



The Record

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Comin' & Goin' Turner Style



By Sharon Hoover

Have you been thinking about what you are doing for that special someone on Valentine's Day? It's a little early but you may want to take your sweetheart out for dinner.

This is your opportunity close to home to enjoy a Valentine's Day Italian Comfort Dinner in Turner at the Turner Neighborhood Center, 667 S. 55th St. KCK presented by Community Gardens, Inc. Mark your calendars for February 7, 2026, from 4:00pm-6:00pm. The menu includes Creamy Alfredo Pasta or Crispy Chicken Parmesan, a Classic Caesar Salad, Garlic Breadcrumbs/Bread, dessert—Raspberry topped Chocolate Cheesecake, and drinks—water

tea, or coffee. Prices are \$26 for a Single Plate, or \$50 Couples Dinner (2 Plates) Pre-orders only - Limited availability .Perfect for couples, families, and Valentine's gatherings, Call or Text to Order - 913 205 4705.

On Wednesday, January 28, 2026, Turner Community library sponsors Storytime & Sips at the Windmill KC at 10:00am. Little ones enjoy three enchanting stories while grown-ups sip on something warm and wonderful.

The KCK Public Library is holding a virtual program - Lunch and Learn: New Year, New You (about your) Health in 2026. Learn what can have the most impact on your overall health and what to do to support a healthy you in the new year. You'll also be led through setting goals that actually stick for 2026. Virtual, 12:00pm, Thursday, January 29 Registration Required. Kckpl.org

Every so often, I read historical nonfiction. The last book was entitled "The Zorg: A Tale of Greed and Murder that inspired the Abolition of Slavery" by Siddharth Kara. A summary: In

late October 1780, a slave ship "The Zorg" set sail from the Netherlands, bound for Africa's Windward and Gold Coasts, where it would take on its human cargo. The Zorg (a Dutch word meaning "care") was one of thousands of such ships, but the events that ensued on its doomed voyage were unique. After reaching Africa, the Zorg was captured by a privateer and came under British command. Crammed with 442 slaves, it left for Jamaica in 1781. A series of unpredictable weather events and mistakes in navigation left the ship way off course and running out of water. To save the crew and the most valuable slaves, they threw dozens of people, starting with women and children overboard. What followed was legal drama in England's highest court that turned that brutality into front page news; eventually, sparking the abolitionist movement in both England and the young United States. This is a powerful book—I learned much of the history of the slave trade and the European countries involved. It was beyond what I could ever have imagined.

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

Stock Market Insights

Markets Cool as Investors Digest a Changing Landscape

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

This winter has been anything but predictable. In our area, temperatures have swung from the 70s one day to brisk 30s the next, reminding us how quickly conditions can change. Financial markets have shown similar swings recently, keeping investors alert even as overall trends remain intact.

After beginning the year at near record levels, U.S. stock markets have begun to move with greater caution. Major indexes, including the Dow Jones Industrial Average, S&P 500 and Nasdaq Composite, have pulled back modestly from recent highs as investors digest a steady flow of new information. Rather than signaling



Market Insights...

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a sudden shift in sentiment, the move reflects a pause as markets reassess expectations.

At the center of that reassessment is earnings season. Early reports, particularly from large financial institutions, have painted a mixed picture. Some companies have delivered solid profits, while others have highlighted slower revenue growth, higher borrowing costs and a more competitive business environment. This has led to uneven performance across sectors and highlights that companies are feeling the economy differently.

Economic data has added another layer of complexity. Recent inflation readings suggest price pressures have moderated from prior peaks, but inflation remains above the Federal Reserve's long-term target. As a result, investors are adjusting to the possibility that interest rates may stay elevated longer than previously expected.

That backdrop has influenced both stock valuations and bond yields, contributing to increased market sensitivity around new data releases.

Global developments have also played a role. Ongoing geopolitical tensions have encouraged some investors to adopt a more defensive posture, supporting demand for assets, such as gold, and contributing to volatility in energy markets. These shifts appear to reflect caution rather than panic, but they highlight how external events can quickly influence market behavior.

Technology stocks, which have driven much of the market's gains in recent years, have shown signs of fatigue as well. Concerns around valuations, regulation, and the pace of future growth have led investors to be more selective, even as

long-term confidence in innovation remains intact.

Despite recent pullbacks, the broader picture suggests rotation rather than retreat. Some defensive sectors have held up well, indicating that investors are repositioning portfolios rather than stepping away from the market altogether.

Looking ahead, attention will remain focused on corporate earnings, inflation trends and labor-market data. With markets still trading near historic levels, periods of volatility are likely as investors balance optimism about long-term growth with caution around short-term risks.

Just as most of us wouldn't overhaul our plans based on a single warm or cold day, investors are often best served by maintaining perspective during market swings. Staying disciplined and focused

on long-term goals has historically mattered more than reacting to short term shifts in market conditions.

Have a blessed week!

Joe Shearrer

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

Kansas Treasurer Announces New 529 Program Manager and March 2026 Rebranding

Topeka, Kansas - Kansas State Treasurer Steven Johnson today announced the next chapter for the Kansas 529 postsecondary education savings program, including a new program manager, a refreshed identity, and significant enhancements designed to deliver greater value for Kansas families.

Following a competitive procurement process, the Treasurer selected TIAA-CREF Tuition Financing, Inc. (TFI) as the new plan manager for the Learning Quest 529 Education Savings Program. Partnering with TFI positions the program to deliver a best-in-class experience for account holders.

Plan management will transition after the close of business on February 27, 2026, with the conversion completed and the new platform fully live on March 2, 2026. At that time, Learning Quest will officially rebrand, reflecting a modernized program built to better serve today's families and the next generation of education savers.

"For more than 25 years, this program has helped Kansas families plan for the future," said Kansas State Treasurer Steven Johnson, the 529 plan administrator and national chair of the College Savings Plan Network. "We took a measured approach and studied what works in other states to build best-in-class 529 plans for Kansas."

Kansas' 529 plans, including Learning Quest and the Schwab 529 Plan, together serve more than 228,000 families and represent approximately \$14.5 billion in assets under management.

Under new program management, the Kansas 529 plans will be positioned as one of the lowest-cost 529 plans in the market. Kansas 529 account owners will experience a significant fee reduction that will collectively save millions of dollars, keeping more of their contributions working for future education expenses.

The transition also brings streamlined investment options, including a shift to enrollment-year portfolios that better align savings with a student's expected education timeline. Account owners will benefit from a modernized website, improved digital tools, and a more user-friendly account management experience when the new program launches on March 2, 2026.

"Our responsibility is to be good stewards of this program," Johnson said. "This transition carries that commitment forward. It empowers families by reducing costs and complexity, while strengthening the program for the long term."

Account holders will receive detailed transition communications and guidance starting January 20th ahead of the March 2026 conversion. Additional information about the transition process is available at LearningQuestEnhancements.com.



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He Was Named After Dr. King. Now He's Leading a Movement That Honors His Legacy.

As America honors the legacy of Dr. Martin Luther King Jr., one Kansas City leader is proving that King's final mission, economic justice for all, is still alive and advancing.

Earl Martin Phalen, CEO of Great Jobs KC, wasn't just inspired by Dr. King, he was named after him. Born to a high school mother, and then adopted into a family that believed in justice and dignity for all, his adoptive parents gave him the middle name "Martin" to remind him, always, of his responsibility to serve others.

Today, Earl is living up to that legacy. Through Great Jobs KC, he's leading a modern-day movement to help underserved youth and adults gain access to education, job training, and careers that pay family-sustaining wages, the very vision Dr. King dreamed of in his Poor People's Campaign of 1968.

"At the end of his life, Dr. King

was focused on economic opportunity. Great Jobs KC aligns with that vision by helping individuals move from poverty to prosperity," said Phalen.

From Resurrection City to Kansas City

When Dr. King planned the Poor People's Campaign, he envisioned a nation where jobs, dignity, and opportunity were rights, not privileges. The campaign built "Resurrection City," a protest encampment on the National Mall demanding fair wages, jobs, housing, and education for the poor.

Today, Kansas City has become its own kind of Resurrection City, not of protest tents, but of real opportunity, where Great Jobs KC has already helped thousands of Kansas Citians escape poverty and launch new careers.

Earl's personal story reflects that same transformation. A Black man

raised by civil rights-era parents, educated at Yale and Harvard Law, and devoted to justice through education, he now leads a nonprofit determined to change the trajectory for entire communities, starting with jobs.

Dr. King's Dream, Delivered Locally

Great Jobs KC is taking on Dr. King's unfinished business, economic injustice, by offering:

- Tuition-free job training and certification programs
- Career placement with living wages
- Wraparound support services for long-term success

"Dr. King said that without economic equality, there can be no full citizenship," said Earl Martin Phalen.

"We're here to make sure that everyone, Black, white, immigrant, working mom, returning citizen has a path to dignity through work."

And while some consider Dr. King's Poor People's Campaign a failed moment, Phalen and his team believe it planted the seed that organizations like Great Jobs KC are now nurturing into a national model.

From Protest to Progress

Nearly six decades after King's campaign, the fight continues but it looks different. Rev. Bernice King, daughter of Dr. King, recently advised nonprofits to quietly strategize, creatively adapt, and "show me who you are, don't just tell me". Great Jobs KC is doing just that, showing results - job by job, paycheck by paycheck, life by life.

This MLK Day, media outlets have the chance to spotlight a story that's local in footprint but national in meaning, how one man named Martin is making sure Dr. Martin Luther King Jr.'s economic dream doesn't die.



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Tom's Tasty Treats

By Tom Valverde

If you can't get enough of cranberries, this week's tasty treat is for you. Of course, there are many other good things in this delicious cookie. Bake a batch soon:

CRANBERRY CLUSTER COOKIES

Ingredients:

1/2 c Butter
3/4 c Sugar
1/4 c Brown Sugar
1 lg. Egg
1 Egg Yolk
1 1/2 t Vanilla
4 T Milk
2 c Flour
1 t Baking Powder
1/4 t Baking Soda
1 t Cinnamon
1 1/4 c Fresh Cranberries, chopped coarsely
1/2 c Pecans chopped finely

Glaze:

1 1/2 c Powdered Sugar
4-5 T Milk
1/2 t Vanilla

Set oven to 350°. Line 2 cookie sheets with parchment paper. In a mixer bowl, beat the butter, sugar and

brown sugar until light and fluffy on medium speed. Beat in the milk, egg, egg yolk and Vanilla. Beat together until well combined. In another bowl mix and whisk together the flour, baking powder, baking soda, salt, and the cinnamon. Gradually add to the butter mixture and beat in just to incorporate. Stir in the cranberries and the golden raisins. Drop by full teaspoons onto the cookie sheet. Have 1 1/2" space between each cookie. With wet fingers tap each cookie to flatten lightly. Sprinkle the pecans over each cookie. Bake at 350° for 12-14 minutes until set and cookies are lightly golden brown. Transfer to a wire rack to cool. Prepare the glaze and drizzle over cooled cookies.

The glaze is optional and the cookies are good with or without it. The cookies are best kept in an airtight container. To keep from spoiling, place them in a refrigerator.

For a variation, try adding other spices. Grated orange rind with cardamom is one to try. Add some orange rind to the glaze, to really highlight the cardamom.

Remember anyone who lives alone with a baggie filled with these cookies. It will make the both of you very happy. Enjoy!

Insurance Commissioner Schmidt announces over \$202 million in recoveries for Kansas

Kansas Insurance Commissioner Vicki Schmidt, announced the Kansas Department of Insurance recovered \$56.7 million for Kansans in 2025. The total amount recovered for Kansans since Commissioner Schmidt took office in 2019 is \$202.7 million.

"The work we do consistently puts more money back in the pockets of Kansans," said Commissioner Vicki Schmidt. "Kansans know when they call the Department of Insurance, we're not just going to answer the phone; we're going to help."

Funds considered "recovered" are calculated when Department staff assists individuals in need of support during their insurance claims process. If a dispute arises between a policyholder and an insurance company, regardless of the type of insurance, the Kansas Department of Insurance investigates the complaint. Department staff work with the consumer and the company to ensure the insurance policy is followed and benefits are paid accordingly. In 2025, \$29.2 million has been recovered for Kansans through the Consumer Assistance Division.

In addition, staff have assisted Kansans in locating life insurance policies and annuity contracts of a deceased family member or close relationship through the Life Insurance Policy Locator (LIPL), a tool provided to states through the National Association of Insurance Commissioners. In 2025, \$27.5 million has been recovered for Kansans through the LIPL. 2025 recoveries are not final as the LIPL numbers are still being totaled, and cases are still being closed.

A county-by-county breakdown of the recoveries can be found at <https://bit.ly/49Wtmte>.

Visit the Department online at insurance.kansas.gov for any claims-related questions or concerns.

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