

The Golden Years

PUBLICATION OF EAST CENTRAL KANSAS AREA AGENCY ON AGING

SERVING ANDERSON, COFFEY, FRANKLIN, LINN, MIAMI, & OSAGE COUNTIES



November Chapel Honors Caregivers

November was National Caregiver Awareness Month. To honor the caregivers in our area, East Central Kansas Area Agency on Aging and Ottawa University's Fredrikson Center for Faith and Church Vitality, co-sponsored Caregiver Chapel. Held November 19, several caregivers braved the cold to come together for fellowship, listen to a motivational sermon by Dr. Richard Menninger (Andrew B. Martin Professor of Religion, Ottawa University) and enjoy creating an art project with Megan Dickinson. Many thanks to John Holzhuter and Trish Dowd, who are masters of many talents for their help in organizing the event.

It was a cold morning but a great time. If you are a caregiver for a friend or family member, give us a call and we will add you to the caregiver list so you can receive postcards to tell you about other events and programs offered.



Caregiver's Corner The Forgotten Caregivers

By Phyllis Tillinghast, Caregiver Coordinator

The Caregiver program, offered through our Agency, provides services to caregivers who are caring for someone who is 60 or over or for caregivers 60 or over.

We offer all kinds of services to these caregivers: Respite (or time away from their caregiving duties to recharge), housekeeping services and attendant care. Our support groups are also funded under the caregiver program. We have support groups that meet monthly in four of the six counties we serve. All are facilitated by a licensed professional.

We have rented buses to take caregivers to educational opportunities and recreational events. We have bought brunches, lunches and dinners.

We have a small amount of funds set aside for grandparents who are taking care of their grandchildren. If the grandparents are eligible, the Two Feet Forward program will provide them with a \$50.00 gift certificate to buy shoes for the child.

Assisting caregivers has been the best part of my job for the last 12 years. I love caregivers. I love how they care, help each other, problem solve, cry because it is relief, and find joy in the low times.

Perhaps that is why I was so distressed when I read an on-line article at caregiver.com about minor children who are caregivers for their parents, grandparents or another family member. When I thought about it I recalled several such situations in my past. One was a young man who was adopted by his grandmother as a baby and then at 13 ended up taking care of her at 78 when she lost her sight.

There are approximately 1.4 million child caregivers between the ages of 8 and 18 in the United States. Three in ten of these households have a minor child caregiver between the ages of 8 and 11 and in 38% of these homes, the caregivers are ages 12 and 15. 72% of these children care for a parent or grandparent.

Over half of these children (58%) assist with at least one activity of daily living (ADL) such as bathing, dressing, transferring, toileting or feeding. Nearly all help with instrumental activities of daily living (IADL's) which are shopping, household tasks and meal preparation. Often, if there are other children in the home, the child caregiver takes care of their siblings too.

One common thread between adult and children caregivers is the feeling of duty – “we’re family” – “It’s my responsibility.” Caregiving takes its toll on these children caregivers. They tend to be more anxious, depressed or display anti-social behaviors.

There is no single response appropriate for every child and every family. Each situation is unique. Services offered to adult caregivers are not always appropriate for children. Agencies that provide services for adults caregivers do not have the experience to understand the needs of children caregivers – nor is there funding (at this time) to help. Any assistance available to children caregivers is usually disease related – Cancer Care, MS Society or Al-Anon.

There is no quick fix solution to this growing problem. I bring it to your attention only to be on the lookout for those children in our neighborhoods who are living this reality. A little kindness such as a hot meal or a ride to school is helpful. Perhaps by basic acts of kindness we can establish a foundation that will determine needs, resulting in ideas for solutions and services for these underserved children.

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From The Director

By Elizabeth Maxwell
Executive Director

Legislature Back In Session Please Stay Informed

January 9, 2017 our state legislature is back in session. There are many new faces in both the House and Senate. In the six counties that we serve, there have been several changes in representation. Please take a look at the list on page 3 of *Golden Years* to stay informed.

Area Agencies on Aging advocate all year for adequate funding and quality care for aging and disabled Kansans. Each year the statewide Kansas Association of Area Agencies on Aging and Disabilities publishes Public Policy Goals.

This year we are focusing on restoring the Kansas Safety Net for seniors, their caregivers, and individuals with disabilities.

RESTORE \$2.1 million in funding to the Senior Care Act Program. The Senior Care Act program provides in home services such as bathing, housekeeping, and shopping to persons age 60 and over who are unable to do these tasks themselves. The Kansas Department for Aging and Disability Services cut 30% of the Senior Care Act budget for fiscal year 2017 resulting in over 800 frail elderly being put on a waitlist since June and hundreds others receiving cuts in service, premature nursing home placement, and an increase in Medicaid applications. The average cost of Senior Care Act services is \$200 per month compared to about \$3000 per month for care in a facility. The State must not continue to be "penny wise and pound foolish".

MAINTAIN FULL FUNDING for the nutrition program. State dollars for nutrition are highly leveraged with funding from federal and local sources and with donations from nutrition participants to promote good health in aging Kansans.

REINSTATE TARGETED CASE MANAGEMENT (TCM) for the three Home and Community Based Service (HCBS) waiver populations – Frail Elderly, Physical Disability, Traumatic Brain Injury. TCM was eliminated in 2013 with the implementation of KanCare. As a result, Area Agencies on Aging continue to receive feedback from individuals indicating they often do not know who to call or turn to for assistance in maintaining their day-to-day needs in their communities. The Managed Care Organizations provide only coordination of services which is intended to compliment targeted case management. A hole has been created which needs to be filled.

IMPROVE ACCESS TO MEDICAID (KanCare). Simplify the financial application process. Kansans say the current 16 page application is exhaustive. The state needs to increase the number of workers in the local communities to help applicants complete the process.

RESTORE OLDER KANSAN EMPLOYMENT PROGRAM (OKEP) FUNDING TO SFY2011 LEVEL. OKEP provides career assessment, job-matching, specialized training and job search assistance to Kansans age 55 and older regardless of their income and facilitates the development of job opportunities for older Kansans in private industry. The state gets a 451% return on every dollar invested in OKEP.

ENHANCE FUNDING FOR THE AGING AND DISABILITY RESOURCE CENTERS (ADRCs). Under a contract with the State, Area Agencies on Aging serve as the statewide Aging and Disability Resource Center providing information, options counseling, and functional assessments for seniors and individuals with disabilities seeking or receiving Medicaid (KanCare) waiver services and individuals seeking nursing facility admission. Much more needs to be done to support fully-functioning ADRCs for Kansans including benefits counseling and crisis case management.

Your state legislators will be working hard this year. The first order of business will be to understand the state's budget deficit and make recommendations to correct our sagging economy. If you are able, attend the legislative coffees that are hosted in most communities on a Saturday morning. If you cannot get out, call or email your concerns and suggestions. Make your voice and opinion heard. Each legislator wants to do what's best for the constituents as well as the state as a whole. Working together we can get Kansas back on track and restore the Safety Net for seniors, caregivers and individuals with disabilities.

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Coffey County Declined

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Valentines Day

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Moran.senate.gov/public

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Roberts.senate.gov/public

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Lynnjenkins.house.gov
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Silver Haired Legislators 2016-17

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For Caregivers: Don't Burn Out, Find a Respite

By Lauren Snedeker, LMSW

So many of us, whether we realize it or not, are caregivers. Approximately 40 million Americans provide unpaid care to adults with disabilities—the majority of whom also juggle a job, and other responsibilities, such as children or pets.

Trying to wear all these hats as a caregiver not only impacts the quality of care you are able to provide, but also your physical and emotional health—especially if the person in your care is living with dementia or another chronic illness. Thus, it is vital that caregivers find the support, and carve out the time they need to take care of themselves.

Find a respite

One way caregivers can help preserve their own health and avoid burnout is by seeking respite care. Respite can provide an added layer of support to individuals in a caregiving role by giving them a much-needed time out from their caregiving duties.

For example, an individual with Alzheimer's disease or a related illness could attend an adult day program and benefit from the social stimulation, which can help improve quality of life. During this time, the caregiver may participate in a support group, run errands, visit with friends, tend to their own health needs or, simply, just take the time to relax.

5 respite care options to consider

1. **Home and Community-Based Respite**—These programs provide in home support which allows temporary relief to unpaid caregivers. This type of respite may be available through your local Area Agencies on Aging. Many states and local communities also provide respite through a variety of volunteer programs, state-funded programs, and Medicaid



Home and Community-Based Services programs. Some states have Lifespan Respite Programs that coordinate systems of respite across different populations. Many families also pay out-of-pocket to hire direct care workers on their own to provide respite. The [Eldercare Locator](#) can help you find resources in your community.

2. **Adult Day Programs** — These programs are for adults in a community-based group setting. Adult day centers typically offer health-based services as well as social activities.

3. **Facility Based Respite** — These programs provide a short stay for your person in a nursing home or another facility.

4. **Family** — Identify family members who can care for your loved one and create a rotating care schedule.

5. **Friends** —

- See if the individual's friends can lend a hand in providing supervision.
- Ask your own friends if they will help to make sure you are taking care of yourself.

CAREGIVER SUPPORT GROUP OPPORTUNITIES

If you are 60 and over and a Caregiver or if you are caring for someone 60 and over, join others who are caregivers at one of these locations:

ANDERSON COUNTY SUPPORT GROUP

4th Monday of Every Month, 1-2 PM

Park Plaza North Club House

105 Park Place North in Garnett

Facilitators: SEKMH & ECKAAA

COFFEY COUNTY COFFEE CHAT

2nd Thursday of Every Month, 2:30-3:30 PM

Burlington Library

Facilitators: Kim Bowers, Solid Ground Counseling & ECKAAA

FRANKLIN COUNTY SUPPORT GROUP

2nd Tuesday of Every Month, 2-3:30 PM

East Central Kansas Area Agency on Aging

117 South Main in Ottawa

Facilitators: Diane Sadowski & ECKAAA

Evening Support Group

4th Wednesday of Every Month, 7-8 PM

117 South Main in Ottawa

Facilitators: Matt Leistei & ECKAAA

MIAMI COUNTY SUPPORT GROUP

3rd Tuesday of Every Month, 6-7 PM

Elizabeth Layton Center

2595 SW 327th St. in Paola

Facilitators: Barbara Cordts & ECKAAA

MEXICAN TRAIN DOMINOES

4th Tuesday of Every Month, 2-5 PM

ECKAAA CONFERENCE ROOM

117 South Main in Ottawa

IF YOU HAVE QUESTIONS ABOUT ANY OF OUR CAREGIVER ACTIVITIES - PLEASE CALL PHYLLIS AT 1-800-633-5621 OR 1-785-242-7200

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CONSUMER ASSISTANCE

To report suspected Medicare fraud: - 800-876-3160

For info about Medicaid, call the Department for Children & Families - 888-369-4777

For no-cost mediation regarding problems with Medicare Providers, call the Kansas Foundation for Medical Care (KFMC) 800-432-0407

KU Med Center Pain Management Hotline: 913-588-3692

Centers for Medicare/Medicaid Services (CMS) Website: www.medicare.gov/nhcompare/home.asp

www.mindsmatterllc.com

Works to ensure all rehabilitation plans and decisions they assist with are made with the person at the center of the process. Serves Northeast Kansas counties.

to receive information and counseling on Reverse Mortgages (fees may apply for counseling) National Council on Aging - 855-899-3778



For Your Info

By Jennifer Garner
Community Services Representative

Stay Warm This Winter

Utility Assistance

As the days have been shorter and the nights longer we are seeing the increase of need to stay warm. With that need we are also noticing that our heating bills are increasing as well. If you are needing assistance to pay your utility bills there are a few options out there for you. Here at East Central Kansas Area Agency on Aging we are able to help you with that increase of need. The requirements for our utility assistance are:

- You must be 60 years of age or older (date of birth is required)
- Proof of income for the household
- Currently utility bill
- Number of individuals in the home
- Current contact information

Also as a friendly reminder that LEIP will be accepting applications starting January 17, 2017 until March 31, 2017. I already have these applications and if you are in need of one please feel free to contact me for them.

Here are some useful tips that even I personally have been trying to help stay warm and keep my heating cost down this winter;

- Let the sunlight in during the day-once the sun is up, open the curtains because even on the coldest of days the sun is still warm.
- Close the curtain at night-once the sun goes down make sure to close your curtains because this will help trap in the heat.
- Turn your ceiling fan on-because heat does rise switch your fans so they are spinning clockwise. This will help push heat back down. Don't turn your fan on full blast: set it on the low speed. down but don't turn your fan on full blast set it on the low speed.

- Make sure furniture is moved away from vents. If your furniture is close to a vent make sure it is not sitting on top of it or sitting too close to the vent. Furniture will block air flow and the heat cannot circulate around the house as well.

- Seal leaks - Check your windows, doors, and even outlets for cold air coming in. Put up plastic on your windows to block out drafts. Buy foam covers that can go behind your outlet covers that block cold air. Buy foam stripping for your doors.

- Cook at home - Turning on the oven or even boiling a pot of noodles will help produce heat to nearby rooms as well as the kitchen.

- Light candles- I know the flame may be small but fire does produce heat.

- Add layers to your hardwood floors- According to the National Energy Foundation, 10% of a home's heat loss comes from uninsulated wood floors. Add a rug or a roll of carpet to your floors to help prevent heat loss.

- Radiators and space heaters- If you choose to use one of these, use with caution. Follow the directions on the box keep the area around them cleared and don't use them all of the time. They are good to help warm things up, but, they are still accountable for one-third of all heating related house fires.

- Get active- 20 minutes of exercise will increase your personal body temperature as well as here you radiate heat. If you wanted to start working out and get healthy, now is the best time to start, especially as a form of warmth.

Please stay warm this winter as it has been a cold one already! I hope these tips help to keep you warm, but, above all, stay safe during these winter months

KS COMMISSION on VETERANS' AFFAIRS

Contact your representative by mail or phone.

Anderson & Linn Counties - 620-331-0540

200 Arco Place, Rm. 421, Box 117, Independence, KS 67301

VSR003.ink.org

Coffey & Osage Counties - 620-342-3347

Kress Center, Suite 1D, 702 Commercial St., Emporia, KS 66801

VSR006@cableone.net

Franklin & Miami Counties - 785-843-5233

745 Vermont, Lawrence, KS 66044

VSR012@sunflower.com

This is a free service to assist veterans and their dependents with veteran service work.

ANNOUNCEMENT

THE EAST CENTRAL KANSAS AREA AGENCY ON AGING HAS FUNDING FOR

UTILITY ASSISTANCE

HELP IS AVAILABLE IF YOU ARE HAVING DIFFICULTY PAYING YOUR UTILITY BILL

WHO MAY APPLY: Anderson, Franklin, Miami and Osage County residents age 60 or over

WHAT DETERMINES ELIGIBILITY:

1. Must live in Anderson, Franklin, Miami or Osage County and be age 60 or over
2. Must provide proof of income for ALL household residents
3. Must provide current utility statement
4. Must meet income eligibility guidelines
5. Co-payments may apply
6. Assistance will only be provided once in a twelve month period and capped at \$75 for MI and \$150 for AN, FR, and OS.

HOW TO APPLY:

Contact ECKAAA

785- 242-7200 Or 1-800-633-5621

DO NOT SEND UTILITY STATEMENTS IN WITHOUT CONTACTING ECKAAA FIRST AS FUND AVAILABILITY VARIES.

UTILITY STATEMENT PAYMENTS WILL BE MADE DIRECTLY TO THE UTILITY COMPANY. THIS IS NOT A REIMBURSEMENT PROGRAM.

This funding has been made available to ECKAAA by each County Council on Aging. Funding provided for assistance varies by county. The ECKAAA office is located at 117 South Main in Ottawa.

MIAMI COUNTY COUNCIL ON AGING SUPPORTS OUR SENIORS!

Louisburg Senior Center

5th & Metcalf • (913) 837-5113*

Osawatomie Senior Center

815 6th Street • (913) 755-4786*

Paola Senior Center

121 W. Wea • (913) 294-4630*

Beagle

• c/o (913) 755-4309**

Osage Township, Fontana

• c/o (913) 849-3115**

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Money Matter\$

Ryan Henningsen
Financial Advisor
Edward Jones
www.edwardjones.com

Consider Some New Year's (Financial) Resolutions

We're just about ready to open the door to 2017, so you might be thinking about some New Year's resolutions. What's on your list this year? More visits to the gym? Learning a new language? Mastering the perfect beef bourguignon? All worthy ambitions, of course, but why not also include some financial resolutions?

By reviewing your needs and goals, you can identify some resolutions that are particularly relevant to your own situation. But here are a few suggestions:

- **Build an emergency fund.** If you needed a major car repair or a new furnace, or faced some other large, unanticipated expense, could you cope with it? If you didn't have the money readily available, you might have to dip into those investments intended for long-term goals, such as retirement. Instead, build an emergency fund containing three to six months' worth of living expenses, kept in a liquid, low-risk account.

- **Cut down on debts.** It's not easy to cut down on one's debt load. But if you can find ways to reduce your debts, you'll help improve your overall financial picture. Many debts are not "useful" - that is, they don't carry any tax advantages - so every dollar you spend to pay down those debts is a dollar you could use to invest for your future.

- **Boost contributions to your retirement plan.** If your employer offers a 401(k) or similar retirement plan, take full advantage of it. Your earnings have the potential to grow tax deferred and your contributions may lower your taxable income. Plus, most plans offer a selection of investment options, so you can choose the investment mix that fits your objectives and risk tolerance. Therefore, if your salary goes up this year, or if you think you can find other ways to free up some money, increase your contributions to your retirement plan.

- **Review your portfolio.** Is your investment portfolio still on track toward helping you meet your long-term goals? If not, you may need to make some changes. You'll also want to study your investment mix to make sure it still accurately reflects your risk tolerance. Over time, and often without your taking any significant actions, your portfolio can "drift" to a place where you are taking on too much risk - or even too little risk - for your needs and long-term objectives. If this happens, you may need to "rebalance" your holdings.

- **Avoid mistakes.** None of us can avoid all mistakes, in life and in our investment activities. But as an investor, you'll clearly benefit from minimizing your errors. For example, it's generally a mistake to jump out of the market in response to a period of volatility. If you wait for things to "calm down" before investing again, you might miss out on the opportunity to participate in the next market rally.

- **Think long term.** Keep this in mind: You're not investing for today or tomorrow, but for many years from now. Try to keep a long-term focus when making all your key investment decisions. By doing so, you can avoid overreacting to short-term developments, such as a sudden drop in the market or a "momentous" political event that actually decreases in importance as time goes by.

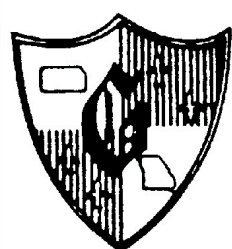
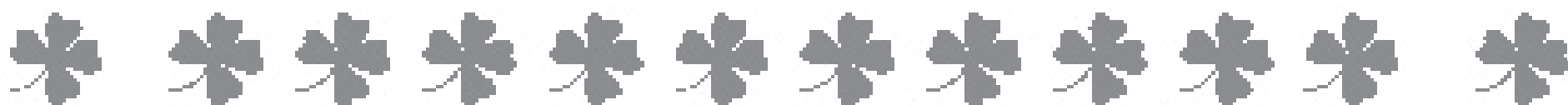
Try to follow these financial resolutions as best as you can. You could make 2017 a year to remember.



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News from Mid America Nutrition

Seniors, Malnutrition, Vitamin Deficiencies

By Dr. Lindsay Jones-Born

Malnutrition is seen in varying degrees in the elderly, along with varying vitamin deficiencies. Malnutrition is due to under nutrition, nutrient deficiencies or imbalances. Most physicians do not see frank malnutrition anymore, such as scurvy; but more milder malnutrition symptoms such as loss of appetite, general malaise or lack of overall interest and wellness.

Common nutrient deficiencies of dietary origin include inadequate intake of vitamin A, B, C, D, E, folic acid and niacin. Malnutrition may also be the result of some socioeconomic risk factors, such as the following:

- Fear of personal safety (which affects their ability to go grocery shopping)
- Financial concerns
- Institutionalization or hospitalizations (that do not ensure adequate nutrition)
- Lack of interest in cooking or eating alone
- Loss of a spouse or family member

Clearly, nutrition plays a vital role in the quality of life in older persons. This is why preventative medicine and focusing on good eating habits is crucial. It is recommended to follow a preventative health maintenance nutritional program, such as the Dietary Guidelines for Americans, from the U.S. Department of Agriculture (USDA) and Department of Health and Human Services (HHS), which describes **two eating plans**:

1. The USDA food patterns.
2. The DASH (Dietary Approaches to Stop Hypertension) Eating Plan.

The **USDA food patterns** suggests that people 50 or older choose healthy foods every day from the following:

- **Fruits — 1-1/2 to 2-1/2 cups**
What is the same as 1/2 cup of cut-up fruit? A 2-inch peach or 1/4 cup of dried fruit
- **Vegetables — 2 to 3-1/2 cups**
What is the same as a cup of cut-up vegetables? Two cups of uncooked leafy vegetable
- **Grains — 5 to 10 ounces**
What is the same as an ounce of grains? A small muffin, a slice of bread, a cup of flaked, ready-to-eat cereal, or 1/2 cup of cooked rice or pasta
- **Protein foods — 5 to 7 ounces**
What is the same as an ounce of meat, fish, or poultry? One egg, 1/4 cup of cooked beans or tofu, 1/2 ounce of nuts or seeds, or 1 tablespoon of peanut butter

- **Dairy foods — 3 cups of fat-free or low-fat milk**
What is the same as 1 cup of milk? One cup of yogurt or 1-1/2 to 2 ounces of cheese. One cup of cottage cheese is the same as 1/2 cup of milk.

- **Oils — 5 to 8 teaspoons**
What is the same as oil added during cooking? Foods like olives, nuts, and avocado have a lot of oil in them.

- **Solid fats and added sugars (SoFAS) — keep the amount of SoFAS small**

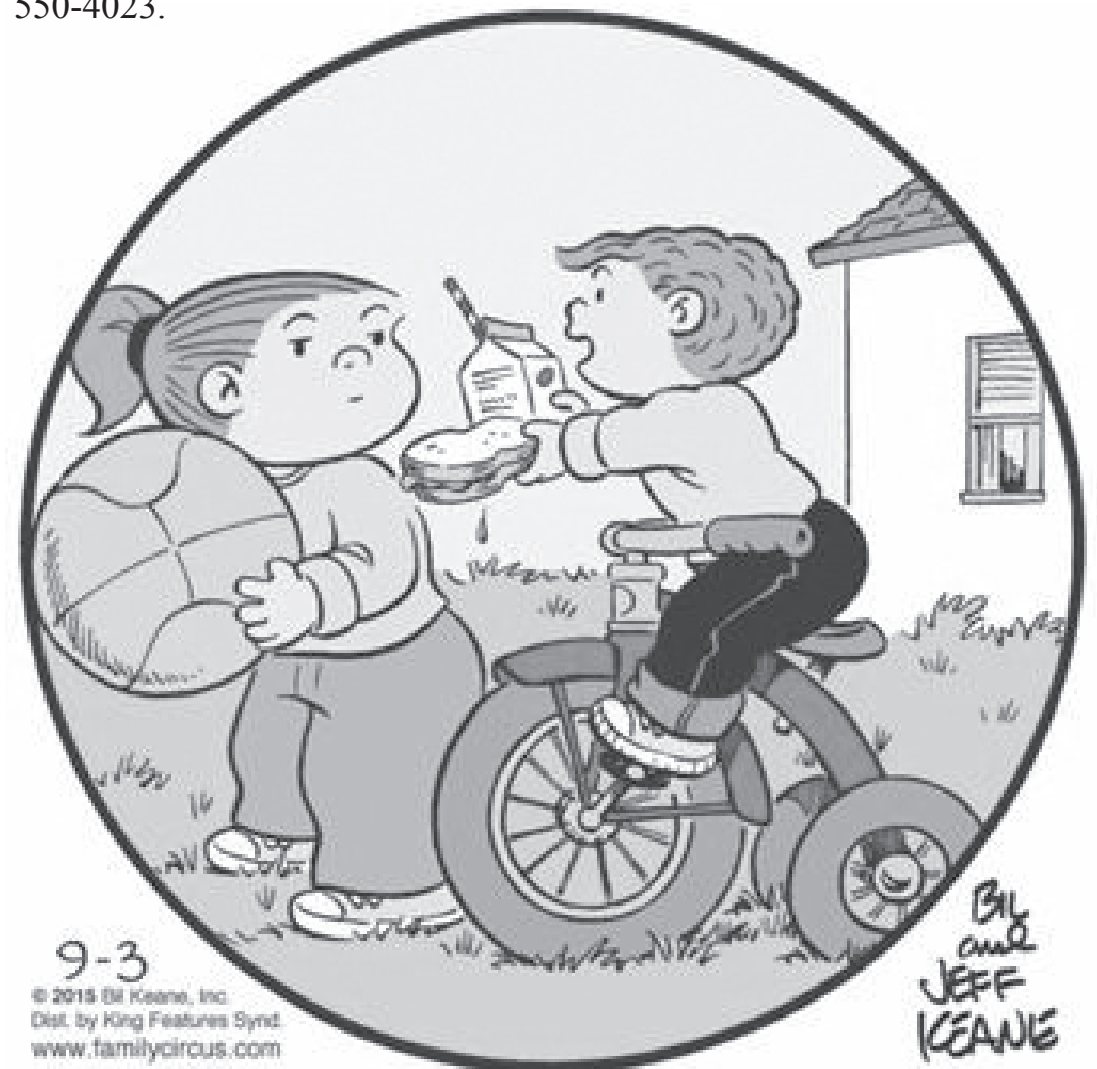
If you eat too many foods containing SoFAS, you will not have enough calories for the nutritious foods you should be eating.

Ensuring adequate nutrition and proper intake of vitamins and minerals will help keep our aging population feeling more vital and ultimately more healthy, thus using prevention rather than intervention.

Learn more about the **U.S. Department of Health and Human Services DASH eating plan** to decide whether it's right for you or a loved one.

About the Author

Dr. Lindsay Jones-Born is a licensed naturopathic physician in California and Connecticut, and is an active member of the American Association of Naturopathic Physicians. Born Naturopathic Associates, Inc. is the prime location in Alameda, California, for integrative medical care for patients of all ages and genders, for acute and chronic conditions. For more information please visit: www.bornnaturopathic.com or call 510-550-4023.



“Here you go, Dolly. Today’s lunch is being delivered by ‘Meals on Wheels.’”

Catholic Charities of Northeast Kansas

I would like to extend an invitation to those that work with homebound seniors that need a visit or phone call to reduce socialization. The Friendly Visitors Program could use volunteers as well as participants. For more information on our program, please contact me at 785-233-6300, ext. 1313.

This has proven to be a great program for our seniors as well as volunteers.

Marilyn E. Thomas, Friendly Visitors Program Coordinator

Protect Yourself and Your Loved Ones
Needing information on how to protect yourself or your loved one from financial abuse, identity theft, or physical abuse and neglect?
The East Central Kansas Area Agency on Aging has brochures, bookmarks, and tip sheets to help promote prevention strategies and to provide information on reporting measures.
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Clarissa Sents
Coffey County Extension Agent
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Keys to Embracing Aging

Winter is often perceived as a gloomy season for “hibernation” and staying out of the cold.

While it is of course important to stay safe and not go out in inclement weather unless absolutely necessary, it is often beneficial to keep up with social engagements and activities that take you out of the house every so often. Social activity can improve many aspects of life, including brain health. “Engaged people are often healthier, happier, less depressed, and demonstrate enhanced brain vitality,” according to a K-State Research and Extension publication series entitled *Keys to Embracing Aging*.

There are a number of ways to get involved socially, even in small communities. Maybe there’s a group that gets coffee at the bakery every morning, social hours at a library or senior center, or fitness classes through your health department or recreation center. Perhaps you could even start a ritual or group of your own such as movie nights, card games, a book club, bowling league; the possibilities are endless! You could also contact your local extension office to learn about programs they have going such as “Stay Strong Stay Healthy”, cooking classes, Extension Homemaking Units, or perhaps some volunteer opportunities.

However, it is inevitable that at some point over the winter season, you will have to remain home and stay out of the elements. Instead of thinking about it as being “cooped up”, consider viewing this time as an opportunity for reflection and self-care. Research defines self-actualization as a person’s sense of fulfillment or purpose, or, in a word; happiness. Self-actualization, however, is not a destination. Rather, it is an ongoing pursuit of one’s interests, creativity and the creation of one’s best self.

Winter can be a great time to pause and think about your life. Do you find yourself making the same resolutions year after year? What changes need to be made so that these visions can become a reality? Think about the various aspects of your life and what simple changes could be made to help you on your journey of self-actualization.

Research shows that emotional health has a strong correlation with physical health. In fact, chronic stress can contribute to several health problems such as high blood pressure, heart disease, obesity and diabetes. Taking time for self-care is essential to your health and can be done in many ways. Sleep, exercise, hobbies, pets, friends and organization are just a few ideas at the tip of the iceberg.

Many people find value by simply staying in touch with family and friends. Consider hosting the grandkids for a weekend, or exchanging letters with those who are far away. You could even try a new form of technology to stay in touch with loved ones such as video chats, text messaging, emails or even simple snapchats. If you are intimidated by technology, your local library should be able to help.

Lately, there has been a lot of research on the concept of mindfulness. Simply put, mindfulness is taking the time to just pause and observe. Whether you’re out on a walk or holding your grandchild, you can practice mindfulness by simply observing the sensations you experience. Examples include noting the feel of the air on your face, the scents of outdoor air or a child’s hair, the beauty of nature or a loved one’s smile. There are many ways to practice mindfulness in a more structured way including yoga, guided imagery, fine arts, meditation and other spiritual practices to name a few.

Research has produced some very fascinating results of practicing mindfulness in schools. Some schools experimented with replacing traditional detention with mindfulness, or incorporating mindfulness into their daily schedules. Research from mindfulschools.org shows that these practices benefited students in areas such as attention, compassion, academic performance and emotional regulation. If children can benefit from these practices, seniors surely can as well!

Whatever winter brings, I urge you to be “mindful” of your life’s journey and invest in yourself.

What is Kansas’s Cold Weather Rule?

By Alexandra R. English, Elder Law Attorney at Kansas Legal Services, Inc.

It’s that time of year again. Brrrrrr! As I write this, today’s high is 21 degrees. We had a nice Fall, but now Winter is rearing its ugly head! Kansas, as most other states, has a Cold Weather Rule. The purpose of the Cold Weather Rule is to make sure you have electric, gas and water service for your home during the winter. It is effective from November 1 through March 31. But to avail yourself of this rule, you must make payment arrangements with the utility company.



Alexandra R. English

Many think that your utilities cannot be disconnected for nonpayment at all during the winter. That is not correct. It is true that, in most circumstances, a utility company cannot disconnect you when the temperature is expected to drop below 35 degrees or be in the mid to low 30’s over the next 24 hours. This is somewhat of a reprieve in the harshest of conditions.

But when the temperatures are not that low, your utilities can be disconnected if you are behind on your bill. To do that, the utility companies must send written notice to you within 10 days of being disconnected, plus attempt a phone call or personal contact the day before the utility is to be disconnected. Utility companies must also inform you of the Cold Weather Rule payment plan as well as other payment plans. The utility company must tell you about agencies that have funds to help pay utility bills. There are some charities and organizations that may be able to help you pay your utility bills during these cold winter months, assuming you qualify.

To sign up for the Cold Weather Rule, call your utility companies to make payment arrangements. A couple of options would be agreeing to pay 1/12 of the overdue amount of your bill, plus 1/12 of your current bill, all disconnection and connection fees, and agree to pay the remainder in equal payments over the next 11 months; or negotiating a payment plan to pay the overdue amount faster than in 12 months. With this Rule, you should always have the option of spreading your payment over a total of 12 months.

The key to this is making payment arrangements. In order to prevent disconnection when it’s above 35 degrees or to be reconnected, you have to get those payment plans set up with the utility companies. If your service has already been disconnected, the utility company does not have to reconnect it simply because the temperature dips below 35 degrees. When there is a 48-hour forecast of temperatures above 35 degrees, a utility company may begin the final notification and disconnection

process. Again, the day before disconnection, the utility company must attempt to contact you by phone and, if that fails, the company must go to your home and notify you in person or by leaving a message on the door.

A home can still get pretty cold with no heat when it’s 35 degrees outside. Accordingly, you should do whatever possible to ensure that you don’t get behind in paying your utility bills. You can ask for an even payment plan from your utility companies. This way, each month you are paying the same amount, which is the average of your bill over the course of a year. I personally have my gas and electric bills set up in this fashion, so that in the summer I don’t have any surprises with my electric bill and so in the winter I don’t have any surprises with my gas bill. It is a useful tool for budgeting purposes.

Please note that there is no such thing as a “Hot Weather Rule.” In the summer, even when it’s 105 degrees outside, if you have not paid your electric bill, there is no rule preventing the electric company from disconnecting your services. This may be all the more reason to consider setting up an even payment plan with your utility companies.

If you choose to attempt to heat your home with alternative methods, such as a natural wood fire or a space heater, please exercise extreme caution. It is better to make a payment plan with the utility company than to lose your home and possessions to an accidental fire.

If you have any questions about the Cold Weather Rule, please contact the Kansas Corporation Commission at 1-800-662-0027. And be sure to contact your utility company directly if you would like to take advantage of the Cold Weather Rule. If you feel that your utility has been disconnected in violation of the Cold Weather Rule, you can make a complaint to the Kansas Corporation Commission. Stay warm!

The Golden Years

Published by:

East Central Kansas Aging and
Disability Resource Center

Elizabeth Maxwell, Executive Director
Kimberly Atchison, Editor

Disclaimer: Although we strive for accuracy, we cannot accept responsibility for the correctness of information supplied herein or for any opinions expressed. ECKAAA reserves the right to edit or print all material received for *The Golden Years*. The circulation list is confidential and not available for purchase.

CDDO Corner

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People with intellectual and/or developmental disabilities (I/DD) must have the right to and be supported to act as self-advocates. Self-advocates exercise their rights as citizens by communicating for and representing themselves, with supports in doing so, as necessary. This means they have a say in decision-making in all areas of their daily lives and in public policy decisions that affect them.

Issue

Historically, people with I/DD have experienced powerlessness and isolation resulting in loss and denial of basic human rights, segregation, and discrimination in almost all areas of personal and community life.

Before self-advocacy groups existed, only a small number of people with I/DD received education and support from people who had experiences like their own. Without these groups they did not have a way to learn about important self-advocacy skills or topics like:

- Their rights and responsibilities as citizens, such as the right to vote;
- Development of leadership and assertiveness skills;
- Confidence in their own abilities;
- Using their expertise as people living with disabilities;
- Development of public speaking skills and problem-solving techniques, and involvement in group decision-making; and
- Involvement on boards and task forces and with policymakers at the local, state, and national level.

Without self-advocacy skills, people with I/DD have little impact on their own situations or on public policy that affects them.

Position

People with intellectual and/or developmental disabilities have the right to advocate for themselves. This means they have the right to speak or act on their own behalf or on behalf of other people with disabilities, whether the issue is personal (e.g., housing, work, friends) or related to public policy. Recognizing these rights in a respectful partnership between people with and without disabilities can lead to better outcomes and better lives in the community for everyone.

Self-advocates provide important knowledge, experience, and skills that individuals, organizations, and government agencies need in order to effectively support the needs and dreams of people with I/DD. To promote this participation, it is critical to acknowledge the important role that self-advocacy groups play in developing leadership skills and increasing people's pride, influence, and opportunities. To achieve this partnership between self-advocates and their support persons or organizations, the following must occur:

- People with I/DD must have the power to make day-to-day decisions about their own lives and the services they receive free from the manipulation of others. Service providers and government agencies can offer significant supports in making sure informed decision making is in the hands of the self-advocate.
- People with I/DD should be provided accommodations or supports in order to have a visible, respected, and meaningful place

Self-Advocacy

- People with I/DD should be provided accommodations or supports in order to have a visible, respected, and meaningful place in meetings, conferences, task forces, or other forums when issues and policies that are important to them are discussed ("Nothing about us without us" principle). These accommodations may include, but not be limited to:

- Extra time planned for meetings to accommodate the unique communication and participation needs of each person;
- Enhanced and alternative communication methods with easy-to-use formats;
- Communication devices, sign language or other similar accommodations;
- Supporting people to serve as "translators"; and
- Appropriate transportation and funding.

- Respectful communication is important when talking to or about people with I/DD. This includes using people first language whenever talking directly to someone with disabilities, or describing their lives, and speaking to them in a way that takes into account their unique communication abilities.

- Policy development by any entity at a local, state, or national level must include self-advocates in matters of governance, and periodically evaluate the effectiveness of that inclusion.

- People who provide direct support and disability advocates should work actively with people with I/DD to develop and sustain self-advocacy organizations and individual participants in their states and communities.

- Families, advocacy organizations, service providers, and government agencies must also work with self-advocates to increase public awareness of the importance of the self-advocacy movement and the need to support it.

- Foundations and federal, state, and local funding agencies must promote self-advocacy as a key matter of policy. These entities must provide enough money and resources to make sure that (1) people with I/DD have accessible information, training, and education in self-advocacy and (2) providers have the information they need to deliver services that match the self-advocate-led trends in policy and design.

- Families, schools, direct service providers, and other agencies must have the support they need to make sure that children and youth have the chance to learn self-advocacy skills and put them into practice. They should have opportunities to use those skills in educational planning (including Individualized Education Plans or IEPs and transition plans) and all decision-making.

- Self-advocates, families, direct service providers, and other agencies must have the support they need to make sure that adults with I/DD have the chance to learn self-advocacy skills and put them into practice. They should have opportunities to use those skills in service planning and all decision-making.

*Adopted: American Association on Intellectual and Developmental Disabilities
Board of Directors, July 16, 2014
The Arc, Board of Directors, July 27, 2014*

7 Apps to Use as Assistive Technology

In the digital age, electronics no longer provide only classroom distractions, but also fantastic educational tools. Perhaps this holds truest within the special education realm. Equipping your child or student with the right iPad and iPhone apps can enhance his or her learning process. Determining the correct app might seem overwhelming, but fear not! Below are several popular and practical apps to consider.

Speak It: A text-to-speech app, Speak It! can help your learner read or speak. Simply copy and paste selected text and Speak It! reads the words out loud. The app highlights each spoken word so that kids can more easily follow along with the text. This \$1.99 app gives a non-verbal child a voice so that he or she can interact with classmates. Just type what you want to say and Speak It! does the rest. The ability to save countless phrases adds convenience by eliminating the need to type the same phrases over and over again.

Read2Go: Read2Go corresponds with [Bookshare](#), a digital library that makes books available to students with reading-related disabilities such as dyslexia and vision issues. The app costs \$19.99 but allows you to access Bookshare's expansive library featuring over 170,000 books via your iPad or iPhone. While Read2Go requires a Bookshare membership, an award from the U.S. Department of Education Office of Special Education Programs offers free memberships to schools and students who meet certain qualifications.

Dragon Dictation: Students who have difficulty writing due to disabilities can benefit from the free Dragon Dictation app. This voice recognition technology app enables a student's iPad or iPhone to capture and document what the child says. Users rave about the app's accuracy.

Notability: People learn differently and the note-taking app Notability embraces this notion. Kathleen H. McClaskey, a digital learning consultant and reoccurring guest on the social education-focused [The Inclusive Class Podcast](#), noted during her September 14th 2012 appearance on this program that Notability works especially well with visual learners. Additionally, those who excel through listening will certainly find the \$1.99 app's audio recording component useful. Given Notability's versatility and low price, it's no surprise that Apple named the app 2012's bestselling note taker.

Talking Calculator: If a visual disability makes using a calculator difficult for your child or student, the Talking Calculator app could become your ideal solution. Talking Calculator features large colorful buttons, creating an easy-to-use interface. Plus, as the app's name suggests, the calculator talks. Put your finger on the screen and Talking Calculator tells you what button your finger hovers over. Perform a calculation and the calculator vocalizes the answer. At \$1.99, Talking Calculator can change math from a dreaded subject into a fun and enjoyable experience.

Virtual Manipulatives!: Another math-related app, Virtual Manipulatives! uses visuals to effectively teach fractions, decimals and percentages. Virtual Manipulatives! ranks among the top 50 free educational apps and received honors as an Apple staff favorite.

Draw Free for iPad: When a school project entails an artistic element, consider Draw Free for iPad. General education teacher and [Learn It In Five website](#) creator Mark Barnes specifically notes that the Draw Free for iPad works well for students with fine motor skills issues. Barnes has personally seen students with disabilities succeed inside his mainstream classroom using this free app. *From www.specialeducationguide.com*

MEDICARE RIGHTS

Getting Medicare right

Should I delay Medicare Part B?

Deciding to delay Part B enrollment depends on a number of factors. Some people may want to delay Medicare Part B enrollment because they already have coverage from another source, and they do not want to pay the Part B premium on top of what they already pay for their other coverage. Before delaying Part B enrollment, you should consider the following questions.

1. Will I have a Part B Special Enrollment Period (SEP) to sign up for Medicare later? You must have access to a Part B SEP to be able to enroll in Part B outside of your Initial Enrollment Period (three months before, the month of, and three months after your 65th birthday month) or the General Enrollment Period (January 1 through March 31 each year; coverage becomes effective July 1). If you have a Part B SEP, then you will not have a late enrollment penalty for delaying Part B enrollment.

The Part B SEP begins when you are first eligible for Medicare and are covered by insurance as a result of your, your spouse's, or in some circumstances, your family member's current work. You have this SEP while you are covered by insurance from current work, and it extends for eight months after the coverage or work ends, whichever is sooner. If you use this SEP to enroll, then you will not have a late enrollment penalty for delaying Part B enrollment.

You cannot use this SEP if you delay Medicare enrollment while covered by retiree insurance from a former employer, COBRA, or retiree FEHB. If you delay Medicare Part B enrollment while covered by any of those types of insurance, you will have to wait for the General Enrollment Period (January 1 through March 31 each year; coverage becomes effective July 1) to enroll in Medicare and you may have a late enrollment penalty.

2. Will my other coverage pay primary or secondary to Medicare? If your other health insurance coverage will pay secondary to Medicare once you are eligible, then it is usually not advisable to delay Medicare Part B enrollment. Secondary insurance pays only after the Primary insurer has paid, and an insurance that is secondary to Medicare may refuse to pay for care and may take back any primary payments that it has made.

Your insurance from current employment may pay primary to Medicare. Whether this type of insurance will pay primary or not depends on how you are eligible for Medicare and how many people work for the company that provides the insurance. Insurance from your or your spouse's current employment pays primary to Medicare if you are eligible for Medicare because you are 65 or older and the company has **20 or more employees**. Insurance from your or your spouse's current employment pays secondary to Medicare if you are eligible for Medicare because you are 65 or older and the company has **fewer than 20 employees**.

Before you make a decision about Medicare Part B, you should always contact Social Security at 800-772-1213, visit your local Social Security office or contact the Area Agency on Aging at 785-242-7200.

Questions to ask Social Security During Medicare Enrollment

Whether you are enrolling into Medicare, or delaying enrollment, it is important that you ask Social Security the right questions. Remember, Medicare coverage is divided into two parts. Part A (hospital insurance) is usually free and Part B (medical insurance) charges monthly premiums. Most people do not delay Part A enrollment. Some delay Part B enrollment depending on how they are insured. Asking the right questions means you will be less likely to have gaps in coverage or Medicare premium penalties if you delay Part B.

Below are some questions to ask Social Security representatives and reminders about information to get when you are enrolling into Medicare or delaying Medicare enrollment.

You can ask these questions by visiting your local Social Security Office or by calling the National Social Security Hotline at 800-772-1213. The locations of Social Security Offices can be found at www.socialsecurity.gov. [Socialsecurity.gov](http://www.socialsecurity.gov) is a helpful tool, but it does not have a feature available for you to ask questions. This is why it is best to take the questions to a Social Security office or ask them over the phone.

Questions to ask when enrolling into Medicare

- When will my Medicare coverage begin?
- What will I be paying for Medicare coverage?
- How will I pay my Part B premium?
- How will Medicare work with any other health coverage I have?

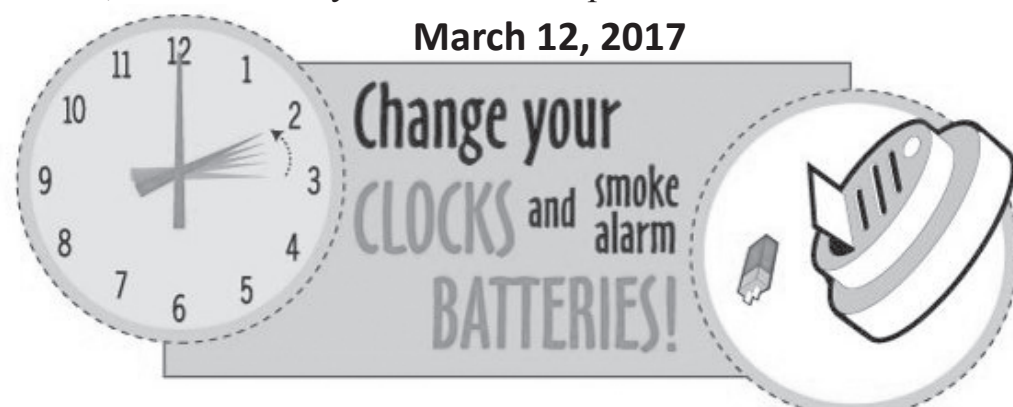
Questions to ask when you have another type of insurance coverage

Only people covered by large group health plans from **current** employers can delay Medicare Part B enrollment without paying a late enrollment penalty. If you are 65 or over, a large group health plan employs 20 or more employees. If you have Medicare due to a disability, a large group health plan employs 100 or more employees.

- Will my current insurance coverage allow me to delay Medicare enrollment?
- When should I enroll into Medicare if I am delaying now?
- How will delaying enrollment now affect when I can enroll into Medicare in the future?
- How will delaying enrollment now affect my Medicare premium later?
- What information and documents will I need to provide to Social Security when I do enroll into Medicare?

Remember, if you visited a Social Security Office, ask for a receipt that reflects the visit. If you called Social Security, ask the representative to send you a record of your call.

No matter who you spoke to, write down the representative's name, the date, the time of day and what the representative said.



Take a Cue from Millennials, the Generation of Gourmet Snackers

BY GILLEAN BARKYOUMB, MS, RDN

For millennials, eating is no longer a means of getting sustenance. It's an experience, and this young generation craves something innovative and unique — think food trucks, wine and cheese pairings and online dinner meet-ups.

Millennials also are reshaping food culture by opting for snacks over the traditional three meals per day. According to a 2015 Euromonitor analysis, they snack significantly more than any other generation with an average of 3.05 snacks consumed per day compared with 2.26 snacks consumed daily by Generation X, 1.53 by baby boomers, and 1 by adults older than 63 years.

Not only are millennials snacking more, they are demanding gourmet snacks with an expanded variety of flavors and ingredients. Snack cakes and fried snacks are being replaced with organic dark chocolate pistachio clusters and baked black bean chips from the local farmers market. Millennials want healthier snack options and are more likely to read nutrition labels before making a purchase. They are choosing fresh, unprocessed snacks lower in calories, hydrogenated oils and salt. Even with intentions of choosing healthy snacks, it's easy to be tricked by unbalanced snacks, millennial or not. The key is to shoot for snacks that promote fullness and satisfaction while also supplying energy.

For healthy snacks that are still innovative and unique, try some of these balanced, gourmet options.

- Endive and carrots with roasted red pepper hummus
- Berries and granola with Greek yogurt
- Fresh pear slices served with brie cheese
- Dried mango chunks paired with dried edamame
- Rice cake with peanut butter and honey
- Balsamic vinegar and basil whole-grain crackers topped with mozzarella cheese slices
- Sprouted-grain toast with avocado and tomato

- Green apple slices spread with almond butter and sprinkled with sea salt
- Blueberries paired with spicy pumpkin seeds

The author is a health and science writer based out of Gilbert, Ariz., specializing in topics such as nutrition, exercise and food science.



Independence Inc. Independent Living Skills Training

Are you wanting to communicate with your children and grandchildren on Facebook but aren't sure how to set up and manage an account? Did you purchase a smart phone but aren't quite sure how to use it? You're in luck! Learning computer and telephone skills are a core service at Independence Inc. It's Independent Living Skills Training and it's a service that is free of charge.

Since Independence, Inc. currently doesn't have an office in Franklin County there are a few options on how to obtain this service: 1) Come to Lawrence, Kansas and visit Independence, Inc., where we have a free computer lab that can be utilized for computer skills training. 2) If you own a computer, the computer skills training can be held in your home. 3) If you don't own a computer and don't have the transportation to get to Lawrence, training can be conducted at your local public library. If you are wanting to learn how to use a smart phone, appointments can occur in a location that's convenient for you.

There are a couple qualifications for this free service. The interested individual must have a disability, as defined by the America's Disability Act (ADA) guidelines, and be willing to do a brief intake.

If you are interested in this service and meet the qualifications mentioned above contact Franklin County's Independent Living Specialist, Nabila Formusoh, to set up an appointment, by calling 785-841-0333 ext. 145.

Do you want to contribute to independence, Inc.'s services? Independence, Inc. holds fundraisers every month!

January 24, 2017

Chipotle

911 Massachusetts Ave. #A, Lawrence, KS 66044

12:00pm-8:00pm

Before you purchase your meal mention Independence Inc. to the cashier and Independence, Inc. will get 50% of the profit.

February 16, 2017

Fuzzy's Tacos

1115 Massachusetts St. Lawrence, KS 66044

6:30pm-8:30pm

Independence, Inc. will have a table where we will sell Brownies and Ice Cream for \$5 a plate. We get 100% of the profits and love to chat with people and spread the word about Independence, Inc. and the services we provide.

If you are interested in learning about other upcoming fundraisers please check out our website, www.independenceinc.org.

Are you having difficulties resolving your KanCare/Medicaid issues?

KanCare Ombudsman

☆ HERE TO ASSIST YOU ☆

1-855-643-8180

KanCare.Ombudsman@ks.gov

www.kancare.ks.gov/ombudsman.htm



A Call for Volunteers

Do you have three hours a week to help Kansas Medicaid consumers?

Call (785) 296-2081 ~ Email: Lisa.Churchill@ks.gov



RESOURCE CENTER
for independent living

Internet Access from AT&T

By: Beth Burnett, RCIL

AT&T offers the Access program to provide low-cost wireline home Internet service to qualifying households in Kansas. The Access program gives consumers an opportunity to have access to the internet in their home to find employment, connect with family and friends, research health questions, connect with Aging and Disability Resource Center, RCIL and other agencies, and a whole lot more.

AT&T is offering low-cost wireline home Internet service to qualifying households:

- With at least one resident who participates in the U.S. Supplemental Nutrition Assistance Program (SNAP) and
- With an address in AT&T's service area in Kansas where they offer wireline home Internet service, and
- Without outstanding debt for AT&T fixed Internet service within the last six months or outstanding debt incurred under this program.

If you qualify, the service availability and speed may vary by address. AT&T will assign you the fastest of these speed tiers available where you live:

- 10 megabits per second, for \$10 per month
- 5 megabits per second, for \$10 per month
- 3 megabits per second, for \$5 per month

If none of the above speeds are technically available at your address, unfortunately you won't be able to participate in the Access program from AT&T at this time. However, please continue to check back with AT&T because they are updating their systems so that lower speed tiers can qualify in the future.

Are you interested and want to apply? Call an AT&T representative at 1-855-220-5211 to request an application or you can apply online at <https://www.att.com/shop/internet/access/#/>. If you need assistance to complete the application, contact RCIL at 785-528-3105 and an Independent Living Specialist will assist you.

"Live the full life of the mind, exhilarated by new ideas, intoxicated by the romance of the unusual."
- Ernest Hemingway

HOME TOWN HEALTHCARE

HOME HEALTH AGENCY

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What is Home Care? – These are in-home services referred to as home maker, Medicaid Home and Community Based Services (HCBS), or private pay services. These services are to provide the little extra help needed to keep clients in their home, healthy, happy, and safe.

What is Home Health? - Home Health is a service available to persons who have health care needs and who have the ability to be at home. A goal of Home Health is to keep a person safely in their home for as long as possible with a high quality of life. Home Health is the most cost effective means of health care today. Medicare pays 100% of your home health cost. Medicaid and other personal insurances also pay for home health and we can help you find out how to qualify and if it will cost you anything.

What is Hospice? – Hospice provides quality care for patients with a terminal illness, limited life expectancy, and who choose to focus on comfort rather than curative treatment. We believe the end-of-life deserves as much beauty, care, and respect as the beginning-of-life.

Who Can Make a Referral? - Traditionally doctors and medical facilities refer to us. However, anybody can refer to our agency (patients, families, friends, and neighbors). Our staff will come out for free to meet with you and your family to assess your needs, and help you with the process.

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Social Media

9 Things You Didn't Know About Dating for Seniors

By Kimberly Atchison
ECKAAA Marketing and Outreach

With the obsession that today's media has with youth and appearance, you could be forgiven for thinking that it's only the young who are looking for companionship, that dating is a young person's game.

Well, it's time things changed. We are all living decades longer than we once did, and are staying fitter, healthier (and in some cases, friskier) further into our wisdom years than ever before. At the same time, more older adults over 55 find themselves single and looking, either through divorce or the tragic loss of a husband or wife they loved for many years.

This means that there are more seniors and baby boomers than ever before looking for some companionship to fill the void of their prior partner.

Because no matter how old you get, one thing about human nature never changes: nobody likes feeling lonely.

Older adults, however, look for companionship in a way that's very different from their younger counterparts. Once you're into your wisdom years your needs, desires and expectations are very different from what you're looking for when you're in your 20s.

Let's take a look at nine things you (probably) didn't know about dating for older adults:

1. Age DOESN'T matter

It seems counter-intuitive to say that people characterized by one attribute — how old they are — don't care about age when looking for a companion, but it's true. Young people are incredibly age-prejudiced, to such an extent that age is one of the most important filter criteria used to find a match on online dating sites.

The filtering mechanisms on these dating sites similarly emphasize the importance age takes in the minds of young match-seekers, with all users asked to specify the age range they are seeking, with many choosing ridiculously narrow ranges (e.g. "man aged 32 seeking woman aged 26-29"!)

Far more important is what shape you are in, how healthy you are, and what activities you can do.

Adults over 55 are far more flexible in their approach to companionship. Part of this is probably the wisdom that comes with age, but even more significant is an essential truth about how age works. Once you get into your fifties and beyond, the actual number of your age becomes less and less significant. Far more important is what shape you are in, how healthy you are, what activities you can do.

A 70 year-old woman looking for a man? If you're active and like going for long walks and playing golf, you're going to be much more interested in the fit and energetic 82-year-old who can share your activities than the 65-year-old with the hip replacement who can no longer walk long distances. On the other hand, the 75-year old woman who has had past back problems and likes to stay in with wine and movies might be a great match for that 65-year-old man.

2. Neither do looks

The other stunning aspect of dating for young people is how much looks matter. The hottest online dating app for young people today is Tinder, which proudly claims to be matching over 450 million love-seekers daily.

What stands out as the most important aspect of a person when determining if you may be a potential match? It's the photo.

With Tinder (and pretty much every other online dating system on the market today) the photo is all-important. This reinforces a message that young people get hammered with on a daily basis: nothing matters more than how you look.

We'd be lying if we said that appearance wasn't important at all to the over-55 demographic, but it turns out to be a much lower priority.

Maybe this is because older adults are wise enough to know that looks have very little to do with whether someone is going to be a kind, loving and caring companion. Maybe it's because the physical nature of attractiveness changes when you get older, or maybe they know that being "hot and sexy" is more a function of your personality than how you look.

Whatever the reason, most older adults will tell you that how someone looks is doesn't matter much in their search to find a companion.

3. It's not drinks, it's dinner

One thing we have been struck with has been the important role that dinner plays in the social (or not-so-social) lives of most older adults. Nobody likes the idea of spending years cooking for themselves and eating alone. And always being the lone single person when your married friends want to catch up for dinner starts to become a little tiresome. More than any other activity, dinner is where older adults feel the isolation of being alone most strongly.

This is why, for most older adults, a dinner date is the most important first step towards finding companionship.

This makes quite a comparison to how many young people organize their first dates, which usually involve meeting up in a bar. Several of today's dating services are built specifically around this concept: Grouper, for example, hooks up groups of young people in bars and offers them a free first drink as part of the package.

For older adults, it's not drinks, it's dinner.

4. Not everybody is looking for love & marriage

The fundamental premise behind most dating services for young people is that the ultimate goal is to find love and marriage. While this is true for some older adults, it is far from universal.

Many seniors really are looking for companionship and nothing more. Some are seeking someone to have dinner with, some are looking for someone to travel with them, others are looking for someone to share their favorite activities.

It's always fun to have attraction, romance, and flirting. For many people at this stage, that is enough. For others, it's more. There is an entire spectrum of dating that goes far beyond the marriage-oriented online dating services available today.

Which goes a long way to explaining the next point ...

5. It's not just about one companion

Many older adults have multiple needs for companionship. Sure, some are focused only on finding that single life partner who will give them a loving relationship for the next few decades. But just as many are actually seeking multiple companions to fit in with their varied social needs.

A dinner-date companion. A travel companion. A hiking companion. A gardening buddy. A couples bridge partner.

This isn't infidelity, it's just common sense. A recognition that most older adults are prepared for the fact that no single person may be the solution to all their social needs, that they may be just as well served by multiple companions.

6. The real world counts

Far more than their younger counterparts, older adults feel much more comfortable evaluating a potential match in the real world instead of online. That's right, instead of texting and messaging, they actually prefer to talk to someone on the phone to find out if they like them. Can you believe that?

All the Millennials out there are shaking their heads, wondering why on earth anyone would like to talk on the phone when they can instant message instead. And that sums up the generation gap in a nutshell ... recent studies show that young adults are three times as likely to prefer to text than talk via the phone, the complete opposite of their older counterparts.

One of our favorite lines comes from a Huffington Post article on this very subject: Kids, you've heard of phone calls, right? Did you know that there's an app on your smartphone that lets you talk out loud to family and friends? Ask your grandparents about it.

It won't surprise you, of course, to discover that most of today's online dating services are designed around chatting with potential matches online before things get serious enough for a phone call.

Kids these days!

7. Trust is hyper-important

Yes, trust is important to everyone, no matter how old they are. But for a retiree on a fixed income, who has heard countless stories of peers being taken advantage of both online and in the real world, trust takes on a special significance.

Is this person who they say they are? Are they authentically interested in me, or are they after something more?

Or, as we have been often asked by older women considering prospective male companions: are they truly looking for companionship, or someone to nurse them through their later years?

8. Filters, not so much

One thing that many dating services have in common is using fancy algorithms to help you find a partner based on a dazzling array of filters you provide them. Younger people can be zealous about the rules they impose on potential partners.

Ethnicity. Religion. Occupation. Even eye color!

The profile selection page from **Match.com** paints a clear picture: young people dating have a well-defined set of filters, which they use to help them find that "perfect" match.

We've found older adults to be far more refreshingly open-minded.

Whether it was the Jewish 82-year-old, who admitted in her youth she would have only accepted "a handsome Jewish boy" but now "doesn't mind about their background as long as they are kind", or the 59-year-old devout Catholic who had never considered dating Protestants when she was younger, we found an incredible willingness to judge potential partners on their personality and shared interests than any pre-conceived notions of who the "right" partner might be.

Just another example of why we love our members ... they never cease to inspire us.

9. Online dating stinks

In case you hadn't figured it out by now, all the differences we've described above lead most older adults to conclude that, well, online dating is not a positive experience at all. It's built around the needs of younger generations, who care a lot about age, about appearances, about filtering out potential matches based on arbitrary criteria, who are happy to spend inordinate amounts of time online, browsing and scrutinizing potential matches.

The online dating sites which market themselves as being for 55 and older are simply re-branded versions of dating sites for younger adults. None of them recognize that there are fundamental differences in what matters to older adults and what they're looking for.

Reporting Suspected Fraud Resources



Report Medicare/Medicaid Fraud:

- Kansas SMP 785-296-03747 or 1-800-860-5260
- SHICK (Senior Health Insurance Counseling for Kansas) 1-800-860-5260

- Kansas Attorney General's Medicaid Fraud 1-866-551-6328
- Medicare 1-800-MEDICARE (1-800-633-4227)

For a Free Credit Report:

- Equifax, Experian, Trans Union
- 1-877-322-8228 or www.annualcreditreport.com

Report ID Theft to:

- Equifax 1-800-525-6285, www.equifax.com
- Experian 1-888-397-3742, www.experian.com
- Trans Union 1-800-680-7289, www.transunion.com
- Federal Trade Commission: www.ftc.gov/idtheft or 1-877-438-4338

• Identity Theft Clearing House - 600 Pennsylvania Ave, NW Washington, DC 20580

- Social Security Administration: www.ssa.gov/oig
- Income Tax Fraud: www.irs.gov or 1-877-777-4778

To Report Mail Fraud:

- Postal Inspection Service 1-877-876-2455 (24 hours a day), <http://postalinspectors.uspis.gov>

Other Resources

- Kansas Attorney General's Consumer Protection 1-800-432-2310
- Do Not Call Registry: 1-888-382-1222 or www.donotcall.gov
- Opt Out of Prepaid Credit Cards 1-888-567-8688 or www.optoutprescreen.com
- Kansas Insurance Department Consumer Assistance 1-800-432-2484
- Kansas Long Term Care Ombudsman 1-877-662-8362
- Prospective mailing lists: www.dmachoice.org
- Secure mail for vacation hold: 1-800-275-8777
- ID Theft Information: www.privacyrights.org
- Report phishing via email to: reportphishing@antiphishing.org and/or spam@uce.gov

Government Agencies

- Federal Bureau of Investigation: www.fbi.gov
- U.S. Postal Inspection Service: <http://postalinspectors.uspis.gov>
- U.S. Department of Justice: www.usdoj.gov/criminal/fraud
- Federal Deposit Insurance Corporation: www.fdic.gov/consumers

From the Editor . . .

Tech Savvy Seniors

By Kimberly Atchison

ECKAAA Marketing and Outreach

Every day that I've worked with the elderly and, by extension, with their families. As a person who works in senior care in the past and present, my goal is to ensure that people can age with dignity in their own homes and to reassure families that their loved ones are safe and secure. Increasingly, technology helps on both fronts.

As our elders become more and more tech-savvy, using smart phones, tablets and computers, I am always on the lookout for tech solutions to support their care. Here are some great picks, that seniors, their families and our caregivers can use to enhance daily life.

1. The app that gives a voice to people with a speech disorder

THE APP: Talkitt

WHO IT HELPS: People with motor, speech and language disorders - including but not limited to Amyotrophic Lateral Sclerosis (ALS), Cerebral Palsy, stroke, brain damage, autism and Parkinson's disease.

WHAT IT DOES: The Talkitt app translates unintelligible pronunciation into understandable speech, allowing people to communicate using their own voice. The technology behind the app is brilliant - by recognizing each individual user's vocal patterns, it "speaks" their words in a coherent manner - thus allowing them to communicate clearly and easily. Even more amazing? The program works in every language.

2. The app that gives eyes to the blind

THE APP: Be My Eyes

WHO IT HELPS: People who are blind or visually impaired.

WHAT IT DOES: Be My Eyes connects blind people who need assistance with sighted volunteers who want to help out via a direct video connection. Currently available for iPhone and coming soon for Android, the app can be used in a variety of situations - for example a blind person might need help checking the expiration date on a milk carton, or making their way around new surroundings. They enter a request for assistance and the volunteer gets a notification that the blind person could use some help. Arguably the best app for blind people, there are currently over 90,000 sighted volunteers active on Be My Eyes, and some 7,000 blind people using the app.

3. The app is designed to help train memory and attention

THE APP: Lumosity

WHO IT HELPS: Anyone wanting to sharpen their memory

WHAT IT DOES: Another app that is great for passing the time and keeping the brain sharp. Used by over 60 million people worldwide, this app is designed to help train memory and attention.

4. The app designed to help with medications

THE APP: MedCoach

WHO IT HELPS:

WHAT IT DOES: Our caregivers love this app for many reasons: It has quick access to lists of medications, pill reminders with easy setup and even access to the pharmacy's website to fill prescriptions. And all of this can be done right in the palm of your hand on your phone, tablet or other device.

5. The app designed for social butterflies!

THE APP: Skype

WHO IT HELPS: Families and Friends

WHAT IT DOES: Many families are spread out across the state, country and even internationally. Although they're able to write letters or talk on the phone, nothing compares with face-to-face interaction. For that reason, our caregivers often set up Skype on their mobile device, computer or tablet so they can "see" each other by video conferencing. When our clients are able to see their children (or grandchildren) who don't live nearby, it not only makes their day, but also provides their grown kids with peace of mind seeing that their parents' care is being managed well.

Follow us on Twitter @TheECKAAA and Facebook!

Resources: www.goodnet.org/articles/7-best-apps-for-people-disabilities-list

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New Emergency Department



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5 Safety Tips for Seniors with Smartphones

1. **Think of your smartphone as a minicomputer:** Today's smartphones are often a preferred gateway for the web, and people use apps to execute transactions involving financial data. Don't think of your phone as just a handset; keep in mind that it has valuable data on it and that it is an expensive piece of equipment in its own right, just like your PC and other electronics. Protect it accordingly.

2. **Don't fall for phishing scams:** People tend to trust the messages they receive on their smartphones, but remember, an unsolicited email or download received on your phone is just as suspect as one you receive on your desktop or laptop. Never give out personal information via email or text message, and don't download apps from sources you don't absolutely trust.

3. **Be careful about using public Wi-Fi:** Logging onto a social media site like Facebook while using free Wi-Fi at the local coffee shop or airport lounge can help you avoid data charges from your carrier. But be wary of visiting secure sites such as a banking app while using public Wi-Fi. Scammers may be able to use the open stream to steal passwords and account information.

4. **Make sure you password-protect your smartphone:** About 40% of smartphones are not password protected. This is a huge mistake: If you don't set up a password, a thief can access your personal account

data, contacts list and identifying information in just seconds if your smartphone is lost or stolen. Setting up a password is easy, and it won't delay you when answering calls.

5. **Download and set up a "find my phone" app:** Some smartphones (such as iPhone 5s and iPhone 5c) come with a preloaded app that allows the user to remotely activate a "find my phone" feature they can use to track the whereabouts of the phone on a laptop, desktop, tablet or another smartphone. This is a great way to recover a lost or stolen phone, so make sure you set it up before you need it."

Source: <http://www.marketwatch.com/story/5-safety-tips-for-seniors-with-smartphones-2014-07-02>

"We don't stop playing because we grow old. We grow old because we stop playing."
-George Bernard Shaw

Understanding Medigap Enrollment

Many people aging into Medicare have questions about when they can enroll in a Medicare supplement plan (often called Medigap) and if they need to purchase such a plan when they first become eligible for Medicare. Under federal law you only have the right to buy a Medicare supplement insurance plan or Medigap if you are 65 or older and you buy your policy during certain times. These times include during your Medigap Open Enrollment Period and when you have a guaranteed issue right. When you enroll during one of these times, Medigap insurers cannot deny you coverage and must offer you a Medigap at the best available rate.

If you have Original Medicare, you have the right to buy a Medigap for up to six months, beginning with the month you are 65 or older and enrolled in Medicare Part B. This six-month period, in which you are both 65 and enrolled in Part B, is known as the Medigap Open Enrollment Period. Under federal law, you do not qualify for this Open Enrollment Period if you are under 65. However, once you turn 65, you qualify for this Open Enrollment Period during the six-month period beginning with the month you are both 65 or older and enrolled in Part B.

If you want to purchase a Medigap during your Medigap Open Enrollment Period, insurance companies cannot turn you down based on pre-existing conditions. However, if you have a medical condition or illness prior to purchasing the Medigap, Medigap insurers can impose a pre-existing condition waiting period, meaning that the plan will not cover any health services related to the pre-existing condition for a period of up to six months. If you had certain other kinds of coverage before you buy your Medigap, your waiting period may be shortened.

A guaranteed issue right means that you have the right to buy a Medigap outside of your Open Enrollment Period, and insurance companies cannot deny you coverage. If you are 65 or older, you have a guaranteed issue right to purchase a Medigap within 63 days of losing or ending certain kinds of health coverage and in some other circumstances. When you have a guaranteed issue right, companies must sell you a policy at the

best available rate, regardless of your health status, and cannot deny you coverage. For example, you will have a guaranteed issue right if your current employer or retiree coverage that pays after Medicare ends.

There are some states that have more flexible enrollment rules than the federal government and require Medigap insurers to sell you a policy at other times. Some states extend open enrollment and guaranteed issue protections to people under 65 and some have continuous open enrollment, meaning you can buy a policy at any time. On the other hand, you may run into problems if you try to buy a Medigap policy outside of Open Enrollment or Guaranteed Issue periods in other states. Companies can refuse to sell you a policy or may only let you buy one if you meet certain medical requirements. If an insurance company does agree to sell you a policy, you may pay a higher premium as a result of your health status. You can learn more about Medigap enrollment by contacting the Senior Health Insurance Counseling for Kansas (SHICK) program at ECKAAA, 785-242-7200.

Source: Medicare Rights Center



New to Medicare Seminar

January 11, 2017 • April 12, 2017

July 12, 2017 • October 11, 2017

10 AM to Noon

Hosted by Senoir Health Insurance Counseling for Kansas (SHICK)

Why Attend

You are turning 65 and needing Medicare.

You are newly retired and needing to access your Medicare benefits.

You are 65 but still working and wondering what to do about insurance.

Who Should Attend

New Medicare Beneficiaries

Anyone turning 65 or getting Medicare this year

Human Resource Staff

Employees newly retired, or soon to retire

Family members who are assisting someone with Medicare

Topics Covered

- Explain the different parts of Medicare and what benefits each part provides (Medicare A, B, C, & D)
- Explain how Medicare and social security differ /work together
- Explain the enrollment process and respective dates for enrollment
- Outline costs for Medicare benefits (80/20 cost share)
- Provide information on how to proceed with Medicare if you are still working or have health insurance through your previous employer

The East Central Kansas Area

Agency on Aging serves as the single, highly accessible resource center to coordinate and provide programs and services for a population of more than 18,000 persons age 60 and older in the counties of Anderson, Coffey, Franklin, Linn, Miami, and Osage. The Area Agency on Aging receives funds from Federal, State, and County government as well as individual donations, fees for service, private foundations and fundraising.

Senior Health Insurance Counseling

(SHICK) for Kansas is a free program offering older Kansans an opportunity to talk with trained, community volunteers and get answers to questions about Medicare and other insurance issues. SHICK provides you with many resources that will help you with your struggle through the Medicare maze.



The East Central Kansas Area Agency on Aging and Disability Resource Center attended the Lebo After School program with the Coffey County Lebo District Library to provide an intergenerational activity. They made peppermint puppy chow with their local senior group for a Christmas activity.



ECKAAA and ECKAN's Youth Action Council had a great time planning a local 50's Celebration that included lunch, music, intergenerational activities, and great stories! Thank you to Frank Eye Center, Papa's Attic, Papa John's, Ransom Memorial Hospital, and Ottawa Retirement Village for sponsoring our event.



Pictured left to right are Pat Mourning, Kimberly Atchison and Elizabeth Maxwell, representatives of the East Central Kansas Area Agency on Aging, accepting forty-three "Fidget Quilts" which were made and donated to ECKAAA by members of Sunflower Piecemakers Quilt Guild, Ottawa.

Fidget Blankets

"Fidget Quilts" are small lap size quilts that consist of various textures, colors and are embellished with a variety of items such as zippers, snaps, buttons, ribbons, clips and more. They are given to those diagnosed with dementia, Alzheimer's and related diseases to help calm the patient and relieve stress thru tactile feeling and activity.

This group of quilts will be distributed by ECKAAA to Franklin County persons and their families. ECKAAA serves a six county area, and Franklin County is the first to have these "Fidget Quilts" for those in need, thanks to the local quilt guild.

For more information contact: Kimberly Atchison, 785-242-7200, kima@eckaaa.org or Chris Campbell, Chris' Corner Quilt Shop, chriscorner@sbcglobal.net, 785-242-1922

6 Benefits of Yoga for Seniors

By Melissa Eisler

Getting older presents many gifts—maturity, grace, wisdom, experience, and perspective, to name a few. Growing older can also carry many challenges.

Physically, it becomes harder to keep extra weight off. According to the Centers for Diseases Control and Prevention, over one third of adults 65 and older are obese.

Risk of life-threatening illnesses, such as diabetes, cardiovascular disease, and certain types of cancer also increases with age. Joint stress, osteoarthritis, and other types of pain will also commonly surface as you age.

Psychologically and emotionally, seniors experience higher rates of depression, anxiety, and other mental health disorders. Memory can decline, balance can be impaired, and with that, sense of self can suffer. Not to mention the number of people with Alzheimer's disease—which can impair the ability to have relationships and function in the world—doubles every five years after age 65.

With these statistics and more, the topic of aging often renders fear as birthdays pile up and you become eligible for social security. The good news is, there are so many things you can do to improve your overall health and well-being as a senior.

Healthy eating and exercise can assist in preventing disease, injury, and keeping your physical body in good shape, and meditation and brain training exercises can keep your mind sharp.

Yoga, especially restorative yoga, can also offer a wide array of health benefits—working physical and psychological wonders. Seniors, who often struggle with pain, joint stress, imbalance, osteoarthritis, and other physical limitations, can benefit from incorporating a yoga practice into their daily routine.

Here are just six of the many benefits of a daily yoga practice for seniors.

Yoga Improves Balance and Stability

Many yoga poses focus on balance and stability, both incredibly important as you age. Strengthening your muscles and improving your balance prevents the likelihood of falls, which can be a common concern for elderly.

Not only does it prevent them in the first place, but an increase in strength and stability also helps seniors bounce back and recover, should a fall occur.

Yoga Improves Flexibility and Joint Health

If you're looking for a gentle exercise that increases flexibility, yoga is a great option. Flexibility exercises such as yoga are great if your joints tend to be achy or stiff. In a study that looked at the effectiveness of yoga as an exercise to manage osteoarthritis in elderly women, researchers found that it provided therapeutic benefits.

Not only can these low-impact moves loosen your muscles, they can also tone your supporting muscles and help prevent injury.

Yoga Improves Respiration

With age comes respiratory limitations and reduced tolerance to physical exertion. Anything that reduces oxygen in the respiratory system can have negative effects on the mind and body. Recent studies have shown that a 12-week yoga program significantly improved respiratory function in elderly women.

Breathing is the foundation of life. Humans can go weeks without food, but you can't go more than a few minutes without breath, so it's a good idea to keep your respiratory system in tip-top shape at any age.

Yoga Reduces High Blood Pressure

Hypertension, or high blood pressure, can lead to cardiovascular disease and is the second leading cause of kidney disease. Recent studies have found that yoga reduces oxidative stress in the elderly. Oxidative stress is one of the underlying causes of high blood pressure and, especially for seniors, is a strong risk factor for heart attacks.

Yoga Reduces Anxiety

Yoga classes are calm and restorative, relaxing your body and mind—especially those geared toward seniors. When practiced regularly, yoga can reduce your sympathetic nervous system's fight-or-flight response, which can cause inflammation of all kinds and wreak havoc on your mind and body.

Yoga practice involves focusing on the breath and slow movements, which can help trigger your parasympathetic nervous system, reducing the byproducts of stress and feelings of anxiety.

Yoga Encourages Mindfulness

Since so much of yoga is focused on breathing and listening to your body, an added benefit is the expanded awareness of Self through practice.

As you practice yoga and become mindful of not just your body, but also of your thoughts and emotions, you will become more connected to and mindful of your environment, your community, and the world around you.

Two Local Artists Find a Home in Chanute!

Kimberly Atchison
Marketing & Outreach, ECKAAA

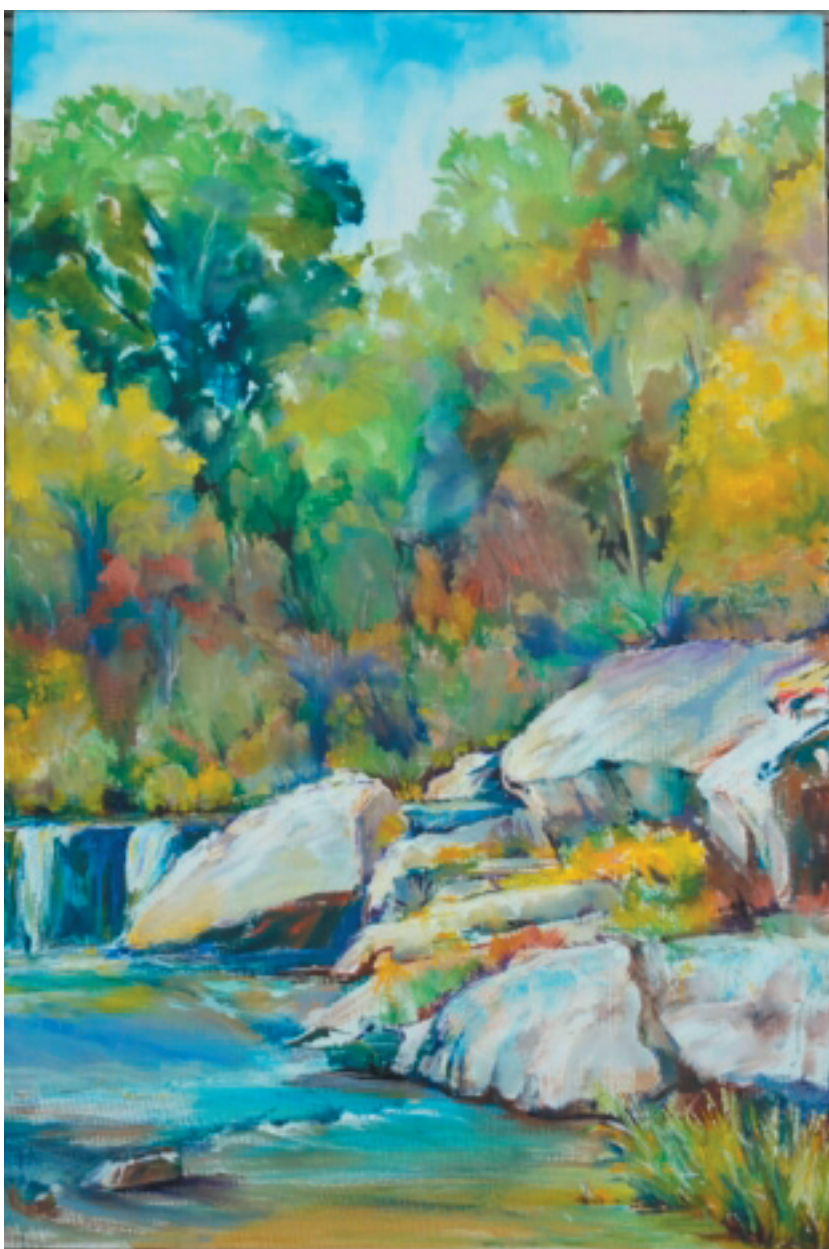
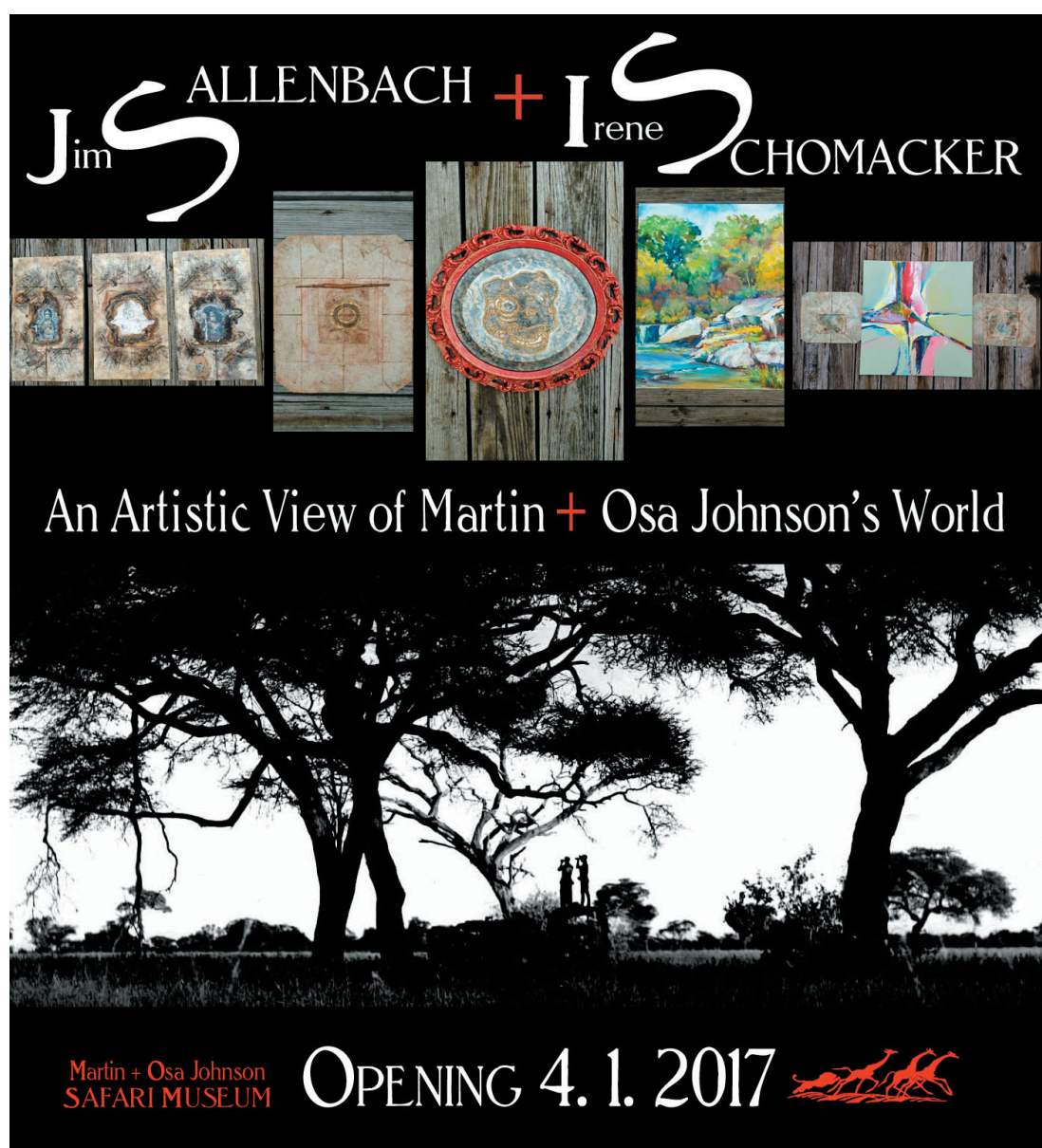
Irene Shomaker and Jim Sallenbach are excited to show even more of their hard work and passion throughout Kansas. Both artists have great ties to our area and we are able to be proud once again as locals of the area. Jim and Irene will soon be showing their artwork at the Martin & Osa Johnson Safari Museum.

Irene Shomaker is a Kansas based artist exploring impressionism in landscapes, animal portraits and more. Jim is a mixed media artist who works with sculptures in 2D and 3D using paper, found objects, canvas and board.

The museum is thrilled to host the artwork of Jim Sallenbach and Irene Schomacker in Spring 2017. Jim and Irene will be onsite in January selecting artifacts from the collections to interconnect with their art and the resulting show, *An Artistic View of Martin & Osa Johnson's World* will premiere on Saturday April 1st, 2017.

This exhibition will run for three months and the artists will generously donate a portion of any art sales to support the Safari Museum!

Here's a peek at some of the works to be included, but keep checking here for updates and more information on these amazing artists and this is sure to be a stunning show.



Irene Shomaker



Jim Sallenbach



Wednesday, May 3rd, 2017
9 am-3:30 pm
Lighthouse Presbyterian Church
Paola, Kansas
 Promoting staying active physically and mentally, as well as educating older Kansans to be proactive toward maintaining their physical, mental and financial health.

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