



# The Record

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## Comin' & Goin' Turner Style



By Sharon Hoover

Well, my plans did not go as expected. I am still using the wheelchair; however, I am on the walker for short distances. It hasn't been two weeks yet, but I don't enjoy immobility.

For those able bodied people to get around, the Turner Library has some activities the second full week of January. On Monday, January 12, from 4pm-5pm at Turner Community Garden features Turner Easy Eats: Spaghetti Bolognese. Learn a tasty recipe for a hearty sausage and beef bolognese sauce. I have already registered for this class, so I hope to attend.

The second is on Friday, January 16, also at the Garden from 2pm-4pm and is entitled Evergreen Crescent: Hoop Arrangement Workshop. This is a winter inspired hoop arrangement featuring eucalyptus accent greenery and a single rose. Learn how to shape the crescent, add texture and weave in subtle lighting to craft an enchanting piece. No floral experience is needed. Step by step guidance provided. Adults. Registration is required for both activities. Kckpl.org. I've seen this arrangement and it is beautiful.

The 24<sup>th</sup> Annual Eagle Days at Schlagle Library is Saturday, January 17 from 9am-5pm and Sunday, January 18 from 12pm-4pm. There will be live birds of prey, including a Bald Eagle, crafts for kids, birdwatching on the lake, binocular checkout, activity stations on the trail tons of photo ops, plus more. Operation Wildlife will be offering talks on the hour at Mr. & Mrs. F.L. Schlagle Library and James P. Davis Hall. It's been a few years since I attended this

event but not only is it educational, the kids will really enjoy it.

Shepherd's Center of KCK's "Adventures in Learning" luncheon is Friday, January 16 at Grace Lutheran/Mason Methodist Church, 3333 Wood. Activities start at 10am. The 11am speaker is Kate Fields from Hillcrest Transitional Living. Lunch provided by the Shepherd's Center Board of Directors. The noon program will be presented by Jennifer Grasila from AARP Driver Safety. Reservations needed. Call 913 281-8908 or [melissab@sckc.com](mailto:melissab@sckc.com).

I recently received Area Aging's bimonthly newsletter "The Communicator" which always has interesting articles for seniors. This issue contains information on the continuing Senior Impact Series, Kansas Weatherization Program, Utility & Sales Tax rebates for Wyandotte County residents, Scam prevention, Energy Assistance, Medicare facts plus more. If you have questions or want to receive this newsletter, call 913 573-8531 or [60plus@wycokck.org](mailto:60plus@wycokck.org).

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

### Stock Market Insights

## Preparing Portfolios for a Less Predictable Federal Reserve

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

I've been in this business long enough to see investors go through several versions of the Federal Reserve, from crisis fighter to inflation watchdog. What's different today isn't just policy; it's how much uncertainty surrounds it. For years, investors could count on the Federal Reserve to play a familiar role: steady, predictable, and largely insulated from politics. When markets stumbled, the Fed stepped in. When inflation cooled, interest rates eventually followed. That relationship is beginning to change.

With inflation proving stubborn, government borrowing rising, and political pressure on the central bank growing louder, investors are adjusting to the idea of a new Fed. One that may



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## Market Insights...

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be more divided internally and less independent than in the past. What stands out is not panic, but calm.

Despite these concerns, markets have remained relatively steady. Stocks continue to grind higher, bond yields have stabilized, and volatility has stayed muted. But beneath the surface, investors are preparing for a world where the Fed may no longer be the dependable backstop it once was.

### Why the Fed Feels Different

The Federal Reserve has always faced criticism, but today's environment is different. Inflation has been harder to tame, interest rates are higher than many investors have experienced, and scrutiny of monetary policy is more public and more political.

Fed officials have also shown greater disagreement with public comments being less coordinated and policy signals shifting quickly. Markets don't just react to rate

changes, they react to confidence. When the path forward feels less certain, investors plan for more outcomes, not just one.

### Why Markets Haven't Panicked

So why hasn't the market reacted more sharply? Perspective plays a role. Corporate balance sheets remain solid, the economy has avoided recession, and investors remember far more disruptive periods in recent years.

Preparation matters too. Many investors now assume the Fed could be slower to act or less unified than in the past. Instead of waiting for trouble, they're adjusting portfolios in advance. Calm, in this case, doesn't mean confidence. It means caution.

### How Investors Are Adjusting

One shift has less dependence on falling interest rates. Assets that benefited most from ultra-low rates, long-term bonds and certain growth stocks, are being reevaluated. Investors are leaning toward shorter-term bonds, floating-rate investments, and companies with strong cash flow.

There's also renewed focus on inflation protection. Real assets such as commodities, infrastructure, selective real estate, and inflation-protected bonds are regaining attention as hedges against policy uncertainty.

Diversification has become more important as well. While U.S. markets remain central, international stocks, global bonds, and alternative strategies are being used to reduce reliance on decisions made by a single central bank.

Many investors are also holding more cash. With yields meaningfully higher, cash provides flexibility, allowing investors to respond to market pullbacks, policy surprises, or opportunities without being forced to sell.

### What This Means for Everyday Investors

A changing Fed doesn't automatically spell trouble for long-term investors, but it does challenge old assumptions. Relying on quick rate cuts or clear policy guidance could prove risky. Instead, diversified portfolios built to handle multiple outcomes may be better suited for

the years ahead. This environment favors discipline over prediction.

Markets may appear calm, but investors are paying attention. The role of the Federal Reserve is evolving, and with it, the way portfolios are built. Rather than betting on what the Fed should do, investors are preparing for what it might do. Markets will continue to adapt, just as they always have. The Fed may change, but the fundamentals of long-term investing (diversification, patience, and discipline) remain the same.

Have a blessed week!

Joe Shearrer

[www.FerventWM.com](http://www.FerventWM.com)

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market risk.

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

Treasury inflation-protected securities (TIPS) help eliminate inflation risk to your portfolio as the principal is adjusted semiannually for inflation based on the Consumer Price Index – while providing a real rate of return guaranteed by the U.S. Government. Treasury Inflation-Protected Securities, or TIPS, are subject to market risk and significant interest rate risk as their longer duration makes them more sensitive to price declines associated with higher interest rates. Floating rate bank loans are loans issued by below investment grade companies for short term funding purposes with higher yield than short term debt and involve risk. The fast price swings in commodities will result in significant volatility in an investor's holdings. Commodities include increased risks, such as political, economic, and currency instability, and may not be suitable for all investors.

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

## Tree Recycling Drop-Off Sites Now Available in Wyandotte County/ KCK Through February 1

KANSAS CITY, KS - Now through Sunday, February 1, 2026, the Unified Government Parks and Recreation Department will host four natural tree recycling drop off sites at local parks around Wyandotte County/ Kansas City, Kansas.

This FREE service is available to anyone in the Wyandotte County/ Kansas City, Kansas area.

The UG Parks and Recreation Department asks that all decorations be removed from all trees prior to dropping them at one of the designated sites.

### Tree Recycling Sites:

- City Park - 2601 Park Dr, Kansas City, KS 66102  
(South & East from the Park Dr. Entrance, on the grass)
- Leo Alvey Park - 4834 Metropolitan Ave, Kansas City, KS 66106  
(North side of the South parking lot)
- Stony Point Park - 527 N. 86th Street, Kansas City, KS 66112  
(Northeast corner of the parking lot)
- Wyandotte County Park - 631 N. 126th Street, Kansas City, KS 66012  
(Located near the baseball fields)

UG Parks and Recreation ground crews will pick up tree piles from locations 1-2 times per week until the Sunday, February 1, 2026, deadline.



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# Seniors And Disabled Encouraged to Apply for Wyandotte County/ KCK Tax Rebate Programs

## Over \$900,000 Rebated to Residents Last Year

KANSAS CITY, KS - Beginning Friday, January 2, 2026, many Wyandotte County and Kansas City, Kansas, seniors or persons living with a disability can verify their eligibility for BPU PILOT Relief, property tax refund, utility, and sales tax rebate programs. The tax rebate application process will take place from through Wednesday, April 15. The Unified Government of Wyandotte County and Kansas City, Kansas (UG) officially launched community outreach to help applicants apply for tax rebates for their utilities and homes.

Last year, the UG Clerk's Office assisted more than 1,400 Wyandotte County/ KCK applicants, who received \$900,000

in rebates through the rebate programs.

There have been some changes to the tax rebate programs, and the Unified Government has posted updated qualifications and documentation requirements on the UG website at [wycokck.org/taxrebates](http://wycokck.org/taxrebates).

**BPU PILOT Relief and Property Tax Rebate Program:** Wyandotte County residents with an income of \$58,041.00 or below and who will be sixty-five or disabled on January 1, 2026, may be eligible to qualify for a refund of the BPU PILOT charges if they are a BPU customer or a portion of their property taxes as a property owner.

**Utility and Sales Tax Rebate Program:** Residents living in Kan-

sas City, Kansas or in Wyandotte County who have a BPU account and who are at least age sixty-five or disabled on January 1, 2026, with an income of \$58,041.00 or below may be eligible for this program to receive a rebate on franchise fees collected on BPU, gas, Internet, cable, or phone bills. The 2025 sales tax rebate, for eligible applicants, is \$200.

Qualified renters may also be eligible for utility, sales, and BPU PILOT relief. Note that renters must be a BPU rate payer and have a valid BPU account to verify eligibility.

**Documents Needed to Verify Eligibility**

Residents will have to provide their contact information (full name, complete home address,

date of birth and telephone number). If residents want their check to be mailed to a different address, they are asked to please provide the mailing address and mark separately as their preferred mailing address.

If disabled, the date of disability and from what agency must be included (i.e. Social Security, Railroad, Veterans Administration).

Proof of income for all persons living in the home for all of 2025. Documents accepted are:

- W-2, 1099
- Social Security statement (received at the beginning of the year showing how much you received for the previous year {usually has pink boxes with total amounts on

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## Health Care And Community Prevention Centers

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Monday - Friday, 8-5 pm  
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913\*342\*2552

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855\*378\*4373

National Suicide Prevention Lifeline  
800\*273\*8255

KC Care Health Center  
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## Tom's Tasty Treats

By Tom Valverde

This week's tasty treat is a really good twist on the fun favorite, S'more treats. This is baked in a 9x9" cake pan and then cut into bars. I really enjoyed them and was surprised because I don't like graham crackers, but these were on another level, they're that good. Angelica Navarro's son, Timmy made them as I baked my cookies for our annual Christmas cookie exchange. You must give them a try:

### S'MORES COOKIE BARS

#### Ingredients:

1/2 c Brown sugar

1/3 c Sugar

1 1/4 c Flour

1/4 t Salt

1/2 T Baking soda

#### Wet ingredients:

1t Vanilla

1/2 c Butter, melted

1 lg. Egg

Package of:

Graham crackers,

Large Marshmallows

1 pkg Semisweet

Chocolate chips,

2 Milk Chocolate bars

Set oven to 360°.

In a large bowl combine and whisk together all of the dry ingredients. Fold in the chocolate chips. In another bowl whisk the egg, then add the Vanilla and the cooled melted butter. Add the wet ingredients to the dry and stir just until combined. This forms the dough that will be spread onto the cookie bar. Spray the pan with nonstick spray. Line the pan with graham crackers. Top with a layer of the dough. Cover dough with the large marshmallows. Top with the milk chocolate bar. Spread the remaining dough on top, top with another layer marshmallows and milk chocolate bars. Add extra dough on top. Bake at 360° for 12-15 minutes. Remove from the oven and let cool for 15 minutes. Then, cut into bars.

Timmy is in Junior high school and he made these delicious bars in no time! You will want to make a second batch to share them during the holidays. Enjoy!

## Cross-Lines Retirement Center

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## Wyco Tax Rebate ...

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the form})

- Railroad retirement statement
- Veteran's disability statement
- Bank interest statements
- Food stamp award
- Child support income

#### How to Apply

#### By Mail

Interested applicants may mail their eligibility documents to the UG Clerk's Office for review (Office of the Clerk, 701 N 7th Street, Suite 323, Kansas City KS 66101). All documents will be returned once fully reviewed.

#### In-Person

To ensure residents fully understand the application process and document requirements, the Unified Government will host one-on-one appointments starting Friday, January 2, through Wednesday, April 15, to help answer any questions and walk residents through their applications.

**Schedule An Appointment**  
Applicants are encouraged

to call 3-1-1 (913-573-5311) to make an appointment to present their paperwork and complete applications at any of the available community centers and business locations throughout Wyandotte County/ KCK.

- City Hall, Office of the Clerk – 3rd Floor (Monday - Friday), 8:30AM – 4PM

- Joe E. Amayo Community Center(Tuesdays), 9AM – 1PM

- Area Agency on Aging (Tuesdays) - (Utility Rebates ONLY), 9AM – 1PM

- Eisenhower Community Center (Wednesdays) 9AM – 1PM

- County Annex Building (Fridays), 9AM – 1PM

Free transportation may also be available for residents with an appointment with at least 48 hours' notice. Residents are asked to notify their appointment call taker when scheduling their appointment, so their free transportation can be arranged.

For additional information regarding the rebate programs, please visit: [www.wycokck.org/taxrebates](http://www.wycokck.org/taxrebates)

## Simmons Senior Housing

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