Senior Day at the Fair Sept. 21st

September 2016



Thrive on I-35



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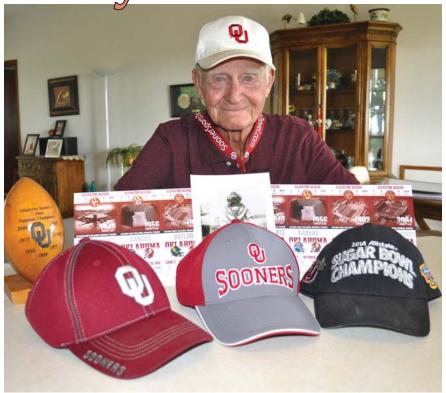
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Vol. 18 Issue 9

Information for Oklahoma Seniors

Locally Owned and Published Each Month By Metro Publishing L.L.C.

ready for kickoff



Zee Howell, spent six years of his life in the Navy as a diver and 57 straight years as an OU Football season ticket holder.

Story and photo by Mike Lee, Staff Writer

or the past 57 seasons, Zee Howell has at 6 p.m. faithfully manned Section 9, Row 60 seats 23 and 24 at Gaylord Family Oklahoma Memorial Stadium.

The 94-year-old is one of the university's oldest season ticket holders and he plans on starting his 58th OU football season when Louisiana-Monroe comes to town on Sept. 10

But Oklahoma football is only part of the story when it comes to this former Navy diver.

"OU has given a real good account of theirselves, they sure

See KICKOFF Page 3

Iris brings memory care home



Construction on Iris Memory Care in Edmond is winding up, with owners looking at a September completion date. The new complex features two family-style "homes" that will house a total of 40 residents.

story and photo by Traci Chapman

David Krukiel and Brandon Meszaros had a dream an idea that could impact how the world saw memory care and change the lives of those people who needed

That dream should become a reality in a few short weeks, when Iris Memory Care opens in Edmond.

After working together for many years, Krukiel and Meszaros decided to strike out on their own. The

See IRIS Page 2

Spotlight on Community — Schmidt to Compete in National Pageant

Dove Schmidt from Depew, OK, was crowned Ms OK Senior America on June 25. She will be competing in the National pageant for Ms Senior America in Atlantic City, NJ in October. PAGE 11



IRIS

Continued from Page 1

first step was research - a lot of it, market studies and long days formulating just how they wanted to move forward with their new project. The location actually came relatively easy to the partners.

"We saw that there was a strong need for memory care in Edmond, so we decided to start here," Krukiel said.

As the partners worked on the physical concept for Iris Memory Care, the most important component would be the caregivers who provide residential care. That's where Leslie Stone came in, someone Krukiel said he knew would be the key to making sure the foundation of Iris was not only maintained, but would flourish.

"What we always felt was lacking to a degree (in other facilities) was compassion, dignity and comfort, and we searched for someone with a like mind on those concepts," Krukiel said. "The mission is impossible without the perfect staff."

"The main thing we always want to remember is how our residents will be feeling, the challenges they face and how we

can make every day better for them," Stone said. "Their families also deserve to know that someone who truly cares for them is there for them every day."

With Stone on board, the work began in earnest on the building itself, something that would be different than any other memory care facility the team had ever seen, Krukiel said.

"Most of the times you see these large buildings with lots of people, but we don't believe that's conducive to the best, the quality care, that people with these challenges face," he said. "So, we decided - we knew that home is where people feel the most comfortable, and that's what we did in building Iris."

The two-building complex will therefore be home to 40 people, 20 in each home. Rooms are set back from the hall, so it doesn't feel like a hospital or hotel, Krukiel said. The large main room, where residents will eat their meals, is also a gathering place and one set up for recreational activities and visits. A second, smaller day room will provide more of the same, as well as a salon-inspired area.

"Many of memory care residents don't like to have their hair washed; we thought the idea of the salon could bring back good memories of when they saw their friends at the beauty parlor," Stone said. "Everything we're doing is a way to make them feel comfortable and so they want to come out and interact, which can be a challenge with memory care patients."

Perhaps the main physical feature of the Iris philosophy is its kitchens, designed as an open space, much like in a home. Featuring a granite bar where residents can sit and watch meals prepared or sometimes interact in that preparation, the space is fundamental to the team's concept.

"It all goes together - we don't want the residents to feel like numbers, we want them to know they're cared for, that this really is their home," Krukiel said. "Staff members will take their meals with the residents, so they have that interaction, as well."

"They (staff members) are caregivers first, but friends also," Stone said.

While recreation will play an important part of Iris' residents lives, so too will something not found at any other Oklahoma memory care facility. Its long name is "Snoezelen Multi-Sensory Environments."

"Basically, Snoezelen is a term for a variety of relaxing spaces that can help reduce agitation and anxiety, but they are also something that can stimulate the user, encourage communication and help them to interact - with both the unit and with others," Snoezelen consultant Carolyn Jackson said.

For Iris Memory Care residents, that can be particularly helpful, as those patients frequently encounter "sensory overload." The soothing lights and colors of the Snoezelen unit can also be accompanied by music, aromatherapy and images, can be something that might make the difference in reaching a particular patient.

"We've been told no one else in Oklahoma has a Snoezelen; for the places that do, many of them have a dedicated room for it," Krukiel said. "We decided to get a smaller unit, but one that would have the ability to be moved from room to room - that way our residents will have better access to it."

"We just want them to always feel comfortable, always feel safe and loved," Stone said. "This is just another great way for us to be able to accomplish that."





KICKOFF

Continued from Page 1

have," Howell said sitting in his home that bears a Norman address but has a Goldsby water tower in the front yard.

Howell has seen it all during five decades as a season ticket holder.

He's gotten a front-row seat to four of the team's seven national championship runs. He's seen teams coached by Barry, Bud, Bob and unfortunately Blake.

The Idabel native has written more than his fair share of checks to the university, each more than the last.

So why buy season tickets?

"You get lot better seats," Howell said with a chuckle. "You come in on game day you may be sitting two blocks up the road."

One row down and seven seats over sits Howell's kids.

"He wanted a pair close enough for my brother and I so he could keep an eye on us but we were far enough away we couldn't bug him," daughter Valencia Howell says.

The only OU-Texas game Howell has missed was in 1957 when Valencia was born at the old Presbyterian Hospital.

"He still hasn't forgotten about that. It's not my fault," Valencia said in her defense. "My brother was born nine years to the day within two hours of the exact same time. The doctor had gotten hold of (mom) in advance and told her 'you can go, but don't get too excited.""

Game day in the Howell household consists of brewing a pot of strong coffee and reading the newspaper before heading to the stadium early to avoid the traffic. He'll sit in the stadium well after the game for the same reason.

Now retired, Howell has time on his hands and he doesn't mind that

At age 18, Howell completed his Naval training in San Diego just before World War II.

"There was a ship sitting out in the bay and one chief said 'that old ship is a good working ship that can go to sea and haul three million gallons of oil. Don't worry about it. The Japanese aren't worrying about our tankers they want our destroyers,' Howell remembered a chief saying.

"Guess what? It was the first damn one that got sunk."

Howell was on that ship the U.S.S. Neches - in his bunk January 23, 1942 when a Japanese two-man sub followed it out of the Pearl Harbor bay around the defensive netting and kept pace for a few miles before unloading two torpedoes.

December 7, 1941 may have been a day that lived in infamy but it was January 23rd that Howell found himself bobbing in the ocean.

He was one of 56 sailors trapped inside a room in the belly of the ship and the only one who got out of that space.

The next day the U.S.S. Jarvis picked up the 182 survivors and took them back to Pearl Harbor.

After leaving the military Howell went to work at Tinker Field. He got in on the ground floor of the computerization of the base and eventually retired as a civilian second chief.

After that he had plenty of time to devote to his favorite passion - OU sports.

At softball games his seat right behind home plate puts him right in earshot of the umpire, who had better call it fair and square or else Howell lets him know about it.

Howell, also a huge softball fan, has his opinions on many of OU's coaches.

On OU Softball Coach Patty Gasso, who just led her squad to a third national title:

"She's earning her money," he says.

On Bob Stoops: "The success he's had kind of speaks for itself I guess," Howell says.

On Athletic Director Joe Castiglione: "Well, he makes a lot of money," Howell said with a chuckle.

Rain or shine you can expect to see Howell at Owen Field come the second weekend in September.

In his estimation, there's no place he'd rather be.

And for 58 years now he's had the best seats in the house.

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Meal Service Delivery Options for

OPINION



Dear Long-Distance,

There are various healthy meal service delivery options available to non-cooking seniors who live at home, but what's available to your dad will depend on his location and budget. Here are several to check into

Senior Meal Programs

A good place to start is to find out if there's a senior home delivery meal program in your dad's area. Meals on Wheels is the largest program that most people are familiar with, but many communities offer senior meal delivery programs sponsored by other organizations that go by different names.

To find services available in your dad's area, visit MealsOnWheelsAmerica.org, which offers a comprehensive directory on their website, or call the area aging agency near your dad. Contact the Eldercare Locator at 800-677-1116 to get the number.

Most home delivered meal

Dear Savvy Senior,

What types of healthy meal delivery options can you recommend for seniors who live at home, but don't cook and don't get out much. Since mom passed away, my dad's diet is terrible and I worry about his health.

Long-Distance Daughter

Seniors Who Don't Cook

programs across the U.S. deliver hot meals daily or several times a week, usually around the lunch hour, to seniors over age 60 who have problems preparing meals for themselves, as well as those with disabilities. Weekend meals, usually frozen, may also be available, along with special diets (diabetic, low-sodium, kosher, etc.). Most of these programs typically charge a small fee (usually between \$2 and \$6) or request a donation, while some may be free to low-income seniors.

Online Meal Delivery

Another option that's a bit more expensive is to purchase your dad's meals online and have them delivered to his home. There are a number of companies that offer this type of service like Magic Kitchen (magickitchen.com), Home Bistro (homebistro.com), Personal Chef To Go (personalcheftogo.com), Good Measure Meals (goodmeasuremeals.com), and many others.

These companies offer a wide variety of tasty meal choices, and will

usually post the nutrition information for their meals right on their website. Most companies will also cater to a host of dietary and medical needs, such as low-sodium and low-carb meals, diabetic meals, gluten-free, dairy-free, and vegetarian options.

Most of the food arrives frozen, but a few companies ship food fresh. Prices generally start at around \$10 to \$13 per meal, plus shipping, however most companies provide discounts or free shipping when you order meals in bulk.

Grocery Stores and Restaurants
Depending on where your dad
lives, he may also be able to get home
delivered meals from local grocery
stores or restaurants. Some grocery
stores offer a selection of pre-cooked
meals and foods, including roasted
chicken, mashed potatoes, and fresh
soups and salads. Contact the grocery
stores in your dad's area to inquire
about this option. Or check with
some of his favorite restaurants to
see if they offer home delivery.

Personal Chefs
Another option for non-cooking

seniors with a bigger budget is to hire a personal chef from time to time. A personal chef can provide your dad with a do-it-all service that will help plan his meals, do the grocery shopping and prepare him several weeks worth (or more) of tasty meals in his home, which he can freeze and eat whenever he wants. Or, they can prepare it in their own kitchen and deliver it. Chef's fees range between \$200 and \$300 plus groceries. He may be able to save money by sharing meals with you or another family member, or a friend or neighbor.

To find a personal chef in your dad's area, check the listings at the American Personal & Private Chef Association (personalchef.com) or the United States Personal Chef Association (hireachef.com).

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.

SPECIAL TO SNL

Hearing Loss Association Scholarships

By Ron Hendricks

wo Oklahomans were awarded \$500 scholarships during the Hearing Loss Association of America Central Oklahoma Chapter's 25th anniversary celebration. Ashton Darling and Shaun Bainter are the recipients.

Darling is attending State University in . Ashton Oklahoma Stillwater to pursue a sécond degree, in Business Administration. Ashton was diagnosed at 18 months as being deaf/hard of hearing. The Doctor told her family that " wouldn't be able to have a life like a normal kid..." but she has proved him wrong! Ashton is currently employed at the university in the accounts receivable department. Ashton moved to Oklahoma from Kansas. Shaun Bainter, a recent graduate from Putnam City High School, will begin his higher education at Oklahoma State University OKC. After he completes the curriculum at OSUOKC, Shaun plans to attend the University of Oklahoma. Shaun said, "I was born with a hearing loss and even in elementary school was a mentor to other students with hearing loss. I was raised to see my hearing

loss as a gift, not a disability and that I would do great things with it." Shaun's goal is to become an audiologist.

Hearing Loss Association of America was founded in 1979 with the goal of helping people with a hearing loss live successfully in a hearing world. The Central Oklahoma Chapter is celebrating being a part of HLAA for 25 years. Hearing loss is virtually an invisible physical ailment but 60% of returning veterans complain of hearing loss. About 38 million Americans have hearing loss. Your Central Oklahoma Chapter of HLAA fosters public programs aimed at alleviating misconceptions of hearing loss; encourages social enrichment, and educational opportunities for the community and those with hearing loss; and even offers a place to inspect and try out listening devices in the Hearing Helper's Room. There are 3 convenient meeting times and locations to answer your questions and help with concerns. The public is invited to all meetings and there is no admission charge to attend or belong to HLAACOC. Visit the website www. OKCHearingLoss.org for more information.

Owasso Couple Charged with Exploiting World War II Veteran

An Owasso couple is charged with exploitation of an elderly person for fraudulently taking 89-year-old man's affairs. financial Former insurance agents Sterling Messer. 78, and Billie Messer, 60, cashed \$15,189 worth of checks from the victim's bank account. The victim said the Messers also pressured him into giving their church \$22,000. "The suspects violated each and every element of their professional and ethical duties," said Oklahoma Insurance Commissioner John D. Doak. "We will not tolerate any action that violates a consumér's trust. I commend our investigators for their hard work on this case."

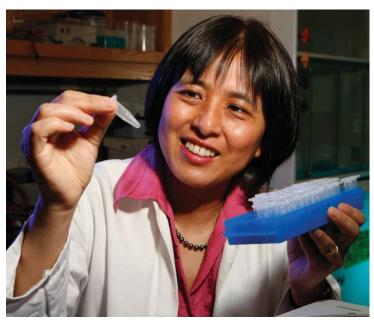
The Oklahoma Insurance Department's Anti-Fraud Unit began investigating the Messers after receiving a complaint from the victim's longtime friend. She was concerned about the Messers selling the victim, who was 86 at the time, a \$92,500 annuity with a 10-year-term requirement. Then, they sold him a \$59,273 policy with a 7-year-

term requirement. The victim's friend said he was unaware of the term requirements of the annuities. She also said the victim had hearing loss due to an ear injury sustained during World War

During the investigation, detectives learned the Messers convinced the victim to sign paperwork naming them successor trustees to his trust. The couple had also acquired durable power of attorney over the victim and amended his will to make themselves personal representatives of his estate. Combined, the moves gave the Messers control of the victim's personal, business and financial affairs

Sterling Messer's insurance license was revoked on Aug. 20, 2015 for "using fraudulent, coercive or dishonest practices and by demonstrating incompetence, untrustworthiness and financial irresponsibility in the conduct of business." Billie Messer's insurance license was revoked on Dec. 14, 2015.

New OMRF grant will study immune cell linked to asthma



Oklahoma Medical Research Foundation Scientist Xiao-Hong Sun, Ph.D.

The National Institute of Allergy and Infectious Diseases has awarded Oklahoma Medical Research Foundation scientist Xiao-Hong Sun, Ph.D., a five-year, \$2.76 million grant to investigate a recently discovered immune cell involved in asthma.

The role of the new cell, called an innate lymphoid cell, is to protect the body from parasitic infection. However, when too much of this cell type is present, it seems to result in asthma.

"These cells were previously thought to be made only in bone marrow," said Sun, who holds the Lew and Myra Ward Chair in Biomedical Research at OMRF. "We discovered that they are also made in the thymus, which brings up some interesting connections to asthma."

The thymus, which sits on top of the heart, is a major site for the creation of T cells, a type of specialized white blood cell that plays a central role in immunity. During childhood and through puberty, the thymus generates a lifetime supply of T cells—enough to carry through adulthood. When the supply of T cells is adequate, the thymus has done its job and begins to shrink.

Sun postulates that innate lymphoid cells are also present

in the thymus and might explain why children have higher rates of asthma than adults.

"Since kids have a very active thymus when they're born and up to puberty, they're more likely to have a large number of innate lymphoid cells coming from the thymus along with the T cells," said Sun. "This is also the stage of life where many kids tend to develop asthma. People often say they 'grow out" of asthma as they get older, so maybe it's linked to this later decrease in thymus function. That's what we hope to find out with this grant."

According to the Centers for Disease Control and Prevention, 7.7 percent of people in the United States suffer from asthma. The highest rates of asthma occur in the 5-14 age group at 10.3 percent and decline over time, reaching a low point of 6.9 percent in Americans over the age of 65.

"We don't yet know the significance of this finding, but if we determine this hypothesis to be true, it would have great clinical relevance," she said. "Perhaps the thymus is where we need to look for ways to control asthma in children. That's what we hope to learn."

See ASTHMA Page 10



Built on Experience

The founders of Iris Memory Care themselves have struggled with the emotions of placing loved ones in memory care. After realizing that many communities are institutional and lacking in quality, they set out to create a homelike memory care model based on Compassion, Dignity, and Comfort. Iris is excited to introduce this leading-edge approach to Oklahoma with expertly designed communities, exemplary activities, and specially trained staff to address the unique needs of their residents.

Compassionate Care

Compassion is the guiding principle that helps Iris enrich their residents' quality of life. For those with memory loss, deeply ingrained reflections of yesteryear serve as reminders of the people, places, and events that have shaped one's life. Iris works with families to collect extensive resident profiles, allowing them to recognize and relate to past events your loved one may visit throughout the day. Wherever the journey of the mind may lead, Iris will be there to join and support them.

Dignity by Design

Walking into Iris is like walking into a beautiful single-family home. With an elegant great room adjoining an open-concept kitchen and dining area, residents have the opportunity to interact with cooks as meals are prepared, share stories at the dinner table, or relax in a spacious setting. The kitchen is traditionally known as the heart of the home, and at Iris Memory Care it serves as the heart of their community!

Call today to schedule a visit and meet the caregivers who are committed to helping your loved one live well in every moment!



2424 NW 178th Street, Edmond, OK 73012 405.330.2222 | www.lrisSeniorLiving.com

COMMUNITY

NRH building smoke - free

by Bobby Anderson Staff Writer

It's the gamut of reactions that Jerry Deming, TTS-CTS, receives when she counsels patients in the Norman Regional Health System about their tobacco use.

In her tobacco cessation role she's been screamed at. She's been stared at, through and around.

She's been shunned and she's even been hugged.

But this year she's been able to help Norman Regional's nurses develop a new Smoke-Free Families campaign that is gaining traction.

Deming began working with the Women's and Children's unit after Norman Regional nurses and managers sought help.

"There was an understanding that there were a lot of women leaving the hospital to smoke,"

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Deming said. "This is a very common problem. I'm in contact with people worldwide and we all deal with this problem in our hospital and clinic settings.

"We all scratch our heads and think 'what are we going to do to handle this.' It's a big problem. It comes up again and again."

Staff understood that once a mother and her baby went home then it would be easier for the patient not only to smoke, but smoke around the child.

Deming brought forward the idea that it's a population issue and not one of monitoring.

"We needed to drill down a little bit deeper and figure out how we can help these people get through a hospital visit staying away from tobacco use and even contemplating the idea of even







Nurse Manager Alyson Heeke, RN, Jerry Deming, TTS-CTS, and Director of Patient Care Services Susie Graves, RN have been instrumental in helping the health system create a Smoke-Free Families initiative.

quitting to have a smoke-free family."

When leaders got together to decide a plan of action they realized they were entering uncharted landscape. Nowhere could they find a comprehensive plan dealing with the in-hospital maternity population.

Hospital stays are often so short that no one had really figured a good way to approach the issue.

Planning meetings included physicians and nurses. A craving scale – much like a pain scale – was developed.

Nurse Manager Alyson Heeke, RN, saw an opportunity.

"Part of the reason we started this in the first place is we noticed there was an awful lot of times our babies were traveling back and forth to the nursery so their parents could go outside and smoke," Heeke said. "That became a big concern for us just in the fact they were only with us 24 to 48 hours and a good portion of the time these folks who were really addicted the babies were in the nursery sometime 20 out of 24 hours.

"We couldn't provide what we needed for our patients if they were always outside."

Nursing became involved in the LEAN (Lean Education Academic Network) team project helping develop educational material including posters for the room and signage for outside.

"The nurses really did want it

to be a successful process for the patient as much as possible and not to be the police officer," Heeke said. "They wanted to help them understand this also impacts how well they bond with their baby, how they do with their breastfeeding issues and all those other things which are complicated by smoking."

Director of Patient Care Services, Susie Graves, RN, said many women who are able to quit smoking for their pregnancy often will allow themselves to resume after they deliver.

"Part of what we wanted to do was help them through. Don't have a start date. Let that continue," Graves said. "They all know they shouldn't smoke but we're just there not as judges but as support and giving them the resources they need."

If the patient agrees, nurses are assessing each patient every shift regarding their tobacco usage and craving level.

"(Before) nurses felt pretty helpless," Heeke said. "Their patients would come from a C-section and be begging for a wheelchair the second the baby was born to go outside and have a cigarette.

"At this stage, with all the things we've created it's given our nurses an opportunity to have something to say to the patient beyond 'don't you think it would be a good idea to quit.""

Deming travels through the

See SMOKE Page 10



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To all the 2016 Senior Day volunteer committee members who have worked so hard to make Senior a Great Deal of Fun in the Sun and a special thanks to Cindy Dimit and Vicki Escajeda for 10+ years of dedication!



For over 28 years, Scott Munz, Vice President of Marketing and Public Relations for the Oklahoma State Fair has worked tirelessly to make Senior Day and the entire State Fair a truly Oklahoman experience, that's not to be missed. He and Melinda Parson, Director of Special Events and Attractions, spearhead all facets of Senior Day. We at Senior News & Living thank them, their staff and volunteers honoring for Oklahoma Seniors by providing a fun filled day of activities.



Scott's Tips for Senior Day:

- Enter at gates 1, 2, 3, 6, or 10 and catch one of the free trams which begin running at 8:00 a.m., The trams will pass directly in front of the Capital City Theatre.
- Electric and manual wheelchairs are available to rent inside Gates 1, 2, 6 & 9, while supplies last.
- All senior activities (except the Antique Tractor Parade & The Elvis Extravaganza) start or are in the CAPITAL CITY THEATRE.
- FREE coffee and snacks at 8:30 a.m. until GONE. Be early!
- · All other exhibit buildings open at 10:00 a.m.

SCHEDULE OF SENIOR DAY ACTIVITIES

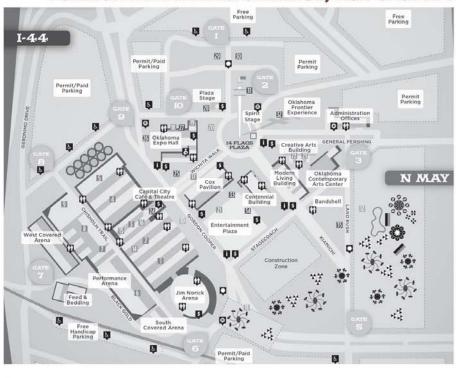
(Most activities take place in the Capital City Theatre)

EXHIBITORS & FREE HEALTH SCREENINGS. 8:00 a.m. - 4:00 p.m. Session 1: 8:00 a.m. - Noon Session 2: Noon - 4:00 p.m. SING-A-LONG WITH RANDY LUNSFORD 8:00 a.m. & throughout the day NOT JUST COUNTRY LINE DANCERS 8:15 & 10:30 a.m. SWEET MYSTERY CONTEST 8:50 a.m. TAI CHI...... 9:25 a.m. & 1:40 p.m. ROYALTY COUPLE OF THE STATE FAIR..... 9:50 a.m. OUT & ABOUT ON THE SANDY BEACHES 10:00 a.m. - 3:30 p.m. IVORY SOAP CARVING CONTEST..... 11:00 a.m. ANTIQUE TRACTOR PARADE, Along Tram Route Noon SENIOR DAY 40TH BIRTHDAY PARTY..... Noon YELLOW ROSE DINNER THEATER 12:15 p.m. THE RUBBER CHICKEN SHOW 1:00, 4:30 & 7:00 p.m. WATERMELON SEED SPITTING CONTEST 1:55 p.m. MUSIC CENTRAL, Men's Acappella Chorus 2:15 p.m. SUN 'N FUN GAME SHOW 2:45 p.m. DALE K COMEDY HYPNOTIST SHOW...... 5:30 & 8:00 p.m.

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SPECIAL EVENTS

Deaf Awareness Day Senior Day Activities

OSAF Awards Ceremon Come as You Are Church Services

EXHIBITS

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Di Antique Tractors El City of AGtropolis

Vineyard Marketplace
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FIL Auto Show

2 4-H Exhibits

Creative Arts Exhibits

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The Patio: Wine, Beer & Music

PART Petting 700 & Pony Trail Ride

The Butterfly House
Kid Davie Variety Show & Junk Rock

(Karaoke M KWTV/Food Bank

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Wild West Showcase **ShenaniGunst**

Plains Indian Dancers

Swifty Swine Racing Pigs

Adventure Road Stage
Estreme Raptors Show



COMMUNITY

Transplant Recipient Pays it Forward

Karen Hoyt, of Tulsa, Okla., lives her life in honor of the stranger who gifted her a second chance at life. Now, an active community volunteer, she encourages those in need of that same

Karen lives every day with a grateful spirit and the heart to be an encouragement and motivation to others. She had always lived a healthy life despite being born with only one kidney. She was active in her community as a volunteer, teacher and Sunday school teacher at her church. In 2010, she learned that her liver was failing, and she was later diagnosed with the Hepatitis C virus.

She was sent home thinking her days were numbered. Despite this news, she clung to her faith and began Karen Hoyt, Liver Recipient. eating even healthier

than she had before the diagnosis. Luckily, antiviral medication came out and she was cured of Hepatitis C by 2011 but end stage liver failure still loomed over her.

Karen went back to her career as a teacher and continued to live as healthy as possible. During one of her screenings, the doctor determined that her damaged liver was not removing toxins from her blood, which diminished her mental capabilities. She also became limited on what she could do as she frequently had muscle fatigue, liver pain and joint pain.

After learning to manage her pain, Karen's luck began to worsen. When she was at one of her regular check-ups, the doctors found a cancerous tumor on her liver. Her doctors recommended a liver transplant, and in the



midst of the listing process, she began to make end-of-life plans with her daughter. To cheer their spirits, they began to look online at stories of hope from others who had received a transplant. Karen was encouraged, and continued to eat healthy and walk when she

When Karen was fully listed on the transplant waiting list, she was humbled to think that at someone's greatest crisis in life they would make a decision which would eventually grant her many more years to live. She was so humbled that she called her transplant coordinator and almost asked them to remove her from

As she waited for a second chance at life, Karen underwent many procedures to shrink the

tumor on her liver so that she could remain on the transplant waiting list. Twice, Karen was called in hopes that she would receive her liver, but neither were a good fit.

However, on April 13, 2015, Karen received her liver from a selfless donor and learned that her donor was the same age as many of the students she was teaching in school. Karen had the privilege of advising one more English class full of seniors after her transplant.

Karen continues her work with senior high school students. To this day, Karen volunteers at the school she taught at for many years and at the hospital with people who have just received a transplant.

Karen is a motivation and encouragement to many. She encourages others waiting to receive their life saving transplant, and she spends her time teaching nutrition classes. The classes help those struggling with kidney or liver disease learn to eat better in order to live a healthier life.

Driven to honor her donor, Karen participated in the 2016 Transplant Games of America. She

began entering 5K runs to raise awareness for organ donation. She also is more adventurous and does things she wouldn't have tried before to honor him and his life.

Karen has had the opportunity and privilege to be involved in her grandkids lives and is thankful for the chance to be a sister, mother and wife.

While Karen has never had the opportunity to meet her hero's family, she truly lives her life in honor of the young man who saved her life.

About LifeShare

LifeShare is a nonprofit, designated federally procurement organization (OPO) dedicated to the recovery of organs and tissue for transplant purposes. We work closely with five transplant centers and 145 healthcare organizations in the state of Oklahoma to facilitate donation. Additionally, we strive to raise awareness for organ, eye and tissue donation and transplantation through public education.

For more information about LifeShare, please visit: www.LifeShareOK.org.

ASTHMA Continued from Page 5

The grant will also allow Sun and her lab to further investigate whether the innate lymphoid cells produced in the thymus differ from the ones made in the bone marrow.

Sun said their discovery of innate lymphoid cells in the thymus came about by accident through study of a particular mouse model in their lab-a model they've used for more than two decades to study

T cell development.

"This research builds on our experience and what we have been working on the past 25 years, so it puts us in a unique position to do this work," she said. "I am very excited to see how this cell is controlled and hope we can learn what happens in the thymus and how it might be linked to asthma. It really fits really well with the overall research of this lab and comes back to what started this lab in the first place."

SMOKE Continued from Page 6

halls of both Norman Regional hospital complexes visiting with patients who have indicated a history of tobacco use.

For nine years now she has worked with smokers. Some are just thinking about quitting. Others are desperately looking for a way

And won't some acknowledge she's standing in front of them.

She terms her approach as "motivational interviewing." She stresses to her patients that she's not there to judge.

Nearly every person Deming visits understands that they need to quit tobacco. Many have tried multiple times on their own without success.

"When we look at this population it's the most difficult population to approach," Deming said. "Most people smoking during their pregnancy feel ashamed of it. They don't like to talk about it. Of course, they are very addicted to tobacco at this point because they haven't stopped smoking. Most people know there's going to be a health issue related to that."

And now Norman Regional nurses have even more to offer to help these patients quit.

Schmidt to Compete in National Pageant

Dove Schmidt from Depew, OK, was crowned Ms OK Senior America on June 25. She will be competing in the National pageant for Ms Senior America in Atlantic City, NJ in October. The Ms. Senior Oklahoma Foundation is having a CASINO PARTY FUNDRAISER at the Quail Springs Grand Tapestry located at 14201 N Kentucky, Oklahoma City, Oct. 8th from 6:00 to 9:00 pm with hors d'oeuvres and beverages. Join us as we help to provide a special send off and encourage her in the final step of competition.



Guide TO Senior Living	Total Units or Beds	Oth.	<u>.</u>	Website	Dining Facility	Respite Care	Alzheimer's Care	Nursing	Hospice	Wellness Center	Fransportation	Pets Allowed	Barber/Beauty Shop	Gardening Area	Fitness Center	Pool
Arbor House of Mustang		City	Phone	Website											正	Ğ
	60	Mustang	405-376-2872	www.arborhouse4u.com	*	*	*	*	*	*	*	*	*	*		
Arbor House of Norman	54	Norman	405-292-9200	www.arborhouse4u.com	*	*	*	*	*	*	*	*	*	*		
Arbor House of Midwest City	58	Midwest City	405-455-3900	www.arborhouse4u.com		*	*	*	*	*	*	*	*	*		
Arbor House Reminisce Center	48	Norman	405-310-2499	www.arborhouse4u.com	*	*	*	*	*	*	*	*	*	*		
Ashton on the Green Independent Living	FI Dono 1 40F 000 1 www.wnmonline.com		www.wpmonline.com								*			*	*	
Chateau on the Green Independent Living	44	Moore	405-793-4200	www.chateauonthegreen.com								*		*		
Emerald Square Independent Living/Assisted Living	75	окс	405-787-4466	www.meridiansenior.com	*	*		*	*		*	*	*	*		
Featherstone Ret. Community Assisted Living	42	Moore	405-799-9919	www.featherstoneretirement.com	*	*		*	*		*	*	*			
Fountain Brook Assisted Living - Memory Support	74	Midwest City	405-769-7677	www.fountainbrookliving.com	*	*	*	*	*	*	*	*	*	*	*	
Gardens at Reding Independent Living	157	ОКС	405-636-1537	www.cstonedev.com									*	*	*	*
Heritage Point of OKC Assisted Living Alzheimer & Memory Care	54	окс	405-252-8200	www.heritagepointokc.com	*		*	*	*	*	*	*	*	*		
Meadowlakes Retirement Vill. Assisted Living		ОКС	405-703-4225	meadowlakesretirementvillage.com	*			*	*		*	*	*	*		
Timberwood Senior Housing Senior Housing	100	ОКС	405-619-0079		*	*	*				*	*	*			
Whispering Creek A Gated Retirement	52	Mustang	405-820-4058	www.WhisperingCreekRetirement.com						*		*		*	*	
Wyndam Place Senior Residences	70	Norman	405-310-2266	www.beacon-mgmt.com								*		*	*	
Grace Pointe Cottage Homes		Moore	405-703-0999	www.gracepointeliving.com						*		*		*	*	
Willowood at Mustang Assisted Living	99	Mustang	405-376-1200	www.meridiansenior.com	*	*	*	*	*		*	*	*	*		
Woodson Park Apartments Independent Living		Elreno	405-422-3443	woodsonparkapts@att.net	*					*	*	*		*		

Note: This guide does not represent a complete listing of facilities. Only those advertising in this publication are shown. Call us at 405-631-5100 to be included.

Being a caregiver can be a stressful and demanding job.

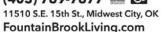


September 22 at 2-3 p.m.

Join us for the Caregiver Stress Program at FountainBrook Living presented by Kari Kennedy-Gregory, BSN, RN. Kari is an educator and coordinator at Oklahoma Healthy Aging Initiative and will teach us new ways to care for your loved one while caring for yourself.



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Walk to End Alzheimer's scheduled for Sept. 24th



The Walk to End Alzheimer's - Southwest Oklahoma, held in Lawton, Okla. on Saturday, August 27, had a record-breaking year with over 300 people in attendance and nearly \$45,000 raised to support the mission of the Alzheimer's Association. To show your support in OKC, join us at the Chickasaw Bricktown Ballpark on Sept. 24. Visit OKCwalk.com to start, register or donate to a team today.



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Thursday, September 15th 2pm-7pm

Ribbon Cutting will be held at 4pm by the Edmond Chamber of Commerce!

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South of 2nd Street, west of Target in University Plaza Facebook: Home Care Assistance Oklahoma

TRAVEL - OKLAHOMA

Thrive on I-35 Adventure Road offers up Oklahoma sights

by Bobby Anderson.

If you've gotten your kicks on Route 66 then you'll love the drive along I-35.

That's the thought behind a new Chickasaw Nation tourism campaign centered around the sights, sounds and tastes along the 130-mile stretch of the interstate affectionately called Adventure Road.

Some 230 partners have come together to highlight what's available to see and do on less than a tank of

Paige Williams is the director of corporate development and tourism for the Chickasaw Nation. She says the initiative highlights parts of Oklahoma some have never seen.

"It's not just what is around (I-35) but it goes into the communities and cities that are unique destinations and attractions. It's an initiative to promote people getting out and exploring Oklahoma's adventures."

Oklahoma has long been famed as one of the top road-trip destinations in the U.S., featuring a stretch of the iconic Route 66 slicing a winding path straight through the Sooner State. It's another stretch of highway, however, that is putting Oklahoma on the map for the next generation



of leisure travelers.

The state's Adventure Road corridor - a 130-mile stretch of restaurants, shops, attractions, sporting and entertainment options along and adjacent to Interstate 35 - is making its mark as a top driver in Oklahoma's growing tourism industry.

Adventure Road, an initiative of the Chickasaw Nation aimed at promoting tourism during the summer vacation season, is in its second year, following a vibrant 2015 travel season.

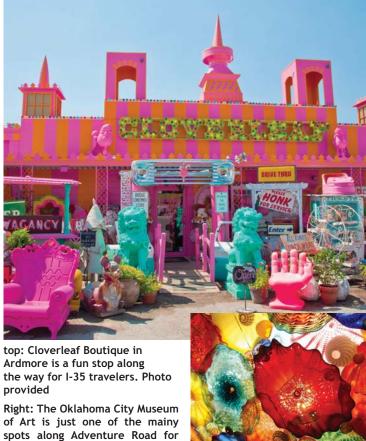
Chickasaw Nation Governor Bill Anoatubby says the program has been wildly successful and is expanding this year.

"We are very pleased Adventure Road has helped draw more attention to the diverse landscapes, outstanding attractions and retail opportunities this area has to offer," said Gov. Anoatubby. "We hope to continue that success as we move forward with Adventure Road in 2016."

SMARI Insights, an independent market research firm, found the Adventure Road initiative generated 385,000 new trips to Oklahoma in 2015, resulting in approximately \$647 million in visitor spending from March to September 2015. An evaluation of the initiative's supporting marketing campaigns showed it generated more than 210 million overall impressions as well as over 230,000 visits to AdventureRoad.com.

Bill Lance, Chickasaw Nation Secretary of Commerce, reiterated the initiative's main focus for 2016 is to raise awareness of all tourism partners to both in- and out-of-state audiences, but that it will also focus on feedback from travel partners to enhance the experience.

"With tourism as the state's third-largest industry, it is proven that millions of visitors consider



travelers to see. Photo provided

this region to be a top travel destination," said Lance. "Adventure Road, through the willingness and enthusiasm to collaborate among travel partners, helps visitors realize the hundreds of diverse cultural, entertainment and adventure experiences that await to be

Adventure Road is a collaborative effort between the Chickasaw Nation and partners, which are comprised of businesses, attractions, organizations, restaurants, shops and boutiques, hotels and bed and breakfasts. The Adventure Road territory follows I-35 from the Red River to just north of Oklahoma City, expanding more than 100 miles east and west.

For the 2016 travel season, the number of Adventure Road partners has grown 53-percent - from 150 at the time of 2015 launch to 230 just one year later - in more than 25 cities. Travel partners consist of both Chickasaw Nation and nontribal businesses.

This season, visitors also can expect to see a new travel guide and map as well as additions to AdventureRoad.com, including downloadable travel deals discounts, and more customized

travel destinations that target specific areas of interest.

A multimedia campaign will feature Adventure Road collections in major markets throughout Texas, Kansas and Oklahoma. For more information about travel partners, or to plan your own Adventure Road trip, visit adventureroad.com.

The interactive web site allows travelers to create their own custom adventures.

"You can create an itinerary that fits your need and your friends'," she said. "Maybe you're a grandparent taking your grandkids on an adventure. It allows you to create this adventure online and you can share it with someone."

From tours of the Bedre Chocolate Factory to taking a ride on the Air Donkey Zip Line, the web site offers an almost endless list of things to do. And many of the sites have special promotions just for those following Adventure Road.

The second year features a unique CD with travel music to help cruise down the road. Iconic road trip tunes have been redone to keep you company.

TRAVEL/ ENTERTAINMENT

Pompano Beach Florida: Your get away oasis

Photography and Text by Terry "Travels with Terry" Zinn t4z@aol.com

Some Florida resorts are located amid a massive amount of traffic and tourist activity. The Marriott Pompano Beach Resort and Spa is somewhat off the beaten track, and is boon for motorists, with their own transportation.

While a stroll within a mile of the property can be charming, there are not many cafes, restaurants or shops within the immediate area. If your desire is to get away from it all, and just ensconce yourself in a comfortable setting with pristine and maintained beaches, 2 pools, 2 towers of accommodations and delicious eating experiences, Marriott Pompano Beach Resort and Spa may be your ideal.

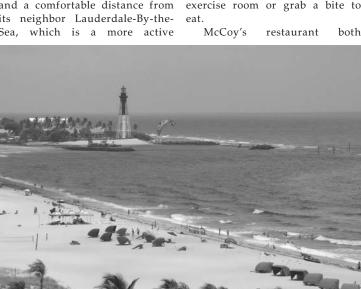
When you consider a visit to Florida at any time of year, it is important to keep in mind the annual hurricane season from mid-summer through September. Of course these days, predictable weather patterns of past years seem to be unpredictable. It's a boon to Pompano that they are far North of Miami Beach with its recent health headlines. It also is North of Fort Lauderdale. and a comfortable distance from its neighbor Lauderdale-By-the-Sea, which is a more active

community with its many eateries and entertainment options. Again motorists will find it near enough to quench a typical Florida tourist's appetite.

Near Pompano is the Hillsboro Lighthouse, privately owned and only open for tours at certain times, being a coast guard operated property. Upcoming tour dates for 2016 are: September 10, October 8, November 6, and

Happily, sequestered in your ninth floor ocean front room with balcony, you might find the sporadic afternoon thunderstorm a real 3-D entertainment, more impactful than the best free action disaster movie, shown on your large in room TV screen. Be sure and inquire about a corner suite room, for added luxury. As with many upscale hotels, housekeeping may be sporadic, even when alerting them to your out of room schedule.

Check in time is listed at 4 pm, but as someone I know had to do, you might have to wait until 6 pm, which will give you time to explore the property, Atlantic Ocean beach, Spa, and exercise room or grab a bite to





comfortably inside or out by the active pools, offers a variety of delectable meal options and beverages with congenial wait staff. If you're a fan of specially cocktails, with the proper and courtesy instruction, they follow through with your requests most satisfactorily.

Florida still offers what many

sun worshipers require and the family welcoming Marriott's Pompano Beach Resort, might be your new favorite Florida oasis for you and your extended

For more information and reservations: www.marriott.com/

Mr. Terry Zinn - Travel Editor

Past President: International Food Wine and Travel Writers Association http://realtraveladventures.com/author/zinn/

http://www.examiner.com/travel-in-oklahoma-city/terry-zinn www.seniornewsandliving.com - www.martinitravels.com

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*SLU's Administrator Level 1 course is listed as recommended

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Maketer together to team requirements for operating an Oklahoma Assisted Living community. Class participants will be given a crash course on Title 63 Continuum of Care and Assisted Living Act; Title 310, Chapter 663 and will bring home a binder that will quickly become a vital reference tool in day-to-day operations.

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jeanean@wellpreserved.info

Oklahoma Department of Rehabilitation Services

Instructional Services for People Who Are Blind and Older Blind Independent Living Program Shepherd Mall 2401 NW 23rd St., Suite 90 405-522-3333 Toll free 800-845-8476 Library for the blind and physically handicapped Loans free recorded books and players 300 NE 18th St. 405-521-3514 Toll free 800-845-8476

Senior Services Of Oklahoma

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Sept/Oct AARP Drivers Safety Classes

Date/ Day/ Location/ Time/ Registration # Instructor Sept 1/ Thursday/ Okla. City/ 9:30 am - 4 pm/ 951-2277/ Edwards Integris 3rd Age Life Center - 5100 N. Brookline, Suite 100 Sept 7/ Wednesday/ Norman/ 9 am - 3:30 pm/ 307-3176/ Palinsky Fowler Toyota - 4050 Interstate Drive Sept 9/ Friday/ Okla. City/ 9 am - 3:30 pm/ 951-2277/ Edwards

SW Medical Center - 4200 S. Douglas, Suite B-10 Sept 10/ Saturday/ Moore/ 9 am - 3:30 pm/ 799-3130/ Palinsky Brand Senior Center - 501 E. Main

Sept 13/ Tuesday/ Midwest City/ 9 am - 3:30 pm/ 691-4091/ Palinsky Rose State - 6191 Hudiberg Drive

Sept 14/ Wednesday/ Okla. City/ 9 am - 3:30 pm/ 522-6697/ Palinsky
Office of Disability Concerns - 2401 NW 23rd, Ste 90

Sept 16/ Friday/ Okla. City/ 9 am - 3:30 pm/ 752-3600/478-4587/ Reffner Mercy Hospital - 4300 W. Memorial Rd. Sept 20/ Tuesday/ Warr Acres/ 9 am - 3:30 pm/ 789-9892/ Palinsky

Warr Acres/ 9 am - 3:30 pm/ 789-9692/ Palinsky
Warr Acres Community Center - 4301 Ann Arbor
Sept 24/ Saturday/ Shawnee/ 9 am - 3:30 pm/ 818-2916/ Brase

Gordon Cooper Tech. Center - Sky Lab 1 Room-1 John C. Burton Blvd.
Oct 1/ Saturday/ Newcatsle/ 9 am - 3:30 pm/ 392-4466/ Palinsky
1st Baptist Church of Newcastle - 1650 N. Main

Oct 6/ Thursday/ Okla. City/ 9:30 am - 4 pm/ 951-2277/ Palinsky Integris 3rd Age Center - 5100 N. Brookline suite 100

Oct 14/ Friday/ Okla. City/ 9 am - 3:30 pm/ 951-2277/ Edwards S.W. Medical Center -4200 S. Douglas, Suite B-10

The prices for the classes are: \$15 for AARP members and \$20 for Non-AARP. Call John Palinsky, zone coordinator for the Oklahoma City area at 405-691-4091 or send mail to: johnpalinsky@sbcglobal.net



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9 Apples, e.g.

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analyst Shaq

16 Scary bacteria

17 *Dots-and-dashes svstem

19 Charged toward

20 Long Island airport town clues

21 "Divergent" star Woodley

23 Robber, to cops

26 Join the game

27 Electrical unit of resistance

30 Fish market offering

33 Revolutionary Guevara

36 *Entree

38 Linen fiber source

39 Statesman Stevenson

40 Part of UNLV

41 Fly like a parasailer

42 Weed-control tools

43 *Boxy British economy

45 "Take your pick"

46 Ironed

47 Grounded fast jet, briefly

48 Affordable __ Act

50 "This __ unfair!"

52 Car thief on a pleasure

56 Car wheel shafts

60 Offensively pungent

61 *Venue for hypothetical legal cases

64 Stop to think, say

65 Alma

66 Word in itineraries 67 Tricky road curves

68 Roast host, and a hint to the answers to starred

69 Wild blue yonder

Down

1 Victoria's Secret garment, for short

2 Cries of discovery

3 "You go, __!"

4 "My Cousin Vinny" co-star

5 Post-apartheid ruling

party: Abbr. 6 Prefix with conservative

7 Father figures

8 "lck!"

9 Hazards

10 Central Florida city

11 *Wallet alternatives

12 Zing

13 Web browsing destination

18 Dainty taste

22 Church recess

24 Vintage vehicle

25 One of Tony Soprano's henchmen

27 Mutual of

28 Was wearing

29 *Hannah Montana portrayer

31 Fiber-rich cereals

32 St. Francis of _

34 Greek god of the underworld

35 Use, as influence

_ in November

38 Showman Ziegfeld 41 Devout term for a churchyard

43 TV "neigh" sayer

44 These, in Nice

46 Lion family units

49 Roll out of the sack

51 Kitchenware brand

52 Bit of mockery

53 Andean stew tubers 54 Buxom one-named

supermodel

55 What the buffalo do, in song

57 Disposable diapers brand

58 "CHiPs" star Estrada

59 Time at a motel

62 Non-Rx

63 Golfer's gadget ... or where it's used

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Answers on page 21

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Piedmont horse and rider on top of the Ford Youth World in Ranch Riding



Ann Elizabeth Tebow of Piedmont is shown with her American Quarter Horse Vinny at the Built Ford Tough AQHYA World Championship Show at State Fair Park.

Ann Elizabeth Tebow gazed into the stall at her American Quarter Horse Vinny.

It was still a few hours before Tebow, 18, was scheduled to show the 8-year-old gray gelding in ranch riding prelims on Monday during the Built Ford Tough American Ouarter Horse Youth Association (AQHYA) World Championship Show at State Fair Park in Oklahoma City.

"I looked at him in the stall earlier today and I thought, 'I want to do this for you, I want to do good so that you know that you deserve it,' because he does. He works really hard for me," said the recent Piedmont High School graduate.

Vinny, whose registered name is "FS Vintage Sidekick," and Tebow are an example of the teamwork between rider and horse displayed

at horse shows and other equestrian events throughout Oklahoma.

"People don't realize how they have their own personalities," she said of horses. "They're just like people because everyone's different and they each have their own little quirks. It took us a long time to get on the same page."

Not only did they make it to the same page but on Tuesday evening Tebow and Vinny won the 2016 world championship in ranch riding.

"That's what makes this so much more special is because we did get through those hard times," Tebow said Wednesday. "It shows that if you work hard and keep going you can accomplish anything and your dreams can come true. Everything we went through together just made it that See RIDING Page 20

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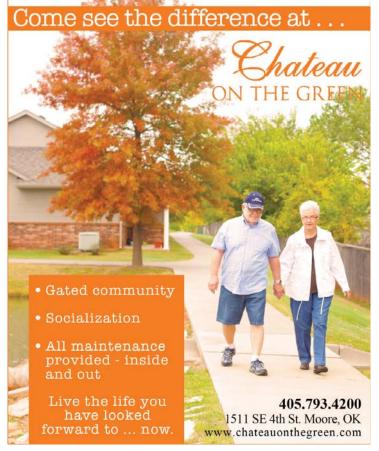


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RIDING Continued from Page 19

much sweeter."

The Built Ford Tough AQHYA World Championship Show is the pinnacle event for American Quarter Horse exhibitors ages 18 and under around the world, who must qualify for the event by earning a predetermined number of points to compete in each of the classes representing halter, English and western disciplines.

The Built Ford Tough AQHYA World Championship Show, which continues through Saturday (August 13) has an economic impact on the Oklahoma City area of more than \$10.3 million. The show features more than 2,180 entries from the United States, Australia, Canada, Ireland and the United Kingdom with exhibitors competing for 35 world championships.

Within all those entries are 761 exhibitors and 1,096 horses. That's a lot of teamwork between horses and riders – and a lot of personalities.

Tebow, the 2015-2016 AQHYA National President, has shown Vinny, owned by her mother Vicki Tebow, for a just a few years now and they didn't click right away.

Some friendships – including many that last for a long time – take time to develop.

"The problem is that we have similar personalities," she said. "We're both curious and like to think a lot about things. He's really curious so when we get in the show pen sometimes he's like 'Oh what's over here?' and I'm like 'Vinny, we've got to pay attention right now, we're supposed to be working.""

There were times Tebow thought briefly about giving up. Instead, they persevered and got to know each other.

"He's too smart for his own good, which` is really cool in a horse," said Tebow, who in the fall will attend Texas A&M University, studying biomedical sciences and competing on the equestrian team. "I've heard the great ones have the most personality and so you've kind of got to learn how to deal with that. We were constantly trying to outthink him, but I've just had to learn that you have to let Vinny do his thing and you're kind of along for the ride."

A year ago during the Ford Youth World they "got on the same page" and that resulted in them making the 2015 finals of the ranch riding. They began to find success together.

"The ranch riding class was developed to showcase the ranching heritage of the American Quarter Horse," said Sarah Davisson of the AQHA. "It includes different maneuvers a horse would use on a ranch on any given day. They have to do a certain pattern in the arena and be scored on the different elements of that pattern."

This week, Tebow and Vinny again qualified for the ranch riding finals and finished on top with the world championship in ranch riding.

However, she points out that success in the arena is just one part of this special team.

"Now when I ride other horses it makes me appreciate him for all the things that he has taught me," she said.

Tebow will take those lessons learned with her to Texas A&M where she will compete on the equestrian team.

Davisson of the AQHA, said Tebow, "definitely embodies a great youth." This summer, the Oklahoma teen was with Team USA for the American Quarter Horse Youth World Cup in Australia.

"Not only does she show and compete on the world level," Davisson said, "her leadership skills are amazing. She's also a great role model to the youth coming up in the Association."

Sometimes that is conveyed verbally and other times through actions. Take for example, Tebow's reaction a couple of minutes after the ranch riding prelimins as their score was announced. Still horseback, Tebow, with tears welling in her eyes, leaned forward in the saddle, hugged Vinny's neck with both arms then patted his neck with her right hand.

"It was just like more a sigh of relief that, 'OK I did you right, I didn't' get in your way, I didn't let you down," she said. "I really wanted that for Vinny."

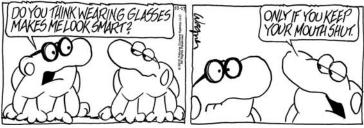
Partners helping make the Built Ford Tough AQHYA World Championship Show possible are Ford, Bank of America, B&W Trailer Hitches, Farnam, John Deere, Justin Boots, Markel, Merial, Montana Silversmiths, Nutrena, Professional's Choice, Cripple Creek, SmartPak and Wrangler, along with event sponsors, including Noble Outfitters, Metro Golf Cars, Oklahoma State Fair Park, Oklahoma City Convention and Visitors Bureau, and the Four Sixes Ranch.

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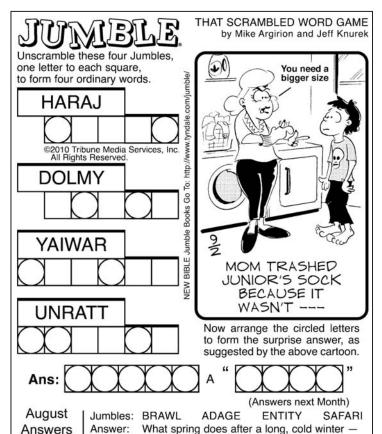
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Former Insurance Agent Headed to Prison for Fraud

A former insurance agent has been sentenced to 27 months in prison for fraud. Gary Edward Hibbing, 53, pleaded guilty to two counts of wire fraud and two counts of money laundering.

"He took advantage of his clients' trust," said Oklahoma Insurance Commissioner John D. Doak. "While cases like this are rare, my office will continue to pursue criminal charges against any insurance agent or broker disregarding the law for their own benefit. I want to thank the U.S. Attorney for the Northern District of Oklahoma, the IRS and the Arkansas Insurance Department for their assistance in this case."

Hibbing, former owner of Grand Lake Investments and Insurance in Grove, was also ordered to pay \$505,126.43 in restitution. His federal prison term will be followed by three years of supervised release.

Through a joint investigation with the U.S. Attorney's Office, Oklahoma Insurance Department investigators found that Hibbing defrauded his victims through a scheme called "twisting." It's an insurance industry term that refers to the fraudulent practice by an agent of convincing his client to surrender his existing annuity in exchange for a new one. Because there is a penalty for early termination of an annuity, the client loses money while the agent makes money on a new commission.

In this case, Hibbing lied to his clients to convince them to surrender their existing annuities and immediately purchase new ones. He never mentioned the early termination penalty. Hibbing also provided fraudulent information to insurance companies to facilitate the twisting.

The investigation found that one of Hibbing's clients lost nearly \$14,000 for surrendering one policy while Hibbing's commission on the client's new annuity was more than \$17,000. Investigators found twisting tied to 80 different annuity policies from Oct. 17, 2007 to March 4, 2013.

Although the Oklahoma Insurance Department revoked Hibbing's license on March 4, 2013, he continued to sell annuities by forging another agent's name to transact business.

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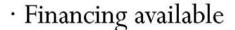
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