

The Record

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U.S. Representative Candidates

By Dr. Jim Haas



Sharice Davids



Derek Schmidt

Mid-term elections are underway. Advance in-person voting for federal, state, and local offices begins October 17th in Johnson and Wyandotte Counties. Representatives are key to control of Congress, and two Congressional Districts serve the Kansas metro area.

District 3 includes part of Kansas

City, KS, all of Johnson County, and several counties south and west. District 2 includes much of eastern Kansas from Nebraska to Oklahoma including Junction City, Topeka, Emporia, Pittsburg, and parts of Lawrence and Kansas City.

The District 3 incumbent is **Sharice Davids**, who took office in 2019. She is the second Native American from Kansas elected to Congress, after Charles Curtis, who became vice-president in the Hoover Administration nearly a century ago.

Davids's legislative priorities include support for agriculture, education and workforce development; sustainable energy (She voted for the Inflation Reduction Act that brought more than

20,000 clean energy jobs to District 3—more than any other district in America.); ethics and voting rights; healthcare as a human right; infrastructure (She voted for the bipartisan infrastructure law that brought \$3.3 billion to Kansas for road, bridge, transit, and water projects.); responsible spending; national security; immigration reform; reproductive rights; small businesses; and veteran services.

Davids is endorsed by the Kansas AFL-CIO, the National Education Association, the American Federation of Government Employees, Planned Parenthood Action Fund, Human Rights Campaign, Democratic Majority for Israel, and several other organizations. Her campaign website is shariceforcongress.com.

Davids's opponent is **Eric Jenkins**, a retired Army colonel with 34 years of active and reserve duty, 30 years with the Federal Emergency Management Agency (FEMA), 20 years on the Shawnee Planning Commission, and eight years on the Shawnee City Council with two years as president.

His priorities include fiscal responsibility, a strong military and support for veterans, border security and immigration reform with a path to citizenship for legal immigrants, an economy with fewer regulations, energy independence including oil, gas, nuclear, and renewables, and defending Second Amendment rights, free speech, and religious liberty. His website is ericjenkinsforkansas.com.

The District 2 incumbent is **Derek Schmidt**, who took office in 2025 after 12 years as Kansas attorney general. His legislative priorities include border security (He co-sponsored two laws to help communities be safe from illegal immi-

grants.); economic relief by controlling federal spending, lowering inflation, and providing tax relief; and public safety by supporting victims of violent crime, coordinating federal responses to scams targeting seniors, and deporting fraudsters who are not citizens.

Schmidt is endorsed by Donald Trump, the American Israel Public Affairs Committee, the Kansas State Council of Fire Fighters, the National Rifle Association Political Victory Fund, Kansans for Life, Kansas Farm Bureau, the U.S. Chamber of Commerce, and several other organizations. His website is derekschmidt.com.

Schmidt's opponent is **Don Coover**, a West Point graduate and intelligence officer, now a veterinarian and rancher from Galesburg in southeast Kansas. Coover is running because politics is "broken" and "something has to be done to fix it. I've always been one of the guys who would do the jobs that had to get done but no one else wanted to do."

Coover believes people want to work hard, but "there's a lot of despair. We all see it with rising grocery and housing costs and the closing of local hospitals. And people in Washington keep making things worse. They either don't know what the hell they're doing, or they're too focused on their own reelection or what their party leaders want." For Coover, "it isn't about party or politics." He wants to "help move our country in the right direction for my granddaughter and for Kansans. I'd like the folks who know what it's like to put in a hard day's work to be making the decisions again in Washington." His website is doncooverforcongress.com.

Your voice matters. Vote.

Stock Market Insights

Why Your Municipal Bond Fund May Be Down

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

When I started my career in the financial industry in 2007, municipal bonds were a very different investment than they became over the following decade and a half. I remember seeing tax-free municipal yields in the 4% range and thinking that investors were being reasonably compensated for lending their money to state and local governments.

Then, interest rates spent years declining following the financial crisis and later the pandemic. Investors became accustomed to a bond market where earning 4% or 5% on a high-quality municipal bond seemed almost impossible. For a long time, investors were willing to accept much lower yields simply because there weren't many alternatives.

Today, we're seeing municipal bond yields move back toward levels that haven't been common for much of my career. As of early October, high-quality 10-year municipal bonds were yielding around 4.25%, while 30-year AAA munis were around 5.20%. Sounds pretty attractive for an investor that has lived through the muni yields over the past 20 years.

So why did municipal bond funds get hit so hard in September?

The primary reason: interest rates. When interest rates rise, existing bonds become less valuable. If you own a municipal bond paying 4% and newly issued bonds are paying 5%, investors have less incentive to buy your 4% bond. As a result, its market value falls. That is essentially what we've been seeing.

September was particularly difficult for the municipal bond market, as rising Treasury yields pushed bond prices lower. The Bloomberg Municipal Bond Index experienced one of its worst monthly declines in years.

But there is an important distinction here: the recent weakness in municipal bonds is not necessarily a sign that municipal credit is deteriorating. Much of the selling has been driven by higher interest rates, an unusually large amount of new muni supply, muni fund outflows that have suddenly appeared, and investors selling bonds to harvest tax losses.

There is another factor that investors need to understand; not all municipal bond funds are created equally. Some funds have longer maturities and greater interest-rate sensitivity. Others take on additional credit risk. And some closed-end municipal funds use leverage, which can magnify both gains and losses.

For example, a leveraged municipal fund can experience a much larger decline than someone might expect simply by looking at the word "municipal" in the fund's name.

The good news is that there is another side to falling bond prices: higher yields. As municipal bond



prices have fallen, yields have risen to levels that are becoming more attractive for investors focusing on tax-efficient income. For someone in a higher tax bracket, a tax-exempt municipal yield can be particularly compelling when compared with the taxable yield available from other fixed-income investments.

So, should investors be concerned? I don't think the answer is simply yes or no. The recent volatility is a good reminder that bonds are investments, not cash. Even high-quality bonds can decline in value when interest rates move higher. At the same time, today's higher yields may be creating opportunities that weren't available a year ago.

I think the bigger lesson here goes beyond municipal bonds. When an investment declines, our first reaction is often to ask, "Should I sell?". A better question may be, "Why did it decline, and has anything fundamentally changed about why I owned it in the first place?". Understanding the difference between temporary price volatility and a permanent change in an investment's value can make a big difference when making long-term financial decisions. That is ultimately what matters.

Have a blessed week!

Joe Shearrer

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

Sources: <https://www.reuters.com/business/finance/stocks-wobble-no-sign-panic-yields->



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Tom's Tasty Treats

By Tom Valverde

When the Fall arrives, or as my Aunt Coco used to refer to this wonderful time of year, as "Pumpkin time" I know that it's when I need to search for the best recipes that incorporate pumpkin into them. So for this week's tasty treat it's a pumpkin bar recipe that is easy to make and great to enjoy, please won't you try:

EASY PUMPKIN SPICE BARS

Ingredients:

Crust:

1 1/2 c Flour

1 t Salt

1/2 c Brown Sugar

1/4 Sugar

1 c Butter, cut into cubes

1 c Old fashioned Oats

1/2 chopped Pecans

Filling:

1 8oz. Pkg. of Cream cheese

1/2 c Brown Sugar

1/4 c Sugar

1/2 t Salt

1 t Cinnamon

1/2 t Allspice

1/4 t Nutmeg

1/4 t Ginger

1-15 oz. can of Pumpkin

1 t Vanilla .

3 lg. Eggs, well beaten

Set oven to 350° and grease a 9x13" pan.

Combine the flour, brown sugar, sugar and salt and mix well. With a pastry blender, cut in the butter until crumbly. Stir in the oats and the chopped pecans. Measure one cup of the mixture to use as a topping.* Place the rest into the pan, evenly and press down lightly. Bake for 15 minutes.

Prepare the Filling: Beat the cream cheese, brown sugar, sugar, salt, cinnamon, allspice, nutmeg and ginger, continue until smooth. Beat in the pumpkin and Vanilla until well blended. Set the mixer speed to low. Add the eggs and beat just until blended. Place the filling in the warm crust. Sprinkle the top with the topping.*

Bake at 350° for 20-25 minutes or until the filling is set. Cool for 10 minutes. Cut into bars and serve with

Whipped cream or chilled Cool Whip. You will welcome Pumpkin time into your home, with the wonderful aroma of pumpkin and spices! This treat is a real keeper.

Enjoy!



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Letter to the Editor: Stop Lying About Our Church

Senator Marshall,

We are members of the Church of the Resurrection. Some of us have belonged to this church since it held its first service in a funeral home chapel in 1990. Many of us raised our children here. We sent them to Sunday school, confirmation, mission trips and youth retreats. We volunteered, taught classes and even chaperoned trips ourselves.

That's why we are writing about the attack now running against Adam Hamilton. It claims our church covered up abuse at a youth retreat 21 years ago. We know this church. We know our pastor. The attack is despicable, and it is untrue.

Public record shows the church turned over all its evidence and material regarding the incident to law enforcement. Following their investigation, prosecutors declined to file charges. The church still removed the man from any activities

and shared his information with the wider conference. Adam was not at the retreat, nor involved in the investigation.

You do not have to take our word for it. When one of Adam's primary opponents made these same accusations months ago in May, reporters went and read the court files. The Kansas City Star reported that the records "do not back up the core of his claims," and that they show "his church conducted an internal investigation about the abuse, reported it to law enforcement after identifying the abuser and that Hamilton personally played a role in a report about additional abuse by the perpetrator." The Kansas Reflector found that these smears "couldn't be verified in court documents." KSNT called it "throwing mud."

Our church did not overlook this incident and move on. It rewrote its child protection policies. Every volunteer who works regularly with children is background checked and trained. Two unrelated adults are present whenever children are supervised. Any sign that a crime may have been committed goes to law enforcement promptly, no

matter where the church's own review stands. And a member of our church staff who led that effort developed it into the curriculum for Safe Gatherings, a screening and training program that is now used by more than 10,000 churches and organizations in 42 states. We trust this church with our own children and grandchildren because of what it learned and what we have built.

We have known Adam Hamilton for decades. We have watched him with our kids. We have seen him sit with families in the worst moments

of their lives. He is not the man being attacked in that ad, and the people who are making those disgusting attacks know they are false.

Kansans can disagree with Adam on any issue they like. That is fair. Using abuse as a prop to smear thousands of congregants is not. We ask our neighbors to reject it.

We write as individuals, not on behalf of our church.

Signed,

215 members of the Church of the Resurrection, each writing as an individual.

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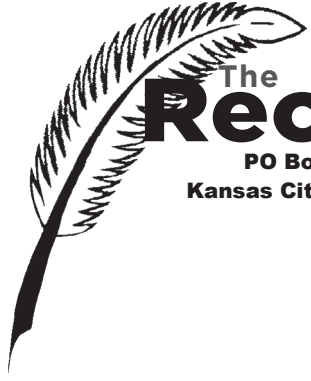
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