

The Golden Years

PUBLICATION OF EAST CENTRAL KANSAS AREA AGENCY ON AGING

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



Beagles' Blessing

from Jodi Smith, Editor

If you have ever lived in a little town, you know that there is a feeling of community and usually there is one person who knows who needs help and who to call for help. Jean Nickell has been that person for at least the last 20 years. Jean thinks it was Beulah Bratton who started the group and she is carrying forward her work. There is a group of seniors that have been meeting at the Methodist Church in Beagle, having a potluck one day a month for as long as anyone can remember, and they help Jean when she sends out the call that help is needed.



I have had the pleasure of knowing Jean for quite a few years and when I came back to work at ECKAAA and I made it out to the Beagle potluck, there was Jean. I remember Jean from when I used to go and speak at the Beagle potluck years ago. She would always take a photo and then send a card, thanking me for coming to present a topic to the folks of Beagle. That is just what she did. She is a little slower these days, but at 92, she is still going.

She has had a very full life. She was born about 20 miles from where she lives today. She was a schoolteacher for a couple of years at Twin Springs, then she started working at the Post Office in Parker and she worked there for 20 years. After that she started quilting, and she has made hundreds of quilts. She thinks she bought her first quilting machine in the 1970's for \$150. She is now on her fourth quilting machine and this one is hooked up to a computer and so Jean has definitely stayed up to date with technology with her quilting. Besides work

and quilting, she was married to John, and they raised a family, 2 daughters and a son, and farmed. So, she was always busy.

Her other passion is the Beagle's potluck, and it is held the 4th Thursday of every month. They did stop meeting for a bit last year, due to COVID, but they are back meeting now. They keep track of the seniors in their area and who needs a helping hand. They send out Halloween Fruit baskets to 15-20 families. For Thanksgiving they deliver dinners to 15 homebound folks. Most of this happens at the Beagle Methodist Church. Jean says small town church – big time hearts. The people that come to the potluck met the 3rd (continued pg 8)



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From The Director - Leslea Rockers

“YOUR PRESENT CIRCUMSTANCES DON’T DETERMINE WHERE YOU CAN GO. THEY MERELY DETERMINE WHERE YOU START.”

- Nido Qubein

This is a great quote to keep in mind as we enter a new year and begin to make plans for 2022. For us as an agency, it bears keeping in mind every day that we are here to serve our clients, their families, and our communities. We must continue to be innovative with services and prudent with the dollars we receive. We have core services we provide but we also like to get creative and provide programs and services that help meet unmet needs. Our mission is to help older adults remain independent and safe in their home and community.

We always encourage feedback and input from our clients and community members for things they would like to see happen: more support groups, more in-home providers, more menu creativity, more public education, more legal services, more help with Medicare questions, etc. When deciding what is ‘best’ for clients, I always try to remember what I was told years ago when working with teenagers to do alcohol and drug prevention—no one wants to go to a party planned by their mother. In other words, we need to ask the people we serve about what they need and want. Sometimes we can make it happen and sometimes we cannot—but we will always do our best.

If you have ideas for programs or services please let us know so we can determine if it is something we can provide per the Older Americans Act and other funding we receive. You can email me at leslear@eckaaa.org or call us at 1-785-242-7200.



Staff Person of the Quarter Karen Eager

Karen joined the agency in September of 2021 and immediately went to work for Senior Health Insurance Counseling for Kansas (SHICK) program helping Medicare beneficiaries during

Open Enrollment. During the Open Enrollment period, which is 10/15 to 12/7 each year, Medicare beneficiaries can change drug plans or Medicare Advantage plans. During this six (6) week period she took 231 phone calls, returned 294 voicemails, had 148 counseling appointments in the office, helped counsel 64 beneficiaries at outreach locations in AN, CF and OS county and responded to 107 hotline calls that were referred to our agency from the state hotline. Karen has been invaluable to the agency as an employee, and we are so glad she joined us as full-time staff in September!



Volunteer of the Quarter Steve Wallace

Steve works as a substitute Nutrition Site Manager for the Colony Nutrition Site and has done so for years. When the site manager needs a sick day or goes on vacation Steve has been the dependable fill-in! He calls in the meal count, handles the food delivery and prep for congregate participants once the food arrives and helps package and deliver meals to home delivered participants. On the days he is not filling in as the substitute site manager he helps package and deliver the home delivered meals in Colony as a volunteer. Most recently he has taken on a long-term substitute assignment to help cover the site. The Colony Nutrition Site and the Site Manager, Dorothy Cameron, could not function without the help Steve provides on a regular basis!

The Golden Years

Published by:
East Central Kansas Aging And Disability Resource Center

Leslea Rockers, Executive Director
Jodi Smith, Editor

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

KS COMMISSION on VETERANS' AFFAIRS

Contact your representative by email or phone.

Anderson, Linn, & Coffey Counties *

Kress Center, Suite 1D
702 Commercial Street
Emporia, Ks. 66801
620-342-3347

jamie.potter@ks.gov

Osage County

Jayhawk Tower, 700 SW Jackson St.
Topeka, Ks. 66603
785-559-0061

conlin.bartow@ks.gov

Franklin & Miami Counties

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KS Commission on Veterans' Affairs - www.kcva.org

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Caregiver's Corner



Caregiver's Corner by Shannon Ocsody

For anyone that would like to join in on a virtual/zoom Caregiver Book Club please call Shannon, 785-242-7200. The book we will be reading is:

The Good Caregiver: A One-of-a-kind Compassionate Resource for Anyone Caring for an Aging Loved one” By Robert L. Kane, M.D.

It looks to have some valuable information we can read and discuss! This book is available through Hoopla-an online extension through your local library. If you have a library card you can download the Hoopla app. We will have copies available that can be sent to you.

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 Cup of Necessity with Shannon Ocsody
3d Thursday of each month, 10-11AM Starts Nov 18, 2021
Garnett Library- 125 W 4th Ave., Garnett, KS

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

Miami County Support Group
3rd Tuesday of each month, 6-7PM
Elizabeth Layton Center - 2595 SW 327th St, Paola, KS Facilitators:
Barbara Cordts & ECKAAA

Coffey County Cancer Support Group with Sharon O'Keefe
Last Thursday of Each Month at 7PM
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 785-242-7200


We need your help.- At this time we are looking for facilitators in Anderson, Osage, and Linn County for a Caregiver Support Group.
If you would like to help, please call our office and ask for Shannon.
785-242-7200 or 1-800-633-5621




AARP TAX VOLUNTEERS WILL BE BACK AT ECKAAA

Last year the AARP tax volunteers come into our office on Thursdays to assist people with their taxes. This year starting in February, they will be using our conference room again as a location to help people with their taxes. Please call the Ottawa Library after January 17th to make an appointment at 785-242-3080.

The packets will also be available at the library as of January 17th. Our office is not able to make appointments, AARP is just using our space. Past clients Will be contacted as in the past by mail. For your appointment, come to the ECKAAA office, 117 S. Main St. in Ottawa, preferably through the alley entrance. The same volunteers will be here to help you. Pictured are Marlene, Bob, and Dean. Please remember this is a first come first serve basis and the spaces are limited.



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WELCOME NEW STAFF



CATHY CATES

Hi, my name is Cathy Cates, and I am the new Intake and Information Representative. I will be one of the first people you see when you walk in the office. I am Texas born and Air Force

raised. I live in Ottawa with my husband, and we have 2 sons. I recently retired from the State Of Kansas after 30 years of service. I have a love of family, friends, country music and sunsets. I look forward to meeting you as you call or come into the office.

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Money Matter\$

Ryan Henningsen
Financial Advisor
Edward Jones
www.edwardjones.com

GETTING YOUR FINANCIAL HOUSE IN ORDER

Many of us have found that our priorities and perspectives have shifted with recent events. Your financial strategy may need to adjust accordingly, and now may be the perfect opportunity to get your financial houses a little more in order, putting you on better footing for whatever the future holds. Here are a few things to consider – pick and choose which apply most to your financial situation.

BUILD/ADJUST YOUR BUDGET

- *Create your budget*
- *Cancel subscriptions you're not using*
- *Check for lower insurance rates*
- *Refinance your mortgage.*

TACKLE YOUR DEBT

- *Add it all up*
- *Check your credit report*
- *Consolidate your debt*
- *Make a plan to pay it down: Determine how much money you have to reduce debt, and then make a plan for paying it down. This can be a particularly tough step, so don't hesitate to reach out to your financial advisor for help.*

SAFEGUARD YOUR PLAN

- *Plan your emergency savings*
- *Do an insurance check-up: A financial advisor can explain the importance of different types of insurance (life, disability, long-term care, etc.) and determine if you have adequate coverage.*
- *Set up a password manager*
- *Consider freezing your credit: Placing a freeze on your credit reports restricts access and makes it more difficult for identify thieves to open new accounts without your knowledge.*

TAKE ADVANTAGE OF MARKET FLUCTUATIONS

- *Invest toward future goals: Although past performance is not a guarantee of future results, pull-backs in the market have historically been a great time to invest. Your financial advisor can help you determine how best to put your money to work to help you meet your financial goals.*
- *Rebalance: Large market swings can throw off the balance you want among your investments. Revisit your portfolio to ensure your investments are properly aligned to keep you on the right track.*
- *Roth conversion: If you have a traditional retirement account, a down market or year in which you have lower income can be an opportune time if you've been wanting to convert it to a Roth retirement account. Talk with your financial advisor and tax professional to determine if this could be beneficial.*
- *Tax loss harvesting: If you have taxable investments, selling at a loss can reduce your tax bill. It's best to talk with your financial advisor and tax professional to determine if this is an appropriate strategy.*

ENSURE YOUR WISHES ARE HONORED

- *Update beneficiaries*
- *Create or update legal documents*
- *Organize and share your legal documents:*

START A CONVERSATION

- *Talk with your parent(s): Determine how your parents plan on meeting any long-term care needs they might have, who has their financial and medical powers of attorney, and their end of life wishes.*
- *Teach your young children: Take some time to share money lessons with your children. Being transparent and open now will help them navigate their finances as adults.*
- *Share with your adult children – At a minimum your children should understand who has healthcare and financial decision-making rights for you, as well as your end of life wishes.*
- *Ask for help – We can help you navigate through the financial to-dos and conversations that can otherwise feel overwhelming. That's what we're here for!*

For this full article you can go to
www.edwardjones.com

NEWS

from ECKAAA Nutrition Program



Faith Sage
Nutrition Site Coordinator

DO YOU QUALIFY FOR HOME DELIVERED MEALS?

If you are 60 or over and home bound, chances are you qualify!

HOW DO YOU GET STARTED?

Call the ECKAAA office in Ottawa at 785-242-7200 and tell them you would like to sign up for meals on wheels. The office staff will take some information from you and then an Assessor will call you. The assessor will go through about a 20-minute assessment to determine your eligibility. Upon approval, your meals will start within 5 days. It's that easy! Call now to set up an assessment.

NOT A HOMEBOUND STATUS?

No problem! We have congregate sites set up across our 6 counties. Just head down to your local site and talk to the site manager. She/he will have you fill out a form and then you just let them know what days you would like to eat for the month. Here you can enjoy the company of others with your meal.

HOW MUCH DO THE MEALS COST?

This is a donation-based program, we suggest a \$3.50 donation per meal. If you are under 60 the meals cost \$7.00.

WE NEED YOU TO VOLUNTEER!

All our sites run off Volunteers like you. Right now, we are in need at most of our sites. The sites with the greatest need right now are Ottawa and Paola. If you are looking to help, please call Faith Sage at 785-242-7200. We would love to have your help. No daily commitment necessary, we will be happy with any help we can get. Volunteers can help with packing, serving, and delivering.



Welcome to the Family!



Ann Pollard Connie Waite Deanna Leecy Kari Masik Lori Teter



Robert Floyd Steve Wallace Vicki Tittle Vicky Johnson



Jodi Clements Ken Mark

EXCITING NEWS:

The agency has purchased shelf stable meal boxes to be used as an emergency meal for current participants. These meal boxes include 10 meals and items such as soups, ravioli, crackers, juice, pudding and more.

A box was offered to every current participant in each of the 6 counties, however, if you were missed or changed your mind, please call the office to reserve one. These are a no cost benefit to each participant.

The agency is happy to be able to provide these for emergencies such as inclement weather when our delivery drivers are having a hard time getting around.



Planning Healthy Meals for One or Two

Submitted by Franny Eastwood, MS, RD, Extension Agent for Marais des Cygnes District

Planning Healthy Meals for One or Two

Sometimes it can be hard to get motivated when cooking a meal for just one or two people. Here are some tips to help you get the most value for your time and money if you are cooking for two, or just you!

General tips to maximize your nutrition: Make half your plate fruits and vegetables. Make at least half your grains whole grains. Switch to fat-free or low-fat (1%) milk. Cook once, eat twice: Plan two or more meals from the same entrée. Eat the extras in 3–4 days or freeze in individual servings. Food will rarely go “bad” or become unsafe to eat when stored in the freezer. It can develop freezer burn, but this is more of a quality issue rather than a food safety issue.

Buying in bulk can save you money, but only if you can use it all before it expires! Instead, consider purchasing individually packaged servings of items: string cheese, wrapped cheese slices, single containers of tuna, soup, or fruit, individual cartons of yogurt.

Buy fruit at varying stages of ripeness: buy some fruit to eat immediately and some to ripen for later. Shop at supermarket salad bars to purchase small amounts of already prepared fruits and vegetables and/or salads. Use these foods within 1–2 days of purchase for best quality.

Reducing Recipe Size: Recipes can frequently be successfully reduced by 1/2 to 1/3. Some helpful equivalents include: • 1 cup = 16 tablespoons • 1 tablespoon = 3 teaspoons • 1 cup = 8 fluid ounces (Note: measuring cups measure volume, not weight) • 1 fluid ounce = 2 tablespoons • 1 pound = 16 ounces (weight) • 1 pint = 2 cups • 1 quart = 2 pints. To change pan sizes: • 9 x 13-inch pan holds 14 to 15 cups; for half, use: a square 8 x 8 inch pan or a round 9 inch pan. Reduce oven temperature by 25°F if substituting glass for metal pan.

Refrigerator storage tips: Refrigerate in a shallow pan — food should be no more than 2 inches deep so it will cool rapidly. Eat perishable foods in 3–4 days; heat until steaming hot (165°F).

Turkey or Chicken Soup Recipe

Yield: 2 servings Note: Prepare an extra chicken breast one night and use it in the soup the next night.

1 cup chopped, cooked turkey or chicken
dash of pepper
1/4 chopped onion
1/4 cup chopped celery
2 thinly chopped carrots
1/4 teaspoon thyme
2 cups low sodium chicken broth
1 cup cooked pasta (such as bowtie, shells, macaroni, etc.) OR 1 cup cooked rice

Add all ingredients, except pasta or rice to pan. Bring to a boil, reduce heat to a simmer and cook covered until vegetables are tender crisp, about 10 to 15 minutes. Add cooked pasta or cooked rice and cook a few more minutes until pasta or rice is heated.

Sources: Planning Healthy Meals for One or Two- A Checklist, by Alice Henneman, MS, RD. University of Nebraska-Lincoln Extension.

For more information on nutrition, food safety, health, or family and child development contact the Marais des Cygnes Extension District, or write to fmeastwo@ksu.edu or check out our website: www.maraisdes-cygnes.k-state.edu

... *Beagles' Blessings* continued from page 1

Thursday this month (due to Christmas) and they were having fun telling stories of how they met Jean and how long they had known each other. Wanda Chisom, who was a city girl until she moved to Beagle, said Jean was one of the first people she met. She had everyone laughing about getting used to her life in the country and how a chicken got loose in her house and Jean had to come to her rescue and get it outside. After all the stories Wanda said, “we are all very blessed to live here and to have Jean in our life.”

MEDICARE - Medicare Coverage of Vaccines

If your provider recommends that you get a vaccine, in many cases it will be covered by your Part D plan. Part D plans must include most commercially available vaccines on their formularies, including the vaccine for shingles (herpes zoster). The only exceptions are flu, pneumonia, COVID-19, and hepatitis B vaccinations, which as we discussed in the last newsletter, are covered by Part B.

The amount you pay for your vaccine may vary depending on where you get vaccinated. Be sure to check your plan's coverage rules and see where you can get your vaccine at the lowest cost. Typically, you will pay the least for your vaccinations at: In-network pharmacies; A doctor's office that coordinates with a pharmacy to bill your Part D plan for the entire cost of the vaccination process (the drug and its injection) or, can bill your plan directly for the vaccination process using an electronic billing system.

When you are vaccinated in either of the above settings, you should only need to pay the plan's approved coinsurance or copay for the drug and vaccination process. When you get a vaccine at your doctor's office, ask the provider to call your Part D plan first to find out if your provider can bill your Part D plan directly. If this is possible, you should not have to pay the full out-of-pocket cost and later request

reimbursement from your plan.

You may end up paying more for your vaccination if your provider: cannot coordinate with a pharmacy to bill your Part D plan for the entire cost of the vaccination process (the drug and its injection) and/or, cannot bill your plan directly for the injection using an electronic billing system

In these circumstances, your provider will bill you for the entire cost of the vaccination (the drug and its injection). You will have to pay up front and request reimbursement from your Part D plan. It is important to know that your provider may charge you more than the Part D approved amount for the vaccination, but your plan will only reimburse up to the approved amount—and you will not be refunded for any amount you pay the provider above the Part D approved amount.

If you have Extra Help, you can go to any provider or in-network pharmacy to get vaccines. You will be covered for your vaccination and will only be responsible for the Extra Help copay. However, if you get your vaccine from a provider who does not directly bill your plan, you may need to pay the entire bill up front and then request reimbursement from your plan. (From the Medicare Rights Center, Nov. 2021)

MEDICARE ADVANTAGE PLAN OPEN ENROLLMENT

If you enrolled in a Medicare Advantage Plan during the 2021 Open Enrollment Period and are having second thoughts about it, we can help. Did you know that if you're unhappy with your [Medicare Advantage Plan](#), you have options? Each year, there's a [Medicare Advantage Open Enrollment Period](#) from January 1 – March 31. During this time, if you're in a Medicare Advantage Plan and want to change your health plan, you can do one of these:

- Switch to a different Medicare Advantage Plan with or without drug coverage
- Go back to [Original Medicare](#) and, if needed, also join a [Medicare Prescription Drug Plan](#)

Call ECKAAA and we will gladly help you review your options. (785) 242-7200.

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 **LIVANTA at 888-755-5580**

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

Centers for Medicare/Medicaid Services (CMS) Website: www.cms.gov

www.medicare.gov/nhcompare/home.asp

www.mindsmatterllc.com

Minds Matter, LLC is an organization dedicated to helping individuals who have experienced a brain injury to live independently at home.

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

The GIFT of GIVING

by Amber Vogeler, CDDO Coordinator



Too often the act of gift giving is reduced to a bulleted item on a weekly to-do list or becomes an errand that's wedged between making an appearance at the office holiday party and picking up ribbon before the discount store closes. Yet, oftentimes the most meaningful gifts are those that are delightfully unexpected and perfectly personal. Here are some stories of the most extraordinary gifts people have received through the years.

"When I was 18, I was pregnant with my first child. He was due in January but was born early; in December just 11 days before Christmas. He was life-flighted to Stormont Vail with pneumonia, and I was scared to death! I spent a week in the NICU with him and then got to take him home on December 21st, just 4 days before Christmas. My little guy could fit in a Christmas stocking as he is the best gift, I never expected to receive, at Christmas time."

– Kelly Berry, COF Training Services Inc.

"I have always had a tender spot for my grandma. She died many years ago, but her memory lives on in the joy and happiness I receive in every person I serve at ECKAAA. I look at all the opportunities I have at ECKAAA as a gift. Yes, sometimes when we have more difficult times I try to remember to, 'See the face of Jesus in everyone.'"

– Shannon Ocsody, ECK Area Agency on Aging

"It was 1997, it was cold and snowing outside. My grandparents had a fire going in the fireplace, the dog was running around in his sweater wagging his curly little tail. I come running down the stairs, in my pajamas, crazy wild red bed hair. This memory is the best gift. It is never about a present, but about being present."

– Rachael Whiles, Serenity Case Management

"When I was a single parent, I didn't have a lot of money for Christmas. I was having a tough day as it was finals, and I wasn't doing very well. When I got home, my whole walkway was lined with bags of groceries.

It included individually wrapped goodies that I would have never been able to afford for my kids. It was a really good day." – Kristin Densmore, ECK CDDO

"The best moment I received is all of the opportunities that I got when my mother opened her home to serve IDD individuals and allowed them to be a part of the Christmas spirit and tradition with our family. She would serve potato soup and they would read magazines together. It's made a huge impact on my life to where I continue to serve individuals with IDD and help achieve that Christmas spirit and community integration with others. I hope to pass the tradition down to my children as well." – Patrick Gardner, COF Training Services Inc.

"I got to go to my grandparents' house for Christmas and all of my cousins were there when I was growing up. I looked forward to it." Alyssa Tolle, Journey's Inc.

"I lost my mom in May of 2021. We didn't always see eye-to-eye but there was love. Growing up, she wasn't always around. Holidays and birthdays passed with nothing but excuses. I remember one specific year, I was probably 8 or 9, where she finally showed up. We got a family gift from her. The gift itself was awesome, a Nintendo, but that wasn't the best part. The fact that she showed up was. She remained in my life until her passing." – Amber Vogeler, ECK CDDO

"Childhood memories on the farm: I remember by Dad hitching up a large old barn door to the back of his truck, as a make-shift sled, and he pulled us around the snow-covered pasture we were all red-nosed. Mom made hot cocoa and cookies to warm us back up. On Christmas Eve, once the tree was decorated, we would all cram ourselves in the car to drive to Ottawa to look at the Christmas lights, especially the luminaries lining the driveways in certain neighborhoods. I loved coming back home, turning off the overhead lights in the living room, and lying underneath the lit tree, the only light in the room, with the lights reflecting off the tinsel."

– Paula Morgan, KDADS

"I got a miniature dirt bike when I was in sixth grade. It

was the most memorable gift I received.”

– Colten Barrett, Quest Services

“I got diamond earrings from my husband in my 30s. They didn’t have a lot of money but it made me so happy that I cried.”

– Laney Powell, Sunflower

“The coolest Christmas ever, I was probably 7 years old, I got hot wheels with pedals, cowboy boots, and a stuffed pink pig. I would get on the hot wheel and drag the pig all around with me. I don’t know how many surgeries that my aunt did on that pig, but it was the best Christmas ever.”

– Erin Sowers, S&L Ranc

Maybe the Grinch was onto something, “It came without ribbons, it came without tags. It came without packages, boxes, or bags. ... Maybe Christmas (he thought) doesn’t come from a store. Maybe Christmas perhaps means a little bit more.”

Merry Christmas, Happy Holidays, and a great New Year from the East Central Kansas Area Agency on Aging Community Developmental Disability Organization (ECKAAA CDDO).

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LOW INCOME TAXPAYER CLINIC AT KANSAS LEGAL SERVICES

By: Alexis Pearson



Happy New Year from Kansas Legal Services (KLS)! My name is Alexis Pearson and I am the KLS attorney for our Low Income Taxpayer Clinic. I am currently licensed to practice law in the state of Missouri and before the United States Tax Court. Tom Lasley, our Elder Law and Estate Planning attorney, has graciously let me steal his article space this

quarter to talk about my clinic, how my services can benefit you, and an event I will be hosting later this month!

Kansas Legal Services is a statewide non-profit corporation providing legal and mediation services to low income Kansans for free or low cost. The Low Income Taxpayer Clinic (LITC) assists low income individuals who have tax disputes with the Internal Revenue Service (IRS) for free, as well as provides education and outreach to the community. The LITC is a nationwide project with clinics all across the different states. Kansas Legal Service's LITC is the only clinic devoted to helping just Kansans, so I serve the entire state of Kansas.

What is a tax controversy? In order to qualify for our services, you must have some kind of tax controversy or dispute with the IRS. A tax controversy can arise in a variety of ways, which I will describe below in more detail, but the main component is generally that the IRS claims you owe money to it. You may also have a controversy if the IRS owes you a refund but is withholding that refund from you for some reason, such as conducting an audit.

One type of case that we commonly handle is Innocent Spouse Relief requests. The tax controversy in an Innocent Spouse situation occurs when one spouse is held responsible for a joint marital tax debt, but it would be unfair to hold that spouse liable. These situations can arise when one spouse hides income from the other, one spouse prepares the tax returns and the other blindly signs it not knowing tax liability was accruing, when spousal abuse is involved, or other scenarios exist that make it inequitable

for one spouse to pay the tax debt. In the LITC, we help clients submit requests to stop their liability towards the joint debt.

Tax controversies frequently arise when a taxpayer has been a victim of identity theft because either someone else incurred tax liability in the taxpayer's name that must now be paid, or they stole a refund owed to the taxpayer. Identity theft is a continuing issue within the IRS and with filing tax returns because of the COVID-19 Pandemic. We can help clients submit identity theft affidavits, obtain identity pin numbers to protect their information, and retrieve tax return dollars.

One area we help with is audits or examinations. For example, a taxpayer may claim a grandchild that is living with them as your dependent because the taxpayer cares for them full time and they are financially dependent on the taxpayer. This makes the grandparent/taxpayer eligible for the Earned Income Tax Credit and sets the taxpayer up to receive a nice refund. The Earned Income Credit is an area that the IRS audits frequently, so during processing, the IRS flags some of these returns for an audit. It requests documentation from the taxpayer to show that the taxpayer earned income and had the grandchild as a dependent. I can step in and help talk with the IRS on the taxpayer's behalf and give the taxpayer advice/assistance with collecting documentation to prove the case and obtain the refund that the taxpayer deserves.

There are quite a few taxable events that occur in someone's life, but they are not aware of the tax implications and are then surprised the next filing year when they are hit with a liability. For example, if an old debt is written off, the IRS considers that cancellation of debt as income and the taxpayer is taxed on the amount written off. In these scenarios, our LITC generally does not dispute the taxes that are owed, but we work towards a collection alternative.

Collection alternatives may be the primary service we provide in the LITC. Collection alternatives are focused on reducing or eliminating the tax debt owed by a taxpayer. For low income clients that cannot pay their tax liability, we generally attempt two different routes. The first

option is to put a taxpayer in “Currently Not Collectible” (CNC) status. To be placed in CNC status, an individual’s monthly expenses must be greater than their monthly income with low assets. Once placed in this status, clients cannot have their income or SSI levied or any assets taken away.

Another collection alternative our LITC pursues is an “Offer in Compromise” (OIC). An OIC is similar to CNC status, in that we show the IRS that a taxpayer’s monthly expenses are greater than their income. But we go one step farther than that and explain that the situation is unlikely to change and that the taxpayer will never be able to pay back this tax liability. We then offer a different amount as a compromise (hence the name). LITC clients frequently obtain thousands of dollars written off for as little as \$10.

Many clients face tax issues due to no fault of their own. Whether this is a situation you put yourself in or you are completely bamboozled by, we are here to help! If you have a tax controversy with the IRS and need assistance, apply for our services by calling 1-800-723-6953 or online at our website.

To put our community members in the best position possible, LITC’s provide free educational events to teach people about their rights and responsibilities as taxpayers. In that regard, The East Central Kansas Area Agency on Aging is graciously hosting me to conduct a presentation on January 25th at 1:00 pm at its office in Ottawa at 117 S. Main Street. During the presentation, I will discuss issues commonly faced by older adults, the kinds of cases we can assist with, and answer questions. Space is limited so give ECKAAA a call to reserve your spot (785-242-7200 or 1-800-633-5621) and come meet me! I can’t wait to see you there!

(The author, Alexis Pearson, is a recent graduate from the University of Kansas School of Law and is an attorney for Kansas Legal Services, licensed in Missouri and before the United States Tax Court.)

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TECHNOLOGY

Computers, iPads, Smartphones... Oh My!!

There are a lot of people over 60 that have computers, iPads or smart phones and don't know how to use them. I have been researching online about services that are available to older adults to help them navigate their devices. There are many phone numbers to call – but you need to make sure to find one that works for you and that it is free.

There are organizations specializing in digital literacy because during the pandemic there was a surge of interest as the in-person trainings were cancelled. Generations on Line has an online curriculum for smart phones and tablets at www.generationsonline.org/apps. They also have new tutorials about Zoom and Telehealth. All are free and available to people across the country. During the pandemic demand for Generations on Line's services rose tenfold as older adults became isolated and cut off from their families and other support systems.

Those who had internet and devices and knew how to use them could do all kinds of things online: connect with family and friends, shop for groceries and get them delivered, order prescriptions, take classes, participate in Telehealth sessions, etc. These things helped keep them connected and not feel so isolated and alone.

Other programs were developed with grants to pair older adults with high school students who would serve as technology mentors. This helped more than 10,000 older adults

since April 2020. But, if you still need help there is a program that I think could help a lot of you. It is with OATS (Older Adults Technology Services) and it has recently affiliated with AARP. It runs a national hotline for people seeking technical support, 1-920-666-1959 and it operates Senior Planet technology training centers in six cities, which are now in digital format.

The good news is older adults anywhere in the country can take Senior Planet virtual classes for free. A weekly schedule is available online at <https://seniorplanet.org/get-involved/online/>.

Aging Connected (<https://agingconnected.org>) is another OATS initiative to help bring 1 million adults online by the end of 2022. There is a priority with the governments to help get low-income individuals discounts on internet service of up to \$50 a month.

I think the online classes are so important that if someone needs assistance in joining these classes, I would like you to come to our office and I will get you set up and help you understand some simple things involving your phone, iPad, or laptop.

Please call or email me if you are interested in learning more about your digital devices and how to use them. The phone number is 785-242-7200 and my email is jodis@eckaaa.org
Thanks Jodi

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 11 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.

HEALTH AND WELLNESS: MAKING SENSE OF SYMPTOMS

Your guide to avoiding coronavirus, flu and confusion this flu season.

It sometimes feels like the more we learn about coronavirus, the harder it is to discern it from other illnesses.

Now flu season is upon us, which is sure to present perplexing questions: *Does having a fever mean I have COVID? Is this stuffy nose the result of a cold, or could it be the flu? Or allergies?*

There are at least a dozen symptoms shared by some or all of those ailments, making it nearly impossible to know what you have without a diagnostic test, a medical exam or both.

The good news is that, in many cases, you don't need to know the cause in order to know what to do. The key is to watch for changes in your or family's health and to respond promptly.

To help, we've put together this side-by-side comparison of symptoms as a quick reference.

FEVER: Coronavirus and flu both cause fever, but it's rare for the common cold. COVID-19 patients usually have a fever of 100 F or higher, while flu sufferers often experience fever of 100F to 102F that lasts three to four days.













HEADACHE: COVID-19 patients sometimes have headaches. Flu sufferers often experience intense headaches. Headaches are rare with the cold, but sometimes caused by allergies.

EXTREME EXHAUSTION: Patients with the coronavirus sometimes experience this intense form of fatigue, but it typically progresses slowly. Flu, on the other hand, often causes severe exhaustion as an early symptom.


Body aches and pains: The flu virus often causes body aches that are severe. Aches are sometimes present with coronavirus, but not always.

FATIGUE AND WEAKNESS: Very similar to body aches, fatigue and weakness are more common and usually more severe with the flu than with the coronavirus.

STUFFY OR RUNNY NOSE, SNEEZING, SORE THROAT: One or more of these are sometimes present with the flu, but they're all rare for the coronavirus.

CORONAVIRUS vs. COLD vs. FLU vs. ALLERGIES				
SYMPTOMS	COVID-19	COLD	FLU	ALLERGIES
 Fever	Common (measured at 100F or higher)	Rare	High (100-102F), can last 3-4 days	No
 Headache	Sometimes	Rare	Intense	Sometimes
 Extreme Exhaustion	Sometimes (progresses slowly)	No	Common (starts early)	No
 General Aches/Pains	Sometimes	Slight	Common (often severe)	No
 Fatigue, Weakness	Sometimes	Slight	Common (often severe)	Sometimes
 Stuffy nose	Rare	Common	Sometimes	Common
 Sneezing	Rare	Common	Sometimes	Common
 Sore Throat	Rare	Common	Common	No
 Cough	Common	Mild to Moderate	Common (can become severe)	Sometimes
 Shortness of Breath	In more serious infections	Rare	Rare	Common
 Runny Nose	Rare	Common	Sometimes	Common
 Diarrhea	Sometimes	No	Sometimes	No
Days to show symptoms after exposure	2-14 days	1-3 days	1-3 days	Right Away
Average Recovery Period:	Current CDC Guidance: 10 days after symptoms appear	3-7 days	7-10 days	As long as you are exposed

Sources: CDC, WHO, National Institute of Allergy and Infectious Diseases, American College of Allergy, Asthma and Immunology.



COUGH: Common to both flu and coronavirus.

Shortness of breath: A serious symptom which occurs in severe cases of coronavirus, but rarely with the flu. Seek immediate medical attention immediately if you experience this life-threatening symptom.

DIARRHEA: Sometimes caused by both coronavirus and the flu.

This information comes from the website of Our Lady of the Lake Regional Medical Center 2021

From the Editor...

from Jodi Smith, Editor



It is hard to believe that 2022 is here. Time really does seem to fly by. I don't know if it is because I am getting older or because I am busy or because the world just seems to be on a very fast pace. BUT, I would like to try to slow it down a bit in 2022 and enjoy the journey. At this time of year I try to take a look at the past year and set some new goals or resolutions for the new year. With COVID still having an impact on people and how they do their day-to-day activities, it has been a lesson on how to make our activities work, stay healthy and respect the choices they are making. At ECKAAA we are still doing business as usual, but we do have a few ideas for next year. I am hoping to present a Senior Technology class—simple things to do on your cell phone, iPad or tablet. This will be very basic, but I think it will help some of you who are wanting to learn and become part of this technology generation.

KLS will also be presenting a program on low-income taxpayer assistance. This is for those who are having issues with federal tax matters. Please see the KLS article in this issue for more information. Also, the Yoga for Arthritis will be starting in Burlington on January 10th. I still hope to start classes in Miami and Anderson County within the next couple of months. Please call me if you are interested

at 785-242-7200.

So, what are your goals for 2022? It does not have to be anything major—it should be a simple thing you can do that will improve your life in one way or another. You might want to read a book a week or maybe reach out to a friend who lost someone this past year. It might be something as simple as walking around the block every day—maybe increasing that by a block every month. By the end of the year, you would be walking a mile every day—that would be awesome and I know you would feel better for doing this. One of my favorite sayings is—“Movement is Medicine”. So, whatever you choose as a goal, make it your goal—not someone else's and you will have a better chance of following through and reaching that goal.

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