

The Golden Years

PUBLICATION OF EAST CENTRAL KANSAS AREA AGENCY ON AGING

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

WAVERLY GRANDPARENTS DAY



In September, ECKAAA hosted a Grandparents' Day event at Waverly Elementary. Grandparents were invited to the school to do a craft and have a snack with their grandchild. And oh boy, did grandparents show up! There were many smiles on both the students' and the grandparents' faces. In those moments it was easy to see why intergenerational relationships are so important, to see the mutual affection and excitement.

In a world that is so busy, sometimes it's nice to take a step back and remember how important we are to each other. Intergenerational relationships have numerous benefits for everyone.

Children can greatly benefit from having older adults in their lives. Older adults often have the patience and time to invest in a child's emotional needs. Skills, wisdom, and insight are passed along through stories and play. Family history and traditions can be kept alive. They can provide an extra layer of support and security as children grow into adulthood.

Older adults can also benefit from the younger generation. Children can get grandparents out of their daily routine,

bringing excitement and a greater sense of purpose. Playing with a child can give the opportunity to be creative and imaginative. Children tend to be physically active, which helps older adults to be more active. Greater activity can increase cognitive function and physical fitness. Mutual love and affection can boost the immune system and mood. We learn empathy for each other and gain a mutual sense of belonging. The effects of intergenerational relationships are far-reaching and one of the keys to a fulfilling and happy life. Maybe it's time to be intentional and remember we need each other.



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New Staff at ECKAAA



Georgina Quarshie

Georgina is returning to ECKAAA as our Williamsburg Nutrition Site Manager. Georgina grew up in Africa and moved to Ottawa in 2018. She is married and has one daughter. In her free time, Georgina loves to bake and read. You can often find her doing things around her house. Georgina loves to meet new people. She

enjoys spending time with and serving the congregates at her sight.



Shelby Reed

Working as the new Caregiver Coordinator has been very rewarding! Helping and advocating for others has always been a passion. The last six years, I taught special education at the elementary level, with a total of 11 years working as an elementary teacher. My husband and I both grew up in the Franklin County area. We

are now raising our two daughters on a small cattle farm. In my free time, I enjoy reading and antique shopping. I look forward to assisting our caregivers throughout the six counties.



Jacqualynn Branch

I am thrilled to be the CDDO Coordinator. I have been working with the I/DD population for the past 13 years in various capacities; DSP, Day Service, and most recently Staff Supervisor. I look forward to being able to serve in a different capacity. My 4 children are all grown and starting families of their own. I find great

joy in creative arts- mainly painting, and spending time with my dogs. I love to laugh and find the brighter side of things. I am looking forward to growing with the welcoming people I have met here.



Jennifer McMahan

My name is Jennifer, and I am the new Accounting Assistant. I grew up in Brewster, Ks; earned my bachelor's degree in accounting from UOP; and received my MBA from Grand Canyon University. My partner, our four children, and I live in Princeton where we have our apiary. We enjoy being part of our community whether it is helping our kid's school, working

in industries that give back, or removing bees. I appreciate the opportunity to join ECKAAA and be closer to the community we live and play.

Sharon Suiter

Sharon has recently joined our agency as the Paola Nutrition Site Manager. She grew up in the Kansas City Metro area but has been in Paola for eight years. Sharon has four sons and one daughter. She also has six grandchildren and one great-grandchild. She loves spending time with family, gardening, and baking. She loves laughing and interacting with the people at the senior center.



Tammy Johnson

My name is Tammy Johnson and I'm very excited about being part of ECKAAA as an Intake and Information Representative. I was born and raised in Ottawa, then married a hometown boy and raised our daughter here. We are very fortunate to have so many friends in the area due to our history here. When I'm not working,

my priority is family time! We go to church, go camping and boating, play games, watch movies, and play with our boxers. My work history includes several years within the administrative medical field. I am looking forward to working with you thru ECKAAA. They offer so much for our area, so please do not hesitate to reach out if you are in need. Thank you for letting us be part of your team.

Staff Person of the Quarter

Shela Chilton

This quarter Shela was chosen as our quarterly staff person. Shela is a route driver for Linn County and has a great passion for the people she delivers to as well as anyone she comes across. Recently Shela demonstrated heroic skills as she was on route. A couple of trucks happened to crash right in front of her and she calmly rushed to the scene and stayed with the drivers while also calling 911. Once the paramedics arrive Shela continued her route to ensure everyone had their meals. She is truly a kind, caring individual with a big heart for others and I am proud to say that she works for our Meals on Wheels program.

Volunteer of the Quarter

ECKAAA is very fortunate to have many great volunteers. This quarter we would like to recognize two Medicare SHICK counselors who continue to develop new and innovative ways to share Medicare information with Medicare beneficiaries throughout the counties we service.

W. Kay Voorhees

Kay helps reach Medicare beneficiaries in Miami and Johnson counties. In addition to individual counseling, she does "New to Medicare seminars" and has created a computer class to teach beneficiaries how to use Medicare.gov. and to do their own Medicare enrollments on Medicare.gov.

Jerry Wichersham

Jerry conducts individual Medicare counseling in Johnson County. Jerry stepped up and created a PowerPoint presentation that helps beneficiaries understand both Original Medicare with Medicare Advantage Plans work. This PowerPoint will be an incredible tool that we will be able to use in our future Medicare outreach presentations in all the counties we serve. Thank you both for your community service as SHICK counselors.

From The Director - Leslea Rockers



How Medicare Rx Price Negotiations Will Work

There has been much talk about the approval of Medicare negotiating prescription prices in the news lately. Medicare Open Enrollment for 2023 is fast approaching so I thought it would be helpful to provide an article on what will and what won't be happening with drug

costs in the near future. The following article is from the AARP website.

Which drugs may be targeted first and when beneficiaries could see savings

When Congress added a prescription drug benefit to Medicare nearly two decades ago, the bill explicitly prohibited the program from negotiating with pharmaceutical companies for the prices of the life-sustaining drugs that millions of enrollees take every day. AARP has made the argument for many years that with more than 50 million Americans getting their medications through Medicare, if the program was allowed to negotiate prices, the power of those numbers would yield a much better deal for Medicare beneficiaries and for taxpayers, who ultimately foot the bill for the lion's share of the medication costs.

"When we talk about the Inflation Reduction Act of 2022, the core component is the Medicare negotiation," says Bill Sweeney, AARP senior vice president for government affairs. "That is the long-term solution to the problem that we've been seeing for decades, which is out-of-control prescription drug prices."

ABCs of price negotiations

To start, the U.S. Department of Health and Human Services (HHS) will identify the 100 medicines that Medicare spends the most on and then decide which qualify to be in the first group of 10 drugs whose prices will be negotiated. Those qualifications are:

- **The drugs can't have any direct competitors.** That means there is no generic equivalent, and if it's a biologic drug, there can't be a biosimilar product. A biologic drug is a complex medication typically used to treat cancers and other serious illnesses.
- **The medications must have been on the U.S. Food and Drug Administration's approved list for many years.** That threshold is nine years for what are called small molecule drugs — medicines you typically get at the pharmacy and take in pill form. Biologics must have been approved for 11 years to be eligible for negotiation.

These two rules are the reason why some of the costliest drugs may not be among the first to have their price negotiated.

Here's a look at some of the medications that as of now could qualify for the first batch:

Eliquis, used to treat atrial fibrillation. Medicare spent more on this medicine in 2020 (\$9.9 billion) than on any other single drug, and more than 2.6 million beneficiaries took the medicine.

Januvia, used to treat diabetes. Medicare spent \$3.9 billion on this in 2020, and nearly 935,000 enrollees took this drug.

Xtandi, a cancer medicine. Medicare spent \$2 billion on this in 2020, and 26,490 people took it.

Myrbetriq, which treats overactive bladder. Medicare spent \$1.7 billion on this in 2020, and about 600,000 people took the drug.

Orencia, used for rheumatoid arthritis. Medicare spent \$1 billion to treat 29,764 enrollees.

When will drug prices go down?

The first negotiated prices will take effect in 2026 for drugs covered under Medicare Part D plans. These are the prescriptions you typically fill at your pharmacy. For medications covered under Part B — which pays for doctor visits, diagnostic tests and other outpatient services, such as chemotherapy and other drug infusions at a hospital or doctor's office — negotiated prices will take effect in 2028. Here's the full roll-out schedule:

- **2026:** A maximum of 10 drugs will be negotiated.
- **2027:** Another maximum of 15 drugs will be negotiated.
- **2028:** Another maximum of 15 drugs will be negotiated.
- **2029:** Another maximum of 20 drugs will be negotiated this year and every year after that.

What if the drugmakers don't play ball?

Under the new law, if the maker of a drug that was selected for negotiation walks away from the table, the government could levy a tax of up to 95 percent of their sales from the previous year. The idea behind that tax is to give the pharmaceutical companies a strong incentive to participate in the negotiation process.

The stakes are high. An analysis by the nonpartisan Congressional Budget Office (CBO) estimates that the provision allowing for drug price negotiations alone could save Medicare nearly \$102 billion over 10 years. The analysis also debunked claims that drug negotiation would stifle pharmaceutical innovation and lead to far fewer new drugs being developed. According to CBO's forecast, of the 1,300 new drugs expected to be approved over the next 30 years, just 15 wouldn't come to market as a result of the new law.

by Dena Bunis, AARP, August 15, 2022

== Caregiver's Corner ==

Independently completing tasks allows a sense of accomplishment, purpose, and dignity. Independence is important to your mental and physical well-being. Retaining your strength and balance is a large factor in staying independent. When strength and balance are lost, falls and injuries are greater, which can lead to longer periods of loss of independence.

Exercising is a great way to retain and build range of motion, strength, and balance. Having a daily routine for exercise can improve muscle tone and strengthen your mood as well as relieve stress. Mobility exercises can be completed in many locations from your home. Whether you have the ability to stand, sit in a chair, or are on bedrest, exercises may be a way to assist you and the one you are caring for.

Types of exercise that could benefit you may include swimming, water aerobics, walking, resistance bands, yoga, chair yoga, and exercises focusing on the following: core, stability, and range of motion.

Range of motion exercises can help eliminate or diminish stiffness, increase flexibility, posture, and improve your joint function. Gentle arm raises, leg extensions and shoulder shrugs are movements that can be performed daily. Starting slow while gradually increasing repetitions over time is key. Do not force a range of motion movement. Only stretch until you feel a slight pull. Stop immediately if a sharp or deep pain occurs.

To help with immobility prevention and increase shoulder stability and flexibility the following are exercises from Discovery Villages by Discovery Senior Living:

Rotation Stretch – Lower Back

- With your feet flat on the floor, in an upright position, sit on your chair.
- To your left side, so that your shoulders rotate, twist your upper body. For support, use your leg or the chair to get a deeper stretch.
- For approximately 20 to 30 seconds, hold the position.
- Go back to the position you started in.
- On your right side, repeat the exercise.

Side Bends

- With your feet flat on the floor, sit on a chair.
- Outstretch one arm to the side and place the hand of your other arm behind your head.
- As if you're reaching toward the floor, lean over on the side of the outstretched arm.
- Return to the starting position while contracting your oblique abdominal muscles.

Abdominal Press (Seated)

- With your feet flat on the floor, in an upright position, start by sitting on your chair.
- With elbows locked, put your hands on your knees.
- Engaging your core, press your hands into your knees.
- For approximately 3 to 5 seconds, hold that press. Release.
- Repeat 5 to 10 times.

Semi Sits

- With your feet hip-width apart, stand in front of a chair.
- Next, your core abdominal muscles should be engaged.
- As if you're going to sit, bend your knees as you slowly lower your body to the chair.
- Return to a standing position after touching the chair seat very lightly.

Note: Don't let your knees bend forward past your toes and make sure to keep your chest and head up. Through your heels, push upward.

Clamshell (Upper Body)

Note: This exercise can also be done standing up...

With your feet flat on the floor, in an upright position, start by sitting on your chair.

- With your upper arms parallel to the floor, form a 90° angle with your arms (they will look like a goalpost).
- In front of your face, bring your forearms together.
- Back to the starting position, return your arms while your shoulder blades are being squeezed together.

Note: You can hold small items or weights in your hands to make this exercise a bit more challenging.

Warm-ups and cool-downs are important as well as remembering to slowly increase your repetitions and not to over-exert yourself. Always err on the side of caution and consult your doctor if you have concerns.



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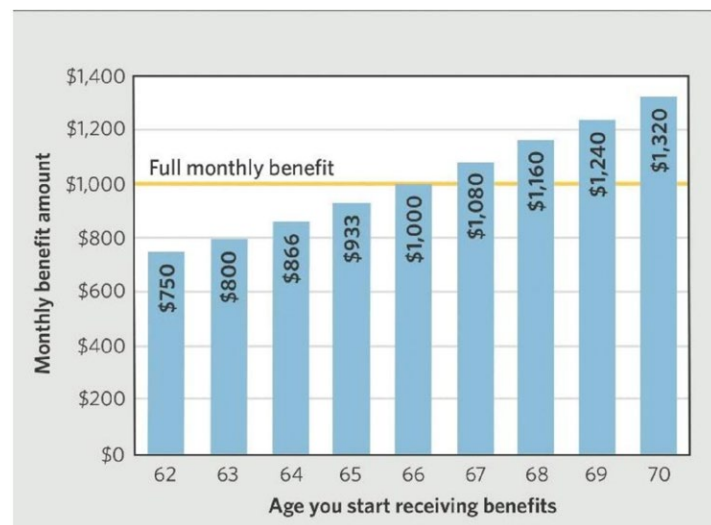
UNDERSTANDING YOUR SOCIAL SECURITY BENEFITS

Social Security is a major part of your retirement. Here are some things to think about, from your life, to your family, to how taxes may impact your decision.

Your Social Security and retirement decisions typically go hand in hand. And one of the biggest retirement-related decisions you'll make is when to start taking Social Security. That's why we believe it's important to talk with your financial advisor before making this decision. We'll ask questions and listen to better understand your situation. Then we can help outline what options you may have when it comes to Social Security.

This isn't a choice we think you should take lightly. That's because Social Security is one of the most valuable retirement assets you have. Think about it this way: Using the average individual benefit of \$1,404 per month in 2018, finding a similar investment paying the same amount for as long as you live, with inflation adjustments and survivor benefits for your spouse, would cost nearly \$450,000.*

Monthly benefit amounts differ based on age you start receiving benefits



The Basics

- Your Social Security retirement benefit is based on your highest 35 years of earnings, adjusted for inflation, as well as the age you begin taking Social Security.
- Your yearly statement from the Social Security Administration can provide you with an estimate of what your retirement benefit is, based on your full retirement age (FRA) and work history. You can also find your statement and estimate your benefits online.
- You can claim benefits as early as age 62 and as late as age 70. However, your benefits are reduced by up to 30% if you claim before your FRA but can increase by up to 32% above your full-retirement benefit if you delay past your FRA.
- You may also be eligible for spousal and survivor benefits depending on your situation, and working in retirement can affect your benefit if you claim before FRA.
- The chart outlines how the age you choose to begin taking Social Security can affect your income throughout retirement, assuming a full retirement age of 66. Ultimately, when to take Social Security is a personal and complex decision that we recommend viewing through a LENS.

Think about your life expectancy

Since benefits change based on what age you begin taking Social Security, this decision is in some respects a question of receiving a smaller amount for a longer period of time or a larger amount for a shorter time. So, how long you (and your spouse) expect to live plays an important role.

The better your health and the longer you and your spouse expect to live, the more it may make sense to take Social Security later. This assumes you don't need your benefit now and aren't putting undue strain on your investments to make up the difference, as the "life expectancy" of your portfolio also can be affected by your decision.

Earnings limitations (for 2021)

Before Full retirement age	Year of Full retirement age	At/after Full retirement age
Benefits are lowered by \$1 for every \$2 in earned income above \$18,960.	Benefits are lowered \$1 for every \$3 in earned income for earnings over \$50,520.	No earnings limit (but benefits can still be taxed).

Visual description: Think about your employment

You probably don't plan on slowing down when you retire and may even plan to continue working. However, if you take Social Security early, working at the same time can really affect your benefits.

That's because your benefits are lowered by \$1 for every \$2 in earned income above a certain amount (\$18,960 for 2021). This changes to \$1 for every \$3 in earned income the year you reach your Full Retirement Age for earnings over \$50,520.

It's important to note that this is only earned income and doesn't include income from investments, pensions or Social Security itself.

If you plan to continue working (and have meaningful earned income), it may not make sense to take Social Security early. After you reach FRA, there is no adjustment in benefits based on how much you earn.

Source: Congressional Budget Office, Social Security Administration. For more information, see the Social Security Administration publication *How Work Affects Your Benefits* and IRS Publication 915: *Social Security and Equivalent Railroad Retirement Benefits*.

Think about your needs

If you have control over when you retire, analyze what it would cost to live your desired lifestyle after you stop working full-time. Then, add up where the money comes from to provide for this lifestyle – such as outside income, Social Security and investment resources – to determine if these sources will cover your spending needs.

Ultimately, you may determine that your income, including Social Security and portfolio withdrawals, isn't going to be enough, and it may make sense to delay retirement. This additional time could increase your potential income in retirement by providing:

- Higher Social Security benefits
- An opportunity to continue to save
- An opportunity for your investments to grow
- Spousal and survivor benefits

Spousal and Survival Benefits

Think about your spouse

There are two types of benefits for spouses: spousal and survivor.

Spousal benefits

50%

You are entitled to up to half of your spouse's benefit or your own, whichever is higher.

Survivor benefits

100%

You are entitled to up to 100% of a deceased spouse's benefit or your own, whichever is higher. This is reduced if your spouse claimed early and could be increased if your spouse claimed after full retirement age.

Spousal Benefits – Essentially, a spousal benefit would entitle you to receive up to half of your spouse's retirement benefit, offset by your own benefit. Like your own retirement benefit, the spousal benefit is also reduced if you claim before Full Retirement Age. This benefit may be available for divorced spouses as well.

Survivor Benefits – Your decision about when to take Social Security for yourself could also affect your spouse's survivor benefit. If you are widowed, you can receive your own benefit or 100% of your deceased spouse's benefit, whichever is larger. If you take benefits early and receive a permanent reduction, the survivor benefit to which your spouse is entitled will also be permanently reduced, which could have a major effect on your spouse's income after you pass away. This benefit may be available for divorced spouses as well.

Claiming Social Security later could be one way you provide for your spouse. If you are the higher wage earner (with the higher Social Security benefit) and either are older than your spouse or expect your spouse to live longer than you, it may make sense to delay taking Social Security to maximize the survivor benefit if you pass away prematurely.

Taxes and your benefits

Taxes shouldn't be the key driver of when you decide to take Social Security. However, it's important to understand how your benefits could be taxed when determining your after-tax income in retirement: If your combined income is \$25,000 to \$34,000 if single or \$32,000 to \$44,000 if married, up to 50% of your Social Security benefits will be taxed at your income tax rate.

If your combined income is above \$34,000 if single or above \$44,000 if married, up to 85% of your benefits will be taxed at your income tax rate.

Social Security and your retirement

With all this in mind, it's important to remember that Social Security was never intended to cover everything – on average, it provides about 40% of your pre-retirement income. That's why it's so important to work with your Edward Jones financial advisor to position your investments to help provide for your income needs throughout retirement.

Before making any decisions, be sure to check with the Social Security Administration and consult with your qualified tax advisor.

MEDICARE

MEDICARE OPEN ENROLLMENT STARTS OCT 15

Each year, from October 15th through December 7th is the Medicare Open Enrollment Period. This is an important time for you to review your Medicare Prescription Drug Plan or Medicare Advantage Plan to make sure that you are in the plan that offers you the best coverage, lowest cost, and is most convenient for you to use. It is important to remember that Medicare plans can change each year. If you are in Original Medicare with a prescription drug plan, the plan may change its monthly premium, change what prescriptions it covers and their costs, or even what pharmacy you can use to get your medications. If you are in a Medicare Advantage Plan, the cost, coverage, and the healthcare providers who accept that insurance may also change each year.

Our Senior Health Insurance Counselors of Kansas (SHICK) can assist you with this review process. SHICK is funded by the federal government and our counselors receive extensive training on Medicare. We are not insurance agents or salespeople. SHICK services are free, unbiased, and confidential. Our goal is to make sure that you have the Medicare coverage that will work best for you.

We will be offering in-person counseling services throughout the six counties we serve including in Pleasanton on October 26th, Garnett on November 2nd and 30th, Lyndon on November 16th, Osage City on November 9th, and Burlington on November 22nd. If you are interested in making an appointment at one of these locations, please call us at (785) 242-7200. In addition, we can also help review your coverage via phone, email, mail, and zoom calls. We have included a Counseling worksheet in this edition of Golden Years. By filling out this form and returning it to us before we meet with you, we can expedite the review process and be more efficient in reviewing your options. So, fill out the form, return it to ECKAAA and call and make an appointment for one of the locations listed or for our Ottawa office.

Additionally, if you are new to Medicare this fall, you can enroll in a Medicare Drug plan or Advantage plan for 2022 and also enroll in a different plan for 2023. If you are new this fall, it is important to review your options for 2023 and make sure that you are in the best plan for the New Year.

We look forward to assisting you with all of your Medicare questions and enrollment issues.

SMP CONSUMER FRAUD ALERT: GENETIC TESTING

Scammers are offering Medicare beneficiaries cheek swabs for genetic testing to obtain their Medicare information for fraudulent billing purposes or possibly medical identity theft. Genetic testing fraud occurs when Medicare is billed for a test or screening that was not medically necessary and/or was not ordered by a beneficiary's treating physician.

REPORT POTENTIAL GENETIC TESTING FRAUD, ERRORS, OR ABUSE IF:

- A company offers you "free" or "at no cost to you" testing without a treating physician's order and then bills Medicare.
- A company uses "telemedicine" to offer testing to you over the phone and arranges for an unrelated physician or "teledoc" to order the test
- You see on your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB):
 - Charges (usually thousands of dollars) for a broad range of genetic tests that you did not request or possibly even receive
 - Charges for pharmacogenomic tests (to determine how you metabolize drugs) for drugs that do not apply to you
- A company requests your Medicare number (or possibly driver's license) at health fairs, senior centers, assisted living facilities, malls, farmers markets, parking lots outside retail stores, home shows, or church-sponsored wellness events

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations. Call us at 785-242-7200.

NEWS

from ECKAAA Nutrition Program



Happy fall everyone! For this issue of Golden Years, I would like to focus on our employees and highlight how they go above and beyond for our clients or just in general while on the job.

First up – Shela Chilton, Linn County Route Driver. Shela was recently delivering her route when towards the end, the vehicles in front of her had an accident. Shela being the first on the scene, rushed to the vehicle that was rolled over. What she found was a man, conscious, but stuck in the vehicle. While in her own words, “what I did was not much” Shela kept both the man in the vehicle and the other man calm for 10 minutes until EMS was able to arrive. During those 10 minutes what Shela did was nothing short of amazing. She was able to assess the situation, instruct the other driver to call 911, and keep both men calm. Once EMS arrived, she explained she needed to finish her route as she knows that our food must be delivered to the end user within a 4-hour time frame.

Charlie Mages, Coffey County Route Driver. Charlie is one of the most caring individuals I know and the people he serves will tell you the same thing. While a route driver’s main job is to deliver food to our sites and rural route clients, often we are the only check a person receives in a day. Charlie makes a point to check the well-being of all his clients every day. If there is anything he can do for them to make their day better he will do his best, whether it be taking out the trash, putting the meals he brings away, or giving them a call on an off day to make sure they are taken care of, Charlie is one they can count on. Caring individuals are hard to come by sometimes, but Charlie is most definitely one of them.

Celebration Day in honor of Grandparents

This quarter our celebration was in honor of all our grandparents. To make this a little extra special Shelby Reed (Caregiver Coordinator) and myself worked with the local FFA Chapters to have them send FFA members out to their local sites. We feel this was very successful and a special treat for all our clients. We had an overwhelming response from those FFA kids and their Advisors about how much fun they had, the stories that were told, and the laughs had by all. Below are some of the pictures from the day:



Central Heights FFA @ Richmond



Central Heights FFA @ Richmond



Lebo FFA Members @ Lebo



Burlington FFA @ Burlington

United Way of Franklin County, United Way of Miami County and United Way of the Flint Hills are proud sponsors of the Meals on Wheels Program.



**Franklin County
Flint Hills
Miami County**

From the Editor: Tracy Cosley

The ECKAAA Nutrition Program serves approximately 800 people in six counties. We have numerous volunteers who dedicate their time and energy to make sure nobody who needs a meal goes without.

As we were looking through our list, a handful of people stood out. We have 11 people who have served over 200 hours in the last year! We recently honored those people with a Volunteer T-shirt. Of those 11, three have served over 500 hours and received an apron. It was truly an honor to visit each site and get to meet these exceptional individuals!

Thank you for all you do!



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Avoiding Baking Cakes and Breads in Glass Canning Jars

*Chelsea Richmond, Frontier Extension District • Family and Consumer Sciences Agent
Nutrition, Food Safety, and Health*

With the holiday season just around the corner, many are beginning to think about purchasing or making gifts for family and friends. One gift idea you may have seen pop up online or on social media are recipes for baking breads and cakes in glass canning jars in the oven. While this may seem like the perfect unique gift, this type of product is not shelf-stable, even if the recipe may say it is, and can potentially lead to foodborne illness.

When using a recipe for baking bread or cake in a jar, batter is typically poured into a greased canning jar and then baked in the oven. Once the product is baked, the hot jars are then taken out of the oven and covered with a flat lid and ring. As the jars cool, the lids appear to create a vacuum seal.

The concern with making a bread or cake product in this manner has to do with food safety and the foodborne illness known as botulism. Spores and toxins that lead to botulism poisoning grow very rapidly in unrefrigerated high moisture foods that are in low acid and exposed to little or no oxygen. And, research has shown that breads and cakes that are baked in glass canning jars in the oven create the perfect environment for the growth of botulism spores.

In addition to the risk of botulism, you also run the risk of injury from broken glass if you bake cakes and breads in glass canning

jars. Canning jars are designed for use in boiling water bath or pressure canners and they are not designed to handle the thermal stress that occurs with dry oven heat.

So, what are some alternatives? One idea is to bake the bread or cake in a regular baking pan and give it so it can be consumed immediately or can be placed in the freezer as most breads and cakes will freeze well.

Another idea is to prepare the ingredients of the cake or bread as "mix in a jar." You could layer the dry ingredients for a quick bread or cake into a jar and attach a list of additional ingredients and the directions for baking to the outside.

If you do choose to create a "mix in a jar," you will want to keep in mind that some ingredients like brown sugar may harden over time and moisture from nuts and raisins may also cause dry ingredients to cake or clump together. If your mix includes ingredients for a topping, such as for a coffee cake, you might consider packaging it separately in a small plastic bag and then placing it on top of the other dry ingredients.

You will also want to include a "use by" date on the label as some ingredients such as baking powder will lose their effectiveness over time. A good rule of thumb is to include a "use by" date that is one to two months from the date you prepared the mix.

Source: Preserve It Fresh, Preserve It Safe Newsletter, Kansas State University

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KANSAS LEGAL SERVICES HIGHLIGHTS PROGRAMS FOR PROPERTY TAX RELIEF FOR THE LOW INCOME

By: By Tom Lasley, Attorney



Kansas Legal Services (KLS) wants to make you aware that there are several programs for low income Kansas (seniors and non-seniors) that may be able to provide real property tax relief such as: **the Homestead Property Tax Refund, SAFESR Property Tax Relief and the Kansas Homeowner Assistance Fund (KHAF).** Because the KHAF program is temporary,

this article is giving it priority so one can apply before the funds are gone. Perhaps the other property tax relief programs listed above can be a topic for a future article, or they can be “googled”.

KHAF (Kansas Homeowner Assistance Fund)

KHAF is a very recent program created under the American Rescue Plan Act due to the COVID pandemic. It became funded and active April 18, 2022. Its purpose is to help qualifying senior and non-senior Kansans become current on their mortgages, property taxes, utilities, etc., in order to avoid foreclosure. Under this program, Kansas has been allocated \$56.6 million dollars in relief funds. The program is temporary and will only continue until all of those funds have been exhausted. In order to apply for this fund, you must do so online at:

<https://kansashousingcorp.org/kansas-homeowner-assistance-fund>.

To qualify for KHAF funds you must show that:

- (a) Your household income is less than 150% of the greater of the area median income (AMI) by County in Kansas. In Johnson County the KHAF income limits start at \$101,650 for one person and increase depending upon the number of persons in your household. (For a complete income listing see the income chart on the above website.)
- (b) Your income was reduced or your living expenses were increased due to COVID,
- (c) Your mortgage payments or property taxes, etc. are at least 30 days past due,
- (d) The deed is in your name and the home is your primary residence. There are additional qualifications, so go to the above website for a complete list.

The key with the KHAF fund is to apply ASAP before the funds are exhausted. KLS does not assist Kansans in applying online because there is already an organization on its website that provides free assistance for that purpose. The phone

number for the KHAF Call Center/Application Assistance, is: 855-307-KHAF(5423). Because we have been able to make our clients aware of this mortgage and tax relief program, some of our Kansas Legal Services (KLS) clients already have been very successful in receiving KHAF funds to pay off a large portion of their back taxes, thus avoiding foreclosure. If you qualify, we strongly urge you to immediately apply for these KHAF funds while they last.

What is Kansas Legal Services? (KLS) is a statewide, non-profit law firm. Through our Area Agency on Aging (AAA) Program, we are devoted to providing free legal services to Kansas residents who are: (1) 60 years of age and older, (2) Kansas residents and (3) U.S. Citizens or legal permanent residents.

For convenience purposes, we make monthly, free “site visits” at the ECKAAA (Area Agency on Aging) in Ottawa, at 117 S. Main Street, the first Tuesday of each month. During these visits you get to meet directly with a KLS attorney. Please call 785-242-7200 to set an appointment.

You can also apply for free legal assistance by calling our local KCK office at 913-621-0200 or our state-wide number at 1-800-723-6953, or by completing a KLS Application Online on the KLS website at www.kansaslegalservices.org.

(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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BLIND AND LOW VISION SERVICES

The Resource Center for Independent Living, Inc. (RCIL) provides the 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 provides these services in 32 counties including Anderson, Coffey, and Osage 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. Mandy Smith, Certified Orientation and Mobility Specialist, has provided these services for 12 years. 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. Mandy Smith also does presentations to promote services and educate the public. For more information about iKan-RCIL services, contact RCIL at 785-528-3105.



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TECHNOLOGY

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VIRTUAL LEARNING OPPORTUNITIES FROM KDADS

The Kansas Department for Aging and Disability Services (KDADS) Aging Services Team and GetSetUp, the largest and fastest-growing virtual social learning platform designed specifically for older adults, have partnered to help combat social isolation and offer education for Kansas seniors with specialized classes focusing on Medicare, nutrition, mental health and aging, and abuse, neglect, and exploitation. Older Kansans will receive free access to GetSetUp's more than 4,000 live, interactive classes taught by peers 50 years of age and older.

KDADS is partnering with GetSetUp to provide online educational opportunities for adults 60 years of age and older on how to effectively use their smartphones, laptops, or tablets to access benefits and services, learn a new skill, socialize, and more in a comfortable environment of their choosing. Digital divide starter classes are recommended, including "Getting comfortable with your device – a cell phone, tablet, or laptop," "Intro to Zoom," and an orientation to using the GetSetUp site to find other classes. Kansans will have access to classes such as healthy cooking, virtual travel, exercise, safety, and more.


The partnership includes 11 customized classes on topics essential to this population, including:

- Elder Abuse Prevention: An Innovative and Empowering Approach to Combat Stigma
- How Volunteering Can Make You Happier and Healthier
- Let's Talk About Mental Health and Aging
- Make Heart Healthy Eating an Everyday Practice
- Medicare Fraud: Emerging Trends and Resources
- Medicare Marketing Violations and How to Avoid Them
- Practical Tips to Eat for Brain Health
- Understanding Medicare and SSA Notices
- What Are the Indicators of Financial Abuse
- What You Need to Know About Protecting Your Money
- You Have the Right to Make Decisions About Your Health and Finances

GetSetUp's custom-built video learning interface has been tailored to older adults of all tech levels. The platform offers support via phone and in classes to assist learners with technology and includes a booking system complete with regular reminders and after-class notes. Older Kansans can easily connect with a safe community of more than 4.6 million peers globally.

Access GetSetUp's more than 4,000 live, interactive classes at: <https://www.getsetup.io/partner/kansas>

Article from: <https://www.facebook.com/KDADSOOfficial>



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"Wait a week, then tell him
we don't need 'receptors' for wireless.

COMMUNITY NEWS

Nora McMahan, your 2023 Franklin County, Ks Future Little Miss United States Agriculture; and her sister Elisa Fields, your 2023 Franklin County, Ks Little Miss United States Agriculture raised money for sunflowers they picked at Aunt B's Blossoms outside of Pomona. They then delivered the Sunflowers to the senior residents at Rock Creek in honor of grandparent's day on September 14th. The money raised for the sunflowers went to Franklin County Cancer Foundation in honor of childhood cancer awareness month.

Jaley Ferguson, your 2023 Franklin County, KS Teen Miss United States Agriculture, joined her FFA club on September 14th in Richmond to help pack meals at the ECKAAA Nutrition Site. She also helped deliver meals in the area for Grandparents' Day.

Alan Russel grew these two unique pumpkin for the Linn County Fair. Both did fabulous! The monster of a pumpkin won Grand Champion and the smaller received First Premium. Alan is one of our congregates from the Pleasanton Nutrition Site. Way to go Alan!



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Published by:
East Central Kansas Area Agency on Aging

Leslea Rockers, Executive Director
Tracy Crosley, Editor

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