



Notable Quotable

“I have seen what a laugh can do. It can transform almost unbearable tears into something bearable, even hopeful.”

- Bob Hope, comedian

Joke of the Month

Q: When do you go at red and stop at green?



A: When you're eating a watermelon!



Happy Birthday

Lucy Tippin
Bud Westerdal
Rose Snider
Cheri Pringle
Naomi Gibeson

May 9th
May 12th
May 24th
May 29th
May 30th



Quick Tips on Protecting Your Finances

1. Develop a spending plan. Consider new ways that you can cut costs, like making annual payments on bills instead of monthly ones.

2. Limit mail or phone calls you receive from marketers. Unsolicited offers may sound good, but unfamiliar companies can result in overspending or paying for shoddy merchandise. Consider adding your name to the National Do Not Call Registry (call 1-888-382-1222 or visit www.donotcall.gov).

3. Review your bank statements and credit reports. Monitor your bank statements so you can see where all of your money is going. You may see you are paying for services or subscriptions you no longer want or need. Also, monitoring your credit reports and bank statements is a perfect way to detect identity theft.

4. Use credit cards cautiously. Before making a purchase with your credit card, consider whether you will be able to pay off your balance in full when it arrives. If you cannot, reconsider your purchase. Remember, over time; even small purchases can add up to large credit card bills.

5. Make it easier to manage your money and pay bills. If you have several bank accounts or credit cards, consider consolidating them. This will reduce the number of accounts you have to watch over.

6. Consider additional ways to save time and money. Your bank and many of the companies you do business with most likely provide options to pay bills electronically. These options can include mobile deposit and online bill pay. Using these resources can save you time and money because you avoid unnecessary trips to pay your bills and postage to send them through the mail.

For additional information on how ANB Bank can help you save money, or questions about using online banking, mobile deposit, or online bill pay, stop by our branch or call 913-888-8490. Our team of bankers would be happy to assist you.

Lenexa: 15301 W. 87th Street Parkway, 913-541-6143 |

Overland Park: 11830 W. 135th Street, 913-541-6186

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Covenant Times

May 2017 Newsletter



Meet Our New Director of Nursing

Hello my name is Kathy Bockrath. I am your new Director of Nursing and I am so excited to be a member of the Covenant Place team.

I am an RN and have a lot of experience. I have been the Director of Nursing at my types of communities such as Home Health Services, Long Term Cares and Assisted Livings. I have also worked as a psychiatric nurse, a surveyor for the state and a Medical Surgical Nurse.

I have a wonderful husband whose name is Allan. We are both on our second marriage and we have 6 children total. I had two before we got married and he had four. After we got married they all moved in with us. They now are all grown up and now we have 10 grandchildren that we absolutely adore. We have one dog named Dixie and 6 fish. I am an avid

fisherman and have won many tournaments. My husband and I enjoy camping every weekend in our RV in the summer. I was raised in Kansas and born in California. I currently live in Lansing, Kansas.

I am so very lucky to have picked an occupation that I love and I can't imagine doing anything else. I feel like I was born to be a nurse. My door is always open and I look forward to getting to know each and every one of you.



Celebrating May

Clean Car Month

Inventors Month

Teacher Day
May 2

Astronaut Day
May 5

Cherish an Antique Day
May 9

International Nurses Day
May 12

Endangered Species Day
May 19

World Lindy Hop Day
May 26

Memorial Day (U.S.)
May 29

Financial News You Can Use

For International Women's Day, State Street Global Advisors had a four-foot bronze figure of a young girl installed in front of Wall Street's charging-bull statue. Ron O'Hanley, CEO of State Street Global Advisors said the commission, designed by Kristen Visbal, symbolized the importance of diversity on Wall Street:

"...The point was not that—it was not 'You versus me,'" he told The Atlantic. "The point was that there once was just a you, now there's a me, and we're here together."

It's been a long journey to get "here": the road toward gender equality has been a slow burn. Before 1974, women couldn't get a credit card. Until the Pregnancy Discrimination Act passed in 1978, women could be fired for being pregnant. And women weren't guaranteed equal pay until as recently as 2009. Recent studies have shown that equal financial opportunities and fair treatment in the workplace for women is invaluable for families: over 85% of all married women will be widowed—at an average age of 56. Fifty percent of women outlive their husbands by 15 years or more. Women make 95% of the family financial decisions and control more than 75% of US financial wealth. Clearly, women play an important financial role not just in families but in the economy in general.

Knowing all this, Covenant Trust Company wants to empower and educate women, and we encourage them to take advantage of our diverse set of financial services and educational opportunities. But we haven't forgotten that "we're here together," and so we are here to serve anyone and everyone: women and men; the young and the not so young; the working and the retired. We understand that your financial needs can depend on your age, your work situation, and the role you play in your family. So we hold free educational presentations for women and families, and for the newly employed and the retired. We offer a wide array of services to provide help for wherever you are in life: wills and trusts; IRAs for those still working and investment withdrawal guidance for those enjoying retirement; a variety of investment strategies for different age groups, time horizons, goals, and risk tolerances; and several charitable giving options for those who want to give.

We're here together, so let's discuss how we can serve you.



Daniel C Melgren,
CPA
Financial Services
Representative
Covenant Trust
Company



Article was written by
Kathy Bockrath,
Director of Nursing

Healthy Living Corner

With May's good weather comes, and a few health issues come with it. Sunblock, hats, antihistamines and long sleeves may be needed. Over exposure to the sun can cause damage to the skin and is a precursor to skin cancer. Many medications cause photosensitivity when you are taking them and you are exposed to sunlight. Common medications like some antibiotics and NSAID's cause photosensitivity. Wearing sunscreen is a great way to protect yourself from photosensitivity. Always read the side effects to your medications before starting a new medication, so you will be aware of the potential for photosensitivity. Following these suggestions will aid you in having a happier summer.

Wild Goose Chase



Mother Goose could
have been a man,
woman, or collection of
authors.

May 1 is Mother Goose Day, a day honoring the mythical persona behind the ever-popular children's nursery rhymes. Most believe that Mother Goose was a catchall pseudonym for numerous authors, but there are theories as to who the "real" Mother Goose was. The French queen Bertrada of Laon, the mother of Charlemagne, who lived in the 700s, was known as "Goose-foot Bertha." A competing theory attributes the nickname to one of her six children to his 10. With 16 children, she became famously adept at storytelling and singing songs, the lot of which was compiled by her great-grandson into the Mother Goose volume. This legend is so pervasive that many seek out Elizabeth Goose's grave in Boston to pay their respects. Adding to the unsolved mystery of Mother Goose, Elizabeth Goose's grave is unmarked. The visitors, on their goose chase to Elizabeth's Elizabeth Goose from Boston. In 1692, Elizabeth wed Isaac Goose, named Mary Goose.

A Few Pictures from the Prom



Cola Cure-All



Coca-Cola's tickets
are considered to be
the first coupons ever
invented.

People have been drinking Coca-Cola since May 8, 1888, when the soft drink was first served by Dr. John S. Pemberton at Jacob's Pharmacy in Atlanta, Georgia. Yes, Coca-Cola was first marketed as a medicinal cure-all beverage for ailments such as headaches, nerve disorders, addictions, and indigestion. By 1900, sales of Coca-Cola had reached 100 million annually. Perhaps this surge in popularity had to do with Coca-Cola's brilliant marketing strategy of issuing tickets that could be redeemed at any location for a free glass—these tickets are considered the first coupons ever invented. Today Coca-Cola is as popular as ever. And it is still marketed as a medicinal cure for stomach blockages. Apparently, Coca-Cola's chemical ingredients can completely cure a condition called gastric phytobezoar with a 90% success rate.