

the PINECONE

The Magazine of Kirby Pines LifeCare Community • October 2026 | V. 44 | I.10

LEE TODD

is Autumn ready at Kirby Pines. Cooler days, brilliant colors and a calendar full of fun ahead.

*Wishing You a
Halloween
Full of Treats & Smiles!*

Fall Is Officially Here *at Kirby Pines*

Lighting of the Lake means so much to everyone at Kirby Pines, and this year's celebration was truly special. Residents and staff worked tirelessly to create a memorable event honoring the 250th Anniversary of the Declaration of Independence and the 25th Anniversary of 9/11. It was a beautiful day and a wonderful beginning to autumn.

There is something about fall in Memphis that makes us slow down and appreciate the little things. At Kirby Pines, the season arrives with cooler mornings, golden sunlight and trees beginning to turn amber, red and gold.

But fall here is about more than the changing scenery—it is about community.

Residents gather over coffee, share stories with friends, enjoy exercise classes, art projects, games and musical performances, and simply make plans to spend time together. The campus comes alive with conversation, laughter and plenty of reasons to get together.

As the weather cools, the outdoors becomes especially inviting. Residents stroll the paths, admire the changing landscape or sit together and enjoy the afternoon. Seasonal gatherings, good food, music and familiar traditions bring even more opportunities to connect.

For many, fall also brings cherished memories of family, football games, holiday dinners and years gone by. Those memories become part of the fabric of Kirby Pines, where generations of experiences come together in one community.

We are truly blessed to enjoy life at Kirby Pines.



Michael J. Brown, Jr.
*Executive Director,
Kirby Pines*

INSIDE THIS MONTH'S PINECONE

October Fun Is On the Calendar at Kirby Pines

October is here! While the leaves have barely begun to change, the weather has been spectacular. It won't be long before our beautiful 60-acre campus is bursting with shades of yellow, orange, red and green.

There's no shortage of fun on the October calendar, starting with our Senior Safari trip to the Memphis Zoo on the 1st. October is also Alzheimer's Awareness Month, and we'll be raising money with a bake sale on the 8th and our Walk Around the Lake on the 20th. The Travelers are heading to Crosstown Concourse on the 9th, and the Lunch Bunch is off to Venice Kitchen on the 15th for some delicious Italian fare. Chef Harold will serve up a special Oktoberfest dinner on the 21st, followed by our Fall Festival on the 28th, complete with great food and live music. We'll wrap up the month with plenty of Halloween fun on the 30th, including a pumpkin-carving contest, costume contest and dance.

Speaking of pumpkins, our front cover features Lee Todd showing off his fabulous fall spirit as he carves up some inspiration

for this year's annual pumpkin-carving contest in the Arts & Crafts Room.

On the back cover, Jim and Susan Flake cozy up in the Bistro with warm autumn beverages to take the chill off those cooler days ahead. Although, just seeing this wonderful couple together is enough to warm the heart!

So, cheers to the arrival of fall! Enjoy the crisp days, colorful campus and all the fun October has in store as we head into the big holiday season at Kirby Pines.



Grassfire Bluegrass Band will play at the Fall Festival on October 28th



Retirement Companies of America

BOARD OF DIRECTORS

Dr. James Latimer, Chairman

Mr. Rudy Herzke, President

Mr. Larry Braughton Mr. Bob Dalhoff

Mr. Jim Ethridge Ms. Linda Harrington

Ms. Mary Ann Hodges Mr. Rusty Linkous

Mr. Brian Lowery

RCA STAFF

Charlie Trammell

President, RCA

Michéle Vincent

Executive Vice President, RCA

Tim Cox

Senior Vice President of Finance, RCA

Michael Kelly

Vice President of Finance, RCA

KIRBY PINES STAFF

Michael Brown

Executive Director, Kirby Pines

Mike Abutineh, M.D.

Medical Director

Deniece Caldwell

Healthcare Administrator

Ann Marie Bishop

Director of Accounting

Harold Morris

Director of Culinary

Mike Rayder

Director of Grounds & Landscaping

Kayla Holland

Director of Hospitality & Life Enhancement

Trudy Schenkenberger

Director of Human Resources

Chuck Neeley

Director of Maintenance

Anna Bradford

Director of Nursing

This magazine is produced by **RCA**
6465 N. Quail Hollow Rd., Suite 400
Memphis, TN 38120, 901-794-2598

*Electronic version of The Pinecone
is available at www.kirbypines.com*



Get to know Kirby Pines'

NEW RESIDENTS



Troy Ann Pouloupoulos

Troy Ann Pouloupoulos was born right here in Memphis, Tennessee, and recently made the move to Kirby Pines from her home in Bartlett. She has one daughter and six grandchildren-well, six grand-cats, to be exact!

Troy Ann's impressive career spans 46 years and includes work as a physical education teacher and pastor with both the United Methodist Church and the Evangelical Lutheran Church in America. She holds degrees in physical education, recreation and divinity, including two master's degrees, from Southeastern Louisiana University, the University of Oregon and the University of Oklahoma.

An active and creative person, Troy Ann enjoys training her two Springer Spaniels for competition, swimming, watching movies and reading. She also stays active at the Oasis and has a collection of thimbles, elephant figurines and Springer Spaniel figurines.

Over the years, Troy Ann has been recognized for her accomplishments as a member of Phi Kappa Phi, the Honor Society, as well as for her work with gymnastics teams and as a women's softball and volleyball coach.

A seasoned traveler, Troy Ann has visited Europe, Canada, Mexico and much of the United States. Of all her adventures, her favorite was a cruise through Alaska.

Her friends describe Troy Ann as funny, loyal, kind, creative and loving, with a knack for finding solutions and getting things done. She's also a self-starter and, naturally, a bit of a jokester. With all that personality, we think she'll fit right in at Kirby Pines!

When you see Troy Ann around campus, be sure to give her a big Kirby hello and help us welcome her home!



Betty & John Weiman

John and Betty Weiman recently moved to Kirby Pines from their home in Germantown, and we're so happy to have them here!

The couple has been married for 70 years and has built a wonderful family along the way. They have three children, including their son David, who has passed away, eight grandchildren and nine great-grandchildren.

John was born in Michigan, while Betty was born in Fort Sumner, New Mexico - also known as the "Land of Billy the Kid." John served as a Major in the U.S. Air Force, followed by 21 years working for the government and another 21 years as a pilot with FedEx.

Betty has spent her life as a homemaker and, as she puts it, mostly being "Mom." She was also a water safety instructor and continues to enjoy swimming. She loves Bible study and, "picking on her son for everything." John is an avid reader and has generously shared that love of books with others, donating 350 books to his church and another 700 to the library. He also spent many years collecting guns.

Their life together has taken them around the world. John was stationed in both England and France, and together they have traveled to Russia, Alaska, Japan, Korea, Singapore and Hawaii.

According to their son Steven, Betty is "demure and classy," while John is generous, friendly and always smiling. When talking about his beloved wife, John says, "I asked the Lord for an angel..." He looks at Betty and continues, "...and got the next best thing." He adds, "She is the most beautiful 89-year-old woman on this Earth."

We're thrilled that John and Betty have chosen Kirby Pines to call home. They've already begun making friends, but if you haven't had the pleasure of meeting them yet, be sure to introduce yourself. We think you'll be glad you did!



DON'T FALL THIS FALL!

Easy Exercises to Keep You on Your Feet

As people age, staying active becomes increasingly important for maintaining health, independence, and quality of life. Regular exercise helps seniors improve strength, flexibility, balance, and coordination, all of which play a vital role in preventing falls.

Falls are one of the leading causes of injury among older adults. Simple fitness activities such as walking, stretching, yoga, and balance exercises can significantly reduce the risk of falls. Strength training also helps build muscle mass and supports healthy bones, making everyday activities safer and easier.

In addition to exercise, seniors can take practical steps to prevent falls at home. Removing clutter, securing loose rugs, ensuring adequate lighting, and wearing supportive footwear can all help create a safer environment. Regular vision and hearing checkups are also important, as sensory changes can affect balance and awareness.

By combining regular physical activity with simple safety measures, older adults can remain active, confident, and independent. Investing in senior fitness is not only beneficial for physical health but also contributes to overall well-being and a higher quality of life.

Beginner Exercises for Seniors

The following exercises are easy to perform and require little to no equipment:

1. Chair Stands Sit in a sturdy chair with your feet flat on the floor. Slowly stand up without using your hands if possible. Sit back down with control. Repeat 8 to 10 times.

2. Heel-to-Toe Walk Walk in a straight line, placing the heel of one foot directly in front of the toes of the other. Take 10 to 20 careful steps while holding onto a wall or countertop if needed.

3. Single-Leg Balance Stand behind a chair and hold the back for support. Lift one foot slightly off the ground and hold for 10 to 15 seconds. Switch legs and repeat 3 times per side.

4. Seated Marching Sit upright in a chair. Lift one knee, then the other, as if marching. Continue for 30 to 60 seconds.

5. Gentle Walking Start with a 10-minute walk at a comfortable pace. Gradually increase the duration as strength and endurance improve.

Additional Fall Prevention Tips

In addition to exercise, seniors can take practical steps to prevent falls at home. Remove clutter from walkways, secure loose rugs, improve lighting, and wear supportive, non-slip footwear. Regular vision and hearing checkups can also help maintain balance and awareness of surroundings.



Weekly Fitness Classes

Get Physical with Kim

8:00 am | Mon & Fri | Oasis

9:00 am | Wed | Oasis

Advanced Water Aerobics with Kim Roberts

9:30 am | Mon, Tue & Thu | Pool

Basic Water Aerobics Resident Led

9:30 am | Wed & Fri | Pool

Group Exercise Resident Led

9:30 am | Mon, Wed & Fri | PAC/Live TV

Chair Yoga with Kim

10:30 am | Monday | PAC/Live TV

11:00 am | Wednesday | PAC/Live TV

Strength Training with Kim

Friday Only

10:15 am | PAC/Live TV

Yoga Stretch with Kim

Friday Only

10:45 am | PAC/Live TV

Cardio Move & Strength with Kim

10:30 am | Tue & Thu | PAC/Live TV



BREAST CANCER



Age does not reduce breast cancer risk.

Risk increases with age, so awareness remains important throughout later life. Early attention to a new breast change can support earlier evaluation and more treatment choices.

Know What to Watch For

- A new lump in the breast or underarm
- Thickening, swelling, or a change in breast size or shape
- Dimpling, redness, flaky skin, or other skin changes
- Nipple pain, pulling inward, or discharge other than breast milk
- Persistent breast pain or any change that is new for you

Do not wait for pain.

Many breast cancers do not cause pain. Most breast changes are not cancer, but a healthcare professional should evaluate any new or unusual change promptly.

Screening Is a Personal Health Decision

For women ages 40 through 74, the U.S. Preventive Services Task Force recommends a mammogram every two years. For women age 75 and older, evidence is not sufficient to recommend one schedule for everyone. The decision should be individualized with a healthcare provider based on overall health, prior screening, personal and family history, life expectancy, and the resident's preferences.

How Continuing Care Retirement Communities Can Help

- Offer private, respectful education that includes residents of every ability level.
- Encourage residents to report changes without embarrassment or delay.
- Help coordinate appointments, transportation, and follow-up when requested.
- Use person-centered communication and include the resident's chosen support person when appropriate.
- Remember that men can also develop breast cancer and should report new breast or nipple changes.

A Simple October Reminder

Know your normal. Notice a change. Speak up promptly.

If you are unsure whether you are due for a mammogram, ask your healthcare provider to review your history and help you decide what is right for you.

Sources: U.S. Preventive Services Task Force, Breast Cancer Screening (2024); Centers for Disease Control and Prevention, Symptoms of Breast Cancer and Breast Cancer Risk Factors; National Cancer Institute, Breast Cancer Prevention.



Join Us for the Kirby Pines

Oktober Feast

OCTOBER 21ST



This Special Dinner will be served in the Dining Room, Starting at 3:45 pm



Resident Spotlight: David & Carol Stowell

A DYNAMIC DUO OF CREATIVITY

Carol and David have been Kirby residents since July 2019. Their decision to move to Kirby stemmed primarily due to the absence of any close relatives and the existence of LifeCare within the complex. They are a dynamic couple with multiple artistic interests and extensive professional experience in business and science. Both are enthusiastic readers.

Carol was born in Chicago. At age six, her family moved to Coral Gables, Florida where her father soon owned and operated a small electronic plating company. She graduated from Coral Gables High School and left for Wellesley College in Massachusetts where she majored in Economics. While at a summer school class at Harvard, she met David, a techie, at a mixer and they arranged for a first date at the Museum of Science and Industry in Boston. After graduation, she moved to Chicago to work at The Quaker Oats Company and obtained her Masters of Business Administration (MBA) degree at the University of Chicago. She later joined a major advertising firm working on consumer products and began an extensive career in marketing and consumer research.

David was born in Langley Field, Virginia as the oldest of three children. His father became an American Airline pilot and the family moved to Whitehaven, Tennessee. There, he attended the Whitehaven school through the eighth grade. In 1953, the family was transferred to Tulsa, Oklahoma where he graduated from high school, but visited his grandparents every Christmas and summer. Yes, he met Elvis. On one visit Bob Neal, Memphis's most popular disc jockey, introduced him to Elvis and David was invited to go to the Overton Park concert, Elvis' first, but he was scheduled to leave for Tulsa.

He attended Tulsa University before going to the Massachusetts Institute of Technology (MIT) with a major in Physics. After graduation, David worked at various companies in the Boston area such as Ion Physics Corporation. He later moved to Chicago where he first worked at Becker Brokerage and wrote a daily commodity newsletter. He also was a runner one summer at the Mercantile Exchange. While in Chicago, he completed both a Master of Science (MS) and a PhD at the University of Chicago's Fermi Institute.

After obtaining his PhD, David joined Computer Sciences in the Washington D.C. area and David and Carol moved from Chicago to Falls Church, Virginia. Both ended up sharing their skills as "Beltway Consultants," while working and moving around the D.C. beltway.

Carol pursued several different research projects evaluating consumer behavior. One such project included seat belt research in the 1970's for the National Highway Traffic Safety Administration (NHTSA). Her presentation for this significant study was reported on the front page of The New York Times. She also worked on improving the measurement of TV viewing habits and was the inventor and patent holder of a new compliance monitoring/incentive system that provided a pager-type feedback instrument for use with a new electronic recording device. While in Washington, Carol also was intimately involved in aiding Time Life Books and Music in the creation of new products.

Meanwhile, David worked on various research and computer projects with NASA and the military, eventually managing other consultants as the work required. Projects involved remote sensing, climate change, ozone measurements and various military requirements.

While pursuing various scientific initiatives, David intermittently honed his thespian skills. When in grade school, his mother noted his natural ability to project his voice to the back of the room whenever he performed in school plays. She insisted he have voice lessons to enhance his natural talent. He continued these studies throughout high school, and, much later, at the Shakespeare Theatre in D.C. A move to a new job for Carol at Union Camp, a paper company, took the couple to Norfolk, VA, not knowing that Union Camp would be acquired by International Paper

Back in Tennessee, the couple moved to Germantown. Carol worked at IP and later at a company that supported national Medicare projects, covering such areas as CKD (chronic kidney disease). David pursued multiple opportunities in both science (adjunct professor at Memphis University) and performance (reading the news at WYPL and acting at the Germantown Community Theater). They became involved in the local Arts community through multiple activities including serving as a host family for visiting artists with the Iris Orchestra. Both have participated in numerous Theater in the Pines performances over the years and David recently agreed to be a co-producer for You're a Good Man, Charlie Brown which will play in November. Carol attends exercise classes in the PAC and belongs to the Book Baggers, as well as a Book Club outside Kirby.



Wedding Day 1966

David and Carol were married in 1966 and began their interest in travel when they participated in Swami Vishnu Devananda's Yoga Camps in Canada and in the Bahamas. Then, there were trips to Russia, Thailand, Morocco, Peru, Costa Rica, Mexico and Japan as well as several European cities. During the Covid lock-down, David and Carol shared their Japanese travel experience in a slide presentation to the Kirby community.

Traveling has taken a back seat as they have gotten older. However, their life at Kirby continues to be productive and they both remain active and involved.

Written by Leora Elli, Resident, Kirby Pines

REFLECTIONS

By
Maxie Dunnam



THERE'S OLD AND THERE'S AGED

"Heavens, how you've aged!" exclaimed a man to a boyhood friend whom he had not seen for years.

"Well, we can't help growing old, can we?" responded the friend.

"No, we can't help growing old," agreed the fellow, "but we must avoid becoming aged."

Is there a difference? I think so. Becoming aged means losing interest in life.

Having our capacity for surprise blunted, closing ourselves to new ideas.

That's becoming aged.

Thinking our life doesn't matter any more.

Giving in to the notion that it's too late to change.

Having nothing that demands our commitment.

We can't help growing old, but we don't have to become aged.

**"Growing old is mandatory,
but growing up is optional!"**

- WALT DISNEY -

October Vesper Services 6:30pm | Performing Arts Center

October 1: Dr. Leon Sanderson
Kirby Resident, White Station Church of Christ

October 8: Hickman Ewing
Elder, First Evangelical Church

October 15: Dr. Kimberly Dunnam Reisman
World Methodist Evangelism Ambassador

October 22: Mark Barton
Chaplain, Baptist Trinity Home Care and Hospice

October 29: All Saints Day
Resident Led Service

Congratulations to our **CHAMPION of the Month**

Lead Cook - Culinary

SHEREE FLETCHER

Describe Your Family: They are loving, funny and very close to my heart.

Describe yourself in five words: Kind, caring and funny.

Your favorite thing about your job: My coworkers and I also love to cook.

Do you have any hobbies: I love to sing.

What do you do for fun: I like to garden.

Favorite food: Pizza. **Favorite song:** The Highways of Life by The Isley Brothers.

What is something you are proud of: I am very proud of the woman I have become.

What would you like people to know about you: That I care about people and have a big heart.



Sheree Fletcher has demonstrated a positive, can-do attitude since her very first day as a cook. Her hard work and dedication recently earned her a promotion to Lead Cook. She is always willing to pitch in when the team is short-staffed and her high energy and upbeat personality create a positive atmosphere that motivates those around her. Her enthusiasm is contagious, often bringing smiles, laughter and even a little dancing in the kitchen!

- Harold Morris, Director of Culinary

Poetry & Writing Club



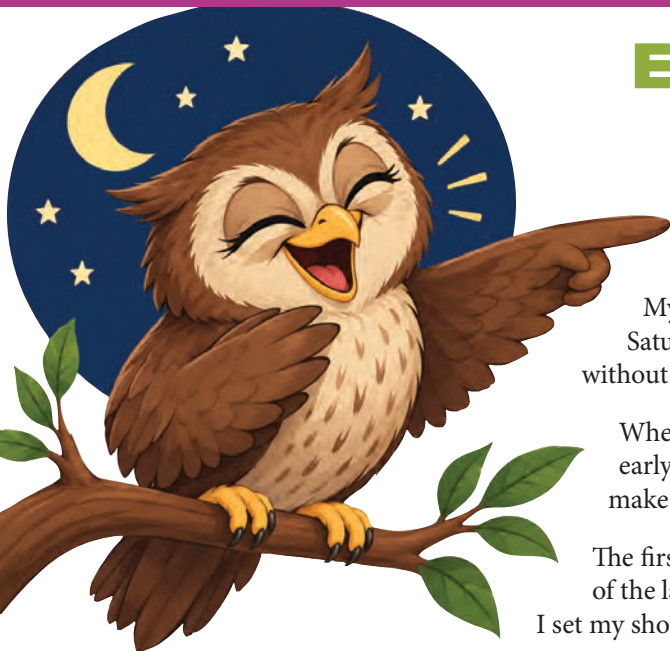
Jean Saunders

TOPIC OF THE MONTH:

Are you an Early Bird or a Night Owl?

COME JOIN THE CLUB

Monday, October 12th at
9:30 am in the Arts & Crafts Room



EARLY BIRD OR NIGHT OWL

Story by Jean Saunders

My early bird and my night owl are in conflict. I want to be an early bird. Morning is a fresh start, a quiet time before the daily grind begins. It resets the body clock and clears the mind.

My work required me to rise and shine—well, rise anyway. I admit to sleeping in on Saturdays, tired from getting up early and staying up late. Saturday was a time to catch up without pressure to be anywhere.

When I stopped working, I determined not to make a habit of sleeping late. I would be an early bird and put that night owl to bed. I planned new things to do, places to be, friends to make—reasons to rise and shine.

The first morning was cool enough for an early morning walk. I had just rounded the deck end of the lake when the sprinkler system came on. There was no escape. This early bird was soaked! I set my shoes on the patio to dry.

Thwarted by extreme heat, I continued indoors. I've pushed the snooze alarm a time or two, tempted to take my walk later in the day. It takes discipline to complete 20 minutes instead of going back for a cup of coffee and the Today Show.

Somewhere inside me, that night owl is stalking my early bird. Owls ARE predators, after all. I must change my habit of staying up late.

The Bookbaggers selection is a good one, hard to put down. I stop long enough for dinner, but I hurry back to read more. It's bedtime, but I read just one more chapter, and then another. Before I know it, it's midnight. It will be hard not to push the snooze alarm in the morning. I promise. I'll go to bed early tomorrow. Hoot, Hoot.

The promise to myself is kept. I'm in bed early. I'll just watch the evening news to see about tomorrow's weather. Will it be cool enough to walk outside again? I've planned a different route to avoid the sprinklers. I'll just catch Jimmy's monologue while my cat does his instinctive kneading on my arm. Hmmm. Paul McCartney is Jimmy's guest tonight. He's going to sing.

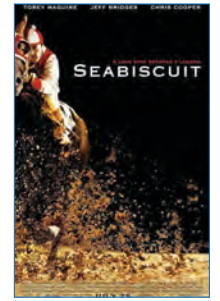
My night owl hoots as I push the snooze alarm. I simply MUST get to bed early tonight. I take my indoor walk and participate in the exercise class. I get my dance on in line dancing. If I work hard, I'll be tired enough to go to bed early.

An old movie will help me relax before bedtime. The 7 o'clock movie is Gene Tierney in "The Ghost and Mrs. Muir." I've seen it a dozen times, but it's a good one. Wait, I'm in trouble. At 9 it's Tierney in "Leave Her to Heaven"—the movie that earned her nomination for Best Actress, her only Academy Award nomination. I've never seen it. It lasts until 11. OK. I'll get to bed early tomorrow night. That owl is laughing.

So, I'm an early bird "wanna be." Who wants to eat a worm anyway?



MEET ME AT



THE AMERICAN WEST OF JOHN FORD (1971)

Friday, October 2 | 1:30 pm

Saturday, October 3 | 6:30 pm

Sunday, October 4 | 6:30 pm

Cast: John Ford, John Wayne, James Stewart

The Western films of iconic director John Ford are fondly remembered by stars James Stewart, Henry Fonda, and John Wayne, with whom he shoots a scene in Monument Valley.

PRETTY WOMAN (1990)

Saturday, October 3 | 1:30 pm

Cast: Richard Gere, Julia Roberts, Jason Alexander

A corporate raider hires a hooker to act as a business escort in Beverly Hills, California.

FLUBBER (1997)

Sunday, October 4 | 2:30 pm

Cast: Robin Williams, Marcia Gay Harden

An absent-minded professor discovers “flubber,” a rubber-like super-bouncy substance.

STRAIGHT TALK (1992)

Tuesday, October 6 | 1:30 pm & 6:30 pm

Cast: Dolly Parton, James Woods, Griffin Dunne

A woman ditches her small-town life for big-city Chicago, where she becomes a sensation as a radio-show host.

THELMA (2024)

Wednesday, October 7 | 1:30 pm & 6:30 pm

Cast: June Squibb, Fred Hechinger

When 93-year-old Thelma Post gets duped by a phone scammer pretending to be her grandson, she sets out on a treacherous quest across the city to reclaim what was taken from her.

MY FAIR LADY (1964)

Friday, October 9 | 1:30 pm

Saturday, October 10 | 6:30 pm

Sunday, October 11 | 6:30 pm

Cast: Audrey Hepburn, Rex Harrison

In 1910s London, snobbish phonetics professor Henry Higgins agrees to a wager that he can make a crude flower girl, Eliza Doolittle, presentable in high society.

SEABISCUIT (2003)

Saturday, October 10 | 1:30 pm

Cast: Tobey Maguire, Jeff Bridges, Elizabeth Banks

True story of the undersized Depression-era racehorse whose victories lifted not only the spirits of the team behind it but also those of their nation.

OCTOBER SKY (1999)

Sunday, October 11 | 2:30 pm

Cast: Jake Gyllenhaal, Chris Cooper, Laura Dern

The true story of Homer Hickam, a coal miner’s son who was inspired by the first Sputnik launch to take up rocketry against his father’s wishes.

ARTHUR THE KING (2024)

Tuesday, October 13 | 1:30 pm & 6:30 pm

Cast: Mark Wahlberg, Simu Liu, Juliet Rylance

An adventure racer adopts a stray dog named Arthur to join him in an epic endurance race.

ROCKY (1976)

Wednesday, October 14 | 1:30 pm & 6:30 pm

Cast: Sylvester Stallone, Talia Shire, Burt Young

A small-time Philadelphia boxer gets a supremely rare chance to fight the world heavyweight champion in a bout in which he strives to go the distance for his self-respect.

SEVEN BRIDES FOR SEVEN BROTHERS (1954)

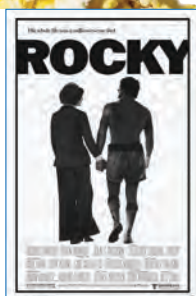
Friday, October 16 | 1:30 pm

Saturday, October 17 | 6:30 pm

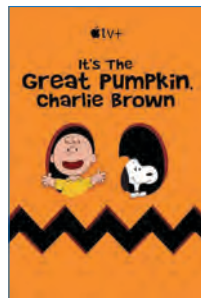
Sunday, October 18 | 6:30 pm

Cast: Jane Powell, Howard Keel, Jeff Richards

When a backwoodsman in 1850s Oregon brings a wife home to his farm, his six brothers decide that they want to get married too, whether the women are willing or not.



THE MOVIES



THAT DARN CAT! (1965)

Saturday, October 17 | 1:30 pm

Cast: Hayley Mills, Dean Jones, Dorothy Provine

After a kidnapped bank teller uses a neighbor's wandering cat to send an S.O.S., the F.B.I. assigns a cat-allergic Agent to the case.

MR. HOLLAND'S OPUS (1995)

Sunday, October 18 | 2:30 pm

Cast: Richard Dreyfuss, Glenn Headly, Jay Thomas

A frustrated composer finds fulfillment as a high school music teacher.

GHOST (1990)

Tuesday, October 20 | 1:30 pm

Cast: Patrick Swayze, Demi Moore, Whoopi Goldberg

A slain Manhattan banker reaches out to his lover with a psychic's help.

THE HAUNTED MANSION (2003)

Wednesday, October 21 | 1:30 pm & 6:30 pm

Cast: Eddie Murphy, Marsha Thoason, Jennifer Tilly

A realtor and his wife and children are summoned to a mansion, which they soon discover is haunted, and while they attempt to escape, he learns an important lesson about the family he has neglected.

IT'S THE GREAT PUMPKIN, CHARLIE BROWN (1966)

Friday, October 23 | 1:30 pm

Saturday, October 24 | 6:30 pm

Sunday, October 25 | 6:30 pm

Cast: Peter Robbins, Christopher Shea, Sally Dryer

The Peanuts gang celebrates Halloween while Linus waits for the Great Pumpkin.

THE HUNT FOR RED OCTOBER (1990)

Saturday, October 24 | 1:30 pm

Cast: Sean Connery, Alec Baldwin, Scott Glenn

Moscow, Washington D.C. and a CIA Analyst track a rogue Soviet Captain and his new submarine.

THE PHANTOM OF THE OPERA (2004)

Sunday, October 25 | 2:30 pm

Cast: Gerard Butler, Emmy Rossum, Patrick Wilson

A young soprano becomes the obsession of a disfigured and murderous musical genius who lives beneath the Paris Opéra House.

CASPER (1995)

Tuesday, October 27 | 1:30 pm & 6:30 pm

Cast: Bill Pullman, Christina Ricci

An afterlife therapist and his daughter meet a friendly young ghost when they move into a crumbling mansion in order to rid the premises of wicked spirits.

PRACTICAL MAGIC (1998)

Wednesday, October 28 | 1:30 pm & 6:30 pm

Cast: Sandra Bullock, Nicole Kidman

Two witch sisters, raised by their eccentric aunts in a small town, face closed-minded prejudice and a curse which threatens to prevent them ever finding lasting love.



HOCUS POCUS (1993)

Friday, October 30 | 1:30 pm

Saturday, October 31 | 6:30 pm

Cast: Bette Midler, Sarah Jessica Parker

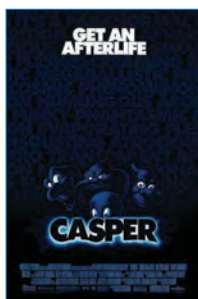
A teenage boy named Max and his little sister move to Salem, where he struggles to fit in before awakening a trio of diabolical witches that were executed in the 17th century.

THE SIXTH SENSE (1999)

Saturday, October 31 | 1:30 pm

Cast: Bruce Willis, Haley Joel Osment, Toni Collette

After being shot by a resentful former patient whom he failed to help, a Philadelphia child psychologist seeks redemption by treating a young boy with a disturbing secret.



October 2026		ABBREVIATIONS KEY ● Thtr - Theater ● FDR - Dining Room ● PAC - Performing Arts Center ● BR - Billiard Room ● Trans - Transportation ● HS - Hobby Shop ● SCR - Small Card Room ● A&C - Arts & Crafts Studio ● LCR - Large Card Room ● WC - Wellness Clinic ● Pool/Oasis ● Sunroom
-----------------------------	---	---

October 2026 EVENTS

Oct 1: Water Aerobics

We have a Water Aerobics class for everyone! Advanced Water Aerobics classes will be held on Mondays, Tuesdays, & Thursdays at 9:30 am. Men's Water Aerobics is held on Tuesdays & Thursdays at 8:30 am. Basic and Beginning Water Aerobics classes are held on Wednesdays & Fridays at 9:30 am.

Oct 1: Travelers: Senior Safari

Join the Travelers to the Memphis Zoo for their annual Senior Safari Day. There will be a large information fair with 100+ sponsors and vendors for you to peruse along with free tram rides, live entertainment, & more. We will meet in the Lobby at 9:30 am. Sign up in Resident Programs. Transportation fee is \$5.

Oct 1: Bible Study with Dave Phillips

Join Germantown Church of Christ's Dave Phillips as he leads a group Bible Study every Thursday at 10:00 am in the chapel. All denominations invited.

Oct 1: Cardio Move & Strength

Gentle cardio and strength exercises to enhance energy and strength. This class will improve strength, increase balance, enhance energy & delay muscle and bone loss. Join us in the PAC at 10:30 am on Tuesdays & Thursdays.

Oct 1: Medical Director Dr. Mike Abutineh MD

Will be in the Wellness Clinic Tuesdays 9:00 am -12:00 pm & Thursdays 11:00 am-2:00 pm. Appointments required.

Oct 1: Line Dancing

Line Dancing is held every Tuesday & Thursday at 1:15 pm in the PAC. Come join for some fun exercise and a great way to make new friends. Advanced Line Dancing is held on Saturdays at 1:00 pm. Everyone is welcome!

Oct 1: Series: Little House on the Prairie

Little House on the Prairie follows the Ingalls family as they leave Wisconsin for the Kansas frontier in the late 19th century, seeking a new life amid the beauty and hardship of pioneer life. This Netflix

adaptation offers a fresh yet faithful take on Laura Ingalls Wilder's books, blending heartfelt family drama with survival on the American plains. Showtimes are every Thursday at 1:30 pm.

Oct 1: Wellness Talk with Angela

October is National Physical Therapy Month, a time to recognize the important role physical therapy plays in helping people stay active, independent, and confident in their daily lives. Physical therapy isn't just for recovering from an injury—it can also help older adults improve strength, balance, flexibility, mobility, and endurance. Staying physically active can make everyday activities such as walking, getting dressed, climbing stairs, and participating in favorite hobbies easier and safer. To learn more, join us in the Sunroom at 2:00 pm.

Oct 1: Billiards Group

Beginners Billiards Group meets on Mondays at 10:30 am in the Billiard Room. All skill levels are welcome to come on Thursdays at 3:00 pm. Come out and just have some fun with us!

Oct 2: Get Physical with Kim

Join our fitness instructor Kim Roberts every Monday & Friday in the Oasis at 8:00 am & Wednesdays at 9:00 am. She will be teaching how to safely use all the gym equipment & is available to answer any questions you have.

Oct 2: Group Exercise

Join us for Group Exercise every Monday, Wednesday & Friday. We will be in the PAC at 9:30 am.

Oct 2: Cornhole Club

Come out and join us for our newest trending game, cornhole. Whether you're new to playing, or an expert, everyone is welcome. Join us in the LCR at 10:00 am every Friday for a fun time.

Oct 2: Strength Training

As we age, it is so important that we maintain our strength in order to independently care for ourselves and loved ones. Join us every Friday at 10:15 am in the PAC for our strengthening exercise class.

Oct 2: Yoga Stretch

Gentle yoga can be very effective for seniors in preventing or slowing down the loss of bone density, and relieving bone and joint pain. Come on out and join Ms. Kim every Friday at 10:45 am in the PAC.

Oct 2: Cribbage

Come and play cribbage with us. This brand-new resident led game group meets every Friday at 2:30 pm in the SCR. Hope to see you there!

Oct 2: Happy Hour

Attention Kirby Residents! Come to the Bistro from 4:00 pm to 5:00 pm every Friday to enjoy a Happy Hour Specials. This is a wonderful way to start your weekend off right!

Oct 2: Music: Jim Cornfoot

Welcome Jim Cornfoot back to our Kirby Pines stage. With the help of his accompanist, this is sure to be a performance that you don't want to miss. Music begins in the PAC at 6:00 pm.

Oct 3: Men's Christian Fellowship

The Men's Christian Fellowship meets every Saturday morning at 8:00 am. Come enjoy coffee and fellowship with us each week. There is a rotating list of resident speakers who give a devotion at each meeting. All men are welcome and encouraged to attend.

Oct 3: Travelers: Bartlett Festival and Car Show

Join the Travelers to Freeman Park in Bartlett, TN for the Annual Bartlett Fall Festival & Car Show. Enjoy local music, arts & crafts, classic cars, concessions & much, much more. The perfect place to spend an autumn weekend. We will meet in the Lobby at 9:30 am. Sign up in Resident Programs. Transportation fee is \$5.

Oct 3: Game Play Group

Like to play games? Bring your own to share or join in with someone already there! Meets in the LCR every Monday, Wednesday, and Saturday at 1:30 pm.

Oct 3: Euchre

Come learn to play Euchre, Kirby Pines Newest Game! We play every Thursday & Friday at 3:00 pm in the Ante Room. Everyone is welcome & invited to join in on this fun game. If you have any questions, feel free to contact John Maxson.

Oct 4: Church of Christ Service

Our service will be every Sunday at 8:00 am in the PAC. All are welcome & encouraged to attend.

Oct 4: Worship Service

Whether you come join us or watch us from home, be sure to catch our Sunday service at 10:00 am in the PAC. All are welcome & encouraged to attend.

Oct 5: Hobby Pines Group

Enjoy wood working? Join the Hobby Pines group. We meet every Monday at 10:00 am in the Hobby Shop.

Oct 5: Chair Yoga

Chair yoga is a gentle form of yoga that can be done while sitting. Many poses can also be done standing while using a chair. The benefits of yoga are improving flexibility, improving concentration, reducing stress & joint pain. Join us in the PAC on Mondays at 10:30 am & Wednesdays at 11:00 am.

Oct 5: Mexican Train Dominoes

Join us in the Ante Room every Monday at 6:00 pm, or every Wednesday at 1:30 pm to play Mexican Train Dominos. If you have any questions or want to join a session, please reach out to Paula Hanson or Phyllis Mitchell.

Oct 5: Bingo

Who doesn't love Bingo? You're sure to make a new friend or catch up with some old friends. Join us in the PAC every Monday night at 6:00 pm. Cards are \$1 to play, limit 2 cards per person.

Oct 5: Resident's Choice Movie Night

Resident's choice movie night is going to be held every Monday night at 6:30 pm. Here is your chance to pick the movie. Let Sally Cook know the week before what movie you want to see.

Oct 6: Walking Club

Come walk with us! Kirby Pines walking group welcomes you to join in every Tuesday morning at 9:00 am. We meet under the Porte Cochere. When the weather is nice, we walk around outside and when it's raining we walk through the halls of Kirby Pines. No matter what your speed or pace is we encourage you to walk with us.

Oct 6: Travelers: Calvary Mission

Join the Travelers to the Calvary Rescue Mission Luncheon for their \$5 all you can eat fried chicken. Sign up in Resident Programs. Lobby time is 10:00 am. Transportation fee is \$5. Don't forget your lunch money!

Oct 6 & 20: Duplicate Bridge

Duplicate Bridge will begin at 1:00 pm on the 1st & 3rd Tuesday of every month. If you would like to join, come out to the LCR.

Oct 6: Entertainer's Practice

If you enjoy singing, come join the Entertainers Chorus. We meet every Tuesday in the Chapel at 1:00 pm. Hope to see you there!

Oct 6: BUNKO

Join this fun group of folks every Tuesday at 1:30 pm in the SCR for the great game of BUNKO.

Oct 6: Photo Club

If you love our Photo Club page in the Pinecone, come join us at 3:00 pm in the Ante Room & learn to take better photos yourself!

Oct 7: Catholic Services

The Church of the Holy Spirit will be holding Catholic services in the Chapel every Wednesday at 10:00 am. The 3rd Wednesday of each month is mass & communion. The Rosary will be offered all other weeks.

Oct 7: Pinecone Painters

Enjoy art? Like doing acrylic, watercolor, oil, or fabric? Come join the Pinecone Painters. They will meet each Wednesday at 10:00 am in the Arts and Crafts Studio.

Oct 7: Covid Vaccine

CVS will be returning to administer the current COVID-19 Booster to the Independent Living Residents of Kirby Pines on October 7th, 2026 in the LCR. These vaccines are limited in number & given by appointment only. For more information, contact The Wellness Center at 901.369.7309.

Oct 7: Needle Arts Group

Have a passion for fiber arts? Come join the group in the Sunroom on Wednesdays at 1:00 pm.

Oct 7: Mah Jongg

Join the group for Mah Jongg play each Wednesday at 1:15 pm in the LCR. Beginners are welcome & encouraged to attend!

Oct 7: Ballroom Dancing

Ballroom dancing is that perfect combination of physical activity, social

interaction, mental stimulation, and it's FUN! Join us every Wednesday at 2:00 pm and Saturday at 2:30 pm in the PAC for a group class and ask us about private lessons.

Oct 7: Bridge Group

The Bridge Group meets every Wednesday at 6:00 pm in the LCR and is open to all residents. Bring a partner and come join us. There is a sign-up binder in the hallway near the Bistro.

Oct 8 & 22: Alterations

Attention Kirby Pines! We have a new seamstress to meet all your alteration needs. Her name is Latoya & you can find her in the Ante Room from 9:45 am – 10:45 am on the 2nd & 4th Thursday each month.

Oct 8: Alzheimer's Awareness Bake Sale

Break out the flour and mixing bowls because we are having our Alzheimer's Awareness bake sale in the Lobby from 10:00 am to 2:00 pm. You may drop off your baked goods with Resident Programs. You may price your goods yourself or allow them to be assigned a price. All proceeds will be donated to the Alzheimer's Association.

Oct 9: Travelers: Crosstown Concourse

Join the Travelers for an afternoon at the Crosstown Concourse. There are so many things to do. We will stroll through the different featured art exhibits, stop by the wellness center, & much more. After we explore the concourse, we will enjoy lunch at Crosstown Brewery. Transportation fee is \$5. Lobby time is 11:00 am. Don't forget your lunch money!

Oct 9: Music: Sonny & Jo

Give a warm Kirby Pines welcome to Sonny & Jo. This is their 1st time performing on the Kirby stage. They play a lot of your favorite oldies by many different artists, some country music & also Gospel! With a wide variety like this, they are sure to put on a great show! Music begins in the PAC at 6:00 pm.

Oct 10 & 24: Trivia Group

All residents are welcome to attend this noncompetitive activity, and are encouraged to participate, or just listen and enjoy. The THEME for October is Food & Drink. However, Trivia questions can be presented on any topic. Join us at 6:15 pm in the ante room.

Oct 11: Hymn Sing with Leon

Please Join us in the Chapel for a resident led Hymn singing with Mr. Leon Sanderson. We will begin at 4:00 pm.

Oct 12: Poetry & Writing Club

The Poetry & Creative Writing Club meets on the 2nd Monday of October at 9:30 am in the A&C Studio. This month's prompt "Write about surprises". Be sure to check our stories in the Pinecone. They are sure to entertain & get your creativity flowing..

Oct 14: Garden Gro'ers

Autumn is a 2nd spring when every leaf is a flower, teaching us that change is not an end, but a beautiful, colorful beginning to rest. If you enjoy gardening as much as we do, we would love for you to become a member of our gardening community. Join us in the Greenhouse at 10:30 am.

Oct 14: Recipe Wednesday

Attention Kirby Pines Resident's! Recipe Wednesday is back! This is a special day where Chef Harold makes your treasured family recipes! Recipes can be submitted to Carolyn Hladky or any member of the Food Committee. Can't wait to see "What YOU Bring to the Table!"

Oct 15: Lunch Bunch: Venice Kitchen

The Lunch Bunch is going to Venice Kitchen. Venice, Italy is a city seasoned with the tastes of the world. At Venice Kitchen, they honor that heritage with our award-winning pizzas, eclectic pasta, savory Mediterranean, alongside Cajun and classic American cuisine. The transportation fee is \$5. Lobby time is at 10:45 am.

Oct 16: Music: Taylor Orr

Let's welcome back, Taylor Orr back to our stage! Get ready for a tour through the history of Memphis Music, including the blues, 50's Country music, and old school Rock n Roll. The music begins in the PAC at 6:00 pm. Don't be late.

Oct 18: Birthday Day

Attention birthday folks! We want to celebrate YOU with a very special day in the dining room! Whether you are celebrating your birthday, joining friends or plan on dining at your usual table, we invite you to dress up & enjoy. For those celebrating a birthday, be sure to RSVP with Kayla Holland by returning your personalized invitation you received. For everyone else, make sure you fill out an RSVP form that can be found at the front desk.

Oct 19: Tech Time

Bring your phones, tablets, laptop, whatever issue you have he will be glad to help. Allen Childress will be coming the 3rd Monday of August at 10:30 am in the Sunroom.

Oct 20: Alzheimer's Awareness Walk

Please join us in the Lobby for our annual walk in support of the Alzheimer's Association. We will begin our walk at 9:30 am and we will walk the grounds. The walk will be moved inside pending on the weather. All are welcome to attend.

Oct 21: Caregiver Support

Are you caring for a loved one? Our support group meets on the 3rd Wednesday of every month in the Ante Room at 10:00 am. We find support as well as comforting suggestions for unique problems. Caregiving can be very challenging. Come be a part of our group.

Oct 21: Oktoberfest

Join us for the Kirby Pines OktoberFeast, starting at 3:45 pm in the Dining Room. This special meal highlights the rich, comforting and hearty flavors of autumn, perfect for celebrating the fall season.

Oct 22: Travelers: Tom Lee Park

Pack your lunch or stop by the Bistro on your way to the lobby & join the Travelers to explore Tom Lee Park. The 31-acre natural riverfront landscape is Memphis's signature riverfront park imbued with the spirit and legacy of Tom Lee, who could not swim but saved 32 people from drowning when their steamboat capsized on the river. Transportation fee is \$5. Lobby time 10:30 am.

Oct 23: Peter Jones: New Zealand

Peter Jones will give a PowerPoint presentation on Aotearoa New Zealand at 1:00 pm in the PAC. Travel from Cape Reinga at the top of the North Island to Stewart Island at the bottom of the South Island visiting areas of interest along the way on the path less traveled. Join the group at 1:00 pm in the PAC or watch on in house TV for this informative presentation.

Oct 23: Music: Oscar Sueing

This man needs no introduction. Let's welcome back to the Kirby Pines Stage, Oscar Sueing. Show starts at 6:00 pm in the PAC. You don't want to miss this performance.

Oct 27: Book Baggers

Michelle Betts will be making her annual visit with us on Tuesday, October 27th. She has selected "The Berry Pickers" by Amanda Peters to share with us. We will begin promptly at 9:30 am in the Chapel so that you won't be late for Yoga with Kim at 10:30 am. (Don't you just love all the opportunities we have available here at Kirby Pines?) Invite friends! Share the joy!

Oct 27: Girls' Night Out

Come join the "girls" for an evening of popcorn & a great movie, "Ordinary Angels". It is sure to be a fun night for everyone. Showtime is at 6:15 pm. Don't be late!

Oct 28: Fall Festival

Come one, come all, and have a glorious time at our Annual Fall Festival. We will have live Blue Grass music with "Grass Fire". There will be delicious food & fun games for all. Invite your friends & family to join in the festivities. Don't miss out on the fun from 3:00 pm – 5:00 pm

Oct 29: J.P. Goble Presents Estate Planning & The Market

Join us in the PAC at 3:00 pm to hear J.P. Goble {CPA and CFP} with "Estate Planning Foundation & What's Happening in the Market. During his presentation , J.P. will discuss the do's and don'ts of Estate Planning and his outlook on the market for the coming year. This will also be a great time to ask your tax/financial questions for the coming year.

Oct 30: Halloween Dance and Costume Contest

Grab your pointy hats and face paint cause it's time for our annual Halloween costume contest. Also don't forget to pick up a pumpkin to enter the pumpkin decorating/carving contest. This year both contests will be held in the PAC to kick start our Halloween Dance. Contestants arrive at 5:30 pm. After we announce the winners, The Rob Haynes Band will be performing all your favorites. Make sure to wear your dancing shoes for a night of treats (no tricks at this dance). Desserts are available in the LCR throughout the evening. This is a night you don't want to miss.



PUZZLE CHALLENGE | Sudoku Number Game

SUDOKU IS EASY TO PLAY AND THE RULES ARE SIMPLE.

**Fill in the blanks so that each row, each column,
and each of the nine 3x3 grids contain
one instance of each of the numbers 1 through 9.**

PUZZLE 1: EASY

2		3			1		8	
9	5	7	4			6		
4				3				
	7		1	4			2	
			2					8
6			5	8			3	4
1	3			5			4	
5	8	9				2		
				9	6			

PUZZLE 2: MEDIUM

5	1	9						
		4			5	1	3	
6	8			1	2	5		
				2	8			7
						2		
	7					4	8	
		7			4	6		8
	6		9		7	3		2
2		8	3				4	

PUZZLE 3: MEDIUM

9								1
7		2	5		6		9	
					3			7
	8	6			5	3		
		7	3	9	2			6
1								2
5				8			2	
			6					
	1				9	4		

PUZZLE 4: HARD

8	3	1				7	4	
	7	2						
			4		1			
	5		3		8			
						8		
1	4		5				2	
3		6	8	2			5	4
					6		8	
9								

Sudoku solutions on page 21

PICTURING LIFE AT KIRBY PINES

LIGHTING OF THE LAKE HEAD TO OUR FACEBOOK PAGE OR
YOUTUBE CHANNEL TO SEE ALL THE PHOTOS!



Our Lighting of the Lake weekend was full of special moments to coincide with America's 250th Celebration. L-R: Keith Weathers blesses our flag at Vespers - Photo by Stuart Eyman; the U of M Color Guard raise the flags - Photo by Connie Carter; Jeannie Valentine pledges allegiance; our guest speaker, Ken Wells and our own Richard Cheek.



Was great seeing everyone in their Red, White and Blue theme colors. L-R: Marilyn Wray; LuEllen Childress lights a candle with her son Allen, who was one of our resident escorts; Jennie Fulmer and Jane Longfield; and Paula Cwikiel



Our reception following the ceremony did not disappoint. L-R: Laura Leuenberger with her mother, Betty Terry; Sylvia Statham and LifeCare Advisor/Trumpeter, Randy Peace; Alice Petty; and Paula & Chuck Hanson.

PICTURING LIFE AT KIRBY PINES

ENTERTAINERS, ART OPENING & MORE



The Entertainers put on another amazing show with “The Scenes of Summer”, led by Director, Joan Dodson. Photo by Stuart Eyman



Pictured L-R: Charlie & Kate Foster, lead the way to get their flu shots; the Travelers took a trip to Coach Kim’s Studio - Hugh Wilson, Mary Lee Boggs, Connie Carter, Mary Staggs, Janet Stephens, Nancy Wark and Coach Kim Roberts; friends Cindy Dabrowski and Sally Coleman pose for a quick pic while passing by in the Lobby.



Our artists sure stay busy at Kirby Pines. L-R; Walter Overbey with his work in progress; John Sosh shows off his unique style; Jeanette Martin with her beautiful quilt; and Nancy Wark with her colorful painting.

PICTURING LIFE AT KIRBY PINES

BIRTHDAYS, NEEDLE ARTS, HAMATEURS & MORE



Janet Stephens and Barbara Frantz toast one another at Friday Happy Hour in the Bistro at Kirby Pines.



Some of our birthday folks celebrate, L-R: Bill Parks - Photo by Arrena Cheek, Jack Miller with his wife, Anne; and Ellie Bates, with friend, Rhett Watkins and her husband, Sam.



Members of the Needle Arts Group get creative in the Sunroom. L-R: Sylvia Statham and Suzanne Hufnagel; and Dale Jones and Phyllis Petersen.

Nancy & Bill Douglas snuggle up while waiting for a movie in the Theater.



The Hamateurs hold a dress rehearsal for their big show. L-R: Steve Tittle; Richard Fraley, Mike Semore, Marcia Fraley and Charles Hubbert; Anne Carter and Diane Mullins - Photos by Stuart Eyman.

KIRBY PINES PHOTO CLUB

Come Join Us Tuesday, October 6th at 3:00 pm in the Ante Room

We used Leading Lines, Focus, Angles, Eye Contact, Up & Under and Into the Sun shots this month



Photo by Diane Mullins



Photo by Connie Carter



Photo by Sydney Wagner



Photo by Sylvia Statham



Photo by Dale Jones

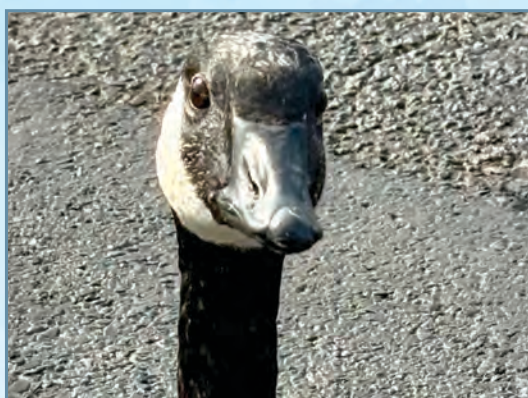


Photo by Hugh Wilson



Photo by Jane Longfield

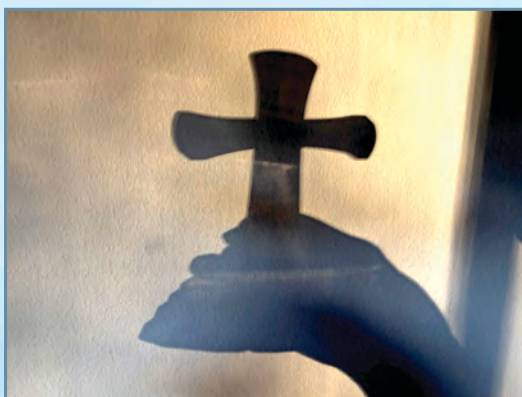


Photo by Arrena Cheek



Photo by Sheryl Maxwell

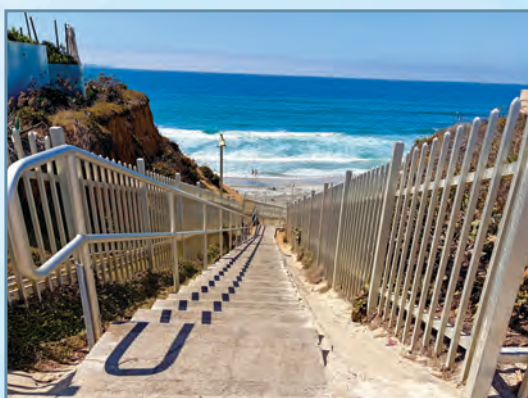


Photo by Fred Dabrowski



Photo by Marsha Greiner



Photo by Stuart Eyman

SUDOKU NUMBER GAME

PUZZLE 1: EASY

2	6	3	9	7	1	4	8	5
9	5	7	4	2	8	6	1	3
4	1	8	6	3	5	7	9	2
8	7	5	1	4	3	9	2	6
3	4	1	2	6	9	5	7	8
6	9	2	5	8	7	1	3	4
1	3	6	7	5	2	8	4	9
5	8	9	3	1	4	2	6	7
7	2	4	8	9	6	3	5	1

PUZZLE 2: MEDIUM

5	1	9	6	7	3	8	2	4
7	2	4	8	9	5	1	3	6
6	8	3	4	1	2	5	7	9
3	4	6	1	2	8	9	5	7
8	5	1	7	4	9	2	6	3
9	7	2	5	3	6	4	8	1
1	3	7	2	5	4	6	9	8
4	6	5	9	8	7	3	1	2
2	9	8	3	6	1	7	4	5

PUZZLE 3: MEDIUM

9	6	5	7	4	8	2	3	1
7	3	2	5	1	6	8	9	4
8	4	1	9	2	3	5	6	7
2	8	6	1	7	5	3	4	9
4	5	7	3	9	2	1	8	6
1	9	3	8	6	4	7	5	2
5	7	9	4	8	1	6	2	3
3	2	4	6	5	7	9	1	8
6	1	8	2	3	9	4	7	5

PUZZLE 4: HARD

8	3	1	2	9	5	7	4	6
4	7	2	6	8	3	5	9	1
5	6	9	4	7	1	2	3	8
2	5	7	3	1	8	4	6	9
6	9	3	7	4	2	8	1	5
1	4	8	5	6	9	3	2	7
3	1	6	8	2	7	9	5	4
7	2	4	9	5	6	1	8	3
9	8	5	1	3	4	6	7	2

ANSWERS TO PUZZLE CHALLENGE ON PAGE 17

MY CDs ARE SET TO MATURE WHAT SHOULD I DO?

PURPOSE BEFORE PRODUCTS – Part 2

For many investors, the answer seems simple: **find the highest CD rate and reinvest.** But before comparing rates, consider a more important question:

“What is the purpose of this money?”

At **Your Family Matters, LLP Investment Advisors**, that question is central to how we approach wealth management. We don’t begin by selecting a product. We begin by understanding **your goals, time horizon, tax situation, and what you need your money to accomplish.**

CDs Serve a Purpose

CDs can play an important role in a financial plan. They provide predictable interest and,

when properly structured within applicable limits, FDIC insurance. For money that must remain safe and available, those features can be valuable.

But a CD is primarily a **savings strategy—not a complete investment strategy.**

Before automatically renewing a maturing CD, ask what job the money needs to perform.

Income? Municipal bonds, fixed-income investments, dividend-paying securities, or other strategies may offer alternatives. For higher-income investors, **after-tax return** can matter most.

Long-term growth? Holding substantial assets in savings vehicles for extended periods may allow inflation to erode purchasing power.

Legacy? If the money is intended for children, grandchildren, or charities, consider investment growth, taxes, estate planning, and wealth-transfer objectives.

Preservation? Insured savings may be entirely appropriate when protecting principal is the priority.

Don’t begin with, **“Who has the highest CD rate?”** Begin with, **“What do I want this money to accomplish?”** Then choose the strategy designed to serve that purpose.

Schedule Your Consultation

**Your Family Matters
Investment Advisors**

Call: (901) 563-7999

Email: info@yourfamilymatters.today

www.yourfamilymatters.today



Memorials, Honorariums & Gifts

In Memory Of

PAT McCARTY

Donation by KP Resident Association
to the Library

Donation by Sydney Wagner
to the Book Baggers

Donation by Mike Jaeger
to the Garden Gro'ers

Donation by Lois Dazey
to the General Fund

Donation by Donna Griffin
to the Library

Donation by Mary Lee & Carl Boggs
to the Library

Donation by Katy & Bill Dorsey
to the Employee Fund

Donation by Joy Wernet
to the Employee Fund

CHARLES JENNINGS

Donation by KP Resident Association
to the Entertainers

Donation by Sydney Wagner
to the Book Baggers

Donation by Joan Gilliland
to the Library

Donation by Mary Lee & Carl Boggs
to the Book Baggers

Donation by Katy & Bill Dorsey
to the Employee Fund

Donation by Joy Wernet
to the Employee Fund

SHIRLEY PARRISH

Donation by KP Resident Association
to the Library

Donation by Sydney Wagner
to the Book Baggers

Donation by Joy Wernet
to the Employee Fund

PATRICIA RUTLAND

Donation by KP Resident Association
to the Employee Fund

Donation by Sydney Wagner
to the Book Baggers

In Memory Of

CAROL BALLARD

Donation by KP Resident Association
to the Employee Fund

Donation by Joy Wernet
to the Employee Fund

Donation by Sydney Wagner
to the Book Baggers

HAROLD PETTY

Donation by Harry & Kathy Smith
to the Hobby Shop

CAROLYN WILLIFORD

Donation by KP Resident Association
to the Entertainers

Donation by Sydney Wagner
to the Book Baggers

BETTY GRAY

Donation by KP Resident Association
to the Employee Fund

ESTELLE HORN

Donation by KP Resident Association
to the Library

SUE PITTMAN

Donation by KP Resident Association
to the Library

NITA HEFFERNAN

Donation by KP Resident Association
to the Library

ANDY SAUNDERS

Donation by KP Resident Association
to the Entertainers

Donation by Sydney Wagner
to the Book Baggers

BRUCE POWELL

Donation by KP Resident Association
to the Employee Fund

Donation by Sydney Wagner
to the Book Baggers

MARSHA BADGETT

Donation by KP Resident Association
to the Painters & Fiber Artists

In Memory Of

MARCY PUGH

Donation by KP Resident Association
to the Employee Fund

Donation by Joy Wernet
to the Employee Fund

Donation by Marilyn Wray
to the Hobby Shop

Donation by Sydney Wagner
to the Book Baggers

Donation by Joan Gilliland
to the Employee Fund

SALLY BROWN

Donation by KP Resident Association
to the Entertainers

JOYCE MORRIS

Donation by KP Resident Association
to the Library

In Honor Of

MARK MAXWELL

Donation by Pat Simmons
to the Hobby Shop

Donation by Alice Petty
to the Hobby Shop

Donation by Mary Lou Shannon
to the Hobby Shop

FRITZ & JEANIE CROMBIE

Donation by Katy & Bill Dorsey
to the Employee Fund

KAYLA HOLLAND

Donation by Charles Hubbert
to the Employee Fund

TIFFANY TEAGUE

Donation by Charles Hubbert
to the Employee Fund

CHRIS PALMER

Donation by Charles Hubbert
to the Employee Fund

Gift To

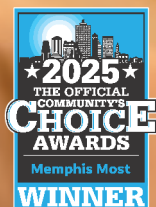
THE HOBBY SHOP

Donation by Mary Lee Boggs

JIM & SUSAN FLAKE

cozy up for Fall
in the Bistro
at Kirby Pines

Kirby  Pines
LifeCare Community



3535 Kirby Parkway • Memphis, Tennessee 38115 • 901-369-7340 • www.kirbypines.com