



PUBLICATION OF EAST CENTRAL KANSAS AREA AGENCY ON AGING      SERVING ANDERSON, COFFEY, FRANKLIN, LINN, MIAMI, & OSAGE COUNTIES

The Masthead photo that I took at the 33rd Annual Ol' Marais River Run Cruise Night brought back many memories. I remember when we could ride around in the bed of a pickup and enjoy the night air and not be concerned that it was against the law- those were simpler times and I think that is why so many people flock to this car show. Besides being one of the best in the country, the cruise night is a big draw. You can load your car or truck up with all your friends and cruise Main Street. Also, everyone seems to have a favorite car that they drove or wanted to drive when they were younger and now

they have that car of their dreams. This event brings people of all ages, backgrounds, and income levels together and they all have one thing in common – they love cars and talking about their cars. If you have never been to the Ol' Marais River Run you should put it on your bucket list as it is a weekend you will not likely forget. It is always the third weekend in September, so mark your calendar for September 19 and 20th, 2020. Please check out the nutrition article for more about the car show and the ECKAAA Nutrition Program fundraising booth.

## Every Small Town needs a MARY

Kansas is filled with several small towns and communities. Most of these small towns were once bustling with local businesses and schools. Homes that were once filled with families are now vacant and tattered from the Kansas elements, but embedded in these small towns are marvelous and outstanding people who have the biggest hearts. I am fascinated by small communities, I grew up in a small community, I work in small communities, but the one aspect that fascinates me more than small communities are those people who make those communities thrive. The individuals who are always available when someone needs help, the people who know the community inside and out. The people who volunteer when no one else does, the heart and backbone of a community. These individuals catch my attention, I want to get to know them, I want their story. Blue Mound houses one of these individuals, her name is Mary Krupco.

Mary was born and raised in Blue Mound, it is where her mother's family is from, this area has always been home to her. Mary attended Jayhawk Linn High School in Mound City, graduating in 1997. Mary served in the Navy for four years eventually returning to Blue Mound, she then earned a degree in accounting from Ottawa University in 2016. Shortly after earning her degree she was approached with an opportunity to manage the only apartment building located in Blue Mound. Mary managed the apartment building for just a few months when she was notified that the



live. These people made a commitment to me to help me fix it up. They let me know when something is broken and needs fixed, they keep an eye on their water usage. After the first month of owning the building the water bill went down one hundred dollars. They help me so I can help them.”

Housing is an issue I see on a regular basis. There are new apartment buildings being constructed in the more populated areas throughout Miami County and Franklin County, but for the areas that are not as populated or thriving, housing is an issue. For some residents, the older they get the harder it is to keep up with bigger homes, therefore it might be necessary relocate to some type of housing development or apartment complex, but not all areas have these options. If someone is not able to find housing within their local community, then it is a possibility that they move anywhere between 30 minutes to over an hour away. This can cause an issue regarding medical necessities and assistance, relocating can even make it difficult for family members to visit on a regular basis. This is why I find Mary's story so special, she had purchased an apartment building just so the tenants continued to have a place to live. This act of kindness shows how selfless she is, Mary truly has a heart of gold.

When Mary is not busy remodeling or updating the apartment building, she is helping the tenants. Some of the tenants have no means of transportation to get to the grocery store or to doctor's appointments, that is where Mary

*(continued on page 10)*



building was going up for sale. “It was going up for sale because the commission for the building had went south. I did not want to see these people lose their homes. I grew up in this community, these people are like family to me. I didn't want someone who is not from around here coming in and purchasing the building and it turn into something other than an apartment building, doing that would leave these people without a place to go. So, I decided to purchase the property.” The property took about a year to purchase, the process started in October of 2016 and by August of 2017 Mary bought the building out of the USDA program and became the new owner of Parkview Apartments.

The apartment building has eight one-bedroom apartments. Mary has redone six of the eight apartments with the help of her husband, Matthew. “My husband and I remodeled our home, so some of the knowledge from that was carried over from that experience. I was an electrician in the Navy, so I have that knowledge as well, along with the help from YouTube. I have scrapped popcorn ceilings, repaired walls and closet doors, ripped up flooring and put down new flooring, changed out light fixtures and replaced them with ceiling fans, replaced electrical outlets, installed water efficient toilets, and replaced bathtubs with walk-in showers. There was one apartment that cost ten thousand dollars in repairs.” When I asked Mary how all these repairs are funded, she informed me that the rent the tenants pay is poured back into the building. “Just because an individual is low-income does not mean they don't deserve to have a nice place to

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*Masthead photo was designed by Jodi Smith,  
Editor of Golden Years.*



## From The Director

By Elizabeth Maxwell  
Executive Director

### October 2019

It seems all of my annual doctor visits are scheduled for Fall each year. I have my Primary Care Physician and then four specialists. I don't mind going because fortunately I am currently healthy so it's just affirmation of my health. However, there is one question that is the first question asked by each of the five different nurses: What type of physical exercise do you do?

I haven't exercised on a regular basis since a year ago. I have all kinds of excuses, including personal and work related. And sadly, I never liked to exercise, so I don't really miss it. But to actually verbalize five different times that I don't do anything becomes embarrassing. In fact, when I got to last doctor appointment, before the nurse could say anything, I said "the answer is - no exercise at all".

I tell you this to admit my short comings and to let you know that exercise is important and I'm going to change my lifestyle.

#### Restarting your engine

Whether you've been sedentary all your life or become inactive because of injury or illness, research shows the value of exercise for the oldest and most vulnerable populations.

Before you undertake any exercise program, begin with a checkup by your primary care provider or rehabilitation specialist. If you have a condition such as congestive heart failure, lung disease, diabetes, osteoporosis, arthritis, or a joint replacement, you'll need guidance on developing a safe exercise routine. If you're crafting your own program, you'll want to build it on the four cornerstones of fitness: cardiovascular conditioning, strength, balance, and flexibility.

#### Cardiovascular conditioning

The heart, like other muscles, becomes deconditioned when a sedentary lifestyle reduces the demands we make on it. As a result, its contractions become weaker and it pumps less blood with each beat. But some cardiovascular loss can be reversed through regular exercise.

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## CDDO Corner

Community Development Disability Organization

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### Success Within the CDDO

It's been two years since I've taken over the position of the CDDO Coordinator; two years that has brought growth, dedication, and achievement. If you would have asked me two years ago if I felt that the CDDO would be such a great resource, I'm not sure if I could have answered in the way that most would expect. There were many changes inside state and federal guidelines that many days nobody seemed to be on the same page, and other days some of us were just sitting and waiting for that other shoe to drop. If it did, we picked up the pieces, smiled, and moved forward. However, lately, the CDDO has not had to wait for that imaginative shoe because there no longer is a shoe. We lean on each other when times get rough and we utilize the community when we are unable to provide supports immediately.

I'd like to take a moment to tell you a story. One that is near and dear to my heart as I truly believe that children become our future. Meet Timothy. Timothy is a twelve-year old child in a local middle school. He attended the same school from Preschool up to 6th grade. In 6th grade, Timothy's family contacted the CDDO in hopes of finding more supports to offer Timothy in everyday living. He qualified for CDDO services due to epilepsy. Kansas put him on a seven-year waitlist.

The waitlist is not new. Kansas has such a growth rate for the IDD waiver that individuals are coming for help quicker than service providers can expand. We work on ideals and projects for growth, but it comes with a catch - money. Providers shell out money for expansion and turn around waiting to be reimbursed for services. Reimbursement occurs every month, for the most part, but reimbursement rates are nowhere enough to sustain business. Maybe if you want to break right at even, but even then, incidentals occur, and you are right back at square one. Anyway, reimbursement rates are another story for another time, let us get back to Timothy.

Timothy lives in a dual parent home where dad goes to work every day, and mom runs a daycare inside the home. If Timothy became ill or had a seizure at school mom would load up the daycare children, drive to the school, pick up Timothy, and bring him home so he could rest. This routine worked until Timothy's seizures became more and more frequent. He was missing school and unable to catch up when he returned, as the stress would trigger the seizures. Right before Christmas break the family and the school discussed

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## Caregiver's Corner



**Shannon Ocsody,  
Caregiver Coordinator**

**Caring for the elderly can be challenging** — particularly if a loved one doesn't want help. Understand what's causing your loved one's resistance and how you can encourage cooperation.

*By Mayo Clinic Staff*

One of the toughest challenges you can face when caring for the elderly is resistance to care. How do you help a loved one who doesn't want help? Understand why resistance to care might develop and strategies for fostering cooperation.

If your loved one is in need of care, he or she is likely dealing with loss — physical loss, mental loss, the loss of a spouse or the loss of independence. Accepting help might mean relinquishing privacy and adjusting to new routines. As a result, your loved one might feel frightened and vulnerable, angry that he or she needs help, or guilty about the idea of becoming a burden to family and friends.

In some cases, your loved one might be stubborn, have mental health concerns or simply think it's a sign of weakness to accept help. He or she might also be worried about the cost of certain types of care. Memory loss might also make it difficult for your loved one to understand why he or she needs help.

**What's the best way to approach a loved one about the need for care?**

In some cases, the doctor will start a discussion with your loved one about his or her care needs. If you're starting the conversation and you suspect that your loved one will be resistant to care — whether from family, other close contacts or a service — consider these tips:

- **Determine what help is needed.** Make an honest assessment of what kind of help your loved one needs and which services might work best.
- **Choose a time when you and your loved one are relaxed.** This will make it easier for you and your loved one to listen to each other and speak your minds.
- **Ask about your loved one's preferences.** Does your loved one have a preference about which family member or what type of service provides care? While you might not be able to meet all of your loved one's wishes, it's important to take them into consideration. If your loved one has trouble understanding you, simplify your explanations and the decisions you expect him or her to make.
- **Enlist the help of family members.** Family and friends might be able to help you persuade your loved one to accept help.
- **Don't give up.** If your loved one doesn't want to discuss the topic the first time you bring it up, try again later.

**To encourage cooperation, you might:**

- **Suggest a trial run.** Don't ask your loved one to make a final decision about the kind of care he or she receives right away. A trial run will give a hesitant loved one a chance to test the waters and experience the benefits of assistance.
- **Describe care in a positive way.** Refer to respite care as an activity your loved one likes. Talk about a home care provider as a friend. You might also call elder care a club, or refer to your loved one as a volunteer or helper at the center.
- **Explain your needs.** Consider asking your loved one to accept care to make your life a little easier. Remind your loved one that sometimes you'll both need to compromise on certain issues.
- **Address cost.** Your loved one might resist care out of concern about the cost. If your loved one's care is covered by Medicaid or other funding, share that information to help ease his or her worries.
- **Pick your battles.** Do your best to understand your loved one's point of view, and focus on the big picture. Avoid fighting with your loved one about minor issues related to his or her care.

Keep in mind that these strategies might not be appropriate when dealing with a loved one who has dementia.

If your loved one continues to resist care and is endangering himself or herself, enlist the help of a professional. Your loved one might be more willing to listen to the advice of a doctor, lawyer or care manager about the importance of receiving care.

Resistance to care is a challenge that many caregivers face. By keeping your loved one involved in decisions about his or her care

and explaining the benefits of assistance, you might be able to help your loved one feel more comfortable about accepting help.

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3. Making choices about everyday care (for families). Family Caregiver Alliance. [http://caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=406](http://caregiver.org/caregiver/jsp/content_node.jsp?nodeid=406). Accessed Jan. 25, 2017.
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March 04, 2017

Original article: <https://www.mayoclinic.org/healthy-lifestyle/caregivers/in-depth/caring-for-the-elderly/art-20048403>



## 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 each month, 1-2PM

Park Plaza North Club House - 105 Park Place North, Garnett, KS

Facilitators: SEKMH & ECKAAA

### Franklin County Support Group

2nd Tuesday of each month, 1-2:30PM

East Central Kansas Agency on Aging - 117 South Main, Ottawa, KS

Facilitators: Diane Sadowski & ECKAAA

### Franklin County Support Group

1st Monday of each month, 3 PM

Elizabeth Layton Center- 2537 Eisenhower Rd, Ottawa, KS

Facilitators: Robin Burgess & ECKAAA

### Miami County Support Group

3rd Tuesday of each month, 6-7PM

Elizabeth Layton Center - 2595 SW 327th St, Paola, KS

Facilitators: Barbara Cordts & ECKAAA

### Linn County Cup of Necessity with Shannon Ocsody

3rd Monday of Each Month, 11am-Noon

Mound City Library - 630 W. Main Street, Mound City, KS

### Coffey County Cup of Necessity with Shannon Ocsody

2nd Thursday of each month. 12:30-1:30pm

Burlington Public Library - 410 Juniatta Street, Burlington, KS

If you have questions about any of our caregiver activities - please call **Shannon** at 1-800-633-5621 OR 1-785-242-7200

## 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.**

**We would be happy to present to your group or to provide you with some literature to use. Call Leslea at 785-242-7200 or 1-800-633-5621.**



# NEWS

## from ECKAAA Nutrition Program

Jodi Smith- Nutrition Site Coordinator

### Fundraising at the car show for the Nutrition Program

Fundraising is a must for any Nutrition Program. It is a program based on volunteers, donations and government support on the federal, state and county level. I knew when I accepted this position, that a big part of my job would be fundraising for the nutrition programs in our 6-county area. So each fundraising event that I do is a first for me.

As most of you know the Meals on Wheels program is a passion of mine. When I went back to school 25 years ago, I didn't know what I wanted to do and Ottawa University required that all students do volunteer work to find their niche and that is when I volunteered at the Ottawa Sr Center to help with the home delivered meals. I have been working with the elderly ever since and now I am back with the nutrition program and loving it.



One of my other passions is baking and I make cinnamon rolls all the time. A lot of my friends think they are very good and several months ago we were talking about the car show and they told me that my cinnamon rolls would be a hit at the car show in October. Now, they were talking about the Ol'Marais River Run Car Show, which is huge and I kept thinking – how many cinnamon rolls would I have to make?? I didn't even know

if I could get signed up for a booth, but I did and we got a great space at the car show! So, I made – with the help of a very dear friend- 400 cinnamon rolls. Yes, I might be a little crazy, but it is for a good cause. The Nutrition program bakery cooks also made 400, so we had a lot of rolls!

I just want you to know that even with the weather keeping away a lot of people – we still had a successful fund raiser. However, what I have learned from this is that making a large quantity is hard. So, I am going to offer to make my home- made cinnamon rolls all year long- by special order – just call the office at 785-242-7200 and talk to Jodi. All proceeds will go to the ECKAAA Nutrition Program.



We will see what other great ideas we can come up with for the Car Show next year. Even though it was a wet weekend, we had a great time – talking to all the participants and spectators. We signed a couple of people up for Meals on Wheels, got a couple of new volunteers and learned a lot. So thank you to everyone that supported our fundraising event at the car show.

## Can Drinking Soda Really Kill You?

### The bottom line on all those scary health studies you've heard lately

by Hallie Levine, AARP, September 13, 2019

Whether you call it a soft drink, soda or pop, you've probably noticed that every few months one study or another comes out detailing their health risks. Now, new research published earlier this month in *JAMA Internal Medicine* offers an even more sobering message: Just two glasses per day of these drinks, whether they're sweetened with sugar or artificial sweeteners, raises the risk of premature death by 17 percent, compared to those who sip them less than once a month.

But studies on soft drinks can be confusing because some of them aren't well controlled, says Bonnie Liebman, director of nutrition at the Center for Science in the Public Interest. "Many of these studies are observational studies, which means researchers are relying on people's memories and recall, which can be problematic," she explains. In addition, it's often impossible to tease out whether the effects are due to reverse causation — that is, study subjects "may be drinking diet drinks because they are already overweight, and thus many of their health problems can stem from that," Liebman notes.

Here's a look at what the research shows, and a bottom line for you.

#### Stay away from sugary drinks, period

A study published earlier this year in the journal *Circulation* followed over 118,000 men and women for 30 years and concluded that each daily 12-ounce serving of a sugar-sweetened beverage — including soft drinks, lemonade and other sugary fruit drinks — raised the risk of death by 7 percent, including a 5 percent increased risk for cancer death, and a 10 percent increased risk for death from cardiovascular disease. "Sugary drinks lead to weight gain, and anything that leads to weight gain increases risk of conditions such as heart disease, type 2 diabetes and even certain cancers," explains Liebman. There are also other ingredients that may come into play. "Soft drinks are made up of carbonated water, and there is some preliminary research that suggests carbonated water may increase levels of the hunger hormone ghrelin, thereby making one hungrier, and that may lead to weight gain," adds Nancy Farrell Allen, a spokesperson for the Academy of Nutrition and Dietetics and a registered dietician in Fredericksburg, Virginia.

Bottom line: Indulge in these drinks once a month, or less. "We know now that added sugars can cause inflammation in bodies, and we already have a high sugar diet to begin with," points out Erin Coates, a nutritionist at the Cleveland Clinic. One can of Coca-Cola, for example, contains 39 grams of added sugar, well above the American Heart Association's maximum recommendations of 25 grams for women and 36 for men.

#### Limit diet drinks

You can't live without your afternoon Diet Coke, or you crave that Diet

Sprite at dinner. But research shows diet soft drinks may carry health issues, too. The *JAMA* study, for example, found that while drinking two or more sugar-sweetened beverages a day raised the risk of death by 8 percent, those who drank artificially sweetened drinks had a 26 percent higher risk.

One reason may be that diet sodas, instead of satisfying our sweet tooth, leave us craving for even more. "They are 300 to 500 times sweeter than sugar, increasing our desire for more and more sweet foods or beverages," says Farrell Allen. "We would never add 300 sugar cubes to our cup of coffee. But non-nutritive sweeteners give this false sense of what I call 'caloric security.'" In other words, you don't think twice about pairing a cheeseburger with your Diet Coke because, after all, you're sipping zero calories. "In my experience, clients who drink diet soft drinks almost always aren't satisfied with the drink alone — they want a sweet or salty food to go along with it," adds Coates.

Another concern may be some of the chemicals, including the artificial sweeteners, found in diet soft drinks, adds Liebman. Aspartame — found in drinks like Diet Coke — has in the past been linked to cancers such as lymphoma and leukemia in lab animals. While later research has been more reassuring, a 2012 study published in the *American Journal of Clinical Nutrition* did find that men who drank at least one diet soda a day had a higher risk of two cancers, multiple myeloma and non-Hodgkin lymphoma, than men who didn't drink any at all. Some other diet soft drinks contain sucralose (Splenda), which has also been linked to cancer in animals.

Bottom line: It's time to wean yourself from your Diet Coke habit. An occasional diet soft drink won't kill you, but a daily — or even an every-other-day — habit may wreak havoc on your taste buds, making it harder for you to lose or maintain a healthy weight, points out Coates. If you are considering a diet drink, try to stick to ones that contain the artificial sweetener Stevia, which appears right now to be the safest of the bunch, adds Liebman. Examples of drinks that contain Stevia include Coca-Cola Life, Pepsi True and Zevia Zero Calorie soda.

#### Be judicious with juice

Although soft drinks themselves are quick to get a bad rap, they're not the entire problem. A study published this past July in the *British Medical Journal* found that along with sugary soft drinks, 100 percent fruit juice can also raise the risk of cancer. But in these cases, portion size may be the main problem. "A serving size of juice is four ounces, but nobody just drinks that amount," says Farrell Allen. Instead, she says, they down an entire 20-ounce bottle, which contains a whopping 52 grams of sugar per serving.

(continued on page 7)



## Money Matter\$

Ryan Henningsen  
Financial Advisor  
Edward Jones  
www.edwardjones.com

### What Should I Prepare for Now That I'm Retired?

You've worked hard to get to this point, so it's wise to prepare for what you can't predict. We can help you with the right strategy, so you can avoid dipping into your retirement savings to pay for unexpected expenses.

If you purchased life insurance years ago, it may be time for a review. If you no longer have earned income, the kids are on their own and the mortgage is paid off, don't continue to pay for life insurance that was designed to cover those needs. As your life changes, your insurance needs will change as well. Your financial advisor can look at your entire financial picture and help you determine how much life insurance makes sense for your current situation.

Basically, you can either save for risks or insure against them. A good rule of thumb is to insure items that are too expensive to replace – like your income and your health.

#### Your income

Will your money last? This is a valid concern given that a 65-year-old couple has a 50% chance that one of them will live to age 90. So what can you do?

- **Create and stick to a sustainable withdrawal rate strategy** - We usually recommend withdrawing no more than 4% of your retirement savings each year. Remember, your withdrawal rate is a starting point – retirement could last 25 years or longer, so you'll need to adjust for inflation and the potential for market volatility.
- **Annuities with lifetime income benefits** - Depending on how much you rely on your portfolio for income and your spending flexibility, you may want to consider annuities that guarantee an income payment for as long as you live.

#### Your health

A large medical bill can quickly ruin your finances, so it's critical to keep your health insurance through your employer or another source until you qualify for Medicare. Once you've retired, you'll still need to budget \$4,000 to \$6,000 per person to cover the out-of-pocket costs Medicare doesn't pick up.

And don't forget about long-term care. Many people assume Medicare will cover these bills, but it typically doesn't. You need to decide whether you want to incorporate these potential costs into your retirement expenses or insure against them with long-term care insurance. Either way, don't ignore them – a costly medical need could quickly unravel your retirement strategy.

#### Your savings

You've worked hard to be able to live the life you want, whether that includes volunteering, spending more with your family or working at something you enjoy. Don't let an unexpected liability drain your resources that were dedicated to retirement.

Consider investigating:

- **Umbrella liability insurance:** This protection is designed to kick in when coverage on other policies, such as home or auto, has been exhausted.
- **Asset ownership structures:** Specific ownership structures designed to hold certain assets, such as a small business or rental property, could potentially reduce your personal liability.

Your financial advisor can help you develop a retirement strategy that's tailored to your needs and built to help withstand the unexpected.



### From The Director

By Elizabeth Maxwell  
Executive Director

(Continued from page 2)

Walking, cycling, swimming, and other aerobic exercises boost energy and endurance by increasing cardiovascular capacity. They also reduce the risk of developing conditions such as cancer, diabetes, and depression. Studies have shown that 30 minutes of daily moderate cardiovascular exercise, even in 10-minute increments, can increase fitness and substantially reduce disease risk. Walking is one of the best aerobic exercises because it also helps maintain bone. You might want to start with 10-minute sessions, walking at the fastest pace that allows you to sustain a conversation. The only equipment you'll need is a pair of comfortable shoes with resilient soles. Select a safe, well-lighted spot with a level surface. Dress in loose-fitting clothes that you can shed in layers as you warm up.

#### Strength training

Maintaining your strength is one of the most important ways to ensure that you will retain your independence. Whether your goal is to lift a child from the crib or to open the pickle jar, strength training (also called resistance exercise) will help you to reach it. You can buy ankle and hand weights from a sporting goods store.

To build muscle, the exercises must be challenging, but they shouldn't be stressful. The idea is to lift a weight you can comfortably manage for eight repetitions and try to keep going until you reach 15 repetitions. Take three seconds to lift the weight; hold it for one second; then take another three seconds to lower it. Breathe in as you lift the weight and out as you lower it. Rest, then do a second set of repetitions. If you can easily lift the weight more than 15 times, try adding another pound. Take a day off between sessions for each muscle group, or exercise your upper body one day and your lower body the next.

#### Improving flexibility

Loss of flexibility can be a mere annoyance or a real impediment, affecting your ability to back into a parking place or even to trim your toenails. Because you should do stretching exercises only when your muscles are warm, you might want to add 15 minutes of stretches at the end of your aerobic or weightlifting sessions.

Stretching shouldn't hurt; at most, you should feel a slight tugging or pulling. Repeat each stretch three to five times. As you gain flexibility, you'll find yourself stretching farther each session.

#### Gaining balance

If you've taken a couple of tumbles recently or just feel unsteady on your feet, you may want to start with balance exercises, even before you begin your aerobic program. All you need is a pair of comfortable, low-heeled shoes. Because balance exercises don't stress muscles, you can do them as often as you like.

The message here is: if you can move a muscle, you should. It may help you live longer and better.

*Harvard Women's Health Watch*

## 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](http://VSR003.ink.org)

**Coffey & Osage Counties - 620-342-3347**  
Kress Center, Suite 1D, 702 Commercial St.,  
Emporia, KS 66801

[VSR006@cablone.net](mailto:VSR006@cablone.net)

**Franklin & Miami Counties - 785-843-5233**  
745 Vermont, Lawrence, KS 66044

[VSR012@sunflower.com](mailto:VSR012@sunflower.com)

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

# New ECKAAA Employees



**Mandi Scott**  
Community Service  
Representative

Hello, my name is Mandi Scott and I am now the Community Service Representative. I am newer to the area and new to this area of work. However not new to taking care of people. That is something that I will always be involved in. I worked in an emergency room for 15 years as a triage MA and helped with improving policies and procedures to better run our emergency room and get patients taken care of quicker. I am grateful for this experience and enjoy learning something new daily.

I have two children, my oldest is Payton, she is getting married October

5 and has been working and going to school full time for 4 years. My "man child as I call him" or Parker, is 16 and still figuring out that there is more to life than video games. And my fur baby is a 6-year-old 130lb American Bulldog who looks scary but is scared of his own shadow. Most of my family is in Iowa and we try to go back in the summer for long visits. I enjoy being outside, shooting, fishing, camping, hiking, boating and pretty much anything outside as long as it is not too cold.



**Heidi Kleyenber**  
Intake and Referral Specialist

Hi, my name is Heidi Kleyenber and I am a native of Michigan. I moved to Kansas with my husband, Joe, and daughter, Kelsey in 2013. I can be found wandering in nature with my nose in my latest book, or loving on my Airedale, Mara Sue. I am the Intake and Referral Specialist for the CDDO and I love to assist each client with a listening ear and an eager hand to help.



**Laura Higbee**  
Case Manager

Hello, I am Laura Higbee, the new Case Manager/Assessor for Coffey, Franklin, and Osage counties. I am excited to be working for the East Central Kansas Area Agency on Aging. A little bit about me: I have been married to my husband Sam for 5 years, we have a niece and three nephews, all of whom I adore. I love being Aunt Laura. Besides my husband and niece and nephews, my family consists of my Mom, stepdad, two older sisters, and their husbands. My husband and I are gaming nerds, we love board games. We currently

live in Lawrence with our two dogs, Nash and Tonka.



**Dee Boyd**  
Information Representative

My name is Dee Boyd. I am an Intake and Information Representative at the front desk. I live in Lawrence and have two adult children who also live in Lawrence. I enjoy reading and also listening to audiobooks. I particularly like autobiographies and personal stories. My nephew and I like to take walks on trails around Lawrence.



**Regina Singer**  
Intake and Information  
Representative

Hi—my name is Regina Singer and I live outside of Williamsburg, Kansas with my husband, Chris, and our three children, Jacob, Brayden, and Elizabeth. Jacob and Brayden are West Franklin graduates and enrolled in Kansas colleges. Elizabeth is currently attending West Franklin as a junior.

I grew up skiing at Pomona Lake and still enjoy water sports, camping, hiking and traveling. You may recognize me as I recently worked at our local hospital. Now you will find me at the front desk at ECKAAA, as an Intake and Information Representative. I look forward to being a part of this team that helps so many people in our area.

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## Can Drinking Soda Really Kill You?

The bottom line on all those scary health studies you've heard lately

by Hallie Levine, AARP, September 13, 2019

(continued from page 5)

Bottom line: If you want a small glass of OJ in the morning, that's absolutely fine, especially if the rest of your diet is healthy, says Farrell Allen. But keep in mind more than that just provides extra sugar and calories, and since juice has little fiber, it won't provide the full feeling that comes with eating fruit whole.

### Stick to H2O — and spice it up

Water, along with low-fat or fat-free milk and unsweetened coffee and tea, are still the best ways to get your fluids, says Coates. You can replace your soft drinks with infused water: Simply drop fruit like berries, cherries or peaches into your water. (For best results, use frozen fruit, since the flavor will intensify as the fruits thaw.) If you really crave a carbonated beverage, opt for sparkling water. If you opt for a flavored version, choose a brand sweetened with natural fruit rather than regular or artificial sweeteners.

## Preparing apples and pumpkins for the holiday season

Fall is here and we are blessed with fruits of the season. My personal favorite is apples but who doesn't love a pumpkin pie. Preserving your fall bounty can help you prepare for the holiday season and keep you healthy through winter.

There are things to consider before you preserve your fruits. Canning and freezing are options, each has pros and cons. Some things to think about are: Do you have a canner? Pressure cooker? Freezer space? Time? After determining if canning or freezing is for you, chose a recipe that has been tested for food safety. Recipes using alternative techniques such as an electric pressure cooker, microwave or oven are not considered safe. K-State Research and Extension publication series Preserve it Fresh and Preserve it Safe provides all the important information needed to safely can or freeze your fruits and vegetables.

First things, first... All produce must be washed properly before eating it fresh or preparing to preserve. Always wash the produce under cold running tap water to remove any lingering dirt, reducing bacteria that may be present. Firm surfaces, such as apples or potatoes, should be scrubbed with a brush. Do not wash fruits and vegetables with detergent or soap. These products are not approved or labeled by the U.S. Food and Drug Administration (FDA) for use on foods. You could ingest residues from soap or detergent absorbed on the produce.

Also, cut away any damaged or bruised area, where bacteria thrive. Immediately refrigerate fresh-cut items such as salad or fruit for quality and food safety.

Stop by your local K-State Research and Extension office for publication(s) or visit us online at <https://www.rrc.k-state.edu/preservation/index.html>. Be sure to check out the bi-monthly newsletter on Preserve it Fresh, Preserve It Safe for seasonal tips and recipes.

Source: K-State Research and Extension Preserve It Fresh, Preserve It Safe – Apples (MF1187);

Home Preserving Pumpkins National Center for Home Food Preservation, September 2015; National Center for Home Food Preservation. 2015 "Home-Preserving Pumpkins." Last revised September 2015.



### — TECHNOLOGY —

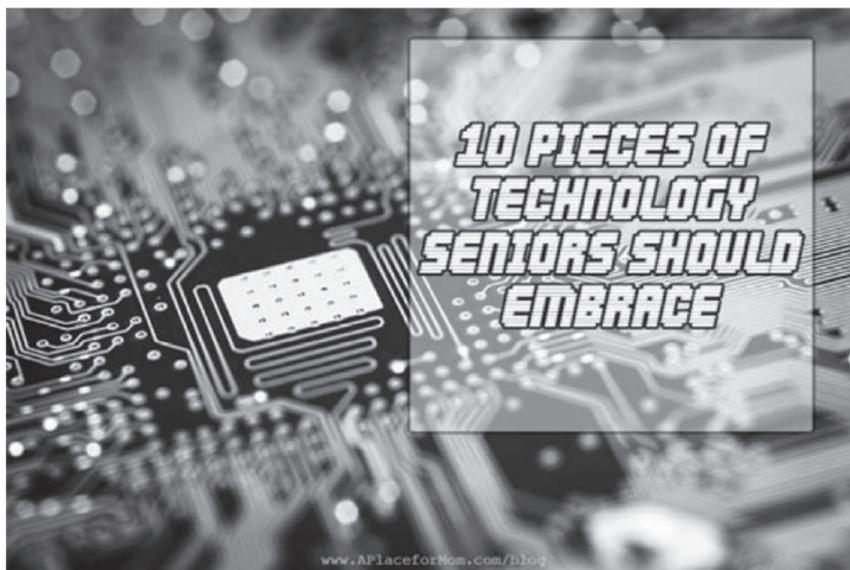
## 10 Pieces of Technology Seniors Should Embrace

WRITTEN BY: GUEST CONTRIBUTOR - SEP• 17•13

By Sarah Stevensen, [aplaceformom.com](http://aplaceformom.com)

Forget learning how to program the VCR—the technology seniors have their eyes on today includes mobile gadgets, wireless connectivity and digital devices.

Is Grandma going gadget-crazy? Not quite yet. Yes, the number of older adults using the internet and related tech devices is increasing, with over half of seniors using the internet and owning cellphones, according to a 2012 survey by Pew Research. But there's still a long way to go before we can consider our senior citizens to be fully tech savvy. The fact is, today's technology can keep seniors engaged, connected, mentally active, and physically safe, making it increasingly important for our loved ones to keep in the high-tech loop. So what devices should seniors and their caregivers have their eye on?



### Must-Have Technology for Seniors

- **Tablets and iPads.** From games that promote brain fitness to apps that track health information, a tablet can have a variety of positive impacts on seniors' lives. Seniors can view photos, listen to music, read, learn languages—plus the devices are lightweight, their touch screens are easy to use, and font sizes can be adjusted for easier reading.
- **Hearing aids.** Having to wear a bulky listening device is no longer an excuse for older adults to go without hearing aids. The continuing miniaturization of devices and the improvement of wireless transmission methods like Bluetooth has meant great strides in hearing assistive technology. Hearing aids can be tiny, transparent, and nearly invisible—or even implanted inside the ear itself.
- **Video and computer games.** Whether it's World of Warcraft,

Angry Birds, or the Nintendo Wii, video games have been shown to improve cognition, mental agility, and even physical health for seniors, with devices such as the Wii Fit. Not only that, video games can promote social interaction.

- **Skype.** Speaking of social interaction, one piece of software every senior should get familiar with is Skype. Communicating with family long-distance is a snap, you can view your loved ones in real time, and it's available for smartphones, tablets, and regular computers.
- **Health tracking software.** If your senior loved one has a computer or a mobile device, they should be aware of the wealth of software and apps available to help monitor their health, remind them of medications, and even track their nutritional needs, empowering them to take charge of their own wellness. It's a branch of technology that's invaluable for caregivers, too.
- **Wireless internet.** Most of the technologies on this list wouldn't be possible without wireless internet. If you want your senior parent to take full advantage of these devices, make sure their residence is internet-ready. Even nursing homes are using wireless internet technology to make it easier for residents and care providers to communicate quickly.
- **Smartphones.** Cell phones are becoming more senior-friendly, with models that have larger buttons and readouts, as well as photo speed dialing and voice recognition to make usage easier. Not only are cell phones crucial to helping seniors stay connected with friends and family, they may also help perform critical safety functions like providing medication reminders and GPS locations.
- **Wireless home monitoring.** Home monitoring systems that employ sensor devices can be, literally, lifesavers for those seniors who live alone, either at home or in assisted living. They can detect emergencies such as falls, report unusual behavior, and even track vital signs—without intruding on privacy.
- **GPS.** If you've got a senior loved one who is concerned about getting lost, or who has dementia and occasionally wanders, GPS technology can immediately alert caregivers to their location if they leave their comfort zone. There are separate GPS trackers that attach to the wrist or clothing, as well as smartphone GPS apps.
- **Home assistive devices.** Assistive technology in the home can go far in helping seniors remain independent—and safe. Besides home monitoring and GPS, there are devices such as LED lighting, medication dispensing appliances, photo-enhanced phone dialers, and stove shut-off systems, all of which can help seniors with mild cognitive and motor impairment.

# Identity theft: protect yourself

Identity theft is a serious crime that happens when someone uses your personal information without your consent to commit fraud or other crimes.

Personal information includes things like your name and your Social Security, Medicare, or credit card numbers.

## **Guard your card and protect your personal information**

To help protect against identity theft, Medicare has mailed new Medicare cards to people with Medicare. Your new card has a new Medicare Number that's unique to you, instead of your Social Security Number.

Don't share your Medicare Number or other personal information with anyone who contacts you by phone, email, or by approaching you in person, unless you've given them permission in advance.

Medicare, or someone representing Medicare, will only call and ask for personal information in these situations:

A Medicare health or drug plan can call you if you're already a member of the plan. The agent who helped you join can also call you.

A customer service representative from 1-800-MEDICARE can call you if you've called and left a message or a representative said that someone would call you back.

Only give personal information like your Medicare Number to doctors, insurers acting on your behalf, or trusted people in the community who work with Medicare like your State Health Insurance Assistance Program (SHIP).

Be familiar with how Medicare uses your personal information. If you join a Medicare plan, the plan will let you know how it will use your personal information.

If someone calls you and asks for your Medicare Number or other personal information, hang up and call us at 1-800-MEDICARE (1-800-633-4227).

If you suspect identity theft or feel like you gave your personal information to someone you shouldn't have, contact the Federal Trade Commission.

Source: *Medicare.gov*, September 2019

## New to Medicare Seminar

October 9, 2019

10AM to Noon



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# Medigap Changes in 2020

*Emily Whicheloe, April 11, 2019*

As a result of the Medicare Access and CHIP Reauthorization Act of 2015 (MACRA), individuals who are newly eligible for Medicare on or after January 1, 2020 will not be able to purchase Medigap Plan C or Plan F (including the Plan F high deductible option). This is because after January 1, 2020, MACRA prevents individuals new to Medicare from purchasing Medigaps that pay for the Part B deductible (\$185 in 2019). Both Plan C and Plan F cover the Part B deductible.

This law also applies to the three states (Massachusetts, Minnesota, and Wisconsin) that operate their own Medigap systems. People new to Medicare in those states will not be allowed to purchase Medigaps that pay for the Part B deductible.

## **Eligible for Medicare before January 1, 2020**

These Medigap changes only affect individuals who are newly eligible for Medicare in 2020 and after.

If you are eligible for Medicare before January 1, 2020, you will still be able to purchase Plan C or Plan F. If you were eligible for Medicare before this time but did not enroll, you will be able to purchase Plan C or Plan F as long as you are within your Medigap open enrollment period or have a guaranteed issue right once you enroll in Original Medicare. (Remember that only those with Original Medicare can purchase a Medigap. Medigaps do not work with Medicare Advantage.) Visit Medicare Interactive to learn about protected times to buy a Medigap.

If you currently have Medigap Plan C or Plan F, you can continue to renew it from insurers in your state. As always, premiums for Medigaps can change from year to year, and Medigap issuers may choose to discontinue plan offerings. Your right to switch plans if your premiums increase depends on your state's laws. If your Medigap is terminated, you will have a guaranteed issue period.

## **Eligible for Medicare on or after January 1, 2020**

If you are newly eligible for Medicare on or after January 1, 2020, you will not be able to purchase Plan C or Plan F. However, Plan D and Plan G currently provide coverage for all the same out-of-pocket costs, except for the Part B deductible coverage.

### **Example: Individual can purchase Plan C or Plan F**

Ricky will become eligible for Medicare in 2019. His 65th birthday is in November. He will continue to work and receive coverage from an employer with more than 20 employees, so he wants to delay Medicare enrollment until he retires in June 2020. Ricky can still purchase a Plan C or Plan F because he became eligible for Medicare before January 1, 2020, even though he did not enroll in Medicare or purchase his Medigap until after that date.

### **Example: Individual cannot purchase Plan C or Plan F**

Martha will turn 65 on April 5, 2020, has not received Social Security Disability Insurance (SSDI), and does not have End-Stage Renal Disease (ESRD). She cannot purchase a Plan C or Plan F because she is newly eligible for Medicare after January 1, 2020. Instead, she can purchase Plan D or Plan G for coverage of almost all of the same out-of-pocket costs.

### **Example: Individuals eligible for Medicare due to disability**

Note that under federal law, individuals only have the right to buy a Medigap if they are 65 or older. However, some states require companies to sell Medigap policies without medical underwriting (refusing to sell a policy, or charging more, because of a person's health condition) to Medicare beneficiaries under 65. This includes people eligible because they receive SSDI or have ESRD.

Erik and his friend Wynn live in a state that provides Medigap enrollment rights for all individuals eligible for Medicare. Erik receives SSDI for 24 months and becomes eligible for Medicare in the 25th month, on October 1, 2019. He can buy a Plan C or Plan F. Wynn also receives SSDI, but his 25th month of SSDI is May 2020. He will not be able to purchase a Plan C or Plan F.

Erik will also be able to buy a Plan C or Plan F later, including when he turns 65 in 2022 and has his federal Medigap open enrollment period. Wynn will not be able to buy a Plan C or Plan F once he is 65, as he was newly eligible for Medicare after January 2020.

## 2019 LIS Program Guidelines "Extra Help"

To qualify for Part D Extra Help in 2019, you must meet the following limits:

### **Individual:**

- 🍏 Annual income at or below \$18,972 (\$1,581 monthly).
- 🍏 Resources (sometimes called assets) are at or below \$14,390 for an individual.

### **Married Couple:**

- 🍏 Annual income at or below \$25,608 (\$2,134 monthly).
- 🍏 Resources (sometimes called assets) are at or below \$28,720

To apply for Extra Help go to [www.ssa.gov](http://www.ssa.gov)

or call ECKAAA at 785-242-7200 or 913-286-0292 for assistance.

## Every Small Town needs a MARY

(Continued from page 1)

way to the city, she drives them to the grocery store in Mound City. She recently earned the title, “Mom.” “Some of my tenants call me Mom. I am younger than they are, but they call me Mom, they even gave me a Mother’s Day card.”

Mary helps other members of the community with various tasks such as installing software on a computer or looking at someone’s device when it is not working properly. Mary tutors local high school students on subjects such as algebra, trigonometry, and geometry. Mary and Matthew are also involved with their church, Blue Mound Federated Church, where he serves as a trustee and she is the secretary. Mary is also involved with the Kansas American Legion, over the past five years she has held several offices such as District Commander and most recently, Department of Kansas Vice Commander, she is the second female to hold this office in the state of Kansas.

Interviewing Mary was a treat for me. I could tell by the way she talked, the tone in her voice, she truly has a passion for people and for helping others. From an outsider’s perspective you would view Mary as a fixture within her community, someone who is always there to lend a hand when another individual needs help, but from Mary’s perspective, “I am doing what any person should do.”

(Continued from page 2)

## CDDO Corner

Community Development Disability Organization

Serving Coffey, Osage, and Franklin Counties

Timothy’s future. Collectively, it was decided that Timothy would be homeschooled for the second half of his 6th grade year. The family found an amazing online school program for Timothy that allowed him to work at his own pace and take those days off when the seizure recovery was too strenuous for him. Everything seemed to be going well, until Timothy had a seizure that ended up with him being in a children’s hospital for about two weeks.

Life took a turn. Mom stayed with Timothy in the hospital which meant that her income dwindled. Eventually, she let go of her home day care as she felt that she was not able to readily be available with the unknowns of Timothy’s health. The family lived on dad’s income only. In March, the bank foreclosed on the family home and seized the two vehicles the family owned. Timothy and his family moved in with other family, hoping to get things back on track. It did not take long after for mom to reach out to the CDDO asking for help. I remember the phone call as I kept thinking why mom wouldn’t have asked for money. Instead, she asked for resources and programs to help with upcoming birthdays and food for the family. I discussed with mom many of the outreach programs that our community has and even told her that she could get me a list of things and I could see about getting them purchased for her through grant funding. Not once did she ask for money. She told me that money was always going to be needed but taking care of the children was her priority.

Timothy was released from the hospital about two days later. I took the family a care package and some toys for him to help ease the transition back to home. Dad was picking up double shifts at work, so I knew mom may have needed a few minutes to just breath. I took the two other children out for ice cream so mom could set Timothy’s room up with the monitors that were sent home from the hospital. When we got back, the children and I played card games for three hours while mom relaxed. I helped make dinner and left when dad came home. Family time is what they needed and what we gave them.

Mom didn’t know it, but while I was at the house, I happened to notice little things. For instance, they did not have a microwave. I myself am a mom, and my children love to heat up microwavable mac & cheese bowls as a pre-dinner snack. So, the CDDO purchased a microwave through grant funding. Upon delivery, mom realized what she was going without that would make her life easier. We sat down and made a list of household items that would help the family, but more specifically, would help Timothy with healing.

I worked the entire month of March reaching out to different community resources and even contacted out of state resources that I knew was a possibility to provide the support. The CDDO team helped with coming up with routines for the family to make the nightly chores and household duties simpler. Other resources jumped in to accommodate the home modifications, vehicle support, and starting over with personal funds. The biggest help came in June.

The CDDO received a call that Timothy was the perfect candidate for a therapy dog. The dog was already trained to recognize seizure behavior and triggers. All that needed to be done was the purchasing of the dog for the family. Well, the community pitched in and three days later Timothy had his therapy dog. Since that day, the family has managed to become stronger. This school year, Timothy went back to public school with the aid of his service dog – who he named Titus. The family was able to pull their home out of foreclosure and purchase a brand new vehicle. Mom reopened her home day care and dad went back to working one shift instead of two. There is still a little ways to go before the family can get back to normal, but they have made so much progress in such a short time.

I’m not telling this story for sympathy or to get recognition as an individual. I am, however, telling this story to show how much community supports matter. That in times of need, we don’t have to go long distances we only need to look in our own back yard. Neighbors, friends, family, and local resources are what make this CDDO so successful. We cannot thank you all enough for the support and kindness received these last few years. I cannot wait to see what the next few years will bring, because you all are simply amazing. Thank you.

Are you having difficulties resolving your KanCare/Medicaid issues?

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[www.kancare.ks.gov/kancare-ombudsman-office](http://www.kancare.ks.gov/kancare-ombudsman-office)

## 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](http://www.medicare.gov/nhcompare/home.asp)

[www.mindsmatterllc.com](http://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**



# The GRAND Myth and Misunderstanding about Last Wills and Testaments (They Don't Avoid Probate, They Avoid Intestacy!!)

by Thomas L. Lasley  
Attorney for Kansas Legal Services, Inc.

There is a GRAND myth and misunderstanding about the purpose and function of Last Wills and Testaments (Wills). As an Elder Law and Estate Planning attorney, when I meet with clients and ask them why they want to talk to me, without fail, the first words out of their mouths are: "I need a Will so my estate does not have to go through Probate when I die." When I hear this, I want to cringe and I am compelled to immediately set the record straight by saying: "WILLS DO NOT AVOID PROBATE!!!"

Let me start by defining "Wills" and their functions. A Will is a document that states a person's final wishes on how their property should be handled and distributed. However, a Will must be administered through the Probate Court if the deceased's estate consisted of properties that were considered "probate assets", meaning, they were owned in the deceased's individual name at the time of their death, and that property did not pass to others through any kind of alternative to probate, as discussed below. Thus, a Will is the vehicle that is used to distribute "probate assets" through "Probate".

Probate can be a lengthy and expensive process of distributing a person's property and assets after that person's death. The function of the Executor named under the Will is to inventory the estate assets and to administer the probate estate. The Probate Court orders the estate's debts to be paid, and then distributes the remaining probate assets to the beneficiaries named under the Will. A typical Probate Estate can easily take up to one year to administer and will most certainly involve attorney's fees.

Thus, having a Will does NOT mean that your estate will avoid Probate, in fact, the opposite happens. Having a Will simply assures that a deceased's probate assets go to those beneficiaries specifically selected and named by the deceased. If one dies without a Will (commonly known as an "intestate estate or intestacy") then probate assets will be distributed to various categories of predetermined beneficiaries pursuant to Kansas statutes of intestate succession. Accordingly, under intestacy, probate assets go to those beneficiaries selected by our legislature rather than those beneficiaries selected by the deceased, and they may not be the same. **THUS, WILLS DO NOT AVOID PROBATE, THEY ONLY AVOID INTESTACY!!!!**

In reality, the Will might not control the disposition of any of our property. It may only act as a safety valve to transfer that property which is not otherwise distributed through "Joint Tenancy" or by "Beneficiary Designation," as described below. The Will is only one way to transfer assets at death. In order to avoid the expenses and delays of Probate, Kansas Legal Services generally advises our clients to consider passing assets outside of a Will, through the use of the following ownership mechanisms:

(1) Joint Tenancy with Rights of Survivorship: "Joint Tenancy" is a form of ownership that is typically used between a husband and wife regarding their real and personal property. When the first co-owner dies, the surviving co-owner automatically becomes the sole owner of the asset. This avoids any Probate Administration and it supersedes and over-rides any distribution of the same property under that deceased's Will. Thus, property owned by joint tenancy passes to the survivor by virtue of the way the property is owned and not under the terms of a Will. It is important to note that we do not recommend that parents add their children on their bank accounts or deeds as "joint tenants" or "joint owners" because this gives their children a current ownership interest in that property. There is always a danger in granting a current ownership interest in property to children because

parents' bank accounts could be depleted by that child, or such property could be brought into a child's divorce action, a child's bankruptcy, or lawsuits filed by a child's creditors.

(2) Payable On Death (POD) Beneficiary Designations: Most assets like bank accounts, certificates of deposit, IRAs, 401Ks, life insurance policies, car titles, and even real estate, can have beneficiary designations added to them, meaning, the owner(s) of these types of assets can specifically designate and name who they want to receive these assets upon their death, such as their children. These types of designations are known as "Payable On Death (POD) Beneficiary Designations" or "Transfer on Death Designations" (TODD). This is an extremely convenient and safe vehicle for parents to designate their children as the beneficiaries of these assets for the following four reasons: First, property passes to POD/TODD beneficiaries without having to go through probate. Second, POD/TODD designations supersede any distribution of the same property under the deceased's Will. Third, POD/TODD designations do not give the beneficiaries any current interest in the property. The beneficiaries only obtain an interest in the property once the owner has died. Thus, the owner's property cannot become subject to nor entangled in the beneficiary's divorce, bankruptcy or creditors' lawsuits. Fourth, parents can easily change these beneficiary designations at any time as long as the parents are competent.

Conclusion: As you can see, there are many issues to consider when planning your final wishes. Kansas Legal Services, through its grant for "The Area Agency on Aging" (AAA), makes monthly site visits to the Ottawa Area Agency on Aging offices, on the first Tuesday of each month. We schedule 30 minute meetings with applicants all day, beginning at 9:00 a.m., with our last meeting starting at 3:00 p.m. Our site visits provide a great opportunity for qualified applicants to take advantage of a free consultation with an attorney. There are only three qualifications that one must meet to receive our free services. You must be: (1) 60 years of age or older, (2) a U.S. Citizen, and (3) a Kansas resident.

One of our primary services through this grant includes sitting down with an applicant, discussing their estate planning objectives, determining which documents the applicant needs, and then preparing simple estate planning documents for the applicant, all at no cost. The documents we typically prepare may include: a Last Will and Testament, a Financial and Healthcare Durable Power of Attorney, a Living Will, and a Transfer on Death Deed.

If you qualify for our AAA grant and if you would like assistance and guidance with your estate planning, please feel free to call the Ottawa AAA offices at 785-242-7200 to schedule an appointment. We look forward to meeting and helping you.

*(The author, Thomas L. Lasley, is an attorney for Kansas Legal Services, licensed in both Kansas and Missouri, with over 40 years of experience in the areas of Elder Law and Estate Planning.)*

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- 3. In S.R.S. Facility - 800-221-7973**



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# What Does it Mean to be “Aging with a Disability?”

Amy Ballinger, Community Engagement Manager, Independence, Inc. September 23, 2019

What comes to mind when you think of the word disability? Does it conjure images of people with intellectual or developmental disabilities (IDD)? Do you think of someone who uses a wheelchair for mobility? Do you think of Social Security benefits for accidents or incidents that either temporarily or permanently impair one's ability to work? Can a disability be self-identified?

By dictionary definition, disability is “a physical or mental condition that limits a person's movements, senses or activities”. But does this really paint a full picture of what it means to have a disability?

**Disability is a very personal concept.** Outside of a particular law-binding or medical model of disability, whether or not someone identifies as having a disability is a very personal choice and one that, depending upon how each individual considers what it means to have a disability, can either create a sense of freedom and empowerment or a sense of limitation and defeat. As a Center for Independent Living, we here at **Independence, Inc.** are available to help YOU find empowerment, freedom, ability and independence as you consider your own choice whether or not to identify as someone with a disability. **Dignity, choice, options, self-direction and community supports are all available to you as you age-in-place with a disability.**

“Disability is a very normal part of the human condition and almost everyone will be temporarily or permanently impaired at some point in life.” – National Association of States United for Aging and Disabilities.

Disability, or various levels of impaired physical ability, can occur at any age and may include conditions like diabetes, multiple sclerosis, arthritis, osteoporosis, depression, anxiety, spinal cord injuries, brain injuries, learning disabilities or even chronic pain. Under the American's with Disabilities Act (ADA), whether lifelong or age-related, progressive or static, any person who has a physical or mental impairment that “substantially limits one or more major life activity”, is considered a person with a disability and is entitled to the same rights and opportunities as everyone else. This right reaches into all areas of public life, including the workforce, education, transportation, recreation, state and local government services and even telecommunications.

**With all of this framework in mind, consider what “aging with a disability” might mean to you.** In general, it refers to older adults whose function, mobility and ability to perform activities of daily living are limited by their physical health. Any disability can reach into all areas of one's life including work life, social life, home and family life and recreation including hobbies, interests, and community involvement. Do you think you might identify as someone who is aging with a disability, seeing effects like these in your life? If so, you are definitely not alone and there are plenty of resources available to you to help advocate



for and empower you in your independent living needs and goals.

Here is a great quote from one's own personal definition of what Independent Living is:

*Independent living means the ability to examine alternatives and make informed decisions and direct one's own life. This ability requires the availability of information, financial resources and peer group support systems. Independent living is a dynamic process, it can never be static. – Michael Huck, Independent Living Institute*

We couldn't have said it better ourselves! These words weave directly into the philosophy and mission of Independence, Inc.: “To maximize the independence of people with disabilities through advocacy, peer support, training, transportation and community education”. We support people with disabilities with resources, training, referrals, programs,

services and information in Douglas, Jefferson and Franklin counties. **And we do this because the personal choice whether or not to live independently and self-direct your own independent living needs can be the foundation to living your best life as you age with a disability.**

- Do you live in a home that is getting increasingly difficult to navigate due to mobility or other age-related issues? We can visit on site to evaluate your **home and offer home modification and independent living** suggestions and resources to help you safely navigate and remain in your home.

- Are you someone that has a newly-acquired disability and are interested in **Peer Support** to help adjust to your new normal? We offer Peer Counseling Services to help you with coping, training and emotional support as you navigate life with a disability.

- Do you need **assistive technology** to accommodate low vision or hearing impairments? We can give information and referrals to help identify and acquire the technology you need to keep you independent.

- Do you have a temporary or permanent physical impairment and need some **durable medical equipment** such as a walker, commode, stool riser, shower seat or transfer bench to help you navigate your home and community? We have an equipment loan bank with new arrivals daily available to borrow.

- Do you need help advocating for your rights with a landlord to be able to stay in your home? We offer **Housing Services** and an **Accessible Housing Program** that can help get approval for service or emotional support animals, home modifications or other reasonable accommodations to help you remain independent.

These are just some of the programs and services we have that may help support your independent living needs. And the best part is, most of our services are offered at no cost. If you have questions or need more information about these or any other programs and services we offer, visit us on the web [www.independenceinc.org](http://www.independenceinc.org), give us a call at 785-841-0333 or email us at [comment@independenceinc.org](mailto:comment@independenceinc.org).



## 2019 Linn County Senior Resource Fair

**When: Friday, October 18, 2019**

**Where: First Baptist Church  
(8424 Paine Road, Mound City, KS)**

**Time: 9:00 am - 12:30 pm**

**Free Breakfast! Vendor Booths! Blood Pressure Checks!  
Flu Shots! Door Prizes!**

**9:00 - 9:30 Registration and Breakfast**

**9:30 - 12:00 Breakout Sessions**

### Family Relationships

*Pastor Joe Perkins, First Baptist Church*

### Understanding Medicare - Options & Plans

*Leslea Rockers, ECKAAA, SHICK Coordinator*

### Where to Go On Your Next Road Trip!

*Kelli Hilliard, Kansas Department of Parks, Wildlife and Tourism*

### Caring for the Caregiver

*Amy DeWitt, Angels Care Home Health/Behavioral Home Health*

**12:15 Door Prizes**

*Must be present to win!*

**Please RSVP if you'd like to attend by calling: 785-242-7200**

## Independence, Inc.

Maximizing the independence of people with disabilities through **advocacy, peer support, training, transportation, & community education.**



We are  
**HERE**  
for YOU!  
How can  
we help  
you today?

People with all types of disabilities (age-related, physical, mental, learning, developmental and more) benefit from knowing the laws that affect their relationships with employers, businesses, landlords, and government. Independence, Inc. is part of a nationwide network of agencies working to ensure that people with disabilities have opportunities to live independently. We ask that you join us as advocates for the preservation of strong civil rights laws and home and community based services, so that people with disabilities continue to be integral to Kansas community life.

### Just a few of our Services Include:

#### INDEPENDENT LIVING SKILLS TRAINING

The goal of the Independent Living Skills Program of Independence, Inc. is to assist individuals with disabilities in maximizing their potential to lead fulfilling and productive lives in their homes and the community.

#### MEDICAL EQUIPMENT LOAN BANK

The Equipment Loan Program provides loans and donations of recycled durable medical equipment at low or no cost to the public. Common items we have available include walkers, wheelchairs, shower benches, commodes etc.

#### HOUSING SERVICES

Information & services to assist people with disabilities obtain affordable and/or accessible housing and to learn one's rights under fair housing laws. We also assist people with disabilities wishing to move from institutions to community based housing

For information on these or any other services, visit our website [www.independenceinc.org](http://www.independenceinc.org) or call us 785-841-0333

## Miami County Council on Aging

Proudly Supports our Senior Centers

**Louisburg Senior Center**  
5th & Metcalf  
Louisburg, KS 66053  
(913) 837-5113

**Osawatomie Senior Center**  
815 6th Street  
Osawatomie, KS 66064  
(913) 755-4786

**Paola Senior Center**  
121 W. Wea  
Paola, KS 66071  
(913) 294-4630

**Beagle Senior Citizens**  
(913) 755-4309



**Osage Township Seniors - Fontana**  
(913) 849-3115

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Through The Kansas Department On Aging.

## Transportation Services by County

<p><b>Anderson County</b> <i>Anderson County Public Transportation</i> 785-448-6480 Contact: Patty Ramsey</p>	<p><b>Osage County</b> <i>Osage County Public Transportation</i> 785-528-4906 Contact: Stephanie or Nancy</p>
<p><b>Franklin County</b> <i>Franklin County Public Transportation</i> 785-242-7440 Contact: RaJeanna Barnhart</p>	<p><b>Coffey County</b> <i>Coffey County Public Transportation</i> 620-364-1935 Contact: Kara Reynolds</p>
<p><b>Miami County</b> <i>Louisburg Senior Center</i> 913-837-5113 <i>Paola Senior Center</i> 913-294-4630 <i>Osawatomie Senior Center</i> 913-755-4786 <i>The JO Bus</i> (913) 715-8267 OR (816) 221-0660</p>	<p><b>Linn County</b> <i>Linn County Public Transportation</i> 913 795-2279 - Office 913-285-0707 - Jessica  <i>Mercy Hospital Transportation</i> 800-642-0073 Locations: Mound City, Prescott, Pleasanton *For medical procedures at Ft. Scott</p>
<p><i>SEK-CAP Transportation</i> 620-724-3294 - Frank 620-223-9391 - Maryann Post</p>	



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# What is a MyMedicare.gov Account?

Registering with MyMedicare.gov gives you access to your personalized information at any time. By creating an account, you can check Medicare-related information specific to you. In addition, a MyMedicare account is required if you want to conduct a personalized search of Medicare prescription drug plans and/or Medicare Advantage plans for 2020. Below is a list of other benefits you have access to by creating a MyMedicare Account.

## Benefits of using MyMedicare.gov

Registering with MyMedicare.gov gives you access to your personalized information at any time.

- Check your Medicare information, such as your Medicare claims as soon as they are processed and important Medicare-related information specific to you.
- Find your eligibility, entitlement, and preventive service information.
- Check your health and prescription drug enrollment information.
- View your Part B deductible information.
- Manage your prescription drug list and other personal health information.
- Create an “On the Go Report” that allows you to print your health information to share with your healthcare providers.

## Process to Create MyMedicare Account

1. Open the website <https://www.mymedicare.gov/registration.aspx> in an internet browser.
2. Click on the “Create Account” button found in the lower 1/3 of the webpage. (we have provided screenshots of what you will see to help you)
3. Complete all the fields.
4. A Security Notice will appear. Read the notice and if you agree with the information, click on the “OK” button.
5. A new webpage appears that wants you to set your username, password and a security question. All fields must be completed using the username rules and password rules displayed on the right side of the screen.
6. Record your Username, Password, Secret Question and Secret Answer. Store this information in a safe location with your important Medicare papers.
7. The last step in this process is to click on the “Submit” button. Unless you do that and you get a response back that your account is set up, your MyMedicare account is not complete.

BELOW IS A SCREENSHOT OF WHAT YOU WILL SEE AND THE INFORMATION YOU WILL BE ASKED WHEN YOU NAVIGATE TO THE WEBSITE IN ITEM 1 ABOVE TO BEGIN CREATING YOUR MyMedicare ACCOUNT. IF YOU ALREADY HAVE AN ACCOUNT THERE IS A LOGIN LINK IN THE UPPER RIGHTHAND CORNER OF THE SCREEN.

## Create account

All fields required.

MEDICARE NUMBER

[Where can I find my Medicare Number?](#)

LAST NAME

SUFFIX

None

EMAIL ADDRESS (IF YOU HAVE ONE)

CONFIRM EMAIL ADDRESS

I don't have an email address

DATE OF BIRTH

Month

Day

Year

ZIP CODE OR CITY

PART A COVERAGE START DATE

[Where can I find my Part A start date?](#)

Month

Year

[Don't have Part A?](#)

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## Meal Sites/Community Centers by County

Join us at the meal site for a congregate meal! Call one day ahead to reserve your hot meal.

### ANDERSON COUNTY

#### Colony Nutrition Site

39 Cherry  
Colony, KS 66015  
620-852-3530  
M, W, F 10:00 A.M. - 1:00 P.M.  
Services at noon

#### Garnett Nutrition Site

128 West 5th  
Garnett, KS 66032  
785-448-6996  
M-F, 9:30 A.M. - 1:30 P.M.  
Serves at Noon

#### Kincaid Nutrition Site

500 Fifth Ave  
Kincaid, KS 66039  
620-439-5440  
M, W, F 10:30 A.M. - 1:30 P.M.  
Serves at noon

### COFFEY COUNTY

#### Burlington Nutrition Site

202 Neosho  
Burlington, KS 66839  
620-364-2730  
M-F, 9:30 A.M. - 1:30 P.M.  
Serves at noon

#### Lebo Nutrition Site

2 W. Broadway St. PO Box 535  
Lebo, KS 66856  
620-256-6166  
T, W, TH, 10:00 A.M. - 1:00 P.M.  
Serves at noon

#### Waverly Nutrition Site

419 Person  
Waverly, KS 66871  
785-733-2603  
M, W, F, 10:30 A.M. - 1:30 P.M.  
Serves at noon

### FRANKLIN COUNTY

#### Lane Nutrition Site

402 Kansas Ave  
Lane, KS 66042  
785-869-2002  
M, W, F, 10:00 A.M. - 1:00 P.M.  
Serves at noon

#### Ottawa Radish Patch

Wed. 11:00 A.M. - 1:00 P.M., pm  
congregate site  
M-F Home Delivered Meal pick-up  
11:00 A.M.  
Ottawa, KS 66067

#### Pomona Nutrition Site

219 Jefferson  
Pomona, KS 66076  
785-566-3608  
M-F 9:30 A.M. - 12:30 P.M.  
Serves at 11:30

#### Richmond Nutrition Site

205 East Central  
Richmond, KS 66080  
785-835-6465  
M-F 9:45 A.M. - 12:45 P.M.  
Serves at 11:45

#### Sunflower Plaza Nutrition Site

701 South Poplar  
Ottawa, KS 66067  
785-418-1222  
M-F 9:00 A.M. - 1:00 P.M.  
Serves at 11:25

#### Wellsville Nutrition Site

707 Locust  
Wellsville, KS 66092  
785-883-4334  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at 11:30

### Williamsburg Nutrition Site

126 William Street  
Williamsburg, KS 66095  
785-746-5459  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at noon

### LINN COUNTY

#### Blue Mound Nutrition Site

312 East Main  
Blue Mound, KS 66010  
913-756-2262  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at noon

#### Centerville Nutrition Site

410 N. 1st  
Centerville, KS 66014  
913-898-2600  
M-F 10:30 A.M.-1:30 P.M.  
Serves at noon

#### Mound City Nutrition Site

603 Main  
Mound City, KS 66056  
913-795-2605  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at 11:45

#### Parker Nutrition Site

423 W Kimball  
Parker, KS 66072  
913-898-6805  
M-F 9:30 A.M. - 12:30 P.M.  
Serves at 11:45

#### Pleasanton Nutrition Site

201 E. 13th Street  
Pleasanton, KS 66075  
913-352-8896  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at noon

### MIAMI COUNTY

#### Louisburg Nutrition Site

504 South Metcalf  
Louisburg, KS 66053  
913-837-5113  
M-F 9:00 A.M. - 1:00 P.M.  
Serves at noon

#### Osawatomie Nutrition Site

815 6th Steet  
Osawatomie, KS 66064  
913-755-2443  
M-F 9:30 A.M. - 1:30 P.M.  
Serves at noon

#### Paolo Nutrition Site

121 West Wea  
Paolo, Ks, 66071  
913-294-92220  
M-F 9:30 A.M. - 1:30 P.M.  
Serves at noon

### OSAGE COUNTY

#### Burlingame Nutrition Site

116 W Lincoln  
Burlingame, Ks 66413  
785-893-3425  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at noon

#### Carbondale Nutrition Site

228 Main Street  
Carbondale, KS 66414  
785-893-1107  
M-F 10:00 A.M. - 1:00 P.M.  
Serves at noon

#### Osage City Nutrition Site

604 Market Street  
Osage City, KS 66523  
785-528-4170  
M-F 9:45 A.M. - 12:45 P.M.  
Serves at 11:45

## News from the RCIL

### Blind and Low Vision Services

The Resource Center for Independent Living, Inc. (RCIL) provides iKan-RCIL program which is to teach people who are blind or have low vision and are 55 years or older how to live as independently as possible. IKan-RCIL has been possible with contracts awarded from Kansas Rehabilitation Services (KRS) that allows funding for orientation and mobility training, assistive technology aids and devices, and independent living training. RCIL provide these services in 32 counties including Osage, Coffey, and Anderson counties.

To be eligible for this program you must live in one of the 32 counties, be 55 years or older and have a vision loss that affects your daily living. Our Orientation and Mobility Specialist is certified and provides the services for this program. She travels to individuals' homes to teach the skills and/or give items that will allow individuals to be as independent as possible. This program is free to the individual and can be provided in any home setting. Our Orientation and Mobility Specialist also does presentations to promote services and educate the public. For more information about iKan-RCIL services, contact RCIL at 785-528-3105.

# ECKAAA

## from The Editor

The East Central Kansas Area Agency on Aging:

### Being a Grandparent

By Jodi Smith

Every year on the first Sunday after Labor Day, Grandparents are celebrated with National Grandparents Day. This started in 1978 and it a great time for families to spend time with their grandparents. Today, many grandparents are parents to their grandkids. Some grandparents rarely or never get to see their grandchildren, due to them living far away or being estranged from family.



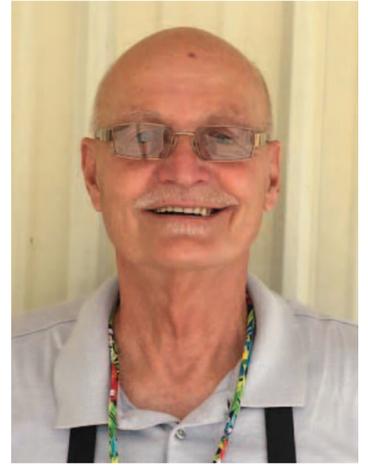
I was very close to all my grandparents and feel blessed because of all the things I learned from them. I spent time with them every summer in rural Kansas and they helped me develop my love of gardening, baking and most of all my love of older people. That is also why I love this area I work in, as I have a special connection to Linn and Anderson county.

Now that I am a grandmother of 2, I enjoy every minute, I get to spend with them, and fortunately they live here I town. I cannot explain the joy I get from these 2 little girls. Of course, every grandparent is going to say their grand kids are the smartest and cutest, and I think they are all correct. As the saying goes, beauty is in the eyes of the beholder and I truly think kids are smarter today – there is so much information out there and they are like sponges wanted to absorb all the knowledge available. So let them learn all they can from you, pass on those things that are important to your family history and to you. My mom, who turned 97 in May got to celebrate her birthday with me and my granddaughters and this photo is one of my favorites. From left to right are Grandma Jodi, Great Grandma Jacquie, Annie, and Zoey. My daughter in law, Sarah took the photo and my son Luke was working to get everyone to smile.

### New ECKAAA Employees



**Kyle Slocum**  
Cook



**Tony Keim**  
Van Driver



**Payton Slocum**  
Van Driver



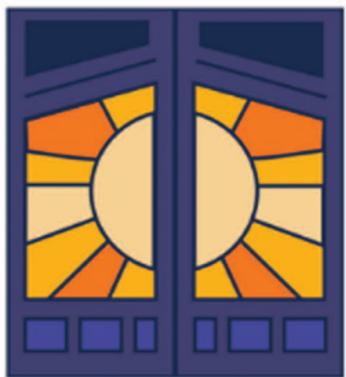
**Kelly Templeton**  
Waverly Site Manager



**Vanessa Hoskins-Tatman**  
Burlington Site Manager



**Nancy Gustin**  
Pleasanton Site Manager



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**Elizabeth Maxwell,**  
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**Jodi Smith, Editor**

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