

The Record

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Comin' & Goin' Turner Style



By Sharon Hoover

Happy Halloween! We finally broke down and bought some Halloween candy. I must wait until the last minute, or I will devour it all and need to buy more. That is not good for my teeth or my waistline.

With October almost out of the way. We will be plunged into the dark earlier as Daylight Savings time ends November 2. I wish the Federal government would enact legislation to either abolish it or make it year round. I know it is not a priority because of all the ridiculous stuff going in Washington and around the country. It makes me wonder what direction our country is going in. It doesn't look good. On a local note...

The latest information on opening Turner Diagonal is May 2026. For all you fellow Turnerites, the Diagonal was closed on October 2022 with a scheduled opening date of December 2024. I have been so frustrated every time I

head up north and must sit and wait for a train to pass. I know 635 is an option but not for me or many of my friends who are no longer able to navigate highways.

On a positive note, here are some Library events you may want to attend. The Turner Community Library's first program in November is "Wisdom Of Wholeness: A Process Painting Workshop" taught by Jenny Hahn. Learn to reconnect with all parts of yourself and your creativity using painting as a tool for self-discovery. November 1, 2025, from 11am-1:30 pm in Turner Recreation Commission's Bear's Den. Register at kckpl.org. Adults

On November 3, the "Food around the World" class will teach you how to prepare Bahn Mi. Join us at 4pm at the Turner Neighborhood Center next to the Turner Garden. Registration required kckpl.org. Adults.

On November 4 "Painting Like the Greats" at The Windmill KC at 10am, teens, adults. Registration required. Teens, Adults. kckpl.org

On November 7 at 2pm, create a Mother Nature masterpiece at "Fall Botanical Glass Frame" using fall fragments on a hanging glass frame. Turner Neighborhood Center is next to the Garden. Registration Required at kckpl.org Adults



Two classes on November 8 "VHS Tape Lantern". VHS tapes liberated from thrift shops, given a second life, setting the night on fire. 11am-12pm, Adults, 12pm-1pm, Teens, Adults. Registration Required. kckpl.org.

Also on November 8, South Branch Library is having a "Book Sale" from 1pm-4pm for children, teens, and adults.

The Mayor's Christmas Tree Lighting Ceremony will be November 7 at Memorial Hall. Activities are planned from 4pm-7pm at which time he will light the tree.

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

Social Security Benefits Increase in 2026

The Social Security Administration (SSA) announced that Social Security benefits, including Old-Age, Survivors, and Disability Insurance (OASDI), and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits will increase by about \$56 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on

December 31, 2025. (Note: Some people receive both Social Security benefits and SSI).

"Social Security is a promise kept, and the annual cost-of-living adjustment is one way we are working to make sure benefits reflect today's economic realities and continue to provide a foundation of security," said Social Security Administration Commissioner Frank J. Bisignano. "The cost-of-living adjustment is a vital part of how Social Security delivers on its mission."

Other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security

tax (taxable maximum) is slated to increase to \$184,500 from \$176,100.

Social Security begins notifying people about their new benefit amount by mail starting in early December 2025.

Similar to last year, Social Security beneficiaries will receive a simplified, one-page COLA notice, which uses plain and personalized language, and provides exact dates and dollar amounts of an individual's new benefit amount and any deductions.

Individuals who have my Social Security accounts can view their COLA notices online,

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Stock Market Insights

Is Rising Market Turbulence a Real Trend or Just Isolated Events

**Dr. Richard Baker, AIF®,
is the CEO and executive
wealth advisor at
Fervent Wealth
Management.**

I was recently speaking with one of my best friends, who is a pilot, about flight turbulence. He said there are two kinds of turbulence: natural turbulence caused by weather (wind) and pilot-induced turbulence, which happens when a pilot makes a mistake.

We are beginning to see some increased turbulence (market volatility), but is it a change to overall market conditions or is it a few isolated mistakes by companies?

The stocks have been resilient over the past two weeks despite rising US/China trade tensions, increased stock volatility, and regional bank losses. These conditions have pulled the S&P 500

off its record highs, but overall, markets remain high.

There are three instances of market turbulence that I am watching to determine if they are a trend or an isolated event: credit issues, unusually high bank borrowing from the Federal Reserve, and lower-than-normal S&P 500 defensive sector weights.

Credit Issues

Bankruptcies are affecting banks: JPMorgan Chase disclosed on the bank's quarterly earnings call last Tuesday that it had to take a \$170 million write-off in the third quarter due to the bankruptcy of subprime auto lender Tricolor. They also mentioned being affected by First Brands (auto parts) bankruptcy. Their CEO, Jamie Dimon, who is often a pessimist, suggested it could be the beginning of more credit problems to come by saying, "When you see one cockroach, there are probably more," according to the Wall Street Journal.

Bank Borrowing from the Fed Strangely, US banks borrowed \$8 billion from the Federal Reserve's Standing Repo Facility (SRF) in the last few days. The SRF is a newer Federal Reserve tool that serves as an emergency backup for banks experiencing liquidity shortfalls. This is the largest daily borrowing from the Fed since the COVID-19 pandemic, excluding the normal end-of-quarter times. This might indicate that some credit tightening is coming due to limited liquidity, which could slow business growth.

Low Defensive Sector Weights

Consumer staples, healthcare, and utilities make up the defensive sector of the S&P 500, which is typically where investors keep holdings because they tend to be more stable during economic downturns. Their percentage of the overall S&P 500 has fallen to an all-time low of 16%. The last time the defensives were at an all-time low was at the peak



of the dotcom bubble in March 2000, when defensive sectors represented 17% of the S&P 500.

The recurring theme here is the technology sector, which hit a record high of 35% weighting this month (above the 34% weight in March 2000). I don't think technology is in a bubble. Still, the stock market's built-in hedge to weather market volatility is unusually small, which means more stocks are at higher risk of being hurt by a market pullback.

I doubt these things develop into a negative trend. Though I expect a short-term pullback, I feel good about the market in general for the rest of the year and 2026. Yet it does pay to be vigilant. Portfolio-wise, stay active, keep allocations near neutral, and pay attention to who is being affected by credit issues and liquidity. Opportunities are out there if you know where to look.

My friend and I were at the airport watching a small plane land when we were discussing pilot-induced turbulence. The small plane was landing with a little crosswind, but my friend pointed out that the plane was swinging side to side so violently because the pilot was making a series of overcorrections to the wind. It landed with no problems, but the passengers had a

bumpier ride than they should have because of their pilot. With your investments, make sure your pilot has a steady hand and a lot of experience in various market scenarios.

Have a blessed week!
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Fervent Wealth Management is a financial management and services entity in Springfield, Missouri.

Three Red Flags to Watch as Market Volatility Rises: Credit, Liquidity, and Defensive Weakness



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KCKCC Receives Ratcliffe Foundation Grant for the Skilled Trades

Kansas City Kansas Community College received \$30,000 from the Ratcliffe Foundation at the 2025 National Association for Community College Entrepreneurship (NACCE) Conference last week in Coronado, Calif. The funding will be used to support the college's new Automation Engineer Technology (AET) lab in the KCK Community Education, Health and Wellness Center scheduled to open next fall.

"KCKCC's efforts are now being recognized nationally by organizations like the NACCE and the Ratcliffe Foundation," said Dr. Scott Balog, executive vice president at KCKCC. "We're grateful for the generous support of the Ratcliffe Foundation and NACCE and their recognition of KCKCC's leadership in addressing key workforce needs in the Kansas City metro."

KCKCC received the funding through NACCE's Pitch for Skilled Trade competition. KCKCC was among just five colleges nationally selected to pitch for funding from the Ratcliffe Foundation. The college's pitch centered on capacity building in its AET program, and the funds received will be used as part of a targeted capital campaign to support equipment needs at the AET lab. The college's initial ask was \$25,000, but the Ratcliffe Foundation increased it's funding toward the project by another \$5,000. KCKCC is the first institution in the state of Kansas to be awarded a Ratcliffe Foundation Pitch for the Skilled Trades grant.

"KCKCC's Automation Engineer Technology lab aligns perfectly with the interests of the Ratcliffe Foundation," said Carlene Cassidy, Chief Executive Officer of the Ratcliffe Foundation. "Our grant – larger than what the college requested – reflects our belief that KCKCC, like our other awardees, represents the best of what community colleges mean to the communities they serve."

Pitch for the Skilled Trades is a competition opportunity for faculty, staff, administrators, foundation leaders and presidents from NACCE member colleges to pitch to a panel of judges for funding. Competitive projects are those that demonstrate "greatest" economic impact on a local level with respect to jobs created, employment obtained, income earned and businesses launched. In addition, projects must show that there is a return on investment. The primary goal of the competition is to expand opportunities in the skilled trades and apprenticeships through innovative educational programs and to provide a path to employment or a new venture being created.

"Funding will help provide much needed equipment as we double our capacity and output in the number of skilled maintenance technicians and AET technicians prepared for high-skill, high-wage advanced manufacturing jobs in the metro," Balog said. "By giving us more funding than what we asked for in our application, the grant signals the Ratcliffe Foundation's belief in us and our work to transform the economic landscape in Wyandotte County."



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Tom's Tasty Treats

By Tom Valverde

Scrumptious, is how I describe this week's tasty treat. The dough has cream cheese in the dough and it makes these cookies really soft and tender.

They're easy to make your own, just decorate as you like. Top with a pecan half or tint the frosting pink and place a nonpareil in the center for a great looking cookie. Try them with color sprinkles also, or chocolate Jimmies. These will soon become a favorite. Bake some soon:

Social Security... ...from page 1

which is secure, easy, and faster than receiving a letter in the mail. Account holders can set up text or email alerts when they receive a new message, such as their COLA notice.

To receive a COLA notice online, individuals will need to create or sign in to their personal my Social Security account and opt out of paper notices by November 19, 2025. Go Digital! Create an account today at www.ssa.gov/myaccount. An online my Social Security account also gives individuals access to request a replacement Social Security card, view their claim status and benefits,

and view their SSA-1099.

Information about Medicare changes for 2026 will be available at www.medicare.gov. For Medicare enrollees, the 2026 premium amount will be available via my Social Security Message Center starting in late November. Individuals who have not opted to receive messages online will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor's Bureau of Labor Statistics.

SOFT VANILLA CREAM COOKIES

1 c Butter at room temperature
1 1/4 c Sugar
4 oz. Cream cheese
1/2 t Salt
1 1/2 t Vanilla
1 lg. Egg at room temperature
3 c Flour

Frosting:

3 c Powdered Sugar
1/3 c Butter
2 T Milk
1 drop Red
Food Color to make "Pink"

Decoration:

Pecans,
Nonpareils,
Color Sprinkles, Gold or Silver
Dragees or Chocolate Jimmies

In a mixer cream the butter with the cream cheese, then add the sugar, salt, Vanilla and the egg. On

medium speed gradually add the flour. Scrape the bowl as needed. Cover the bowl with plastic wrap and chill for 1 1/2 hours. Preheat oven to 375°. Dust the counter with flour. Roll dough to 1/8" thickness. Flour 2" round cookie cutter. Cut out cookies and place 1" apart on the cookie sheet. Bake for 7-8 minutes, until the edges are lightly browned. Leave to cool on the cookie sheet for 2 minutes. Finish cooling on wire rack.

Frosting: Mix the powdered sugar and butter and beat until creamy. Add the powdered sugar one cup at a time. Add milk one tablespoon at a time. Then add the Vanilla and the food color. Frost and decorate as you desire. Keep the cookies in an airtight container for up to a week, but they won't last that long.

Enjoy!

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