheran/Mason Memorial Church, 3333 Wood Ave, KCK. Fellowship, snacks, and health checks at 11am; Jennifer Tarwater of UG Emergency Management will speak; lunch at noon sponsored by Wesley Methodist Church. Noon program by Anita Shikles of Shikles Fine Art Creations. Register at 913-281-8908 or melissab@scckk.org. In addition, their annual

“Nut and Treats Sale” has begun. If you need their form, I’d call and ask them to email or send you one. I’ve already got mine.

Armourdale Art works Activation Day is Sept 19 from 11am-3pm at 631 Kansas Avenue. Help paint the flood mural. Sidewalk/Parking lot. Build a better Community Crosswalk. Sorry, that’s all the info I have on this project. But it sounds like a fun thing to do.

Rosedale Development Association is reaching out to schools and students to join the Youth Green Team Workdays. Students that need volunteer hours for school can join the team on the last Saturday of the month. Parents are welcome to bring their students and family to enjoy a morning in nature while contributing to our local environment. Students will need a signed form from their parents. We will be picking up litter, honeysuckle from the trails or help at the garden. The next workday will be September 27 from 9am-11am at Fisher Park.

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

Stock Market Insights

September’s Market Test: What History, Rates, GDP, and Profits Tell Us

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

September has always been one of my favorite months. The air starts to cool, football returns, and routines feel a little more grounded after the summer rush. But for investors, September carries a very different reputation. Historically, it’s the market’s most difficult month, with the S&P 500 posting more declines in September than any other time of year. That contrast—the optimism I feel personally versus the wariness markets tend to show—makes September a fascinating moment to step back and really look at the bigger picture.

For nearly a century, September has been the S&P 500’s weakest month. Since 1928, the index



CONTINUED ON PAGE 2

Stock Market... ...from page 1

has averaged a decline of just over one percent and has finished lower more than half the time—worse than any other month of the year. The pattern holds even when the window is narrowed: over the last fifty years, September's average return remains slightly negative, and over the past twenty-five years the decline has deepened to nearly one and a half percent. These numbers don't mean the market will fall every September, but reminds investors to brace for volatility when autumn arrives.

The bond market has added another wrinkle. Long-term Treasury yields have surged, with the 30-year yield briefly approaching five percent. Rising yields push bond prices lower, and the effect is most severe for long maturities. That has pressured long-term treasuries, investment-grade corporate bonds, and interest-rate sensitive equity sectors like real estate and utilities. At the same time, higher yields also

improve the forward return potential of bonds. For the first time in years, investors can lock in income streams that are genuinely competitive, though doing so means tolerating near-term price swings.

The growth story is more nuanced than headlines suggest. The government's second estimate for second-quarter GDP showed a 3.3 percent annualized increase, a sharp rebound from the small contraction in the first quarter. Yet much of the gain came from a decline in imports, which mathematically boosts GDP without signaling stronger domestic momentum. When trade distortions are stripped away, private domestic demand looks closer to two percent growth. Consumer spending has remained steady, and business investment has improved modestly, particularly in technology, but the overall picture is one of resilience rather than runaway expansion.

Corporate profits are also a piece of the story. U.S. companies rebounded strongly in the second quarter, with profits rising by more than \$65 billion after a sharp decline earlier in the year. On a year-over-year basis, earnings for S&P 500 firms climbed by roughly 13 percent. Much of this improvement was fueled by cost-cutting, workforce reductions, productivity gains, price increases, and share buybacks. Many companies have managed to

grow earnings per share even as revenue growth has slowed. Beneath that strength, however, lies a more complicated reality. Consumer sentiment has softened, spending on discretionary items is weakening, and several large firms—including retailers, automakers, and airlines—have scaled back or withdrawn their 2025 guidance in response to tariff uncertainty and slowing demand. The gap between resilient profits and more cautious consumer behavior could become a key risk for markets if it persists.

Taken together, these forces suggest a market environment that requires balance. September's historical weakness warns against complacency. Rising Treasury yields highlight the need to manage duration risk carefully, even as they create opportunities for long-term income. GDP points to steady, not surging, growth. And corporate profits, while currently strong, may face pressure if consumers pull back further. For investors, the most prudent course may be to emphasize quality companies with durable balance sheets, maintain a thoughtful approach to bond maturities, and keep some flexibility in reserve to navigate what has historically been the market's choppiest month.

So while the calendar might flash warning signs for markets, I take a different perspective. Just as I look

forward to the first kickoff under the Friday night lights or the crisp mornings that signal fall is near, investors can view September as a time to reset. History shows us that markets stumble here, but the story doesn't end in September—it's just another chapter. With profits holding up, yields reshaping the bond market, and growth steadying, the bigger picture is more important than any one month. In the end, just like football season, investing is a long game.

Have a blessed week!

Joe Shearrer

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



**The Record
Publications, LLC**

Publishers of *The Record*

(913) 362-1988

Jon A. Males

Owner/Publisher/Editor

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The Record (USPS No. 002269) is published weekly every Thursday by The Record Publications at 14690 Parallel Rd, Basehor KS 66007. Newsstand price, single copy, 35 cents; subscription price per year, \$16.13. For editorial, display, and classified advertising information call 362-1988. Periodical postage paid at Kansas City, Kansas 66110. Postmaster: Send address changes to The Record, P.O. Box 6197, Kansas City, Kansas 66106-0197

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Schmidt announces over \$26 million in life insurance policies recovered for Kansans in 2024

Kansas Insurance Commissioner, Vicki Schmidt, today, announced over \$26 million recovered for Kansans in 2024 through the Life Insurance Policy Locator (LIPL). The Kansas Department of Insurance has helped Kansas consumers find and collect more than \$97 million from lost or unclaimed life insurance policies using the LIPL since 2019.

"The Department has a great track record of helping Kansans claim life insurance policies," said Commissioner Vicki Schmidt. "If you or someone you know has an issue with an existing life insurance policy, please give us a call so we can assist."

September is Life Insurance

Awareness Month, and the LIPL is a great tool to help you search for a lost policy. The LIPL is provided by the National Association of Insurance Commissioners (NAIC) and is available at <https://eapps.naic.org/life-policy-locator/>. All requests are free and confidential.

Individuals who believe they are beneficiaries and executors, or legal representatives of a deceased person may submit a search request. Insurance companies receive the request, search their records, and directly contact the requester if there is a match, typically within 90 business days.

If, after a number of years, an insurance company holding unclaimed proceeds cannot find the rightful

owner, it turns the money over to the state. You should periodically check with the Kansas State

Treasurer's Unclaimed Property division to see if any money from life insurance policies may have been turned over to the state. You can visit the unclaimed property division at <https://missingmoney.ks.gov/>.

Depending on your needs, life insurance can be a useful tool for you and your family. Consult the Department's Life, Annuities, and Long-Term Care Shopper's Guide if you are considering purchasing a life insurance policy. If you have an issue with an existing life insurance policy, contact the Department at 785-296-3071 or by email at KDOI@ks.gov.

The Goalkeeper Who Loved Books



On the neighborhood small football pitch, John was considered the most unusual of goalkeepers. Actually, it wasn't his miraculous saves or acrobatic leaps that made him stand out, but rather the fact that John read books during matches.

While his teammates dashed across the field, John would settle against the goalpost with a book he

had brought from home. Lost in its pages, he barely noticed the action around him unless Peter, the team's striker, yelled:

"John, put the book down! We're playing!"

"I know! I know!" John would call back, his eyes still glued to the book.

Needless to say, things didn't always go well. Sometimes, John was so engrossed in his reading that he allowed some goals in. But at other times, he astonished everyone with his sudden, impeccable saves. His friends laughed and teased him for his eccentricity, but they couldn't help being curious. What was it about those books that meant so much to him?

One afternoon, during a tense game, the striker from the opposing team, Thomas, sent a powerful shot. The ball streaked through the air like a rocket and headed straight for the goal. John's teammates braced for defeat but, to their astonishment,

John sprang up and blocked the shot with flawless precision.

"How... how did you do that?" someone eventually stammered, still in shock.

John calmly picked up his book, dusted it off, and held it up with a grin.

"This one's about the reflexes of famous goalkeepers," he explained. "It says reading exercises your mind, improves focus, and sharpens reaction time."

Silence fell over the pitch. For the first time, his teammates looked at John's books with admiration rather than contempt.

Brain and muscles: a winning duo

From that day onwards, John earned the nickname "the knowledgeable goalkeeper." He was no longer just the guardian of the net; he had become the team's official mental coach. By highlighting the link between physical fitness and intellectual development, he inspired his teammates to reach

new heights.

"Football builds physical strength, and reading trains the mind," he often explained. "A well-rounded player needs both. Reading sharpens your thinking, enhances your strategic skills, and helps you stay calm under pressure."

Before long, the boys began showing up at the pitch with books in hand, many borrowed from John's personal collection. They would gather before and after practice to exchange thoughts on their latest reads and brainstorm game strategies. This ritual became a cherished tradition, strengthening the team's bond both mentally and physically.

Much more than a goalkeeper

John remained an unconventional goalkeeper. He didn't block every shot, but he always found a way to uplift the team, both on and off the

CONTINUED ON PAGE 7



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Goalkeeper...**...from page 3**

field. Over time, the boys realized that being a great player wasn't just about speed or ball skills—it was about thinking critically, making sharp decisions, and fostering a mindset of continuous growth.

In the end, John showed that

books could be just as impactful as drills on the pitch. He proved that true champions are those who nurture both their bodies and their minds. The humble neighborhood field became more than a place for thrilling matches—it grew into a space where stories were shared, ideas blossomed, and dreams took shape.

Luzia Jardim

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. 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. Council 11085 has LULAC members in the counties of Douglas, Johnson and Wyandotte (Kansas) – Clay and Jackson (Missouri). Join us at the monthly Zoom meetings – the second Saturday of each month at 2 p.m. Rudy Padilla Email opkansas@swbell.net or Maria Cristina Herrera MariCriszap@gmail.com

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Tom's Tasty Treats**By Tom Valverde**

This week's tasty treat is a scrumptious cookie filled with chunks of white chocolate and pecans. A really good combination for a sweet treat and they're so easy to make. Please give them a try:

WHITE CHOCOLATE AND PECAN COOKIES

3/4 c Sugar

3/4 c Brown sugar

1 c Crisco

3 lg. Eggs

1 1/2 t Vanilla

3 C Flour

1/2 t Salt

1 t Baking powder

1 t Baking soda 12 oz. White Chocolate, chopped coarsely into chunks

1 c Pecans, chopped

Set oven to 350°.

In a mixer, beat together the sugar, brown sugar and Crisco until well blended and fluffy. In a large bowl sift together the flour, salt, baking powder, and baking soda. Add into the sugar mixture and stir until well mixed. Add the pecan pieces and the white chocolate. Drop batter or use a tablespoon scoop. Leave 1/2" between each cookie.

Bake 350° for 12-15 minutes or until golden brown. Leave on the cookie sheet for 2 minutes, then transfer to a cooling rack. These cookies are personal favorite and I am sure that they soon will become family favorite. This recipe makes about four dozen+, so please share the goodness with someone who lives alone or a lonely neighbor.

Enjoy!

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