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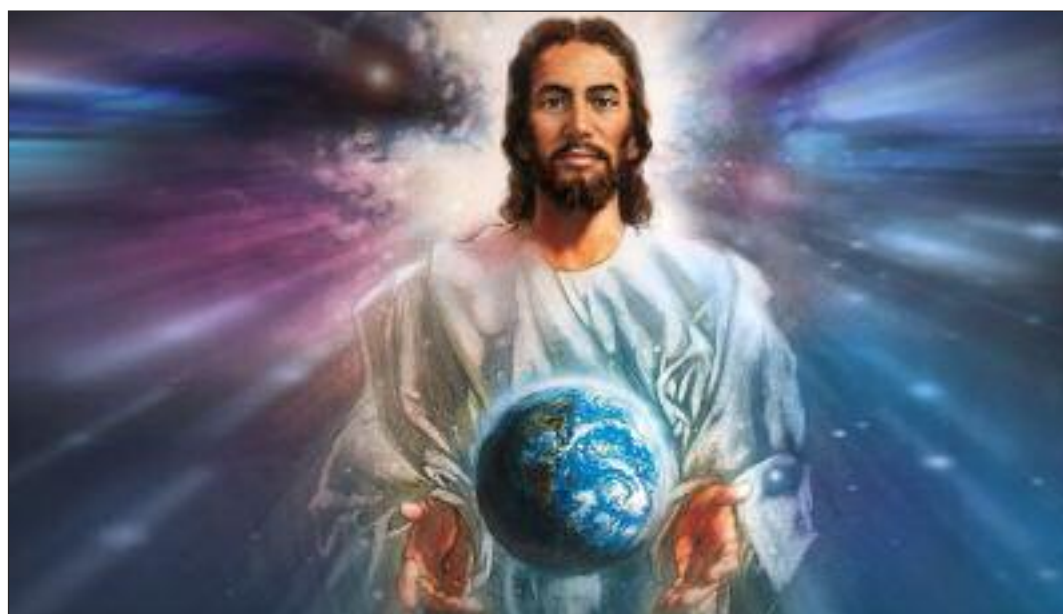
See Inside
Back Cover!

Why 1.5 Million Americans Choose Health Share Plans



At least 1.5 million Americans now rely on health share arrangements, opting for these alternatives as Congress debates health-care costs under the so-called Big Beautiful Bill. In these health shares, members pool their resources to share expenses, creating a unique system outside of traditional insurance. Although health shares are not insurance companies, their popularity has grown since the Affordable Care Act required the purchase of health coverage, prompting many to seek options that better align with their values and needs.

■ Please see HEALTH SHARE page 2



Jesus was God – Truth or Fiction?

By **Clint Decker**

According to Barna, 92% of Americans believe in the historical existence of Jesus. And on a global perspective, all major world religions have something to say about Him. The Bible, in Christianity,

gives Jesus' own Words, where He said, "I am the way, and the truth, and the life. No one comes to the Father except through me." (John 14:6) The Quran, in Islam, says, "The Messiah, Jesus, the son of Mary, is the Messenger of God." (4:171). Rabbi Shraga Simmons

says that, according to Judaism, "Jews do not accept Jesus as the Messiah."

World religions, historians and billions of people agree in the historical existence of Jesus. Agree-

■ Please see JESUS page 2

Trail Life USA Releases 'Trail-Ready: 102 Devotions for Dads with Boys'



Dads are being encouraged to "step into intentional fatherhood," believes Mark Hancock of Trail Life.

Trail Life USA, the nation's leading Christ-centered, boy-focused mentoring organization, has released "Trail-Ready: 102 Devotions for Dads with Boys" just in time for Father's Day. The new book, authored and curated by Hancock, who is the CEO of the organization, is designed as a resource for dads seeking to spark meaningful adventures and deeper connections with their sons.

A follow-up to their previous devo-

■ Please see TRAIL LIFE page 3

Few Pastors Now Cite Burnout for Leaving Roles

The steady bleed of pastors leaving their jobs over burnout appears to have ebbed. A new survey finds the vast majority of Protestant pastors are remaining in ministry despite many of them having considered leaving since the pandemic. The new research was conducted by Lifeway Research and found just 1.2 percent of pastors have left their jobs for reasons other than retirement or death this year.

Not just about pastors and burnout

"The rate of pastors departing the pastorate is steady and quite low given the demands of the role," said Scott McConnell, executive director of Lifeway Research. "Many of those leaving the pastorate feel they are moving at God's direction to another role of ministry. However, it's easy for those outside and those in-

■ Please see PASTORS page 3



Poll finds widening gap between men's and women's opinions about abortion

Women are far more likely than men to want abortion to be broadly legal and consider it to be morally acceptable, a new Gallup poll found.

Sixty-one percent of women and 41 percent of men describe themselves as pro-choice. The gap has expanded since 2022, because pro-choice identity has dipped among men (from 48 percent to 41 percent), while it has held steady among women. Currently, 32 percent of women and 54 percent of men identify as pro-life.

Similarly, there is now a record-high 17-point gap between women (57 percent) and men (40 percent) in their be-

lieve that abortion is morally acceptable and a record-high 15-point gap in women's (56 percent) and men's (41 percent) support for abortion being legal in all or most circumstances. These divergences are also the widest since 2022.

Americans' description of their abortion views as either pro-choice or pro-life has varied over the three decades that Gallup has tracked it. The pro-choice position prevailed in the mid-1990s before sentiment switched to a slim lead for pro-choice in most years from 1997 through 2008, after which the pro-choice and pro-life po-



sitions were typically more closely matched through 2021. In 2022, the pro-choice position jumped into a 16-

point lead and has since remained ahead of the pro-life group, although by a slimmer eight-point margin this year (51 percent vs. 43 percent, respectively).

Thirty percent of Americans currently think abortion should be legal under any circumstances, 19 percent support it being legal under most

circumstances, 35 percent say it should be legal in only a few circumstances and 13 percent want it to be illegal in all circumstances.

The year before the Supreme Court overturned *Roe v. Wade* in *Dobbs*, Americans were about evenly divided between thinking abortion is morally acceptable or morally wrong. That followed two decades when those saying abortion is morally wrong usually prevailed. Since *Dobbs*, the plurality has consistently said abortion is morally acceptable rather than wrong, including by 49 percent to 40 percent today.

HEALTH SHARE

continued from page 1

Health shares have existed in their current form since the 1980s, with more than 100 such groups now operating, most through small religious organizations. According to Katy Talento, executive director of the Alliance of Health Care Sharing Ministries, these health share groups continue to expand as people seek alternatives to mandated insurance. To qualify for an exemption from the Obamacare insurance mandate, a health share must be a federally recognized non-profit and submit to an independent annual audit, as re-

quired by federal regulations. The key criteria, however, are that members must have a shared set of ethical or religious beliefs and agree to share medical expenses according to those beliefs. This ethical or religious component draws many to health shares, providing a sense of community and shared values that is often missing from traditional insurance models.

One major reason people consider health share arrangements is their desire to avoid subsidizing medical procedures they find objectionable on moral or religious grounds. As highlighted in a recent report, health shares typically will not share the cost of abortions, contra-

ceptives, or fertility treatments, and joining often requires affirming a statement of faith. Some groups also require behavioral commitments, such as regularly attending church or abstaining from alcohol, tobacco, and sex outside of marriage. These requirements reinforce the shared values that underpin the health share community.

For others, the appeal of health shares is more practical. Lauren Gajdek of Christian Healthcare Ministries points out that health share arrangements often allow more freedom in choosing a health care provider and usually cost less than traditional insurance. With monthly shares ranging from as low as

\$89 to over \$800, depending on household size, age, location, and other factors, many find these options more affordable. Unlike insurance, health shares use terms like share instead of premium and personal responsibility or household portion instead of deductible. Members contribute a monthly share, and once expenses are approved, costs are voluntarily shared among members.

It's important to note that health shares do not pay claims but share expenses among members on a voluntary basis. Those seeking low-cost insurance that meets all Obamacare requirements, or who are unwilling to embrace the

community aspect—which can include praying for others—may not find health shares suitable. As Talento notes, participation is not for everyone. Still, many welcome the chance to support fellow members during serious health events, strengthening community ties and offering a sense of solidarity during times of need.

For Americans seeking an alternative to traditional insurance, health share arrangements provide a growing, values-based option. As the debate over health-care costs continues, more people are exploring the benefits and community offered by these unique programs.

JESUS

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ment gathers around what He did calling Him a good man, miracle-worker or powerful teacher. However, when we move from what Jesus did to who He was – there division arises.

The main point of tension is over the claim of His deity. His own statements speak for themselves on the subject. In one of His most straight forward assertions, Jesus said, "Whoever has seen me has seen the Father" (John 14:9), or put in other words, "When you see me, you see God."

Did Jesus' claim lead to His crucifixion? His fiercest opponents will agree He was murdered, but why it happened is where the tension is. Those who conspired to put Him to death give us some insight. Once when they were talking with Jesus, they picked up stones to kill Him. Jesus challenged their reasoning, to which they responded, "It is not for a good work that we are going to stone you

but for blasphemy, because you, being a man, make yourself God." (John 10:31-33) Though Jesus escaped from their presence, His opponents actually helped people to know who He truly was.

What are the facts? Jesus was crucified because He openly stated the truth of His deity for all to see and hear. However, what His opponents did not realize, is that His crucifixion would be the ultimate test of His claim. If He was truly God, how could He die and never live again? How could He allow Himself to be tortured to death, then put in a tomb to rot away?

Through a providential turn of events, the very thing Jesus' enemies used to destroy and be rid of Him, became the greatest proof of His deity. On Friday afternoon, while Jesus' bloodied and bruised body hung on the cross, the historical account states, "And Jesus cried out again with a loud voice and yielded up his spirit." (Matthew 27:50) Just like any other human being, Jesus died and then was put into a tomb. His enemies were right. His claims proved false. Friday

night and Saturday was a dark time for His followers. But then on Sunday morning as two women went to see Jesus' grave, they encountered an angel that was sitting on Jesus' tombstone, which had just been rolled away. The angel said, "Do not be afraid, for I know that you seek Jesus who was crucified. He is not here, for he has risen." (Matthew 28:5-6)

Jesus rose from the dead and nearly 2,000 years later He still lives. His resurrection validated all His claims that pointed to the truth, that He was God in human form.

What if an atheist who agrees in the existence of the historical Jesus, also believed He was God? What if a Muslim who accepts that Jesus is God's messenger, also believed He was God? What if a Jew believed He was truly the Messiah? Jesus' resurrection changes everything.

But what about you? A good man cannot forgive your sin. A miracle-worker cannot remove your guilt and shame. A powerful teacher cannot redeem your life from eternal death. Only Jesus can.

Do not just believe these facts about Jesus, but turn from trusting in your-

self to fully trusting in the living Jesus with all your being.

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But let justice roll down like waters, and righteousness like an everflowing stream. - Amos 5:24

U.S. Justice Department sues over Washington state law requiring priests to violate confidentiality

The Civil Rights Division of the U.S. Department of Justice is suing the governor of Washington and other state and local officials over a new law that requires Catholic priests to violate the confidentiality of information shared during confession.

Confession is the Catholic process for those in a state of serious sin to reconcile themselves with God by telling their sins to a priest. In some cases, confession can involve revealing deeply personal details. SB 5375 forces priests to violate the seal of confession, a vow of confidentiality that prevents priests from disclosing anything they hear in confession. Clergy who break the seal are subject to immediate excommunication under the laws of the church.

"Laws that explicitly target religious practices, such as the Sacrament of



Confession in the Catholic Church, have no place in our society," Assistant Attorney General Harmeet Dhillon said. "Senate Bill 5375 unconstitutionally forces Catholic priests in Washington to choose between their obligations to the Catholic Church and their penitents or face criminal consequences, while treating the priest-penitent privilege differently than other well-settled privileges. The Justice Department will not sit idly by when states mount attacks on the free exercise of religion."

The law also is being challenged by the state's bishops, who contend it is an unconstitutional violation of religious liberty under the First and Fourteenth Amendments. The Justice Department's legal action against Washington consists of an intervention in the bishops' lawsuit.

"SB 5375 directly interferes with the fundamental right of Catholic priests to freely exercise their religion by forcing them to violate the sanctity and confidentiality of confessional communications," the Justice Department said in its lawsuit. "No other mandatory reporter is required to forego his or her fundamental rights under the Constitution in this manner."

The complaint is pending before a federal court in the western district of Washington.

Business Coach Anthony Blanco to speak at C5Alive

The July C5Alive POWER Luncheon will be held on the 10th at 11:30am at Johnny's Tavern at 29th & Fairlawn.

The program will feature Anthony Blanco, Business Coach and Inspirational Speaker.

Admission is free, and lunch can be ordered from the menu on site. RSVPs and inquiries can be sent to info@C5Alive.org.

"POWER" luncheons are held on the second Thursday of each month and are open to the public. C5Alive is dedicated to creating Christian culture in the Capital City, by developing and uniting leaders in community businesses, non-profits and churches.

Upcoming luncheon dates August 14, September 11, October 9, November 13, and December 11.

C5 also hosts other events, including EASTERFEST, the annual Topeka Easter Parade and Fun Fair, held on N. Kansas Avenue and at Great Overland Station on the day before Easter.

C5 members may also sponsor luncheons and other events as a way to promote their organizations.

C5 is currently holding a membership drive with special incentives for new members. Lower-priced memberships for small and home-based businesses are now available. Individuals without a business to promote may join for \$20. A list of current members and more information is available on the website at www.C5Alive.org, www.facebook.com/C5Alive, or call 785-640-6399.



TRAIL LIFE

continued from page 1

tional, this latest edition features 102 all-new devotions, new photographs, and ideas for father-son hikes. Each devotion is intended to take just three minutes, blending biblical wisdom with practical advice and conversation starters that encourage dads to engage more intentionally with their sons.

"The dad-journey isn't always easy, but moments of connecting make the

trail a little less bumpy," Hancock said. Every devotion comes with photos from national parks and descriptions of accessible day hikes, offering dads opportunities to turn reflection into shared experience. Trail Life's Fathers & Families initiative, which underpins the book's mission, emphasizes that boys thrive when men—whether biological fathers, stepfathers, grandfathers, or Troop leaders—actively engage in their lives.

"Boys and men bond organically through shared experience," adds Hancock. "When dads and mentors step into

a boy's world and lead by example, relationships deepen and impact multiplies."

National ministry leaders have praised the devotional. Dr. Kathy Koch, founder of Celebrate Kids, Inc., called the devotions "short for busy dads and not intimidating for those who have never read much of the Bible." Dr. Chris Harper, CEO of BetterMan, described it as "a guiding light as we climb the mountains before us."

"Trail-Ready: 102 Devotions for Dads with Boys" is available now on Amazon and the Trail Life USA store.

PASTORS

continued from page 1

side the church to fixate on those who leave because of conflict, burnout or moral failure. Speculation always overstates these cases, yet these are the outcomes churches can seek to prevent."

More than half of the pastors surveyed said they started their current roles within the last decade, while 15 percent have served in their pulpit for at least 25 years. More than half said they were serving in their first pastoral role, while the remaining 48 percent served at a previous church. For pastors who left their jobs in the past decade, 7 percent took on a different ministry role, and 3 percent reported working in a non-ministry role. About a quarter are pastoring another church.

Pastors offered a variety of reasons for why their predecessors left the ministry, including change in calling (37 percent), conflict in a church (23 percent) and burnout (22 percent). Twelve percent cited family issues. Other reasons given for why predecessors walked away from ministry were poor church fit (17 percent), illness (5 percent) and personal finances, 3 percent.

"Today's pastors don't always know all the reasons their predecessors left their church, but the number of pastors describing the previous pastor at their church leaving because of burnout has doubled over the last 10 years (22 percent vs. 10 percent)," McConnell said.

Covid did a number on pastors

An October 2021 Barna survey showed that nearly four in 10 pastors said they were "seriously considering"

leaving full-time ministry, a significant increase from the 29 percent of pastors who reported feeling this way in January 2021.

In 2022, some Christian denominations, such as the progressive, LGBT-affirming Evangelical Lutheran Church in America, reported that they were already in the throes of a succession crisis with a national shortage of at least 600 pastors. When the data were broken down further into mainline and non-mainline pastors, it revealed that 51 percent of mainline pastors were "seriously considering" leaving full-time ministry and one-third of non-mainline pastors reported feeling this way about their jobs.

While the numbers are encouraging, churches are encouraged to have systems in place to check on the mental well-being of their leadership. They also need mental health resources in place.

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Here Are Some Supreme Court Rulings You May Have Missed

The U.S. Supreme Court has issued a series of significant decisions since June 15, shaping the legal landscape on issues ranging from transgender rights and e-cigarette regulation to government authority and religious liberty. These rulings, delivered in the final weeks of the 2024-2025 term, have drawn strong reactions across the political spectrum and are set to influence American law and culture for years to come. Here's a breakdown of the Court's major rulings since June 15, with details and direct quotes from the opinions.

Transgender Care for Minors: Tennessee Law Banning Practice Upheld

In a pivotal 6-3 decision, the Supreme Court upheld Tennessee's ban on questionable surgical and hormone treatment for minors. The Court considered whether the law violated the Equal Protection Clause of the Fourteenth Amendment. Writing for the majority, Justice Samuel Alito stated, "The Constitution does not prohibit a state from determining that certain medical treatments are not in the best interests of its children." The decision drew strong backing from conservative circles, with the Family Research Council praising the ruling as "a victory for parental rights and the protection of children's health." Former trans individuals, who have said they were harmed by the treatments ordered on their behalf while minors, cheered the decision. (Washington Post), (CNN), (Supreme Court opinion).

E-Cigarette Regulation: Retailers Win Judicial Review

The Court ruled that e-cigarette retailers have the right to seek judicial review in the Fifth Circuit against FDA regulations. In the 6-3 opinion authored by Justice Brett Kavanaugh, the majority found, "The district court was not bound by the FCC's decision under the Hobbs Act." The ruling was welcomed by business advocacy groups, who argue it checks federal overreach and supports small businesses' fight against sweeping regulations (SCOTUSblog), (Supreme Court).

Judicial Authority: Limits on Deference to Executive Agencies

In another closely watched case decided June 20, the Supreme Court clarified limits on the power of federal agencies. The majority's opinion asserted, "Federal courts are not required to defer to agency interpretations of



vague statutes." Conservative legal commentators hailed the decision as a return to constitutional checks and balances, with the Heritage Foundation calling it "a landmark win for separation of powers and judicial independence" (SCOTUSblog).

Deportations to Third Countries: Trump Policy Restored

In a 6-3 ruling, the Supreme Court let the Trump administration resume deporting migrants to third countries, not just their countries of origin. The Court's majority allowed the change to take effect immediately while legal arguments continue, writing, "The application for stay presented to THE CHIEF JUSTICE and by him referred to the Court is granted." DHS called it "a major victory for the rule of law and for the American people" (Reuters), (Politico).

California EV Mandate: Fuel Producers Can Challenge Rules

The Court, in a 7-2 ruling, opened the door for fuel producers to challenge California's aggressive zero-emission vehicle rules and strict tailpipe standards. The opinion stated, "Producers of gasoline and other liquid fuels sued EPA, arguing that EPA's approval of the California regulations violated the Clean Air Act." Business groups cheered the move, saying it "defends consumer choice," while California leaders warned it puts climate goals at risk (Reuters), (Axios).

International Law: Fuld v. Palestine Liberation Organization

In Fuld v. Palestine Liberation Organization, the Court addressed the question of whether U.S. courts could exercise jurisdiction over foreign entities accused of terrorism. The ruling clarified the application of sovereign immunity, impacting how international plaintiffs and defendants inter-

act with the American legal system. In essence, it gives American citizens the right to sue the Palestinian Authority over injuries or deaths sustained in Palestinian terrorist attacks anywhere in the world.

Municipal Liability: Stanley v. City of Sanford

The Supreme Court ruled 8-1 in Stanley v. City of Sanford, with the majority opinion delivered by Justice Gorsuch on June 20, 2025. In the case, the Supreme Court examined when municipalities can be held liable for alleged civil rights violations. The decision set important limits on when plaintiffs can sue local governments, with the majority emphasizing the need for "clear proof of policy or custom" behind any alleged violation. (SCOTUSblog), (NatLawReview), (Fae-

greDrinker).

Equal Treatment for Religious Groups in Public Funding

The Supreme Court unanimously ruled that a Catholic charity in Wisconsin is entitled to a tax exemption that was previously denied by the state. The 9-0 decision overturned a lower court ruling and found that Catholic Charities could not be required to pay certain state unemployment taxes, reaffirming that religious organizations are eligible for public benefits and exemptions on the same terms as other non-profits. The justices concluded Wisconsin had violated the charity's First Amendment rights by denying it an exemption on the basis that it was not "operated primarily for religious purposes," despite its clear religious affiliation and mission (New

York Times), (Reuters), (CNN).

This ruling is considered a significant victory for religious charities, ensuring their access to public funding and exemptions under the same conditions as their secular counterparts.

Other Notable Rulings

The Court also issued opinions on June 20 in cases involving pharmaceutical liability and religious organizations' rights. For example, in *McLaughlin Chiropractic Associates, Inc. v. McKesson Corp.*, the Court addressed issues of corporate liability, while another decision reaffirmed public funding rights for religious charities. Each decision continues to spark debate over the Court's direction and its broader impact on American society (Supreme Court), (Washington Post).

Global Christian Population Decline: Trends by Region



In North America, Christians now make up 63 percent of the population (down 14 percentage points), while in Europe they make up 67 percent (down 8 points). In the Latin America-Caribbean region, Christians make up 85 percent of the population (down 5 points). The good news is

religious self-identification measured in surveys, there were roughly 25 million Chinese Christians in 2020.

The largest drop in the Christian share of a country's population oc-

clined steeply in Chile and Uruguay (down 18 points and 16 points, respectively). Christians in the United States and Canada declined at similar rates (down 14 points in each place).

Christianity is the world's largest religious group, and Christians are a majority in every region except the Asia-Pacific and Middle East-North Africa regions, a study by the Pew Research Center finds. Recent research has shown, though, that the Christian share of the global population is shrinking as large numbers are becoming religiously unaffiliated—part of a broader demographic shift observed across faiths.

The number of Christians worldwide grew by 6 percent, from 2.1 billion in 2010 to 2.3 billion in 2020, while non-Christians grew by 15 percent. As a result, Christians shrank as a percentage of the global

population, with their share falling from 31 percent to 29 percent, according to a Pew Research study.

Christian population change varied widely by region between 2010 and 2020. The number of Christians fell in two regions:

- In Europe, Christians declined to 505 million (down 9 percent).
- In North America, they shrank to 238 million (down 11 percent).

• In every other region, the number of Christians grew. The most significant increase occurred in sub-Saharan Africa, where the number rose to 697 million (up 31 percent). This growth in Africa is a defining feature of global Christianity's future.

there appears to be recent stabilization of the Christian population in the U.S.

Christians made up less than 10 percent of the total population in both the Asia-Pacific and the Middle East-North Africa regions in 2010; that share has since dropped by less than 1 point in each region.

Between 2010 and 2020, sub-Saharan Africa surpassed Europe as the region with the largest Christian population. It comes even in the face of increasing persecution. As of 2020, sub-Saharan Africa was home to 31 percent of all the Christians in the world (up 6 points since 2010), while Europe held 22 percent of the global Christian population (down 4 points). Many Christians also live in the Latin America-Caribbean region (24 percent of all Christians, down 1 point from 2010 to 2020) and North America (10 percent, down 2 points).

The United States has more Christian residents than any other country. About one-tenth of the world's total Christian population lives in the United States, where an estimated 64 percent of people (of all ages) were Christian in 2020. This shift is part of a continuing decline in religious affiliation and church attendance in the U.S.

Although media stories often suggested that China was on the cusp of having the largest Christian population in the world, surveys indicate that China's Christian population remains outside the 10 largest in the world. Based on reli-

The U.S. has the world's largest Christian population

Countries with the most Christians in 2020

	Christian count	Christian share of country population	Share of world Christians
United States	217,270,000	64.0%	9.6%
Brazil	168,300,000	80.7	7.4
Mexico	113,070,000	89.2	5.0
Philippines	102,510,000	91.5	4.5
Russia	102,350,000	69.9	4.5
Nigeria	92,770,000	43.4	4.1
D.R. Congo	92,400,000	96.3	4.1
Ethiopia	73,230,000	61.6	3.2
South Africa	51,630,000	85.3	2.3
Italy	48,210,000	80.5	2.1
Subtotal for 10 countries	1,061,750,000	71.6	46.8
Subtotal for rest of world	1,207,110,000	18.9	53.2
World	2,268,860,000	28.8	100.0

Note: Percentages are calculated using unrounded figures.

Source: Pew Research Center estimates based on more than 2,700 censuses and surveys. "How the Global Religious Landscape Changed From 2010 to 2020"

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curred in Australia (down 20 points), where Christians made up a little less than half of the population in 2020. Christians also de-

As for Islam, it's growing at about three times the rate of Christianity and will surpass Christianity in the next decade.

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WEALTH MAGNIFIES WHAT'S THERE

Dear Dave,

My wife and I started out broke when we married. Since then, we've been very blessed in our work and investments. We're currently looking at retiring early in a few years, with a nest egg of somewhere between \$8 million and \$12 million. Our four daughters, all between the ages of 7 and 12, have been raised in the church, and we've tried our best to teach them to love God, not money. Is there a certain limit in terms of how much we

leave them as an inheritance?

Mark

Dear Mark,

Honestly, I don't look at things like this in terms of an amount, but as a principle. You aren't obligated, biblically or otherwise, to leave your money to your kids. At the same time, I think it's wrong to assume that leaving them your money will damage them in some way. Wealth always magnifies the character of the person holding it. That includes both their positive and negative traits. You said you're raising your girls to love God and understand that the church is important. I believe those are great first steps toward teaching children to have good, strong character.

he Bible tells us that a good man leaves an inheritance to his children's children (Proverbs 13:22). But at the same time, you don't want your hard-earned money going to fund a cocaine habit for

some here today, gone tomorrow reality television star on the back of a yacht. It sounds to me like you and your wife are doing a great job — not only with your money but also with raising your girls to know right from wrong and to have a sound, biblically based moral compass. Finally, Mark, one thing I want you to

avoid falling for is the thread running through some of our Christian churches that says money is a bad thing. It's not. Money is a tool, one that's not inherently good or bad. It can be used responsibly or irresponsibly, depending on the holder, and it exposes the morals and character of the people it touches.

Your job as parents is to raise kids who grow into adults with the morals and character to manage this huge financial legacy wisely for the Lord. If you do your job well (and I think you're off to a good start), the wealth you leave them will truly be a blessing.

—Dave

What is IRMAA ?? If you are enrolled in Medicare, then you need to know!

By Susan Shumaker
Tax Professional at
The Retirement Team



The biggest shock many Social Security and Medicare recipients face is, without question, a financial regulation called the Income Related Monthly Adjustment Amount, or IRMAA.

IRMAA was passed into law in 2003 and enacted in 2007 and affects under 10% of individuals and couples enrolled in Medicare. The purpose of IRMAA, according to Medicare, is to ensure that wealthier recipients pay higher Medicare Insurance premiums by the means of a "surcharge". Additionally, in 2011, the Affordable Care Act expanded IRMAA to also include Medicare Part D, prescription drug coverage.

Here's how IRMAA comes into play: For 2025, Medicare participants pay \$185 a month for their Medicare Part B coverage, which covers physicians' fees and other outpatient medical expenses. If, however, the income on one's federal income tax returns should meet or exceed \$106,000 for individuals or \$212,000 for joint filers, then their Medicare premiums increase by \$74 a month, up to \$259.

And, the surcharge can go up and up. For example, if your income in 2023 was over \$133,000 for a single filer or \$266,000 for joint filers,

IRMAA's markup will double your 2025 Medicare premiums to \$370 per month. The maximum surcharge in 2025 is \$480.90 for single filers making more than \$200,000 or joint filers making more than \$400,000. These surcharges can be significant to the finances of retirees who are not expecting them.

Unfortunately, it does not end with the Medicare Part B premiums. As mentioned previously, a similar assessment applies to high-income Medicare recipients that are enrolled in Part D, which covers prescription drugs.

It is important to understand that the government uses a two year "look back" at income to determine whether you are subject to the extra Medicare premium surcharges. It is also important to know that IRMAA is NOT a lifelong sentence. It is reevaluated annually and based on tax returns for the two prior years. That means that if your income falls below the thresholds, then the IRMAA surcharge can decrease or cease.

It is also important to understand that the surcharges are based on total income from all sources. Large one-time events can push existing Medicare recipients into higher tax brackets and potentially trigger a surcharge.

For example: Have you made a large withdrawal from an individual retirement account? Have you converted a large

portion of a Traditional IRA to a Roth IRA? Have you sold a rental property with a sizable gain? What about profits made from selling land, commercial real estate, timber or mineral rights? Or large profits from the sale of investments? Are you still working and receive a sizable income? Any of these situations could subject you to surprise IRMAA surcharges.

IRMAA often comes as a complete surprise to older Americans, particularly to those who are new to Medicare. It is important to always consult with a knowledgeable tax professional or financial advisor to help you understand complex Medicare and Social Security rules, such as IRMAA. A little knowledge on the front end can go a long way in helping retirees hold on to their hard earned money !!!

You may contact Susan Shumaker at The Retirement Team today at 785-478-7808 for a complimentary consultation on your specific tax situation.

The Retirement Team is a team of Financial professionals, which includes a Dave Ramsey SmartVestor Pro, that specialize in helping retirees keep more of their hard earned dollars. They are located at 5909 SW 28th St, Ste 100, Topeka, KS. The phone number is 785-478-7808.

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A Second Act: Financial Benefits of Working in Retirement

By Jim Hanna



Hanna

Retirement for many marks the end of a career and a transition into a work-free life, but that does not mean you have to stop working completely. Many retirees find satisfaction and comfort in transitioning from a main career to a second act that may require less time. If you are on the fence about whether to continue your career, transition to a new full or part-time role or retire completely, you are not alone. Consider the following benefits of working another year or more in retirement.

Boost your nest egg. Continuing to earn a paycheck provides more time to save and invest in your future. You can use this extended earning period to make catch-up contributions to your retirement accounts and maximize employer contributions to your 401(k), if applicable. Allowing your investments to continue to grow can strengthen your ability to weather potential market volatility down the road. Additional savings may also give you confidence that you'll have enough money to live the lifestyle you want in retirement.

Plan your healthcare strategy. Approaching retirement means planning for how to maintain healthcare insurance coverage while costs for care are on the rise. Working farther into retire-

ment can give you time to figure out your game plan for managing these expenses, while possibly remaining on an employer's health plan. Starting at age 65, you can register for Medicare. Do your research to ensure you understand what expenses are covered by Medicare Parts A and B, and drug insurance (Part D) and consider if you need to purchase supplemental insurance to fill in any coverage gaps. Also, review your long-term care policy, health savings account (HSA) or other designated healthcare funds, so that you know how you can handle potential health expenses. Determining your retirement healthcare strategy while on an employer's healthcare plan can allow time to evaluate which plan is right for you without being underinsured.

Maximize Social Security. Retirement income often comes from a complex patchwork of sources, and a key income source for many is Social Security. Working a year or two into or beyond retirement to attain supplemental income can allow you to delay the starting date of Social Security. Each year you delay, your overall benefits from Social Security increase, which can help establish an income cushion for your later retirement years. Keep in mind that Social Security benefits max out at age 70, so working beyond then may not be to your advantage.

Working longer gives you time

to figure out what's next. Crafting a retirement plan is about more than money. It's also about deciding what activities you'll pursue to make your retirement meaningful. Use the last months or years of your career to plan your next chapter. If you're not ready to leave the workforce, explore your options for part-time or consulting work. Or consider community service, board or advocacy roles you may not have had time for while working a full-time job.

Extra time in the workforce can help supplement your savings and grant time to plan for your ideal retirement. Work with your financial advisor and tax professional to determine the right time for you to leave the workforce.

Jim Hanna, CFP®, MBA, CKA®, is a Private Wealth Advisor and Certified Kingdom Advisor® with Heart Financial Partners a private wealth advisory practice of Ameriprise Financial Services, LLC. in Topeka, Kansas. He specializes in fee-based financial planning and asset management strategies and has been in practice for over 25 years. To contact him, ameripriseadvisors.com/james.c.hanna, 785.358.6278 x19, 601 S Kansas Ave., Topeka, KS 66603.

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Is it Time to Cash Out Until Things Calm Down?

By Ryan Shumaker
SmartVestor Pro



Ryan hosts a radio show Saturdays at 7:30am & Sundays at 8am on FM93.5/AM1440. Listen anytime at RetireLawrence.com/Radio

Lately, the news has been dominated by negativity, and in many meetings I've had with new prospective clients recently I've heard the same question: "With everything going on right now, should I just cash everything out until things calm down?" If you've found yourself wondering the same, you're not alone.

As with most things in life, failing to plan is planning to fail. While it's completely normal and understandable to feel anxious, the problem is that relying on emotions, especially fear, to make financial decisions is a horrific idea. According to Dalbar, the average retail investor has earned just over half the average return of the S&P 500 in the stock portion of their portfolios over the past 30 years. Due to the power of compounding, this underperformance adds up drastically. For example, \$100,000 invested in the

average retail investor's portfolio would have grown to about \$615,000, while the same investment in the S&P 500 would have grown to over \$2.1 million. That's a staggering difference of nearly \$1.5 million from the same starting amount!

One major reason for this performance gap? Emotional investing: namely, fear and greed. A classic example comes from the Fidelity Magellan Fund, which was managed by the legendary Peter Lynch from 1977 to 1990. During that time, the fund averaged an incredible 29% annual return. Yet, Fidelity reported that the average investor in the fund actually lost money. Why? Because people piled in after big gains (greed) and bailed after losses or underperformance (fear). We've seen this pattern in human history repeat itself over and over again whether it was tulip bulbs in 1634, tech stocks in 1999, real estate in 2007, or many would argue crypto currency today. Most of the easy gains are usually already gone by the time something becomes popular and

■ Continued on page 11



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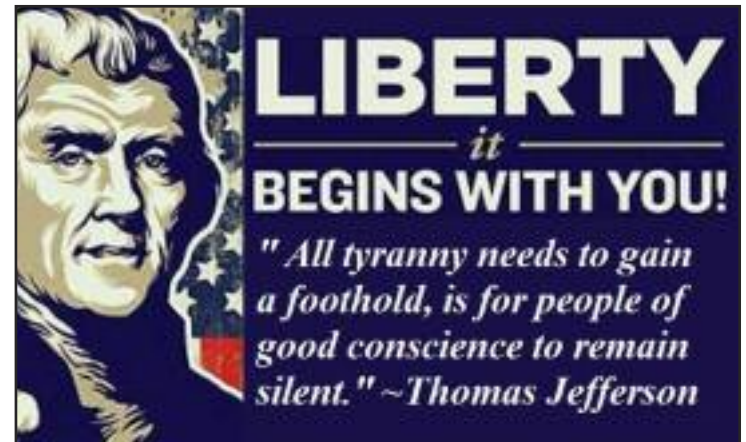
Freedom's Foundations

By Kerby Anderson

Freedom in this country depends upon three important foundations: morality, limits, and human rights. First, freedom depends on morality. John Adams observed, "Our constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other." When the citizens have an internal moral compass, the size and scope of government can be

small. There is no need for external laws and regulations from government. If people do what is right and demonstrate common sense, the republic will thrive.

Second, freedom also depends upon limits. Lord Acton famously explained, "Power tends to corrupt and absolute power corrupts absolutely." That is why the framers instituted checks and balances in our Constitutional system. They also recognized the right of the citizens to hold government officials



accountable. A moral people keep the government in check. A limited government keeps political leaders

■ Continued on next page

Stop Fixing Your Kids' Problems



CLINT
DECKER

President and
Evangelist
with Great
Awakenings, Inc.

Speaking Truth

Jasper had problems. Dr. Jeffery Bernstein shares that the 26-year-old could only hold down a job for a few months at a time. His explanations for quitting were "toxic environments," "unfair management," and other excuses. But each time he quit, his mom would come to the rescue. Feeling guilty, she would pay his rent to help him get on his feet again. It was a vicious cycle that was not getting Jasper or his mom anywhere. Bernstein wrote, "If you try to 'save' your adult child every time they are in trouble, you may be making things worse in the long run."

Since the beginning of time, it seems there has always been a tendency for parents or grandparents to try and swoop in to make things all better. That might be fine for a two-year-old, but when it is still being done for a 20-year-old... that is a problem.

One author says, "Rescuing, also called enabling, happens when a person feels the responsibility to minimize the consequences of someone else's

bad choices." As a parent, friend or co-worker, we need to stop this. How will the people we love become mature, independent, responsible adults if we continually allow their problems to become our problems, that we solve for them?

- Why are you paying your 30-year-old son's cell phone bill?
- Why are you giving money to a friend who has an addiction and is likely using it to feed his problem?
- Why do you keep stepping in and contacting your daughter's teachers or coaches, and making excuses for her?
- Why do you keep putting off having a needed conversation with a friend who keeps taking advantage of you?

When is this going to end? And ultimately, it is about... you. You feel guilty so you rescue. You do not want arguments or accusations, so you step in. The situation might make you look bad, so you fix it.

What does the Bible say?

What does God have to say about this? He wrote, "For each will have to bear his own load." (Galatians 6:5) Bearing a burden is one thing. In that, we come alongside people and help them carry what is troubling them. However, bearing a load is different. This speaks of personal responsibility, and things someone has to answer to God for. This is about teaching those we love and warning them, but then at some point, stepping back and letting



them bear the load of the consequences from their own choices. This means not bailing your son out of jail again, but letting him sit there. It means not putting gas in your daughter's car again because she did not manage her money well, forcing her to figure things out independently.

The famous John 3:16 Bible verse speaks on this issue, "For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life." God is the ultimate parent here. He commands all people to believe in Jesus, then states what will happen if someone chooses not to... they will perish. This is about boundaries and consequences. We see this throughout the whole Bible.

Lovingly stepping back and choosing to allow someone to fail and experience pain is an unfortunate but necessary teacher. And when we step back, we are allowing someone else to step in... God. It is an act of love and

trust. King Solomon wrote, "Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths." (Proverbs 3:5-6) We should love someone enough to stop trying to rescue them with hope they might change. God hung the stars. He raises the sun every morning. He provides the sparrow with its food. He can do this. Step back and allow God to work.

A prayer for you – Lord God, I pray for the people who are continually rescuing and excusing those they love from bad choices. Help them to see how harmful their actions are. Help them to step back and release their loved one into your hands. In Jesus' name. Amen.

–Clint Decker is President of Great Awakenings. Share your comment at cdecker@greatawakenings.org and follow his blog at clintdecker.blogspot.com.

“God is working the equation”: Messianic Jewish leader shares insights on Iran war

Israel, which has been engaged in an existential fight for survival since 1948, has few rivals when it comes military intelligence, strategy and tactics. Yet even Israelis themselves are at a loss to explain the overwhelming success of Operation Rising Lion, in which the nation's defense forces destroyed much of Iran's nuclear program.

“From the start of the Gaza war to the beeper episode in southern Lebanon to the preemptive attack on Iran, Israel is good,” Messianic Jewish leader Joel Chernoff told “Metro Voice.” “Israel has a great army, a great air force and great intelligence... but not that good. Even the army, the air force and the man on the street now are beginning to understand that, ‘Hey, we are good, but come on!’ Things are going ridiculously well, supernaturally well. This is a war and people are dying, but we didn't expect to do this well. It's unbelievable.”

Chernoff has been a keen observer of the Jewish nation since he helped found the groundbreaking Messianic musical group Lamb in the 1970s. Today, he is executive director of the Alliance for Israel Advocacy; general secretary of the Messianic Jewish Alliance of America; and founder of The Joseph Project, which has provided more than \$175 million in humanitarian aid to Israel.

“Israel cannot believe how far they have gotten,” he said. “They say they accomplished more in the first day than they thought they were going to accomplish in the first week or two. They just couldn't believe that they were able to take over Iranian airspace and have free rein to take out their nuclear scientists and cut off the heads of the leadership of the regime – it was unbelievably successful.”

“It had to be exquisitely timed, and they executed it. This is a movie. How could this happen?”

Chernoff knows exactly how this happened, thanks to his deep knowledge of Old Testament prophecies.

“I point to Isaiah 54, which is an unbelievably clear passage on the return of the Jewish people to Israel and the

three major promises God make to Israel after the return in 1948,” he said. “He promises three things and warns the nations at the same time. First, anyone fiercely attacking you will fall because of you. This doesn't mean they are bruised a little but that they will fall, which means they are down for the count.”

“Second, no weapon that is formed against you is going to prosper. It's not going to succeed in its purpose, which is to destroy you. Then he says, ‘every accusation leveled against you, you will condemn.’ You see the United Nations, Europe and portions of the United States electorate and leadership who have been against Israel. Look at the political enemies of Israel; they are coming down one after another.”

Although the terror attack by Hamas on October 7, 2023, was a dark day for Israel, it may be remembered as one of the greatest strategic blunder in military history. Israel's response triggered an improbable series of events that set the stage for eventual success against Iran.

“The Lord is orchestrating all of this,” Chernoff said. “Yes, it was a disaster on October 7. Yes, Israel was cocky and had the information, but intelligence is only as good as the assessment of it, and the military leaders just didn't believe it. They just didn't believe Hamas would do it, so they got caught off guard. That also happened in 1973 and almost cost us the state of Israel. But God intervened and defeated the enemies of Israel.”

From Hamas in Gaza to Hezbollah in southern Lebanon to the Assad regime in Syria, Israel's enemies were swept away like pieces from a chessboard

“That whole beeper thing that took down Hezbollah was ridiculous,” Chernoff said. “That came off perfectly and could have failed at any moment. I heard a newscaster say, ‘I think we all have to admit that something is going on beyond our efforts. God is intervening on our behalf.’ This was a secular guy, but he put on a yarmulke and began to read a portion of scripture out

of Psalms, praising and thanking God. This is unprecedented.”

Finally, with an assist from B2 bombers from Missouri's own Whiteman Air Force Base, Israel has delivered a devastating blow to the nation that has long called for its destruction.

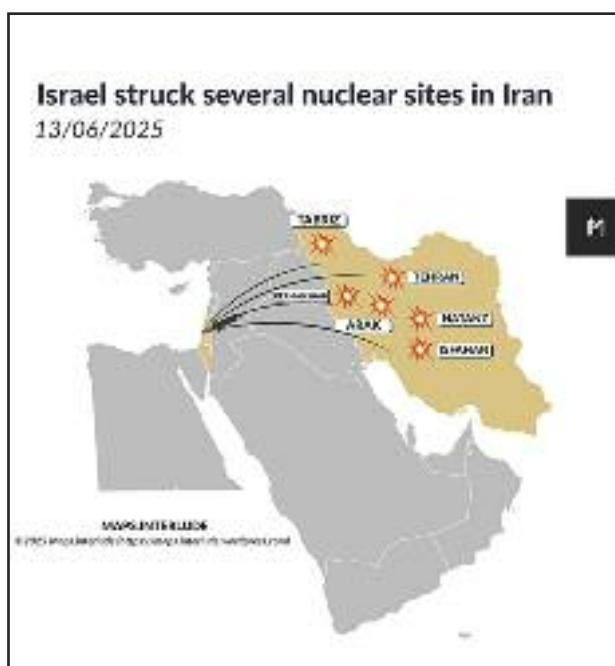
“Now you have a situation where the head of the snake, Iran, is being defeated, or the current regime is being defeated,” he said. “Well, that's where the money comes from. What is left of Hamas and Hezbollah are in big trouble, because now, the money and the weapons are not coming. So what are they going to do? They are going to collapse.”

Chernoff expects Israel to soon pivot back to Gaza to free the remaining hostages and eliminate Hamas as a threat.

“God has enabled Israel to take back Gaza, and based on scripture, I believe they are going to go in and finish the job, because that is the Promised Land,” he said. “They will create a buffer zone in the southern part of Gaza and resettle it with Jews, and the Gazans probably are going to leave. Something similar may happen in southern Lebanon, which also is part of the Promised Land. God is working the equation.”

A new day is dawning in the Mideast, and Chernoff believes it could signal the long-awaited spiritual renewal of the nation of Israel.

“What I see prophetically is that God is preparing our people in Israel for their day of redemption,” he said. “Since the late 1960s, God has been pouring out his spirit upon our people. In 1968, there were fewer than 2,000 Messianic Jews in the United States. Today, there probably are two million. There were zero Messianic synagogues and congregations, and today there are more than



1,000 worldwide.

“But the only place where the spirit of God hasn't broken out is in Israel. It's just been a slow, steady rise in terms of numbers. There are 300 Messianic groups in Israel, but it's just not a revival yet. God needs to break some yokes in Israel, such as abortion and homosexuality. I believe that is one of the things God is doing. He is an incredible multitasker. He is doing several things at one time, always.”

Evangelical Christians, who have long been friends of Israel, can support Israel in a tangible way. As many as 35 percent of children and 30 percent of adults live below the poverty line, and hunger is a serious concern.

“There is a tremendous opportunity for evangelical Christians who love Israel to rally and stand with The Joseph Project International, which is a Messianic Jewish charity,” Chernoff said. “That's a tremendous witness. Countless acts of kindness in the name of the God of Israel and in the name of the Messiah are going to have dramatic physical and prophetic effect on the people of Israel. We have been doing it for a long time, and the effect is becoming highly visible. We also give to our

Arab, Christian and Muslim cousins every chance that we get. We know God is going to touch our Arab cousins – it says so in the scripture.”

Second, Christians can come alongside the local Jewish community and show their support. For example, the Kansas City Jewish Community Center recently held a vigil after former resident Sarah Milgrim was killed in an antisemitic terror attack in Washington, D.C.

“Rising antisemitism is startling,” he said. “One thing you can do is organize and confront antisemitism. and stand with our people at their synagogues. Rally Christians to

stand and do something. If there is any antisemitism, rally believers and show your love for Israel in a tangible way. Support the Jewish community in any way you can in a visible way, not just by words. Talk is cheap.

“What are you doing? Stand up. Show our people that you are standing with them and loving them in a real way. That will go a long way toward changing the negative history of Christian antisemitism over the centuries.”

Recent events have made this an unprecedented time to make an eternal impact.

“We have been praying that God would give the military and political leaders of Israel supernatural wisdom, that he would reveal and foil the plans of the enemy,” Chernoff said. “What we are seeing is that God is just doing it. He brought our people back, and he continues to defend the state of Israel.”

For more information about Joel Chernoff, his ministry and music, visit:

- The Joseph Project International, www.josephprojectinternational.org
- Messianic Jewish Alliance of America, www.mjaa.org
- Lamb, www.lambmessianicmusic.com

Continued from previous page

in check.

A third foundation of freedom depends on respecting human rights as granted by our Creator. That important principle is found in the Declaration of Independ-

ence, which explains the “why” of American Government. And it is implied in the Constitution, which explains the “how” of American Government. This country has not always lived up to those ideals, but

they provided a worthy goal to achieve.

Although you may know all these foundational principles, I fear that a whole generation of young people do not know them because

they were never taught in their civics classes. And I see each of these foundational principles slipping away.

If we don't begin to teach these principles to our children and

grandchildren, then morality, limited government, and respect for human rights will soon become relics of our past. That is why you need to teach them to your family today.

Michael W. Smith Faces Backlash for Kanakuk Support

Michael W. Smith, the beloved Christian music artist behind hits like "Place in This World," is at the center of a storm on X, where survivors of abuse at Kanakuk Kamps and their supporters are pleading with him to stop his promotion of the troubled organization.

His support, including an appearance in the organization's podcast and a video from May 3 wishing it a happy 100th anniversary, has sparked fierce criticism due to the

camp's troubling history of sexual abuse allegations. The outrage isn't aimed at Kanakuk for convincing Smith to appear, but at the singer himself for choosing to align with an organization that has settled multiple lawsuits dealing with the sexual abuse of children.

The allegations trace back to Pete Newman, a former Kanakuk director now serving two life sentences plus 30 years for molesting campers. Court documents and survivor accounts estimate Newman abused between 57 and over 100 children from 1995 to 2009. At least eight civil lawsuits have been filed against Kanakuk, including a 2013 case, Doe IX v. Kanakuk, which resulted in a \$20 million judgment, Missouri's largest plaintiff award that year. More recent suits, including those from survivors Logan Yandell and Andrew Summersett, claim Kanakuk's leadership and its CEO Joe White, knew of Newman's inappropriate behavior as early



as 1999 but failed to stop it.

In a startling 2023 court filing, Kanakuk admitted it withheld information from victims' families. But it went on to shift blame to its insurer, ACE American, claiming it advised against disclosure to limit financial liability.

Criticism of Smith over Kanakuk

On X, the criticism of Smith is raw and personal. "@michaelwsmith, please pull out of the Kanakuk podcast," urged @FactsAboutKanakuk, a survivor advocacy account highlighting the camp's use of nondisclosure agreements (NDAs) to silence victims.

Elizabeth Carlock Phillips, whose brother, Trey Carlock, a Kanakuk abuse survivor, took his own life in 2019, shared her pain: "My brother suffered at Kanakuk. Michael W. Smith, don't give them a platform." Her brother's obituary tied his death to the trauma he endured at the camp.

Another user, @Justice4Kanakuk, wrote, "Michael W. Smith, your music inspired me, but siding with Kanakuk is a betrayal. Cancel the podcast." Similarly, @SurvivorVoice22 tweeted, "Why would@michaelwsmith lend his name to Kanakuk? Survivors are begging him to back out." Hashtags like #KanakukAbuse and #BoycottMWS have gained traction, reflecting fans' disappointment in a singer long seen as a beacon of faith.

100th Anniversary

The backlash comes as Kanakuk promotes its 2025 centennial celebration, expecting 20,000 campers this summer, even as hundreds of churches have severed ties. Critics argue the camp is glossing over its past. "Kanakuk welcomes thousands of kids yearly, yet survivors are silenced," said journalist Nancy French in a 2022 Good Faith podcast, where she detailed allegations of cover-ups. The camp insists it has reformed, pointing to a Child Protection Plan on its website and describing Newman as a "master of deception." But for many, these measures ring hollow while survivors continue to demand accountability.

Adding to the context, Missouri passed "Trey's Law"

This year, both Missouri and Texas passed "Trey's Law," named after Trey Carlock, banning NDAs in child sexual abuse settlements. At the bill's Texas passage, Rep. Jeff Leach declared, "This gives survivors a voice." The unanimous legislation aims to prevent institutions like Kanakuk from using legal tactics to quiet victims, a practice survivors say was common in settlements. Missouri Gov. Mike Kehoe signed it into law June

10th.



Smith, who has not publicly addressed the criticism, faces mounting pressure to reconsider. For survivors and their allies on X, his decision to proceed with the podcast feels like a betrayal of the very values his music has long championed. As the debate unfolds, the question remains: will Smith listen to the voices pleading for him to walk away?

In April, another lawsuit was filed against the Kanakuk. This time in Missouri by a young woman named only as "Jane Doe." She alleges it concealed knowledge of her sexual abuse and failed to protect campers from harm.

The lawsuit says that years before Doe's sexual abuse, a Kanakuk supervisor over Newman recommended that he be fired. Instead, he was promoted the following year.

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Scripture Engagement Linked to Higher Human Flourishing

It will come as no surprise to Christians that regular Bible reading contributes to human flourishing, as research by the American Bible Society confirms. This connection between scripture engagement and well-being is reflected in reports on the mental health and comfort benefits that many people experience through Bible use.

“The study of human flourishing, developed at Harvard, has been part of our own survey for several years now,” said John Farquhar Plake, chief innovation officer for the association. “This year we saw an encouraging uptick in flourishing overall and found high flourishing levels among scripture engaged Gen Z and millennials. These findings further support our research into the positive relationship between Bible engagement and holistic well-being.” The Harvard Human Flourishing Program provides the academic foundation for measuring and promoting well-being across populations.

The report defines human flourishing as “a state of thriving and well-being where all aspects of a person’s life are good.” Among the highlights of the research:

- Individuals who experience connection with God tend to exhibit greater human flourishing levels. High human



flourishing was observed in 43 percent of Americans who strongly felt God was active in their lives. Conversely, 41 percent of those who disagreed about God’s involvement experienced low human flourishing. This finding echoes broader research showing that practices such as prayer, meditation, and faith can benefit mental health, even among those who are not religious.

- Regularly practicing one’s faith (such as consistent monthly church attendance among Christians who highly value their faith) is linked to higher human flourishing scores. Increased Bible reading frequency also correlates with greater flourishing.

- The boomer generation exhibits the highest average human flourishing, significantly surpassing other generations. By contrast, only 26 percent of Gen Z individuals reported high human flourishing scores, compared to 45 percent of boomers. However, both Gen Z and mil-

lennials who are actively engaging with scripture are flourishing.

- In the United States, human flourishing scores saw a modest but widespread increase in 2025, rising by one or two tenths in nearly every area compared to last year. According to recent analysis, younger adults engaging with Scripture now score

significantly higher on the Human Flourishing Index, a metric developed at Harvard University.

- The Global Flourishing Study places the United States at 15th for human flourishing and 12th for secure flourishing among 22 nations. The top five flourishing countries are Indonesia, Mexico, the Philippines, Israel and Nigeria.

- Bible engagement across the United States has increased for the first time in four years, reversing a post-pandemic decline. Nearly 10 million more Americans have engaged with the Bible this year compared to 2024, with the largest gains among millennials, Gen Xers, and men.

These findings highlight the growing relevance of scripture engagement for overall well-being, especially as Americans seek new ways to thrive in a rapidly changing world.

RYAN SHUMAKER

continued from page 7

many get burned chasing and buying what’s ‘hot’ then fleeing after losses.

This is where planning makes all the difference. We help people avoid this mistake using a very simple and easy to understand approach. Our flagship growth portfolio is specifically designed and managed to recover from any losses in any two to three year time period in a worst-case scenario. This means our clients don’t have to worry about short-term economic turbulence, elections (which happen every two years), or even global conflicts or wars (there’s been one, on average, every 2.7 years over the last 90). By allocating two to three years of desired income into conservative investments, clients can safely draw what they need without having to sell at a loss growth assets that are helping them beat inflation long term. When that short-term bucket is used up, the rest of the portfolio should have recovered eliminating the need to “sell low” or panic about headlines.

Not only do we help people not worry about money during uncertain times, but we help them

take advantage of others that are panicking during them. We often see during volatile times the greatest opportunities for significant amounts of outperformance.

Worry is like a rocking chair; it gives you something to do, but doesn’t get you anywhere. If current events have you worried about your portfolio or retirement, it may not be the news itself that’s the problem. It may be that you have the wrong portfolio, a poor or no plan at all. A smart portfolio and plan can get you up out of that rocking chair and back to making memories and doing whatever you want whenever you want as that is what retirement is supposed to be all about.

Other great articles about retirement, investing, and tax reduction can be seen at RetireLawrence.com/blog. Material discussed is meant for general/informational purposes and is not intended to be used as the sole basis for any financial decisions, nor be construed as advice to meet your particular needs. Please consult a financial professional for further information. Investment advisory services offered through Retirement Portfolios, LLC.. Ryan can be contacted at 785-330-9292

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Lots happening this summer in North Topeka

FIRST FRIDAY ART WALK falls on July 4th this month. Delta Haze will be featured at Redbud Park from 3-6pm,

SUMMERWEEN will take place on June 26 from 6-8:30 pm, presented by Mars, the official Halloween Headquarters in Topeka! Trick-or-treat with Mars in NOTO! Free candy for everyone!! Live music by Ocean Side Hotel, photo op with the M&M's characters, food truck, fun, and memories for a lifetime! Come in costume!

NOTO Summer Concert Series is happening again on 3rd Fridays in Redbud Park.

Here are some other North Topeka events to look forward to:

FIRST FRIDAYS AT THE MUSEUM – Every First Friday, 6-10pm, Great Overland Station, 701 N. Kansas Ave. Karaoke, board games, card games, including the digital card game



Magic: The Gathering Arena, Dungeons and Dragons, crafts and activities, food and refreshments, and more. Admission is \$5 for adults and \$3 for teens. Children 12 and under free.

FIRST FRIDAY FARM & ART MARKET – Every First Friday through Sep., 4-10pm, Great Overland Station. For info: communityevents@snco.gov

or 785-251-6945

WOODSHED MARKET: NOTO EDITION 2ND SATURDAYS – 10-4, in NOTO.

NORTH TOPEKA COMMUNITY BAND CONCERT - June 30, 7:30-9pm. Garfield Park Gazebo, 1600 NE Quincy. No Boundaries Dance Collective will perform before the concert.

HAYMAKERS SUMMER CONCERT – July 18, 6pm, Redbud Park.

SENIORS PITCH CLUB - Every Tuesday 1 pm at Garfield Community Center. First visit free then a dollar per visit for coffee and replacement cards

SUNRISE OPTIMIST CLUB – Every Tue., 6:30am, Sunrise Optimist Complex, 720 NW 50th St. 246-1291.

VIP LUNCHEON FOR SENIORS – Every Wed., 10:45 bible Study and meal at Noon, Topeka Church of the Brethren, 3201 NW Rochester Rd. 1 mile north of Dillon's North). FREE lunch with Christian fellowship, devotions & entertainment provided by Topeka North Outreach. For info: 785-224-8803.

OPERATION BACKPACK – 1st Thurs., 6pm, Indian Creek Elementary, 4303 NE Indian Creek Rd. Volunteers gather to assemble Weekend Snack Sacks for low-income students. No assembly in August. Sponsored by Topeka North Outreach. For info: 286-1370.

FREE MOBILE FOOD DISTRIBUTION – 4th Tue. through Nov., 9am, 1231 NW Eugene St. Randel Ministries, Inc., in partnership with Harvesters and Family of God Church will have its monthly food distribution. No ID or proof of income required, first come first served. Distributing fresh produce and other items to families in need. 785-234-1111 www.RandelMinistries.com

Visit the NOTO Calendar of Events at explorenoto.org for more information.

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OR
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Topeka, KS 66608

The Area's Most Complete Guide to the Family-Friendly Events You Want to See!

the events calendar

FREE LISTINGS! E-mail your events to: Voice@cox.net; mail to Metro Voice, P.O. 5724, Topeka, KS 66605; fax to 785-235-3340 or enter online at metrovoiceneeds.com Get your event **Highlighted in Blue in print, our online calendar and promoted in social media for only \$29!**

CONCERTS

KANSAS PRAIRIE PICKERS — Fourth Sun. ea. Month, 1pm, Auburn Community Center. Foot-stomping, hand-clapping tunes. Concessions available

GRAND OTTAWA OPRY — 2nd & 4th Saturday, 5:30PM-pre-show, 6PM showtime, Ottawa Memorial Auditorium, 301 S Hickory, Ottawa. Tickets are \$15 and only at the door. Ph: 785-241-6762, email grandoprpy@gmail.com. GrandOttawaOpry.com

WOOD VALLEY PICKERS — Last Sat of each month, 7pm, Classic Bean, Fairlawn Plaza. Folk & Country, Free admission. 785-271-5005

"PICKIN' ON THE PRAIRIE", a FREE Acoustic Jam at Great Overland Station every Sunday from 1-3pm. For info: 785-251-6944

LIVE AT LUNCH — Wednesdays, 11-1, Every Plaza. www.evergyplaza.com

NORTH TOPEKA COMMUNITY BAND CONCERT — June 30, 7:30-9pm. Garfield Park Gazebo, 1600 NE Quincy

MUSIC IN THE PARK — July 6, 7pm, Gage Park Amphitheatre. Santa Fe Band

EATS AND BEATS — July 10, 6-9pm, Every Plaza. Dead City Rockers, Basement Melons

SUMMERTIME BLUES — July 16, 7-9pm, Gage Park Amphitheatre. The Coats, Tod's BBQ Food Truck

EATS AND BEATS — July 17, 6-9pm, Every Plaza. Ramona Clay, Restless Native

HAYMAKERS SUMMER CONCERT — July 18, 6pm, Redbud Park

EATS AND BEATS — July 24, 6-9pm, Every Plaza. Jack Wagoneers, Blazing Mojo

MUSIC IN THE PARK — July 27, 7pm, Gage Park Amphitheatre. Santa Fe Band

EATS AND BEATS — July 31, 6-9pm, Every Plaza. Coversmith, Howard Mahan Band

MARK TRAMMELL QUARTET — Aug. 1, 7pm, Wanamaker Woods Nazarene Church, 3501 SW Wanamaker Road. Doors open at 6pm. Concert begins at 7pm. No

tickets are necessary. There will be a free-will "love offering" received during the concert. 785-273-2248; office@wnnaz.org

EATS AND BEATS — Aug. 7, 6-9pm, Every Plaza. Lazy Wayne Band, Bill Horn Band

EATS AND BEATS — Aug. 14, 6-9pm, Every Plaza. Delta Haze, Paradise Band

SUMMERTIME BLUES — Aug. 20, 7-9pm, Gage Park Amphitheatre. Milltown Band, El Zocalo Food Truck

EATS AND BEATS — Aug. 21, 6-9pm, Every Plaza. Sunday Basement Boogie, Velvet Blues Revue

EATS AND BEATS — Aug. 28, 6-9pm, Every Plaza. Josh Vowell Band, Mike G.

SUMMERTIME BLUES — Sep. 17, 7-9pm, Gage Park Amphitheatre. Velvet Blues Revue, Carnival Cravings Food Truck

SPECIAL CHURCH EVENTS

HARVESTER'S PROGRAM FOR SENIOR CITIZENS — every second Sat., takes place at Christian Lord Ministries, 2421 SE California. Call 266-4979.

HOPE HOUSE FREE COMMUNITY CLOTHING BANK — Wed. 6-8pm and Sat. 12-3pm, Oakland Church of the Nazarene. 939 NE Oakland

HARVESTER FREE MOBILE FOOD DISTRIBUTION — 2nd Saturday each month, 1:30-3pm, Oakland Church of the Nazarene. 939 NE Oakland

FIRST SATURDAY BREAKFAST BUFFET — 7:30 AM - 10:00 AM, Shawnee Heights UMC, 6020 SE 44th

INSIDE OUT FELLOWSHIP CHURCH — Every Sunday 12pm service; Every Tuesday 7:30pm service. Location: 2409 NE Division St. For info: 785-380-7031 or io@insideoutinc.net or www.insideoutinc.net

KIDS for JESUS! — Wednesday's 7 - 8pm, Lakeview Church of the Nazarene, 2835 SE Croco Rd. Bring your friends, family, neighbors, enemies! For info: 785-266-3247, FB: Topeka Lakeview Nazarene, Email: Lake-naz@aol.com

MID-WEEK PRAYER & BIBLE STUDY - Wednesday's,

7-9pm, Lakeview Nazarene, 2835 SE Croco Rd. You are invited! Contact info: (785)266-3247, FB: Topeka Lakeview Nazarene

LOL "LADIES OF LAKEVIEW" — Lakeview Church of the Nazarene, 2835 SE Croco Rd. Monthly Women's Ministry Events! (Cooking, Crafts, Outreach, Bible Study, Fellowship!) Call the church office for info: (785) 266-3247, Facebook: Topeka Lakeview Nazarene Email: LakeNaz@aol.com

ROOTED CHRISTIAN HOMESCHOOL CO-OP, Colossians 2:6-7. Monday's 12-4pm. Cooking class for 4th graders & older at noon. Call the Church Office for more information. Lakeview Church of the Nazarene, 2835 SE Croco Rd. Church: (785) 266-3247. Facebook: Topeka Lakeview Nazarene. LakeNaz@aol.com

FAMILY-FRIENDLY EVENTS

SENIORS NUTRITIONAL LUNCH — Weekdays, except holidays, at noon at Auburn Civic Center, 1020 N. Washington Street. Minimal cost per person. Reservations/cancellations required 24 hours in advance by calling Meals on Wheels of Jefferson & Shawnee Co. at 295-3980. Each meal includes 1% milk & sugar-free items for diabetics. 215-0064.

MEDICARE MONDAYS — First Mon. ea. month, 1-3pm. Topeka/Sh. Co. Public Library, 1515 SW 10th. Jayhawk Area Agency on Aging offers Senior health insurance counseling. For info: 580-4545 or nhon@tsopl.org

COUNTRY AND BALLROOM DANCING — Thursdays 6-9pm. Croco Hall. Info: 379-9538, 478-4760.

FIRST FRIDAY ART MARKET — Downtown and NOTO arts district. Arts, antiques, fine crafts, flea market items, snacks, beverages, entertainment and more.

TOPEKA ACAPPELLA UNLIMITED AUDITIONS — Topeka Acappella Unlimited is looking for female singers who would like to sing four-part acappella harmonies. Topeka Acappella Unlimited is a Chapter of Sweet Adelines, International. Cindy Patton: 785-640-7403

HARVESTERS MOBILE FOOD PANTRY, 1st & 3rd Sat, 2-3pm, Shawnee Heights UMC parking lot.

FREE MOBILE FOOD DISTRIBUTION — 4th Tue. thru Nov., 9am, 1231 NW Eugene St. Randle Ministries, Inc., in partnership with Harvesters and Family of God Church will have its monthly food distribution. No ID or proof of income required, first come first served. Distributing fresh produce and other items to families in need. 785-234-1111. RandleMinistries.com

TOPEKA PUBLIC LIBRARY PLAY BUS — 9:30am-noon, Lakeview Nazarene Church, 2835 Croco. Every Tuesday, enjoy story time, play opportunities, books for check-out & take & make art. 785-266-3247.

OPEN INDOOR COURT PICKLEBALL — Sundays at 4pm, Berryton United Methodist Church (7010 SE Berryton Rd. All ages and abilities welcome.

WOODSHED MARKET — Sun. 9-2, 1901 N. Kansas Ave.

FAMILY NIGHT AT COSMOS COURT — Tuesdays, 5pm, Cosmos Court, 909 S. Kansas Ave. Pizza, salads, hot dogs, nachos, soup and more! Get a 16" Pizza, 2 side salads, and 4 cups of ice cream for only \$30! Also table games!

FRIDAY NIGHT FUNNIES — Every Friday at Cosmos Court, 909 S. Kansas. Weekly comedy show is only \$15, or two for \$25.

SATURDAY CRUISE NIGHTS — 5-9pm: 1st Sat: Span-

gles, 29th & Topeka Blvd (Cruise the Blvd!); 2nd Sat: Fairlawn Plaza; 3rd Sat: The Dugout, 17th & Fairlawn; 4th Sat: The Pad; 5th Sat: The Dugout.

CARS AND COFFEE — 10-Noon, every Saturday starting April 5 at Classic Bean; alternate Saturdays at Fellowship Bible Church, 10th & Urish. All models

CORNER MARKET — 2nd Saturdays. 29th & Adams. 50+ Vendors, food trucks, music, kids activities,

FIRST FRIDAY FARM & ART MARKET — Every First Friday through Sep., 4-10pm, Great Overland Station. Info: communityevents@sncogov.org or 785-251-6945

BREAD BASKET FARMERS MARKET — Saturdays 7:30am-1pm, West Ridge Mall south parking lot

DOWNTOWN TOPEKA FARMERS MARKET — Saturday's April 12 thru Oct., 7:30am-noon, 6th & Harrison. The open-air market is full of fresh fruits and vegetables, herbs, arts & crafts, flower,baked goods

LAWRENCE FARMERS MARKET — Sat. 7:30-11:30, 824 New Hampshire Street. Starting Apr. 12.

MONDAY FARMERS MARKET — Mondays 7:30-11:30am, thru Sep. 29, Topeka & Sh. Co. Library, 10th & Washburn. Closed Memorial Day & Labor Day

OVERBROOK FARMER'S MARKET — every Monday now to Labor Day, 4-6 pm at Overbrook Fair Grounds.

SPLASH PAD FOUNTAINS — Every Plaza, Sun. 12-6, and 11-1 & 4-8 on most weekdays.

WOODSHED MARKET: NOTO EDITION 2ND SATURDAYS — 10-4, in NOTO.

SPLASH PAD YOGA AT EVERY PLAZA — Every Tuesday at 7pm.

CROSSROADS FOUNTAIN SHOW — Tuesdays 9-9:30pm, Every Plaza

WOODSHED MARKET — Sundays 9-2, 1901 N. Kansas Ave.

WOODSHED MARKET: NOTO EDITION 2ND SATURDAYS — 10-4, in NOTO.

MONTHLY FARMERS/FLEA MARKET — 3rd Saturdays, 8-2, Meriden Antique Threshers, 8275 K4 Hiway.

SUNRISE JAZZercise — Every Plaza, Saturdays. 9-10am

DREAM ACRES CRUISIN 4 CHARITY CAR SHOW — Jun. 28, 9-7, Forest Park, 3158 SE 10th St. Food trucks, vendors, live auction, more

FARM TO FORK FESTIVAL — Jun. 28, 3-10pm, 605 Cedar St., Perry, KS. Vendors, live music, kids activities

LOPEZ/CRUZ FIREWORKS SHOW — July 3, 6:15pm, Sante Fe park

SOUNDS OF LIBERTY — July 2, 7pm, Every Plaza. Topeka Cello Collective summer concert

SPIRIT OF KANSAS FIREWORKS & BLUES FESTIVAL — July 4, 9am-11pm, Lake Shawnee - Reynolds Lodge. Live music, kids activities, vendors, food trucks, car show, fireworks at 10pm.

WALNUT VIEW 4TH OF JULY PARADE — July 4, 9-1, SE 34th Terr. & SE Arbor Dr & SE Burton.

INDEPENDENCE DAY CELEBRATION — July 4, 10am, Grace Cathedral

COLLINS PARK NEIGHBORHOOD JULY 4TH PARADE — July 4, 11am.

STRAIGHT FROM BRANSON — A GARTH TRIBUTE — July 22, 7pm. Coming to us from the Nashville Roadhouse Theater in Branson. This show is currently ranked the #2 rated show in Branson by Trip Advisor.

FOR THE CULTURE — July 24, Townsite Plaza.

PANCAKE FEED AT SHAWNEE CO. FAIR — July 26, 7-12, Stormont Vail Events Ctr. \$% all you can eat.

HHHS FOOD TRUCK NIGHT — Aug. 2, 4-6pm. Live music

TOUCH A TRUCK — Aug. 2, 9-11am, Christ Lutheran Church, 3509 SW Burlingame. Free snacks for all. Free book for first 100 kids.

KENNY ROGERS THE GAMBLER — Aug. 4, 7:30pm, Cosmos Court. Rick McEwen presents The Gambler. Part of the Straight From Branson Series. www.cosmoscourt.com

MEETINGS & CLASSES

CHRISTIAN WRITERS GROUP OF TOPEKA - 1st & 3rd Mondays, 7pm at the Hughes Room 205 of the Topeka Library. Workshop for aspiring writers. Each participant is asked to bring five copies of a two page type written sample of a work in progress. After reading the pages aloud each participant is allowed an equal number of positive and negative comments offered in a spirit of helpfulness. If you would like to read something email Charles at jcc-cow@gmail.com

SENIORS PITCH CLUB - Every Tuesday 1 pm at Garfield Community Center. First visit free then a dollar per visit for coffee and replacement cards

CRAFTY, SKILLED OR CREATIVE VOLUNTEERS NEEDED to develop outdoor lighted displays at Ward Meade Park events. Contact Elsie, 785-256-2920.

CONCERNED WOMEN FOR AMERICA MEETING - Join other concerned people to pray and unite in action for

MARK TRAMMELL QUARTET

Concert at The Woods

August 1
7:00 pm

- Doors open at 6pm
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C5Alive POWER Luncheons are held 2nd Thur. each mo.

July 10, 11:30-1: "POWER" Luncheon
at Johnny's Tavern. Featuring **Anthony Blanco, Business Coach and Inspirational Speaker.**

Free Admission; Order lunch from menu if desired.

Open to the public. RSVP to info@C5Alive.org

Save the Dates!

- Aug. 14: POWER Luncheon, 11:30-1
- Sep. 11: POWER Luncheon, 11:30-1
- Oct. 9: POWER Luncheon, 11:30-1
- Nov. 13: POWER Luncheon, 11:30-1

For info: www.C5Alive.org or Facebook.com/C5Alive

Shawnee Co. and our Nation. For info about monthly meetings: 785-260-5659 or ks.cwfa.org.

THE HEAT — FREE fitness classes for the community. Located at Florence Crittenton Services Center for Integrative Health, 5423 SW 7th. www.flocritkansas.org

DEAF WORSHIP SERVICE — 3rd Sun., 3pm, Faith Lutheran Church, 17th & Gage. Also, every Sun. 9:30am service is interpreted.

TAI CHI FOR HEALTH — Mon. 10-11 at Lowman United Methodist Church and Thu. 9:30-10:30 at Topeka Zoo. No training needed, just watch & follow. Contact Madon Daily at 505-424-8989 or madondaily@gmail.com. To join from Home via Zoom, contact Madon for the Zoom link.

PICKLEBALL — Mon. & Wed. 1-3pm, First Baptist Church, 3033 SW MacVicar Ave. Park on West Side, where the gym is located. Contact Dave Mathias, davemathias@sbcglobal.net, or Betsy Thompson, betsyjthompson@gmail.com.

SHEPHERD'S CENTER BOOK CLUB — 1st & 3rd Mon. 2-4pm at Westminster Presbyterian Church, 1275 SW Boswell Ave. Call: 785-249-3258 or email shepherdstoepka@yahoo.com for the book of study.

SMS - STRENGTH, MOBILITY, STABILITY EXERCISE GROUP (SMS) Mon. 9-9:30am, Arbor Court, 4200 SW Drury Lane. Tue. & Thu. 9-9:30am, Rosehill Place, 3600 SW Gage Blvd # 97. Tue & Thu. 10-10:45, Grace UMC, 2627 SW Western Ave. Call Anne Crawford at 785-273-4527 or email anne.crawford@cox.net.

SENIOR FIT & FUN PROGRAM — Every Mon., Wed., and Fri at 1:30 at Pleasant Hills United Methodist Church, 4525 NW Button Rd., 785-246-1737.

TOPEKA LIONS CLUB — 1st Mondays at Noon - 1 pm at The Capper Foundation, 3500 SW 10th Ave. Park on the North Side. RSVP by Fri. for lunch/pay at the meeting. Visitors welcome. TopekaLions.org/contact-us to make reservations. WE SERVE!

BOY'S TRAIL LIFE & AMERICAN HERITAGE GIRLS TROUPOUS — Every Mon. 6pm, Cornerstone Comm. Ch., 7620 SW 21st. Faith-based scouting programs, age 5-18. Register: cornerstonetopeka.com. 478-2929.

TOPEKA NEEDLEWORK GUILD — Every Mon. (except holidays) 9a-11a in the Menninger Room of the Topeka Public Library. Bring a project to work on as we share our needleworking skills and ideas.

CHRISTIAN HOMESCHOOL CO-OP — Monday's, 1-4pm, Lakeview Nazarene, 2835 SE Croco Rd. Contact info: (785)266-3247, FB: Topeka Lakeview Nazarene

SENIOR ADULT EXERCISE CLASS — Tuesday's 10am, Lakeview Nazarene, 2835 SE Croco Rd. All exercises will be done from a chair, will help you get up out of a chair, & climb stairs safely! Contact info: (785)266-3247, FB: Topeka Lakeview Nazarene

TOPEKA LINCOLN CLUB — 1st Tue. of month, 7pm, Topeka Public Library. Discussing our greatest President, Abraham Lincoln, and his times. The public is welcome. For info, Kirk Nystrom 785-235-6977.

SUNRISE OPTIMIST CLUB — Every Tue. 6:30am, Sunrise Optimist Complex, 720 NW 50th St. 246-1291.

NARVE (Nat'l Assn of Railroad Veteran Employee) — 2nd Tuesday each month at 9:30AM @ Museum of the Kansas National Guard, 125 SE Airport Dr, Topeka

MENNINGER BIBLE CLASSES — Tuesdays 11am-12:30. Amerus Room, YWCA, 225 West 12th. A new study group for Year One of Flo Menninger's course on Four Years through the Bible. Read and discuss Genesis through First Kings. Nominal charge for materials. For info call the YWCA at 233-1750 or Clara Gamache at 785-408-5433. (The Bible study is also taught on Sat. mornings on 101.5 FM radio.)

FRATERNAL ORDER OF EAGLES Aerie 4319: 1st & 3rd Tue. 7pm; Auxiliary: 1st & 4th Tue. 6pm, 2941 SE Fremont Street. An international non-profit organization uniting fraternally in the spirit of liberty, truth, justice, and equality, to make human life more desirable by lessening its ills and promoting peace, prosperity, gladness and hope. www.foe.com 785-266-707

DUPLICATE BRIDGE — Tuesdays and Thursdays at 12:30PM at The Woman's Club of Topeka, 5221 SW West Dr. Bill Gates and Warren Buffett play duplicate bridge! It is great for your brain health. For additional information email janescola@hotmail.com.

O.W.L.S. (Older Wise Loving Saints) - meets the sec-

ond Tuesday of the month. Location varies and can be found at www.faithfamilylife.com

MAP GROUP (MEMOIRS, ANCESTRY, PHOTOS) - VIA ZOOM - 4th Wed. 10-11:30am. Contact Rich McReynolds at rlm4017@gmail.com. Via Zoom link

FAMILY HISTORY WRITING GROUP - 2nd Wed. 10-11:30am, Lowman United Methodist Church, room 12. Do you have great family stories to tell and want to pass them down to the next generation but don't know where to start? shepherdstoepka@yahoo.com

S.W.A.G. (Spiritual Warriors Anointed by God) youth group - Wed at 7:00 p.m. 3710 NW Topeka Blvd.

AWANA — Every Wed., 6-8pm, First Southern Baptist Church, 1912 SW Gage Blvd. Bible based program for children & youth ages 3-HS. For info: 272-0443.

AWANA — Every Wed., 6:30pm, Bethel Baptist Church, 4011 N. Kansas Ave. Bible based program for children & youth ages 3-HS. For info: 286-0467.

AWANA — Every Wed., 6:30-8pm, Auburn Christian Church. Bible based program for children & youth ages 3-HS. For info: 256-2515.

VIP LUNCHEON FOR SENIORS — Every Wed., 10:45 Bible Study and meal at Noon, Topeka Church of the Brethren, 3201 NW Rochester Rd. (1 mile north of Dillon's North). FREE lunch with Christian fellowship, devotions & entertainment provided by Topeka North Outreach. Free will donations accepted. For info: 785-224-8803 or vip@topekanorthoutreach.org.

STUDENT IMPACT — Every Wed., 6-8pm, First Southern Baptist, 1912 SW Gage Blvd. Youth games, teaching, worship, small groups. For info: 272-0443.

CHRISTIAN CHALLENGE — Every Thurs. 7-9pm, First Southern Baptist, 1912 SW Gage Blvd. Worship for college students.

TOPEKA COSMOPOLITAN CLUB: The Club that fights Diabetes -- Meetings: first three Thursdays of every month, 12 noon, at the Topeka Country Club.

INTENTIONAL MOM - 1st & 3rd Thurs., 9-11:30am, Topeka Bible Church Auditorium, 1135 SW College. For all moms, helping to be intentional! 234-5545.

OPERATION BACKPACK — 1st Thurs., 6pm, Indian Creek Elementary School, 4303 NE Indian Creek Rd. Volunteers assemble Weekend Snack Sacks for low-income students. No assembly in August. Sponsored by Topeka North Outreach: 286-1370.

LINE DANCING - 2nd & 4th Thu. 1:30-3:30 at First Baptist Church, 3033 SW MacVicar Ave. Contact Karen Botkin at 785-945-6785 or Jim Baer at 785-256-2432 or jimbbaer73@gmail.com to register.

BRIDGE GROUP - 1st & 3rd Thu. 1-3:30pm, at Our Savior Lutheran Church, 2021 SW 29th St. To play, arrangements must be made by Mon. 5pm with Joan Arterburn at 408-5174.

TOPEKA GENEALOGICAL SOCIETY — 4th Thurs., 7pm, Topeka Shawnee County Public Library, 1515 SW 10th St. No program in Nov. or Dec. Promotes & stimulates the education, knowledge & interest in the membership & the public in family history, genealogical records & research. 233-5762 or tgstoepka.org.

KINGDOM ADVISORS TOPEKA AREA STUDY GROUP - 3rd Thu., 11:30am-1pm via Zoom. Christian financial professionals: financial planners, accountants, attorney's & insurance agents invited. For info: kingdomadvisors.org or Jim Hanna, james.c.hanna@ampf.com or 785.357.6278 x19.

A GOOD YARN CLUB — 2nd & 4th Sat., 9-11am, Wanamaker Rd Baptist Church, 2700 SW Wanamaker. Doing Good for Others: Knitting & Crocheting for Local Charities, free yarn, needles, hooks & patterns. All are welcome.

Info: Anne, 785-272-9249 or kittens812@sbcglobal.net

TOPEKA GEM AND MINERAL SOCIETY - 4th Fridays, 7:15pm, 1st Congressional Church, 1701 SW Collins.

BIBLE QUIZZING — 1st Sat. Learn God's Word & have fun with area Christian youth age 9-19. YFC/YEA style quizzing & rules. 913-593-6427 or biblequizzing.org.

MONTHLY SCORE MEETING — 1st Sat., 8-9:30am, Washburn Tech, 5724 SW Huntoon (enter east doors facing Huntoon). No RSVP or fee is required. Small business owners are invited to a Breakfast Roundtable discussion with members of SCORE (Service Corps of Retired Executives). Info: 234-3049.

TOPEKA GREAT LIGHT AGLOW — For info contact Vickie Lynch at greatlighttopeka@gmail.com.

SUPPORT GROUPS

HOPE AND HEALING ACADEMY harnesses the power of horses to transform the human spirit. For info: 785-224-4232 or www.hopeandhealingacademy.com.

OVERCOMER'S OUTREACH ANONYMOUS RECOVERY SUPPORT GROUP — Mondays 6:30-7:30pm, at Be Filled Of South Topeka, 200 Airport Rd, Bldg. 818 Suite 1. Led by Pastor Bill Ritchey. 785-817-2802

BINDING UP THE BROKEN HEARTED — Sessions offered for women who suffer from the after-effects of abortion. All the women who lead these sessions have had an abortion and have received healing from God's Word. For info, contact local Healing Hearts representative Shelly Brush, First Southern Baptist Church at shelly.b@healinghearts.org. All communication is confidential and secure.

MIDLAND CARE GRIEF SUPPORT Groups: Building A, 200 SW Frazier Circle; Every Mon., 4-5pm: 12 Week Adult Group for Recent Loss 1st and 3rd Thu., 10:30am & 5:30pm—Ongoing Adult Group 1st and 3rd Thu., 5:30pm: Ongoing Young Adult Group (4-18 years of age) For All Groups: Call for start dates and

info packet. Group and individual grief support available upon request. Info: 785-232-2044 ext.341

CAREGIVER SUPPORT GROUPS - Jayhawk Area Agency on Aging provides an opportunity for caregivers to get together and share their ideas and feelings. 2nd Monday, 3:30pm, Topeka public library, Anton Rm. 3rd Friday, 12 noon, Jayhawk Area Agency on Aging, 2910 SW Topeka

ABORTION RECOVERY SUPPORT — Providing services for women & men who suffer from Post-Abortion Syndrome. Kay Lyn at KLCarlson20@cox.net.

AL-ANON is a support group for families and friends of alcoholics. For information on meetings in the Topeka area email ais-topeka@kansas-al-anon.org or 785-215-1045. All correspondence confidential

PURSUIT FOR SEXUAL PURITY — Men struggling with pornography & sexual addiction. This bible study/ accountability group uses the Pure Desire book by Ted Roberts. For info: 249-9509. All inquiries confidential.

ALZHEIMER'S SUPPORT GROUPS — Monthly support group meetings for caregivers of individuals with Alzheimer's disease or a related dementia. All of our programs have moved from in-person to virtual.

Caregiver support group via Skype 9:30am every other Wednesday. Email Hayley Young at hdyoung@alz.org or call 785.379.3067 for the meeting link and other info.

Caregiver Support Group via Google Hangouts, 4:30pm every other Wednesday. Email Hayley Young at hdyoung@alz.org or call 785.379.3067 for the meeting link and other info.

COMPASSIONATE FRIENDS/BEREAVED PARENTS GROUP — 4th Mon. in Formation classroom at Most Pure Heart of Mary, 17th & Stone. Discussion starts 7pm; fellowship & refreshments 8:30. 785-272-4895

CAREGIVERS GROUP - Caring Hearts of Hope meet 2nd & 4th Tuesdays 5:30-6:30pm at Highland Heights Christian Church. Encouragement in God's word and prayer as well as conversation and sharing,

open to all those who care for others with illnesses such as Alzheimers, dementia, cancer or other debilitating illnesses or injuries. For info: "Weekly Class List" at www.highlandheightsscc.com or call 785-379-5642.

FIBROMYALGIA & CHRONIC FATIGUE SYNDROME SUPPORT GROUP — 2nd Tue., 7-9pm. First Congregational Church, 17th and Collins. For info: Randy at 785-969-4038 or TopekaCFS@outlook.com.

GRANDPARENT/RELATIVE CAREGIVER SUPPORT GROUP — 3rd Tue. 6:30-8pm, 2nd floor meeting room, St. Francis Hosp., 1700 SW 7th. For info: Sharla, 286-2329; Jennie (English/Spanish) 231-0763.

GRIEF SUPPORT — Sponsored by Heartland Hospice for those dealing with death or major loss. 1st Mon., 5:30-7:30pm, Individual appointments; other times are available. Call Terry at (785)230-6730. 3rd Thurs., 11am, Lunch After Loss, Paisano's Ristorante, Fleming Place, SW 10th & Gage Blvd. For reservations or info: 785-271-6500.

HEALING AFTER LOSS TO SUICIDE (HeALS) - Topeka support group meets the 1st and 3rd Tuesday of each month from 6:30-8, at 1st Congregational Church, 17th and Collins. For info: Topeka.heals@gmail.com or 785-380-9309.

DIVORCECARE PROGRAMS — (For updates check www.divorcecare.org) locations and times: WED. — 6:30pm, Topeka Bible Church, 1101 SW Mulvane. Cost: \$15. Child care provided. For info: 379-0505 or www.divorcecare.org.

WED. — 6:45 — 8:45pm, Walnut View Christian Church, 3634 SE 37th St. (just East of 37th & Croco). Cost: \$10 registration (scholarships available). The video seminar series featuring some of the nation's foremost experts on divorce and recovery topics, combined with support group discussion of the materials. Complimentary child care children up to the fifth grade. Info: 266-7550 or walnutviewcc@att.net.

WED. — 6:30pm, Northland Christian Church, 3102 NW Topeka Blvd. No Cost. 785-286-1204,

www.northland.cc

PROSTATE CANCER SUPPORT GROUP — First Thurs- day, 3pm, St Francis Hospital, Room 300 on 2nd floor. For info: Jim 785 806 3266

CELEBRATE RECOVERY — Every Fri., 6pm, 1912 Gage Blvd. A Christ-centered program, based on 8 princi- ples found in Jesus' Sermon on the Mount. Applying these Biblical principles, become free from addictive & dysfunctional behaviors. crtopekaks.org.

NICOTINE ANONYMOUS — Every Fri., 6:30pm, Town & Country Church Renaissance Room, 4925 SW 29th St., use west door cross red foot bridge. A fellowship of men & women helping each other to live free of nicotine. No fees. 402-321-486; Laboomaha@att.net

TOPEKA NAR-ANON FAMILY GROUP — For families & friends who are affected by someone else's narcotic addiction. Every Mon. 7pm; Every Sat. 10am. First Baptist Church, 3033 SW MacVicar, Enter Door A, Room 211. www.naranonmidwest.org

COVENANT KEEPERS — 3rd Sat. Group for people who want to see their marriage saved when their spouse wants out. 816-453-0884 or 816-966-0927

MOMS-IN-TOUCH PRAYER GROUP — Every Wed., 2:30-3:30pm, Library at Cair Paravel-Latin School. Experience God's power through prayer as we lift our students, teachers, staff, administrators & board up to the Lord. For info: 357-0369.

GAMBLERS ANONYMOUS — Every Wed, 7pm, St. Francis Hospital, meeting room #8.

PRISON OUTREACH MINISTRY — Every Tue., 7-9pm, Topeka Women's Prison, 815 Rice Rd. Reaching out to those who can't come in, finding freedom behind bars, inspiring inmates to seek salvation during a dif-

ficult time. Providing support & guidance through the Holy Spirit to offer strength. Director: Don Garner, 286-0489 or faithfamilylifeministries@gmail.com.

BIKERS AGAINST CHILD ABUSE — NE Kansas Chapter (B.A.C.A.) 3rd Sun., 4 pm American Legion, 3800 SE Michigan. Open to the public. For info: 817-5801.



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CarePortal Makes it Easy to Help Families in Crisis

CarePortal, a Kansas City-based care-sharing portal that addresses the urgent CarePortal needs of families in crisis, announced that it has served more than 500,000 children and caregivers through the platform's Care-Sharing technology, showcasing CarePortal's impact.

"Half a million people served isn't just a number," Founder and President Adrien Lewis said. "It's half a million stories of dignity restored, of isolation interrupted, of hope reignited. It's evidence of what's possible when people motivated by love are put in position to serve."

What began as a simple idea — that neighbors would help if they only knew how — has grown into a movement involving churches, case-workers, and community support programs, as everyday people step in to serve their most vulnerable neighbors. From providing essential items and home repairs to preventing family separation and supporting grandparents raising grandchildren, each request met represents not just a physical need fulfilled but an opportunity for a meaningful connection that turns help into hope.

At the heart of CarePortal's growth is a vision to mainstream Care-Sharing: using simple, secure technology to connect vetted needs from child-serving professionals with real-time responses from nearby community members. Case workers identify needs and post them in the system. People close by are notified and empowered to respond, often within hours.

Currently active in 38 states and thousands of communities, CarePortal has facilitated more than 136,000 unique requests being met, keeping children out of foster care, strengthening biological families, and sup-



porting vulnerable families, kinship caregivers and uplifting kids in foster care.

"Connection changes everything," Lewis said. "It changes the story for a child on the brink. It gives a single mom the community she longs for. And it shows the world that loving your neighbor isn't something the

church just talks about — it's something we do."

CarePortal is committed to scaling the Care-Sharing movement by fostering innovation, building partnerships and equipping communities to respond with courage and compassion. For more information, visit www.careportal.org.

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entertainment

3 Reasons 'Elio' Isn't Just Another Kids' Movie

Elio is a lonely 11-year-old boy struggling to rediscover joy in life after the tragic loss of his parents.

He's also a boy who is infatuated with all things astronomy -- planets and galaxies and especially the potential of alien life.

"Is life really out there?" he asks his Aunt Olga, a young woman who has been tasked with raising him but has found the

role far more difficult than expected.

He argues. He pushes her emotional buttons. It's so exhausting that she's reading the book *Parenting Your Spirited Child* -- but, so far, has found little to help.

"This just isn't how I thought my life would be," she confides to a friend.

Olga is a talented major at a military base charged with tracking space debris, ensuring it doesn't collide with satellites or pose threats to people. Her interests aren't that different from his, and yet, they rarely connect.

Their tension comes to a head one day when Elio tells her that he wants to live on a different planet with aliens who actually care about him. As he puts it: "One of them's gotta want me, because obviously you don't."

"Of course I do -- we're family," she responds.

"You're not my family!" he fires back.

Eventually, though, Elio gets his wish. His adventure begins when the military base receives a strange signal from outer space that is brushed off as background noise by military officials but taken seriously by an eavesdropping Elio, who sneaks into a top-secret room and sends Earth's official response.

Before long, Elio is beamed up off a beach by a spaceship filled with a wild assortment of friendly aliens who want him to join their group. This



group of aliens is known as the "Commiverse," where the greatest minds within advanced lifeforms of the universe gather to share knowledge and innovation.

But not all is peaceful. That's because one specific alien -- a violent, robotic-like alien known as Lord Grigon -- is threatening to disrupt this peaceful alliance. He wants members of the Commiverse to admit him into their council -- and then take over the galaxy.

And when the members of the Commiverse reject his demand, Grigon threatens to return with a fleet of warships and destroy this interstellar alliance.

Soon, Elio volunteers to arbitrate this intergalactic conflict.

Will he survive? It's all part of the new Pixar movie *Elio* (PG).

Here are three things parents should know about the film:

1. It's a Whimsical, Out-of-This-World Adventure

Elio is the 29th Pixar movie but only the third with outer space themes, following 2008's *WALL-E* and 2022's *Lightyear*.

The film's premise is based on a true-to-life space mission involving the twin 1977 NASA spacecraft *Voyager 1* and *Voyager 2*, each of which included a so-called "golden record"

with sounds and images representing the diversity of life and culture on Earth. (Their primary mission was to explore the outer planets.)

The records were the brainchild of scientist and television host Carl Sagan, who posited that the discs could eventually be intercepted by aliens and serve as humanity's introduction to the cosmos. In *Elio*, that is exactly what happens. (In real life, NASA still has contact with those craft, even though they're some 15 billion miles from Earth.)

Elio's mission for peace between the Commiverse and Lord Grigon gets off to a rough start when he offends the alien council and is tossed in jail -- but is quickly freed when Elio befriends Lord Grigon's son, Gordon, who confides to Elio that he has no desire to follow in his father's violent footsteps. (Gordon and Grigon are actually worm-like creatures surrounded by metallic armor, making them less menacing to young viewers than typical sci-fi villains.) The two new friends then hatch an escape plan that would benefit both.

Of course, *Elio*'s absence from Earth raises the alarm and would concern Aunt Olga -- but the Commiverse takes care of that by sending a friendly lookalike clone in his place.

2. It's a Heartfelt Story about Loneliness

Pixar is known for its movies with

emotional depth that explore deeper themes. *Elio* is no different, offering powerful lessons about family and friendship.

The film's title character is a young boy grieving after the tragic death of his parents. He walks alone through the (fictitious) Montez Air and Space Museum, watching quietly as other kids laugh and explore with their parents. He wants to go back in time to the days when his family was whole, but he cannot. His grief has led to withdrawal and outbursts against potential friends, who respond by bullying him and driving him further into a shell of isolation. He befriends an alien his age and, in the process, realizes that he didn't have it so bad back home -- and discovers that he can make friends.

Similarly, Aunt Olga is trying to find her place in life following a tragedy that redirected her life and forced her to raise a child before she even had met a spouse. She's still grieving, too, from the death of her brother and sister-in-law -- *Elio*'s parents -- a moment that made her, too, feel alone.

Toward the end of the film, *Elio* is offered a chance to live with his new friends within the Commiverse but instead opts for Earth, acknowledging it's his home and that he did not give his aunt a legitimate shot the first time. (Lord Grigon and his son Gordon also reconcile.)

The film ends with *Elio* and Aunt Olga holding hands as we hear Carl Sagan pose a timeless question: Are we alone? The meaning is clear: *Elio* had searched from one end of the galaxy to the other for a true friend when -- all along -- he had someone who cared deeply within his new home. He was not alone. Aunt Olga, too, has a new sense of purpose. Maybe her life isn't what she originally envisioned, but life rarely is. Perhaps with *Elio* in her life -- and with a little hard work and perseverance -- it can be even better than she thought it could be.

Too often, we search far and wide for fulfillment when the greatest blessings in life are right in front of us.

3. It Will Raise a Few Heady Questions

Alien themes are common in children's films, but *Elio* pushes the question of extraterrestrial life further than

most.

"There's 500 million habitable planets out there!" *Elio* tells his aunt.

Sagan was an outspoken advocate for the possibility of extraterrestrial life, and we hear his voice throughout the film, including in the film's final seconds.

"The search for life elsewhere is remarkable in our age because this is the first time that we can actually do something besides speculation," he says. "We can send spacecraft to nearby planets. You can use large radio telescopes to see if there is any message being sent to us. And it touches to the deepest of human concerns. Are we alone?"

Of course, Sagan's words have a double meaning here -- *Elio* and Aunt Olga were not alone -- and yet, many children will leave the theater with out-of-this-world questions about extraterrestrial life. How should Christian parents respond? The church has often been divided on this issue, but there is a good argument -- both biblically and philosophically -- that we are, indeed, alone in the universe. Scripture presents humanity as uniquely made in God's image (Genesis 1:27) and the sole focus of Christ's redemptive work (John 3:16, Romans 5:12-19). Supporters of extraterrestrial life often point to the universe's immense scale -- arguing that with so many stars and planets, life elsewhere seems inevitable. But that idea can miss a bigger point: maybe the universe isn't vast because it's full of life, but because it's meant to show us how big and powerful its Creator is. The size itself might be the message, meant to inspire wonder, not hint at other worlds.

Elio includes no coarse language, no sexuality, and only minimal violence. (We see a bully punch *Elio*.)

In a Hollywood world filled with remakes and recycled ideas, *Elio* is a fun and refreshingly original adventure that delivers heart, humor, and meaningful lessons for families -- even if it does raise a few potentially unwelcome, heady questions along the way.

Rated PG for some action/peril and thematic elements.

Entertainment rating: 3.5 out of 5 stars.

Family-friendly rating: 4.5 out of 5 stars.

Brandon Lake Dominates K-LOVE Fan Awards 2025 Wins

Brandon Lake was the big winner in the 12th annual K-LOVE Fan Awards, which were held at the Grand Ole Opry in Nashville and broadcast on TBN.

Lake earned top billing in each of the four categories in which he was nominated. Named Artist of the Year for the first time, the South Carolina native also secured his third Male Artist of the Year trophy. Additionally, Lake's "That's Who I Praise" and "Hard Fought Hallelujah" (featuring Jelly Roll) garnered Worship Song of the Year and Song of the Year honors, respectively.

Now with nine K-LOVE Fan Awards lining his mantle, Lake ties Lauren Daigle's record for the second-most-awarded artist in K-LOVE Fan Awards history, behind for KING + COUNTRY. The Australian duo won its 19th golden 'K' with their seventh Group of the Year victory.

Meanwhile, CeCe Winans, the most decorated female vocalist in all of gospel music, won the first K-LOVE Fan Award of her illustrious career when fans crowned her the Female Artist of the Year. Newcomer Leanna Crawford also walked away a first-time winner after her inaugural No. 1, "Still Waters (Psalm 23)," was dubbed Breakout Single of the Year.

In the non-music brackets, Matthew West notched his third K-LOVE Fan



Award, winning Book Impact for "My Story, Your Glory." "The Chosen" and "House of David" tallied the most votes in the categories of Film Impact and TV/Streaming Impact, respectively; and Max Lucado's "Encouraging Word Podcast" emerged as the winner of the Podcast Impact category. Oklahoma Sooners softball coach Patty Gasso was also recognized with the 2025 Sports Impact accolade.

Lake was among this list of winners in other categories:

- Artist of the Year, Brandon Lake
- Male Artist of the Year, Brandon Lake
- Female Artist of the Year, CeCe Winans

- Group of the Year, for KING + COUNTRY
- Song of the Year, "Hard Fought Hallelujah," Brandon Lake (featuring Jelly Roll)
- Worship Song of the Year, "That's Who I Praise," Brandon Lake
- Breakout Single of the Year, "Still Waters (Psalm 23)," Leanna Crawford
- Sports Impact, Patty Gasso
- Film Impact: "The Chosen," Season 5 (theatrical release)
- TV/Streaming Impact, "House of David"
- Book Impact: "My Story, Your Glory," Matthew West
- Podcast Impact "Encouraging Word Podcast," Max Lucado

Christian Music Gains Attention With Billboard Hot 100 Hits

Christian music may be starting to make an impact in the secular world. Two songs — "Hard Fought Hallelujah" by Brandon Lake and "Your Way's Better" by Forrest Frank — are ranked in the latest Billboard Hot 100.

Frank's album "Child of God" also has dominated the Top Christian Albums chart, spending 34 weeks and counting at No. 1, making it the fifth-longest-leading No. 1 album this century. He released the set's follow-up, "Child of God II," on May 9.

Christian music historically has had a limited presence on the Hot 100, according to "Billboard." Dating to when Billboard's Hot Christian Songs chart adopted its current multi-metric methodology — blending U.S. streams, radio airplay and sales — 52 Christian songs have charted on both the Hot 100 and Hot Christian Songs. Two additional Christian tracks are climbing "Billboard's" Bubbling Under Hot 100 ranking, which lists the 25 songs just below the Hot 100 that haven't yet debuted.

For Provident Label Group, which fin-



ished 2024 as "Billboard's" No. 1 Top Christian Label and whose roster included Lake and genre powerhouse Elevation Worship, pivoting their marketing efforts to younger demographics has been key to their success.

"Over the past few years, we've focused on investing in the future of the genre instead of just seeking to repeat past successes," said Mat Anderson, the company's marketing and brand strategy vice president. "For Christian music to thrive in the next five to 10 years, we must

attract younger audiences seeking sonically diverse music that authentically reflects their faith and life experiences. We've partnered with young artists who offer unique perspectives, enabling them to shape the genre's future rather than molding them to fit its past.

"This approach by Provident and others has been highly successful, as the genre's rapid growth over the past three years demonstrates that Christian music is resonating with new audiences and reengaging previous ones.

Tim Allen Amazed as He Gets to Romans in Bible Reading Journey



Actor Tim Allen can't get enough of the Bible. The actor, best known as the star of "Home Improvement" and the "Santa Clause" movies, is discovering the truth of God's word. Last year, he shared that he was reading the Old Testament.

"Never took the time in all my years to ever read and really read the Bible," he said, as reported by Metro Voice. "Currently almost through the Jerusalem Bible Old Testament and almost done with the prophets. Next up to New Testament. So far, amazing and not at all what I was expecting."

Allen recently announced that he now is reading the New Testament and has made it to the book of Romans.

"I finished the Old Testament, and it is such a gift when I get out of the way and the words and meaning flow," he wrote on X. "This week I am now in the book of the gospel of Paul. A Roman Jew familiar with Plato, Stoicism and other Greek schools of thought. I am amazed in seven pages!"

Allen later clarified that, "OK,

specifically reading Apostle Paul's letter to the Romans." Earlier this year, Allen described reading the Old Testament as an "overwhelming experience."

"After nearly a year, I have finished the entire Old Testament, and the experience of re-reading, dedicated focus, and no drifting has made this a humbling, overwhelming experience," he wrote on X, adding, "What a treasure."

Allen began posting his Bible reading updates last August. In a post that now has 2.6 million views, he said. In 2011, he shared that he wished faith would have been part of the "Santa Clause" movies.

"It originally had a lot of otherworldly characters and ghosts and goblins," Allen said. "I said, 'No, this is Christ-mas. It's Christ-mas. It literally is a religious holiday.' We don't have to blow trumpets, but I do want you to acknowledge it — that's what this is about. If you want to get into Santa Claus, you're gonna have to go back to history, and it's all about religion."

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Saving Money While Setting Up a Smart Home

Whether you're setting up a smart home in new digs this moving season, or simply looking to get better connected, making your home smart doesn't have to break the bank with these practical ways to get connected and save.

Get Connected

A smart home all starts with fast, hassle-free internet, and these days, there are options available that can help you get connected with no downtime.

Rather than waiting for an installation appointment or technician, solutions like T-Mobile 5G Home Internet offer easy setup right out of the box. Simply plug it in, power it on and you're online within minutes. Now is an especially good time to

make this switch, thanks to current promotions. With all T-Mobile Home Internet plans there are no annual contracts or monthly equipment fees. Additional savings are available when bundling with T-Mobile voice plans, making this a solid choice if you also happen to be shopping for a wireless plan.

Moving into a new home can mean making adjustments to your budget, and unexpected bill increases can make planning difficult. Unlike some other internet options, T-Mobile doesn't have introductory promo pricing that increases later, making it easy to account for this line item into the future. Select plans even come with extras, like subscriptions to pop-



ular streaming services, so you can save on these monthly expenses too.

Get Smart

Now that you have internet that can support your smart home, it's time to select a smart home ecosystem on which to run it, along with devices you'd like to connect it to. Just be sure the ecosystem and devices you choose are compatible.

The good news? While this technology that adds seamless convenience to your life comes with a price tag, many smart home features can help you save on monthly expenses, offsetting the cost of your new smart home. For example, devices that make your home more secure, such as smart locks, doorbells, cameras and security systems, could potentially score you a discount on renters or homeowners insurance. Other devices, such as thermostats, lights and appliances, can be programmed to help reduce energy usage and bills. Of course, you should be sure to protect all your smart devices from hackers by using strong passwords and two-factor authentication, and by keeping

systems up to date.

There are endless details to manage when settling into a new residence. Fortunately, setting up internet and

smart home technology no longer needs to be stressful.

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sports

Praise, worship, Bible study: Many Savannah Bananas lean on their faith amid all the fun



Arguably the biggest draw in baseball right now isn't a major league team. Picking out football stadiums and garnering millions of views on social media, the Savannah Bananas are redefining the fan experience and sports entertainment as a whole.

Part baseball team, part traveling entertainment troupe, they've drawn comparisons to the Harlem Globetrotters and have sold out every single home game since 2016. They now travel the country as part of their "Banana Ball World Tour," drawing tens of thousands at each stop.

ESPN is even in on the action now, broadcasting 10 games this season to go along with a five-part original series called "Bananaland," which takes fans behind the scenes.

Team owner Jesse Cole, known for his signature yellow tuxedo and showman persona, has built an organization centered on joy and family-friendly entertainment. And while not explicitly branded as a Christian team, the Bananas have made space for faith to flourish.

Several players share about their faith regularly, including outfielder Robert Anthony Cruz, a former Washington Nationals prospect who recently posted about a worship night outside of Grayson Stadium, where the Bananas play home games. The event drew hundreds of people of all ages to hear music and testimonies from some of the players, as well as a short message from Cruz.

"First ever player-led worship night outside Grayson Stadium home of the Savannah Bananas. May Christ be magnified," he posted on Instagram.

Founded in 2016, the Bananas competed as a collegiate summer baseball team in the Coastal Plain League's West

division until 2022, winning three Pettit Cup championships (2016, '21 and '22). In 2018, they began playing exhibition games outside of the CPL season under the Banana Ball format, and in 2023, the team moved entirely to exhibition games against their partner touring teams: the Party Animals, the Firefighters, and the Texas Tailgaters.

Part of the Bananas' appeal is their all-ages accessibility. Kids come for the dancing players and trick plays. Parents come for the clean fun. But more and more, they're leaving having encountered something holy.

The team has been seen on social media dancing in the clubhouse to worship music and on the field to Forrest Frank's song, "Your Way's Better." Many players post Scripture on social media, and Cruz occasionally posts videos of him praying over the stadium prior to games.

Outfielder David Meadows posted a video of his walk-up song, "Praise" by Elevation Worship, and said one of his favorite parts of playing for the Bananas is "getting to proclaim the name of Jesus with thousands."

Last season, some players committed to meet every week for a Bible study, and recently the gathering brought in more than 40 people, including members of the partner touring teams.

"There's nothing that crazy happening here — we are just broken people who find great joy and peace and rest knowing that our lives are not about us," Cruz said in an Instagram video. "The world doesn't revolve around us. Speaking for myself, the more the spotlight is put on me, the more I realize the spotlight is meant to be put on the Giver of all things."

Cruz is especially active in discussing faith on social media and posted a video

Geno Suárez leading Diamondbacks with powerful bat, strong faith: 'I am here to serve God'

Eugenio "Geno" Suárez's time as an Arizona Diamondback got off to a rough start. Traded to Arizona by the Seattle Mariners after the 2023 season, Suárez's batting average sat at .196 at the end of June 2024. The third baseman — who had hit more than 30 home runs in four of the previous six years — had only gone deep six times.

But his faith — in his ability at the plate and in God — never wavered. Suárez rebounded to hit .312 with 24 home runs and 69 RBIs the rest of the way, helping the Diamondbacks post their best record (89-73) in seven years, even though they missed out on the playoffs through a three-way tiebreaker.

The 33-year-old then picked up where he left off to start this season. He is second in the majors with 67 RBIs and ranks fourth with 25 home runs through Monday's games.

On Friday, Suárez hit career home runs No. 299 and 300 in a 14-8 win over the Colorado Rockies, becoming the 12th active player and third Venezuelan-born player to reach the milestone. He went deep again Saturday to give him nine home runs in 13 games dating back to June 7, earning him NL Player of the Week honors.

In the locker room after Friday's game, manager Torey Lovullo presented Suárez with his 300th home run ball. Suarez thanked his teammates and everyone in the organization for helping him get to 300, before ending his short speech by giving glory to God.

"This game is awesome," he said. "It's given me a lot, and I appreciate all of you guys for being part of this. ... Thank you very much, and thank you for being part of this day. And this home run was for God."

In his 12th season with his fourth team, Suárez's strong faith in God has been a foundational part of his career. He consistently gives thanks to the Lord in Instagram posts as well as in interviews. Speaking on the field Friday, Suárez once again gave the glory to Christ.

where he asked some teammates what they've learned in team Bible study.

"I learned that in everyday life, things will fail us, but when you find your identity in Christ, nothing will fail you," Meadows said. "The day is already won and I can rest in that. He's the God of the mountains and the valleys, and as long as I rest in Him, the day is already won."



"I've got to glorify God because He's the only one," Suárez said. "Jesus Christ put me in this situation right now, and I feel so good right now. I feel so happy."

He also thanked God after his four-homer game earlier this season and talked about the confidence that comes from his faith.

"I never lost my faith. I pray every day," he said. "I always say that God, He has my back, and everything that I do, I do it for Him. And He took care of me tonight, and I glorify Him right now. I think He was with me in those moments. In each homer, He was with me."

Suárez is on pace to set career-bests in doubles, home runs and RBIs, which could earn him his second All-Star selection (2018 with the Cincinnati Reds was his first). His experience, charismatic personality and ability to serve as a bridge between English- and Spanish-speaking teammates has made him one

of the most popular players in the Diamondbacks' clubhouse.

He knows he is there to serve the Lord first and foremost.

"It's a gift. From that, one treats life like there is more to it than baseball," Suárez told the Arizona Republic in Spanish. "I look for happy moments and think the best about people. It's the word of God and I am here to serve God. It's something that is always with me and I hope it never changes."

Suárez will be out of the lineup Tuesday after he was hit by a pitch on his right hand in the first inning Monday. X-rays came back negative, but he could still miss a few games. Arizona (40-38) is 2.5 games out of a wild-card spot following Monday's 10-0 win over the Chicago White Sox. The two teams meet again at 7:40 p.m. ET on Tuesday.

— Joshua Doering | sportsspectrum.com

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Take Your Dream Vacation This Summer With These Budgeting Tips

Whether it's a once-in-a-lifetime tour of Europe or your annual trip to a beach house, intentionally budgeting for summer vacation can ensure you don't throw your finances off course.

According to CERTIFIED FINANCIAL PLANNER® profession-

als, here's how to plan your vacation without breaking the bank:

Be Realistic About Expenses: It's important to budget for the true cost of the vacation that you have in mind. Beyond big-ticket items, such as airfare, hotel and car rental, be sure to factor in additional expenses

you might incur, such as entry to attractions, currency exchange fees, shopping, entertainment and dining out. You should also create a cushion for emergency expenses. If time off from work will mean temporarily earning less income, be sure to account for the income drop as well.

Set Up a Travel Fund: Now that you have a figure in mind, it's time to save for your goal. Create a specific savings account earmarked for your vacation and automate your contributions. If you need help prioritizing your vacation without letting it derail your other financial goals, work with your financial advisor. You may think of them as someone who only helps you with tasks such as investing for retirement or buying a home, but a CFP® professional is trained to look holistically at your entire financial picture. They can help you plan for the fun things in life!

Stretch Your Dollar: A dream vacation and thoughtful spending can go hand in hand. Here are a few strategies for stretching your vacation dollars:

- **Consider timing:** While summer travel often centers around kids' schedules and work responsibilities, if you have flexibility, consider visiting your destination during its "shoulder season." This is the period between peak season and off-season when you can expect reduced prices and thinner crowds. Timing also matters when it comes to air travel. For example, traveling on a Friday is typically more expensive than a mid-week flight. Play around with dates to find the best rates.

- **Eat in:** Restaurant bills can really add up. If your vacation home has a kitchen, consider preparing some of your meals. Or visit a local grocery store and pack a picnic lunch to



enjoy midday during your explorations.

- **Do a home exchange:** Rather than run up a large hotel bill, stay in your dream destination free by doing a home exchange. Online home exchange platforms can help ensure there are no surprises at your destination or at home when you return.

who will help you seamlessly work your dream vacation into your budget, visit LetsMakeAPlan.org.

For a truly restful, rejuvenating experience, make sure your travel doesn't cause you money-related stress. Being realistic about your expenses and working with a financial advisor can help you see the world on a budget.

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¹ "Medicare & You," Centers for Medicare & Medicaid Services, 2025. ² "Aging changes in teeth and gums", medlineplus.gov, 4/17/2022. ³ American Dental Association, Health Policy Institute, 2020 Survey of Dental Fees, Copyright 2020, American Dental Association.

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Help Protect Your Sensitive Data With These Tips



Identity theft is on the rise nationwide. In fact, consumers reported losing more than \$12.5 billion to fraud in 2024, representing a 25% increase over the prior year, according to recent data from the Federal Trade Commission.

This trend underscores the importance of taking proactive steps to protect yourself – including properly handling your sensitive documents. The UPS Store network, with its variety of services that help keep your private information private, is offering these tips to help you guard against identity theft:

Shred Documents: Keeping printouts of sensitive documents

you no longer need increases your risk of becoming a victim of fraud. When it comes time to destroy confidential information, you need to turn to a retailer you can trust. The shredding services available at any of the 5,400+ The UPS Store locations nationwide is a far more convenient, secure and time-saving choice compared to home shredding.

When you visit The UPS Store locations, they make the process simple. A store associate will weigh your documents, then you place them into the locked shredding bin. The UPS Store network uses one of the leading document destruction vendors, Iron Mountain, which is AAA-certified by the National As-

sociation for Information Destruction. While this is an important service year-round, it's an especially good time to declutter documents, as The UPS Store is offering a 25% off discount for shredding services for a limited time.

Protect Mail: Theft from mailboxes has significantly increased in recent years. Porch pirates stole \$12 billion in packages in the past year, with up to 58 million Americans affected, according to Security.org. Beyond packages containing valuable goods, many thieves specifically target mail containing sensitive information, putting you at risk any time you receive mail from your bank, the IRS, insurance companies or other similar entities.

Gain safety, convenience and peace of mind with a personal or business mailbox at your local The UPS Store location. Route your mail and packages to your local The UPS Store location, which will even sign for packages and send you delivery text alerts. The UPS Store mailbox services accept deliveries from all carriers, ensuring your mail and packages reach you, every time.

As identity theft becomes more prevalent, taking proactive measures to protect you and your personal information is critical. Don't leave your privacy to chance – leverage resources that exist to help you stay protected.

-StatePoint

Get Involved in Building a Stronger Community

Honoring volunteers while encouraging volunteerism in communities around the world is especially pertinent right now. According to a Pew Research report, only 54% of Americans feel a connection to others near them.



“Communities around the country are facing increased needs at a time when many people are feeling more isolated. Volunteering fills the gaps to strengthen community and the fabric of our society,” says Jennifer Sirangelo, president and CEO of Points of Light, the world's largest organization dedicated to increasing volunteer service.

But as Sirangelo points out, volunteering doesn't just build healthier and more equitable communities, it's also good for the individuals who are lending their time and talents. “Engaging in volunteer activities has been identified as an effective way to build confidence, alleviate anxiety and depression, and provide a sense of purpose and connection,” she says.

Here are some ways you can take action:

Commit to Volunteering: With nearly 50% of volunteer postings

going unfilled, your new commitment to volunteering can help meet critical community needs and ensure essential services are delivered. Already committed to a cause you care about? Deepen your engagement with one extra volunteer project a month, or by taking on a leadership position with an organization you work with.

Thank a Volunteer: Volunteers are the heartbeat of strengthening communities, and you can help recognize the vital role they play. Thank a volunteer or organization that is making an impact in your community.

Spread the Word: Use social media to spread the word about the importance of volunteering using the hashtag #ThankAVolunteer. To inspire others to take action, share your own volunteer story using #WhyIVolunteer.

Get Started: Not sure how to get started or where your efforts will make the biggest social impact? Visit Points of Light Engage, at engage.pointsoflight.org. This enormous database allows you to search for volunteer opportunities in your city or zip code based on your interests. Whether you're volunteering on your own, with coworkers, or with family, you'll be sure to find an opportunity that's right for you.

“Volunteering is needed more than ever before. We are urging everyone to join us in taking action. Lend your time, talent and passion to making a real difference in your own neighborhood and to creating a better world,” says Sirangelo.

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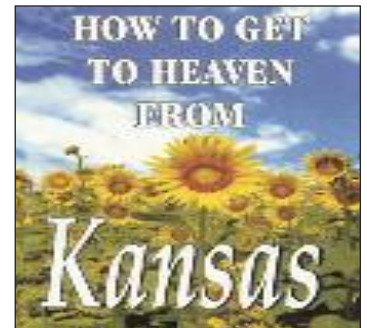
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1. Realize you are a sinner. Everyone starts the same place spiritually. "For all have sinned and come short of the glory of God." (Rom. 3:23). Sin's penalty keeps you out of Heaven and condemns you to Hell, separating you from God. Romans 6:23 says, "The wages of sin is death." Sin brings both physical & spiritual death. "And death and hell were cast into the lake of fire. This is the second death." (Rev. 20:14).

2. Realize Jesus paid the penalty. Jesus Christ's death, burial, and resurrection provided a way for you to go to heaven and restore your relationship with God. "But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." (Rom. 5:8). Since Jesus, God's Son, was the only One who could pay for our sin, He is the only Way to Heaven.

3. Repent of your sin and receive Jesus as your Savior. In order to go to Heaven from KANSAS, or anywhere else, you must accept Christ by calling on Him in prayer. He tells us in Romans 10:13, "For whosoever shall call upon the name of the Lord shall be saved." Use the following prayer, or one similar to it, to receive Him now:

Dear Lord Jesus, I know I am a sinner. I believe that you died and rose again for me. Please forgive me of my sin, become Lord of my life, and take me to heaven when I die. I am trusting you completely, and in nothing I can do. Thank you Jesus! Amen.



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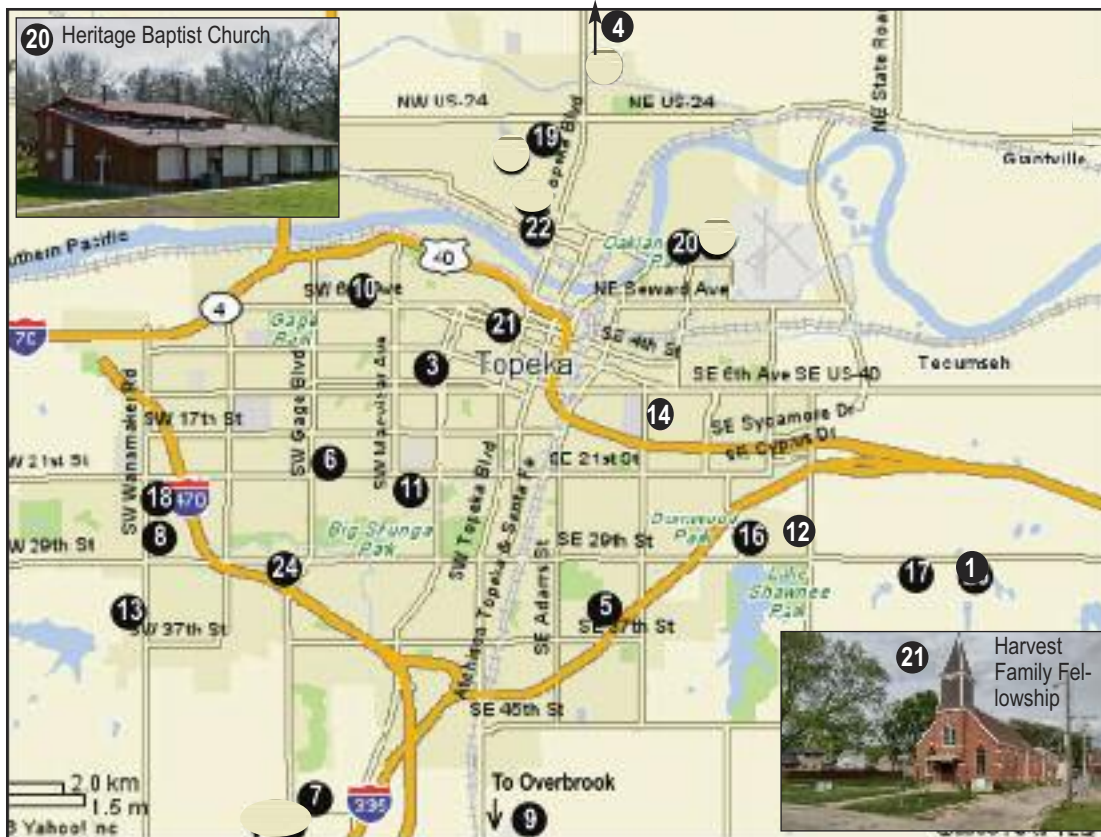
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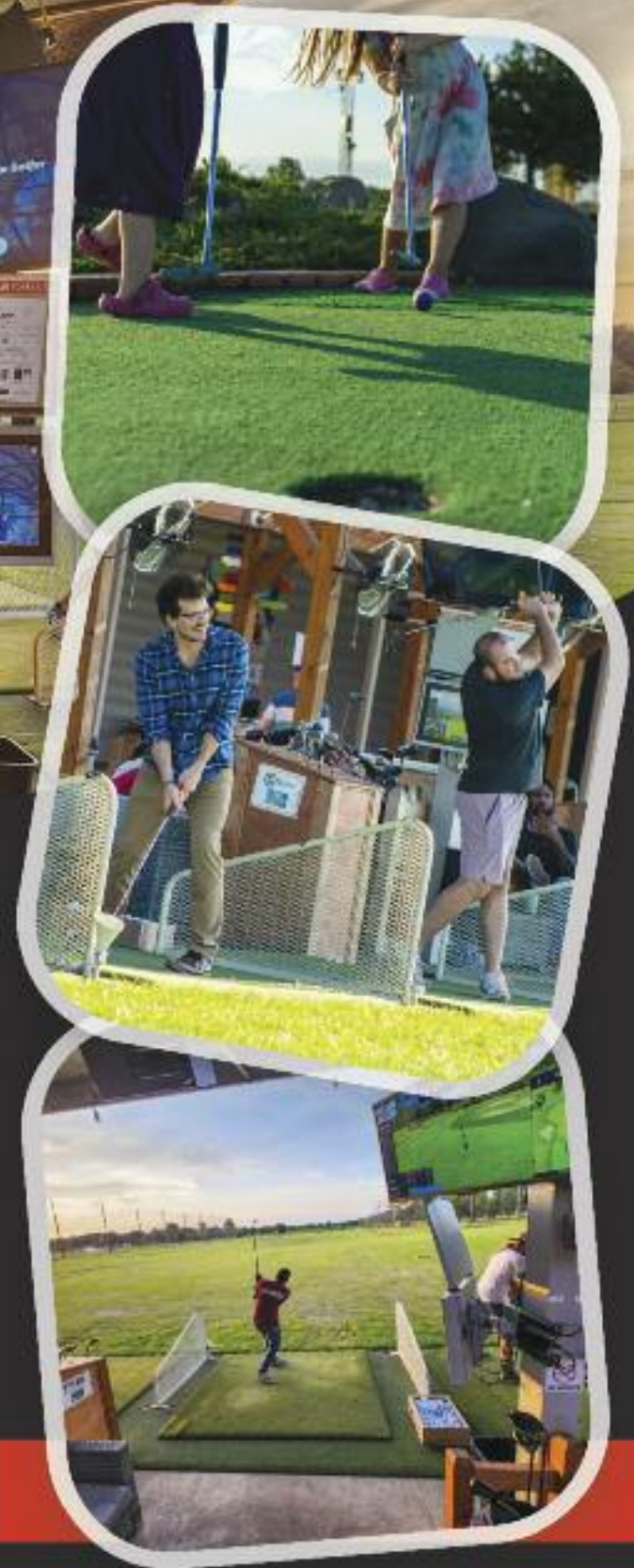
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