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The Record

Volume 136 August 6, 2026 Number 32

Stock Market Insights

When the Headlines Feel Heavy, Stay Grounded

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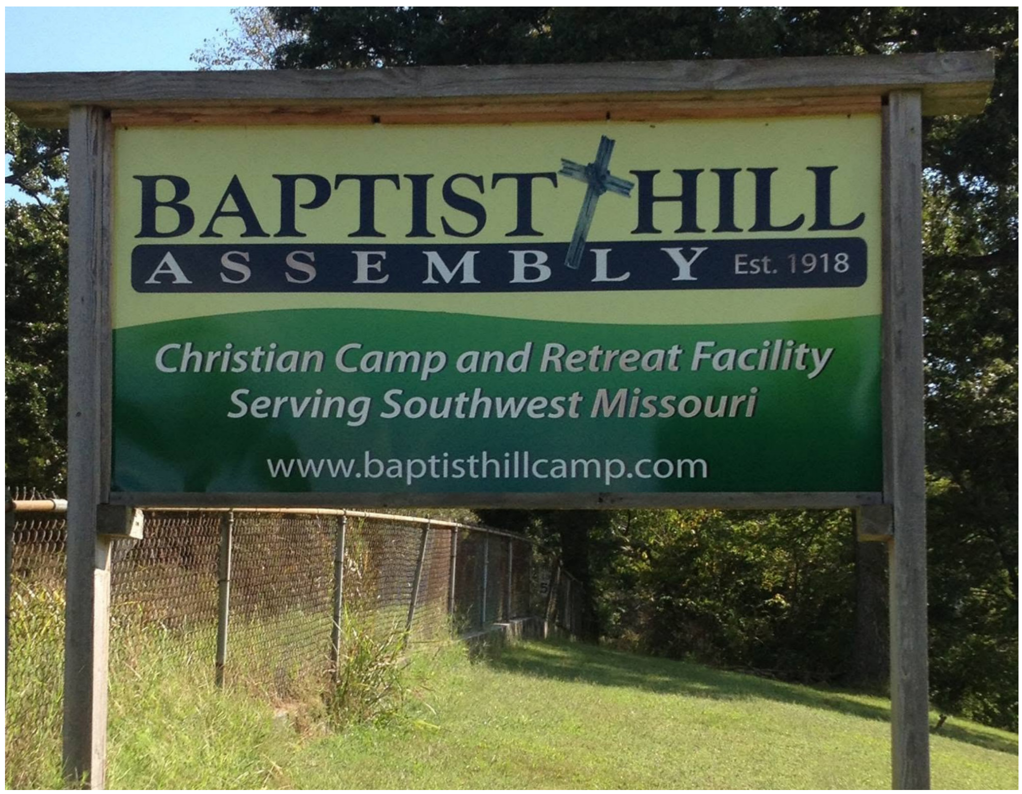
On Monday morning, my wife dropped our 10-year-old son off at church camp. It's his first time spending four nights away from home. Throughout the day I kept thinking about all the things I couldn't control. Would he make friends? Would he remember to put on sunscreen? Would he sleep well? As parents, our minds naturally drift toward every possible scenario. Then it hit me: investing often feels the same way.

When uncertainty rises, our instinct is to focus on everything that could go wrong instead of remembering what has consistently gone right over time. That feels especially relevant this week. Despite earnings broadly exceeding expectations, equity markets have experienced increased volatility in July as policy has once again been the biggest driver of market action.

By the time you read this, the Federal Reserve will likely have announced its latest interest rate decision. As I write this article, however, investors are still waiting. Markets widely expect the Fed to leave interest rates unchanged, but what Chairman Kevin Warsh says afterward could have an even greater impact than the decision itself. Investors will be listening carefully for clues about inflation, however, Kevin Warsh's tight-lipped posture may not give us the direction of future policy that we've come to expect. With recession risk low and an aggressive Fed tightening cycle unlikely, the conditions that typically end bull markets do not appear imminent.

Adding to the uncertainty, military strikes involving Iran have continued to escalate concerns in the Middle East. Oil prices have moved sharply higher as traders worry about potential supply disruptions. Higher energy prices can work their way through the economy by increasing transportation and manufacturing costs, which can make inflation more stubborn than many had hoped. While disruptions to energy markets have created uncertainty, we continue to believe the macroeconomic backdrop is supportive of additional stock market gains over the balance of 2026. The S&P 500 is down less than one percent month to date as of market close July 28th.



Meanwhile, technology stocks (which have carried much of the market's gains over the past year) have stumbled in July. Investors are questioning whether the massive investments being made in artificial intelligence will generate enough earnings to justify today's valuations. With several major technology companies reporting earnings this week, volatility has increased even further.

So what should investors do?

The answer is probably less exciting than many would like. Periods like this are exactly why successful investing requires a plan instead of predictions. History reminds us that markets regularly face wars, geopolitical conflicts, inflation scares, interest rate uncertainty, elections, recessions, and unexpected global events. Yet despite those challenges, disciplined investors who remained diversified and stayed invested have generally been rewarded over the long term.

That doesn't mean ignoring risk. It means managing it appropriately.

Review your portfolio. Make sure your investments still align with your goals and risk tolerance. If recent gains have left one area of your portfolio much larger than intended, consider rebalancing. Continue investing consistently if you're still accumulating assets. And perhaps most importantly, don't let emotional headlines dictate long-term financial decisions.

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Trying to guess what the Fed will say this afternoon or how tomorrow's headlines will affect oil prices is a difficult game to win consistently. Building a portfolio that can withstand uncertainty is a much more reliable strategy.

As for our son, we'll pick him up later this week. I'm sure he'll have stories we never expected, new friendships, and experiences that helped him grow. Looking back, the worrying wouldn't have changed a single outcome. Investing works much the same way. We can't eliminate uncertainty, but we can prepare for it. When we accept that volatility is part of the journey instead of a reason to abandon the plan, we're far more likely to reach the destination we're working toward.

Have a blessed week!

Joe Shearrer

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

Comprehensive Care Makes Recovery Possible

Wyandot Behavioral Health Network

Last month, I shared how Certified Community Behavioral Health Clinics (CCBHCs) are strengthening crisis response and expanding access to behavioral healthcare across Kansas. But what happens after the crisis is over? What happens when someone walks through our doors looking for help?

The answer is one of the greatest strengths of the CCBHC model: comprehensive, coordinated care.

Imagine trying to rebuild your life while juggling appointments with multiple organizations that don't communicate with one another. You have to tell your story over and over again, navigate different systems, and figure out where to turn next. The CCBHC model was designed to change that.

Because the truth is that recovery doesn't happen through one appointment or one provider. It happens through the support of a team.

That team looks different for everyone. One person may work with a therapist and a peer support specialist who has walked a similar path. Another may need care coordination to connect with healthcare, housing, or community resources. For many people, an important member of their care team is a vocational consultant from our Individual Placement and Support (IPS) program.

Employment might not be the first thing people associate with behavioral healthcare, but meaningful work can be a powerful part of recovery. A job provides more than a paycheck. It offers purpose, confidence, routine, and independence. Our vocational consultants work alongside therapists, psychiatrists, and case managers to help people find and maintain competitive employment while continuing to receive the additional behavioral health services they need.

Over the past year, our team of five vocational consultants helped 238 individuals with their vocational needs, resulting in 67 new job starts with 57 different employers throughout our community. Those jobs provided more than just a paycheck. They helped people purchase reliable transportation, move from homelessness into stable housing, and enjoy everyday experiences many of us take for granted, like attending a concert or buying a video game.

Recovery is not just helping someone through their hardest day. It's helping them build a life beyond that day.

That's why comprehensive, coordinated care matters. When providers communicate, services are connected, and people receive the support they need in one place, they spend less time navigating systems and more time focusing on recovery. Continuing to invest in the CCBHC model is also an investment in stronger communities.

The Record Publications, LLC

Publishers of *The Record*

(913) 362-1988

Jon A. Males
Owner/Publisher/Editor

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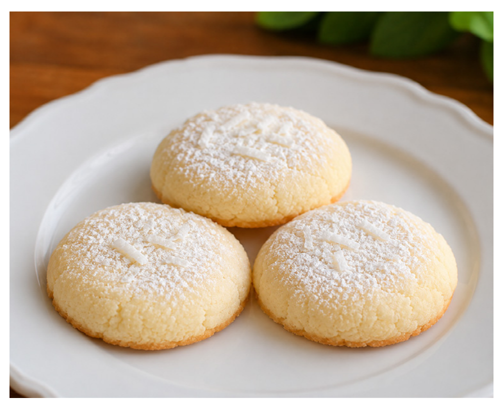
The Record (USPS No. 002269) is published weekly every Thursday by The Record Publications at 14690 Parallel Rd, Basehor KS 66007. Newsstand price, single copy, 78 cents; subscription price per year, $40.50. For editorial, display, and classified advertising information call 362-1988. Periodical postage paid at Kansas City, Kansas 66110. Postmaster: Send address changes to The Record, P.O. Box 6197, Kansas City, Kansas 66106-0197

Tom's Tasty Treats

By Tom Valverde

The tasty treat for the week is a delicious cookie. They're made using just five ingredients, most of them usually on hand in the pantry. Please give them a try:

COCONUT MELTAWAYS



Ingredients:

2 sticks Butter

3/4 c Powdered Sugar

2 c Cake Flour

1/2 c Unsweetened Shredded Coconut*

1/4 t Almond extract optional

1/2 c Sliced Almonds

Powdered Sugar for dusting the cookies, once they are baked. Using sweetened coconut will cause the cookies to spread too much. Set oven to 350°. Line the cookie sheet with parchment paper. Beat together the butter and the powdered sugar. Continue until the mixture is smooth and light. Add the cake flour and shredded coconut and beat on low speed. Cover the bowl with plastic wrap and chill for half an hour.

Using a tablespoon of dough, roll into balls with your hands. Space cookies 2" apart on the cookie sheet. Place three or four of the sliced almonds on each cookie. Tap them down just a little bit. Bake at 350° for 12 to 14 minutes, just until lightly golden. Dust the cookies with powdered sugar if desired. A good tasting cookie that is good with a cup of coffee or a glass of milk.

Enjoy!

Kansas Insurance Commissioner Vicki Schmidt releases 2025 annual report highlighting efficiencies and recoveries for Kansans

Topeka, Kan. – Kansas Insurance Commissioner Vicki Schmidt announced the release of the 2025 Annual Report of the Kansas Department of Insurance. Most notably, the report reveals the Kansas Department of Insurance has reduced the cost of doing business by more than $96 million in Kansas and recovered over $206 million for Kansans dealing with insurance issues since taking office in 2019.

“As Commissioner, I have prioritized putting money back in the pockets of Kansans through fiscal responsibility, efficiencies, and customer service and I’m proud to report the numbers reflect that,” said Commissioner Vicki Schmidt. “This includes both our efforts on consumer recoveries as well as reducing the cost of doing business so that the regulatory burden is not passed on to consumers.”

Cuts to Department fees and other efficiencies totaled $16.5 million in 2025, resulting in a cumulative reduction of costs by $96.5 million since 2019. The report includes updated recoveries of $206.6M for Kansas consumers through the Consumer Assistance Division and the Life Insurance Policy Locator since 2019. In 2025, the Department recovered $60.6 million for Kansas consumers through those efforts.

Also included in the report is an overview of the Department’s licensing and anti-fraud efforts. The Department reported more than 237,000 licensed agents in Kansas for 2025. On the securities side, over 173,000 investment advisor representatives and broker dealer agents were registered. Anti-fraud efforts also increased, with 215 new enforcement cases opened in 2025. The Department recently reported $5.78 million in fraud that was stopped by the Department and state partners through the Protect Vulnerable Adults from Financial Exploitation Act.

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Social Security Administration Marks 70th Anniversary of the Disability Insurance Program

Baltimore, MD – The Social Security Administration (SSA) celebrates the 70th anniversary of the Social Security Disability Insurance (SSDI) program, marking the agency's commitment to supporting Americans with disabilities. SSDI was enacted on August 1, 1956, when President Dwight D. Eisenhower signed the Social Security Amendments of 1956. Since then, SSDI has become a cornerstone of our nation's commitment to support American workers whose lives were changed by disabling illness or injury.

"For 70 years, Social Security Disability Insurance has provided essential support to millions of disabled workers and their families. This program is more than just a benefit, it is a lifeline offering stability and hope to the American people during life's most challenging moments," said Commissioner Frank J. Bisignano.

Currently, more than eight million Americans with disabilities rely on SSDI. Commissioner Bisignano has driven historic improvements in service delivery for those receiving disability benefits:

* Reduced Wait Times: At the initial determination level, wait times have been shortened by over 25 percent since fiscal year (FY) 2024, with decisions now arriving 40 days faster than in January 2025. For those filing both initial and reconsideration claims, wait times have decreased by 47 days.

* Achieved Historic Lows in Hearings Wait Times: The average wait time for hearings has reached all-time lows, with virtual service channels now representing over 90% of all customer hearings, making access more convenient and efficient.

* Increased Productivity: Disability examiners now clear 13 percent more cases per week than in FY 2025. Administrative Law Judges are completing nearly 20 percent more cases per day and expect to finish 25,000 more cases by the end of FY 2026 compared to FY 2025.

* Expedited Decisions: Through the Disability Examiner Decisional Authority (DEDA), experienced examiners can make fully favorable determinations in certain cases, resulting in over 150,000 expedited decisions since 2025.

Commissioner Bisignano's digital-first approach is transforming SSA into a premier service organization. His modernization agenda prioritized:

* Operational enhancements to streamline case management and ensure timely, fair service for all applicants.

* Leveraging data and technology to enhance service delivery and transparency, ensuring the agency is prepared to meet future needs with greater efficiency and care.

* Initiatives like the Ticket to Work program, which empower beneficiaries with opportunities for rehabilitation and employment.

SSA also recently announced major enhancements to my Social Security, expanding self-service options and the notices available to individuals navigating the disability claims and appeals process. Earlier this year, SSA surpassed 100 million my Social Security accounts, a milestone that reflects the public's growing confidence in the agency's digital services.

Americans who do not yet have a personal my Social Security account can create one at ssa.gov/myaccount. Creating an account provides immediate access to a full suite of online services.

As SSA celebrates this milestone, we acknowledge the promise our nation made to its workers—a promise of security, dignity, and support in times of need. The agency continues to work with Congress, outside advocates, and the American public to strengthen Social Security, and serve this country for generations to come.

National blood crisis NOW: Immediate need for blood donations

Patient care threatened as critical blood type levels continue to fall

For only the second time in history, the American Red Cross has declared a national blood crisis — and patients may already be feeling the impact. Donors are asked to act immediately to help save lives.

Blood donations have fallen to a four-year summer low, worsening this season's emergency blood shortage. All blood types are needed, but the situation is especially dire for type O blood as the Red Cross is now limiting distribution of these blood products to hospitals. The supply of type O positive blood has now dropped below a one-day supply.

Patients Can't Wait:

Despite thousands of people who have stepped up to help end the emergency blood shortage since it was declared earlier this month, donations are still not keeping pace with hospital demand, and the situation has escalated. Extreme heat, poor air quality and widespread foodborne illnesses continue to contribute to lower donor turnout this summer.

"This summer has brought a number of unique challenges that have placed additional strain on our blood supply, creating growing concerns for hospitals and the patients who rely on lifesaving transfusions," said Paul Sullivan, senior vice president of donor services for the Red Cross. "If just three more donors gave at each blood drive this summer, we could help the blood supply rebound and ensure hospitals have the blood products they need throughout the remainder of the season."

How the Public Can Help:

Help end this crisis and stabilize the blood supply. Book an appointment to give blood now by using the Blood Donor App, visiting RedCrossBlood.org or calling 1-800-RED CROSS (1-800-733-2767). As a thank-you, all who come to give by July 31 will receive a Fandango Movie Ticket by email (up to $15 ticket price and fees). See RedCrossBlood.org/July.

Additionally, those who come to give Aug. 1-31, 2026, will receive a?$20 Amazon Gift Card by email. For details, visit RedCrossBlood.org/August.

About the American Red Cross:

The American Red Cross shelters, feeds and provides comfort to victims of disasters; supplies about 40% of the nation's blood; teaches skills that save lives; distributes international humanitarian aid; and supports veterans, military members and their families. The Red Cross is a nonprofit organization that depends on volunteers and the generosity of the American public to deliver its mission. For more information, please visit redcross.org or CruzRojaAmericana.org, or follow us on social media.

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REQUEST FOR PROPOSAL:

The Board of Education, Unified School District No. 500, Kansas City, KS will accept sealed proposals for: RFP 26-017 Integrated Library System (ILS). Proposals must be submitted electronically through BidNet no later than 09/18/2026 @ 2:00 PM Central. Late proposals will not be accepted. Proposals will be opened 09/18/2026 @ 2 PM Central in the Purchasing Office, 2010 N. 59th Street, Room 370, Kansas City, KS 66104. Solicitation Documents are available through BidNet.

(First published 8-6-26)
1t-The Record-8-6-26

The Record
PO Box 6197
Kansas City, KS 66106

Periodical Postage Paid at Kansas City, Kansas