PUBLICATION OF EAST CENTRAL KANSAS AREA AGENCY ON AGING

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

IN LIKE A LION

'In like a lion, out like a lamb' is the March weather proverb that reflects that the beginning of March is still winter and gifting us with spring as it departs. Spring officially kicked off on March 20th! The Farmer's Almanac has been providing sage wisdom or predications since first issued in 1792. This Springs predications however are a little bleak for Kansas. According to this year's edition, Kansas is expected to have a cool spring with above average precipitation. April showers, bring May flowers, right?

Spring also means it's time to garden; plant and fertilize crops; and historically welcome chick days, spring piglets and other new life. Springtime can be advantageous in helping start new habits, as well as, making life a little more enjoyable. The Wet Lilies owner and Serenity Case Management Office Manager, Traci Hower, can offer horticulture insight. Hower has been around farming; cattle, swine and crops her entire life! She has spent the last five years focused on water and gardening. To Hower, spring means "new beginning, had a long winter nap and now things are greening up and ready to go."

Make being outdoors a priority, whether it's walking or gardening. Walking is a great way to slow down and embrace nature; while simultaneously helping control blood sugar, improving sleep quality, and strengthening the heart. Being outside means increasing Vitamin D exposure as well. Hower suggests making it easy, "raised garden beds, perennials, drought tolerant and full sun plants. With those items you can enjoy all the beauty and rewards without all the work."

According to The Alzheimer's Society, "exercising in the garden helps develop the appetite, boosts energy levels and promotes a better night's sleep. Maintaining, as far as possible, existing skills that give pleasure and confidence." Gardening is considered low-impact exercise that can help reduce risk of injury and increase flexibility and strength. Whether it's a couple of potted plants on the porch or acres of farmland, embracing the seasonal change and helping bring on new life can improve physical and mental health.

Hower explained that getting her hands dirty tends to be therapeutic.

The Wet Lilies owner's role is, "giving back, trying to offer great plants at reasonable prices. I want to teach or advise people on how to make things simpler and less labor intensive," said Hower. Hower stated her legacy, 'will always be her children. Then, hopefully people will think she was a teacher and a good steward to our community.'

There are lots of interpretations on the March folklore of 'In like a lion and out like a lamb.' The one I feel holds merit is that it starts off still chilly from winter and heads out with warmer spring weather.

However, we are in Kansas and according to Hower, 'Kansas does what she wants, we just have to sit back and watch!'

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From The Director - Leslea Rockers



"What mental health needs is more sunlight, more candor, and more unashamed conversation."

- Glenn Close

In October of 2022 Mental Health America ranked KS last in access to mental health and resources for its citizens. There are a variety of issues that cause barriers to access, and one is the mindset that many people have that mental and emotional health is some-

thing that should not be discussed openly. The irony of the 'go it alone' thinking is that feeling alone is a predominant indicator in how well someone feels emotionally able to deal with the big and little things in life.

Emotional health is defined as the ability to handle life's struggles and adapt to the changes and difficulties as they come. And while challenges and struggles are a part of life, they can also be something that mires people with self-doubt, fear, anxiety, and depression. Not everyone has the same coping mechanisms or support systems to maneuver difficulties. And many people were never taught that it is ok to ask for help- that it is a sign of strength and not an indicator of weakness. The National Institutes of Health have compiled a checklist of Emotional Wellness. These six (6) tactics practiced over time can help make a real difference to someone who always feels like they are at the bottom of a hill with no good way to get to the top.

- Brighten your outlook- people who are emotionally well, experts say, have fewer negative emotion and can bounce back from difficulties faster. This quality is called resilience. Another sign of emotional health is being able to hold onto positive emotions longer and appreciate good times.
- Reduce stress- everyone feels stressed from time to time. Stress can give a rush of energy when needed but if it last too long the "high alert" changes in the body can become harmful. This condition is known as chronic stress, and it impacts a person's physical health. Increased tools to help manage and cope with stress can improve a person's resilience.
- Get quality sleep—many people sacrifice sleep so they can squeeze more things into their day. Unfortunately, this impacts both physical and mental health. When we don't sleep or don't sleep enough we are not at our best and therefor aren't able to handle things at our best. Adults should get 7-8 hours of sleep every night and a regular schedule of going to bed and getting up in the morning helps regulate our bodies.
- Be mindful-mindfulness is the ancient practice of being completely aware of what is happening in the present. It means not operating your life on 'auto-pilot'. Mindfulness takes practice and commitment. Breathing techniques and being in nature are often good ways to slow your brain down while appreciating your surroundings.

- Cope with loss-the world changes for many when someone dies. There is not right or wrong way to mourn and everyone has their own timeline for grieving. Learning to adjust to the loss of a loved one takes time and the support of friends and family.
- Strengthen social connections-scientists are finding that the links and bonds we have with others can have a powerful affect on our emotional and physical health. Your group doesn't need to be large to be helpful or emotionally satisfying. Having a few close friends and social connections can often be enough to make life enjoyable and less isolating. Volunteering, book clubs, coffee groups, travel clubs or other hobby groups are great ways to meet new people and feed your soul.

The most important thing you can do for your emotional health is to acknowledge when you need some help—to talk through a problem, to share in a loss, to offer comfort and support. Reaching out to others is the best way to help yourself emotionally. As your emotional health improves, your physical health will likely follow. Improved mind and body—it's a win-win.

Employee of the Quarter



Employee of the quarter—Tracy Crosley

Tracy has been with the agency since June and has shown herself to be a great team player. She chips in when something needs done and is not afraid to take on new challenges. Recently she moved from our Marketing

and Outreach staff person to a Case Management position. This is a big change, but she has jumped right in. Tracy is always willing to help clients out with whatever they need, and she is kind and friendly to everyone she meets. We are lucky to have her on staff!

Volunteers of the Quarter

Sandy McIntosh & Sarah Corkum

Sandy is from Richmond and Sarah is from Lane. These two ladies have been helping our Caregiver Coordinator, Shelby Reed, with a project this last month. Shelby partnered with Central Heights Middle School to do an intergenerational project. Sandy and Sarah have hosted about 20 kids at each site every Wednesday. Thank you both for being great hosts and helping to be a part of this project!

New Staff at ECKAAA



Deborah Henningsen -Administrative Projects Assistant.

We welcome Deb to our office staff as the new Administrative Projects Assistant. She grew up in St. Joseph, Mo but has lived in Ottawa, Ks for 31 years. Her husband was the late Bill Henningsen; she has two sons: Ryan & Chad; and 8 grandchildren. Deb enjoys walking; biking; reading; watching sports on TV; and watching

her grandkids play sports. Prior to joining ECKAA she was the secretary for the President of Ottawa University; and the prior Administrative Assistant for Ottawa Chamber of Commerce.



Kali Messick -Williamsburg Nutrition Site Manager

We welcome Williamsburg native Kali! Kali is the new Williamsburg Nutrition Site Manager. She enjoys spending time with her kids; going to zoos; coffee; crafts; and quiet time.



Do you want to work but afraid to lose your benefits? Check out the South Central (SC) Kansas (KS) Employment First Summit event on April 6, 2023. This event is an opportunity for professionals, employers, job coaches, caregivers, and people with disabilities to learn about raising awareness, increasing opportunities, and sustaining competitive, integrated employment for people with disabilities.

This is a FREE event and it will be located at the Hyatt Regency Wichita. The address is 400 W. Waterman, Wichita, KS 67202. The registration begins at 7:00 a.m. There will be keynote speakers, breakout sessions, and vendors throughout the day. The keynote speakers are:

Dr. Kaye Monk-Morgan, Chief Impact Officer and Teacher with the Kansas Leadership Center Dan Meers, "KC Wolf" mascot of the Kansas City Chiefs

Are you interested to attend? If so, register at the website link listed below https://www.eventbrite.com/e/sc-ks-employment-





Jeri Kiefer-Bettge – Nutrition Assessor/Assessor

Jeri is joining the agency in the role of Nutrition Site Coordinator/Assessor. She has lived in Ottawa for the last 45 years, just getting married in August to her wonderful husband Roger. She has 2 sons, Tyler Fredricks and Jeremy Fredricks; as well as, having 3 grandchildren. Jeri enjoys gardening, swimming, travel-

ing, her grandchildren and baseball.



Nadine Vazquez - CDDO Intern

We welcome CDDO Intern Nadine! She is from Long Beach, Ca, and has lived in Ottawa for the last 2 years. She enjoys playing soccer, hiking, and spending time with her puppy. Nadine is attending Ottawa University.

1st-summit-creating-equity-access-to-employment-for-all-tick-ets-510901870247

The first 100 people to register will receive a free copy of the book called, "When Everyone Leads: How The Toughest Challenges Get Seen and Solved" by Ed O'Malley and Julia Fabris McBride.

For more information, contact the Resource Center for Independent Living, Inc. (RCIL)
El Dorado office at 316-322-7853.

CAREGIVERS CORNER

10 THINGS NOT TO SAY TO THE WIDOWED

By Jean Powis

Have you ever lost a loved one and had people express their sympathy? They are caring people but often only make things worse. When my husband died, I learned what helps and what hurts. Here are a few suggestions about what not to say to a newly widowed person.

- 1. If there's anything I can do, just let me know. A noble gesture, perhaps, but often insincere. Most of the widowed won't ask for help, but they do need it, especially if they live alone. Better to say, "I've some free time on Saturday, why don't I come to your house and mow your lawn and weed your garden" or something of that nature.
- 2. How are you? is a common question but difficult for a widow to answer truthfully. She'll probably give a polite reply like, "I'm doing better," when she might feel like saying, "I feel rotten. I wish ... Continued to Page 15





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FROM THE EDITOR:

My name is Jennifer McMahan, and I am the Fiscal Assistant here at the agency. Taking on the task of the Golden Years has taken me into new areas of the agency! Adopting this role was not without challenges. I had reached out to several before writing my articles and was told things like "I'm not interesting enough." That's not quite true, everyone has a story to tell. We can relate to the seemingly mundane. Orated reports can give future generations accounts of what life was really like. I'm almost positive when flour mills started printing designs on the cotton flour sacks during the Great Depression, for rural Americans to make flour sack dresses, they weren't planning on becoming an integral part of historical representation for the period. While that may not be the result, is does not negate that your story is important, and we'd love to share the real life of the community members we serve. If you would like to share your story with ECKAAA please call us at 785-242-7200 or 1-800-633-5621.

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Money Matter\$

Ryan Henningsen Financial Advisor Edward Jones www.edwardjones.com

MAKING THE SWITCH FROM SAVING TO SPENDING IN RETIREMENT

Do you feel anxious - or even a bit guilty - every time you withdraw from your retirement savings? Whether you recently retired or are already a few years in, it can be hard to go from saving to spending mode. Here are some strategies to help you get more comfortable with this transition.

Remember how you got here and where you're going

You likely prepared for years for this. Saving. Making sacrifices. Your hard work has paid off, and you finally made it. It's time to make all those dreams a reality, and guilt doesn't have a role in it. It's time to enjoy your retirement with confidence.

If you don't already have a monthly budget, create one by calculating your monthly expenses. This will help you figure out how much income you need each month to cover them.

Next, consider creating a retirement "paycheck".

When you were working, you received a paycheck. That doesn't have to end in retirement. Now, instead of relying on an employer to pay you, you're paying yourself. Here's how to do it:

Consider a separate account for retirement spending. This will make it easier to keep these funds separate from your other investments and allow you to see exactly what you have available for spending.

Plan to have a year's worth of income needs in the

account, funded by outside sources (Social Security, pensions, etc.), payments from annuities (if applicable) and the amount you need from your portfolio. This amount should be separate from the cash you set aside for emergencies.

Continuously maintain the balance so that you always have a year's worth of cash in the account.

The accounts and investments you use to "refill" the balance in the account may vary from year to year depending on your investment and tax considerations, but you can use this sequence as a guide:

Outside income sources, such as Social Security and pen-

sions Page 5

Withdrawals from annuities and lifetime income (if applicable)

Required minimum distributions (RMDs) from retirement accounts (if applicable)

Dividends and interest from taxable accounts (including municipal bond interest)

Sales from your investments, starting with taxable accounts, followed by traditional retirement accounts and, finally, Roth retirement accounts

Start smart - and regularly review your strategy

Transitioning from saving to spending is a lot easier when you have someone to guide you. A financial advisor who understands you and your goals can help ensure you are spending at a rate that can provide for your needs today, as well as provide for your needs well into the future, and then review this strategy over time to ensure you remain on track.



HEALTH & WELLNESS

In honor of National Senior Health & Fitness Day the Ottawa Recreation Commission is hosting Free Chair Yoga at 9am CST, May 31st, 2023! The ORC will also be providing a breakfast and having a giveaway for participants 60 and older! The ORC is also offering free workout at the gym on May 31st to participants 60 and older. For more information you can contact Amy Carlson, Ottawa Recreation Commission Program Manager at 785-242-1939.



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NEWS from ECKAAA Nutrition Program

Across the 6 counties we serve, these are the people who make delivering to 800+ people every day possible.

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Helen Aggers
Judy Croan
May Jackson
Bill Smith
Arlene Mick
Judy Brown
Bob Zimmerman
Irene Zimmerman
Jay Macklin
Barbara Sutton
Bob Culver
Wanda Whitcomb

MIAMI COUNTY

Gloria Cain

Rita Beckford
Betty Kern
Medical Lodge
Cyndi Wilson
Peggy Burchett
Don & Janet Poore
Vintage Park
Paola Police Department
Corinne Buchanan
Sam & Darrin Green
Cindy Kent
Donna Jackson
Paola Sr. Center Employees

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Sara Gurske Frankie Vohls Betty Beard

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Tommy Lee Sonya Brightwell Home Health Tammy Conner Brandi Armstrong Mike Moon Retha Beebe Billie Eads

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Roy Wills
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COUNTY
OU Braves Men's Basketball
Anna Bricker
Jacque Baker
NCCC
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FRANKLIN COUNTY Cont'd

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Wellsville Retirement Center

Center Willsville Library

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Claudia Gibson
Courtney Taylor
Robert Allen
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Betty Birzer
Miriam Lemp
Therese Payne

Therese Payne
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Page 8 CLUB MEDICARE

During Medicare's Open Enrollment Period, most of you received an onslaught of phone calls, mailings and viewed all kinds of crazy television advertisements about Medicare Advantage plans. Most of the calls and advertisements promise you many things in addition to health insurance coverage and some even say that you are "missing out on Medicare benefits." Beware of these persuasive attempts to contact you or to get you to call them. These attempts to contact you may continue even though Open Enrollment is over.

These phone calls, mailings and advertisements are about Medicare Advantage Plans (sometimes also called Plan C) and, whether intentionally or unintentionally, these ads may mislead you into thinking that one plan is better for you than another. Many plans offer limited extra benefits like dental, vision and hearing. However, it is important to remember that extra benefits become worthless if your doctors and medical providers do not accept the plan and you are on the hook for 100% of the costs for your medical care.

Although Medicare has rules to protect you from agents, brokers and plan representatives, it is important for you to know those rules to protect yourself.

• You should not receive unsolicited phone calls from a plan with whom you have no prior relationship with or from which you have disenrolled.

Agents and brokers cannot represent that they were sent by Medicare, Social Security, or Medicaid.

You should not receive surprise home visits from agents or brokers

- Agents and brokers must not initiate a discussion about other insurance products (life insurance or annuities) when the conversation is about Part C or Part D Medicare products.
- Agents and brokers cannot offer you gifts if you agree to sign up for their plan and they cannot threaten to take away your benefits if you do not sign up for their plan.
- Medicare DOES NOT endorse any specific plan and it is misconduct for any agent or broker to assert that Medicare endorses their plan.

If you find that agents and brokers are violating these rules it is important that you take down as much information as you can about the contact, including the name and phone number of the person who is contacting you. Then report it to your local Senior Medicare Patrol which is part of our work as Medicare Counselors at ECKAAA.

Finally, the Centers for Medicare and Medicaid Services (CMS) has advised us of a new Medicare marketing concern about plastic Medicare cards. Some Medicare beneficiaries have reported that they are receiving phone calls offering "plastic Medicare cards" which they will provide to you for a fee. As you know, Medicare cards are paper. Medicare does not offer and will not be offering plastic Medicare cards to beneficiaries. CMS has advised us to remind you that you must: "Guard your Medicare card and number like a credit card! Don't share your number, laminate it, make copies, or let anyone else make a copy. If you need an offi-

cial replacement card, you can print or order one at Medicare. gov or call 1-800-MEDICARE (1-800-633-4227)."

Don't forget that our Medicare counselors can help answer your Medicare questions and address your concerns. Our services are free, informed, and unbiased.

CDDO

ALL ABOUT SERVICE DOGS FOR AUTISM

Animals have commonly been used to help individuals who require some type of specialized assistance. For instance, seeing-eye dogs have been used by individuals with visual impairments for more than 100 years to navigate their physical environments. While service dogs are known to provide the basic services of security and protection, these animals have also been used by people for emotional and psychological support.

The increase in individuals diagnosed with autism spectrum disorder (ASD) has resulted in an increase in therapies that can help people with autism. More recently, service dogs have been specially trained to work with people with autism. Advocates of autism service dogs maintain that these dogs help support the special challenges that people with ASD face. Keep reading for an overview of how autism service dogs are used, including the benefits they provide.

What Are Autism Service Dogs?

As stated by the ADA, a service dog is one that has been trained specifically to work with or carry out tasks for an individual who has a disability. Autism service dogs are called SSigDOGs, also known as social signal dogs or sensory signal dogs and are trained solely for helping people with autism. They can alert the person with autism when they are performing distracting forceful, repetitive movements, such as hand flapping, and encouraging the person to cease the movement. They are also trained to let their owner know of any important sensory signals, such as a smoke alarm.

What Is the Difference Between Autism Service Dogs and Other Service Dogs?

All service dogs are trained to bond singularly with the person whom they were trained to help. That being said, autism service dogs are actually trained to bond with and take commands from the parents or caretakers. Then, they are trained to assist the child with autism.

How Are Autism Service Dogs Used?

An autism dog is trained specifically to be of aid to a person with autism. There are two main objectives for these types of dogs.

Autism service dogs are primarily considered to be service dogs, which means their number one mission is to keep the individual with autism safe. For example, when a person with ASD is out and about with their service dog, they will generally be physically connected to their animal with a leash. In this way, the dog can help lower the chance of the individual trying to bolt or cross a busy street. Service dogs are trained to adhere to commands given by parents, stop in doorways, and counter or stop the movement of a child trying to get away.

The dogs have also been trained to let parents know of any po-



tentially dangerous situation that arises at night. For instance, if a child with autism wakes up unhappy or gets up in the middle of the night and walks around, the dog will alert the parents. This helps keep the individual with autism safe and helps parents and caretakers remain calmer and happier knowing any safety concerns that might arise at night are less of a concern due to the service dog.

More Than Physical Safety

Proponents of autism service dogs argue that these dogs do more than just enhance the physical safety of the person with ASD. It is believed that the dogs are a calming presence that can decrease and even put a stop to emotional outbursts. Advocates claim these dogs help deal with environments that are over-stimulating, stressful situations, and reading social cues. A few additional ways service dogs are useful for kids with autism include:

- Helps out with conversation skills: When anyone is out in public with a pet, that animal is sure to become a focal point. This is especially useful for children with autism because just the mere presence of the service dog will encourage conversation. People may be curious about the name, breed, or age of the dog, and the child is able to memorize these answers. Thus, when asked about the dog frequently, they can become confident in these conversations.
- Helps with other communication skills: At first with an autism service dog, the parent or caretaker acts as a buffer between the child and the dog, teaching the child which commands to give to make the dog act accordingly. As the child learns how to interact and communicate with their dog, they must communicate with the parent or caretaker. Over time, this builds skills for communicating and interacting with others.
- Assists with eye contact: Eye contact is uncomfortable and challenging for children with autism. An autism service dog helps with this because they are trained to look their owner or handler in the eyes. This, in turn, gives the child practice in making eye contact. Eventually, they will find it less challenging and more comfortable to make eye contact with their dog, which helps them grow more comfortable looking other people in the eyes.
- Encourages social cues and empathy: An autism service animal is a great model to use to help an individual with autism learn to read body language. By observing their dog and using the body language as cues to determine its wants and needs, an individual can pick up on ways to read other people, including facial expressions and body language. Being able to read others teaches the ability to pick up on and interpret social cues. By working regularly with their service dog, the child with autism can expand their social development, and grow confident in their ability to read social situations and interact in them.

KS COMMISSION on VETERANS' AFFAIRS

Contact your representative by email or phone.

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

SILVER HAIRED LEGISLATORS 2023-2025

EAST CENTRAL KANSAS AREA AGENCY ON AGING PSA 07

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Source: Integrity Inc, May 2021



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SILVER HAIRED LEGISLATURE ELECTION

The election for Silver Haired Legislature was held on March 10, 2023 at the following locations:

Burlingame Senior Lunch Site: 116 W. Lincoln, Burlingame, KS. Carbondale Senior Lunch Site: 228 Main St., Carbondale, KS. Osage County Senior Center: 604 Market, Osage City, KS.

After tabulation of the votes from all the sites our winner was Melody Hoffsommer.

Melody Hoffsommer lives in Overbrook, Kansas. Her statement on why she wanted to run for this position: Transportation, healthcare costs, safety, and isolation are a few of the problems facing senior citizens today. As a caring member of my community, I would like the opportunity to help create policies, plans, and programs that would benefit retirees and society as a whole. I've earned a BA in Political Science and an MSE in School Counseling. Currently, I am a member of Kansas Association of Retired School Personnel, on the Board of Directors of the Appanoose Area Preservation Society, and belong to Northeast Kansas BeeKeepers Association.

Call 785-242-5399 to schedule a tour or visit us at 1100 W. 15th Street, Ottawa, KS



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- Lymphedema Therapy
- Parkinsons-LSVT Therapy
- Outpatient Physical, Occupational & Speech Therapy





Healthy Eating on A Budget

Submitted by Kaitlin Bruner, Community Wellness Program Manager & Franny Eastwood, Family & Consumer Science Agent

Many people are watching their food dollars these days. Fortunately, eating healthy meals does not have to cost a fortune. Need to save some money on your monthly household budget? Below are some simple tips that match up good nutrition with low-cost meals. Healthy eating on a budget boils down to three things: planning, shopping smart, and cooking at home. Let's first talk about planning. Shopping lists save money and time! Before shopping, check your kitchen to make sure you have the ingredients and the amounts needed throughout the week. The goal is to avoid running out of items and making frequent trips to the store. The average shopper spends \$2.15 for every minute they're in the supermarket, so the less trips to the store, the better! Write your grocery list in food categories, this will help reduce time spent in the store. Plan your grocery list based on a personalized weekly meal schedule, such as Slow Cooker Sunday, Meat-Free Monday, Taco Tuesday, Leftover Wednesday, Pasta Thursday, Fish Friday and Salad Saturday.

The next step is shopping smart. Join your grocery store's loyalty program for discounts and coupons. Watch for sales, use coupons when possible, purchase non-perishable foods that you can buy in bulk and buy items that could be frozen and used later. Compare food costs based on their cost per unit rather than their retail price. Take a look at the unit pricing on store shelves to determine the product's price per ounce or per pound. Use frozen vegetables for roasting and sautéing and canned vegetables for soup-making. Incorporate frozen and canned fruit in baked goods, fruit salads, and smoothies. By purchasing generic or store brands, you could save 40% on your grocery bill. If buying name brand foods, check for coupons in the newspapers or on the internet. Always compare prices and different brands and use coupons only for foods on your list. These can be used on the stores double or triple coupon days when available. Keeping a price book will likely save you money by taking notes on the prices of items that you often purchase. If you frequent more than one grocery store in a day, make columns and record each price of the items to compare. Doing this should show you where the best bang for your buck is. Make this a priority every time you plan to shop! Plan to shop during the least busy times, weekdays and early mornings tend to be less crowded, which gets you in and out. Shop less often. This will save you money, time, gasoline and less impulsive purchasing.

Last, but not least, prepare healthy meals at home. Schedule your meals for the week. Prepare easy-to-make meals and eat left-overs on busier days. Cook larger, more time-consuming meals on the days you have extra time. Repurpose leftovers to add variety to your meals while saving time and energy. Roasted chicken can be made into chicken salad, sautéed vegetables can go in tomorrow's soup, taco meat can be repurposed into chili, steamed rice can be made into rice pilaf. On average, homemade meals cost half as much as the premade dishes, saving you \$2.09 per meal! When you purchase frozen entrees, which tend to be more expensive, they only provide one or two meals. When you repurpose leftover ingredients from homemade recipes, you stretch your food dollar by making more meals. Remember, every small step makes a difference!

Age Well Event

Age Well hosted by the K-State Research and Extension is coming to you April 5th and May 11th from 10:00am – 11:30am CST. This is a virtual learning series that you can access through zoom or with a group at one of the Watch Sites!

You can register online at https://tinyurl.com/2023

April 5, 2023 10:00 am - 11:30 am

AgeWellSeries; or you can call 913-294-4306.

Meals in Minutes

Interested in portioned sized meals that you can make in minutes? From main dishes to desserts to breakfast, these healthy meals can be made in the microwave or on the stove top.

Speakers: Shelby Reed and Tracy Crosley, East Central Kansas Area Agency on Aging

Radon: Know Your Risks

Have you tested your home for radon gas exposure? Join the Kansas Radon Program to learn about what radon gas is, why radon gas migrates into homes, the health effects associated with chronic exposure to indoor radon, why home testing is needed, and what can be done to reduce radon levels in the home. Speaker: Kansas Radon Program

May 11, 2023 10:00 am - 11:30 am

Small Steps to Better Health

Looking for ways to include more physical activity in your daily routine? Learn tips for setting goals and building tiny habits to increase your minutes of physical activity. The session will also include ideas for simple exercises that can be done to improve balance. Speaker: Sharolyn Jackson, FCS Specialist, K-State Research and Extension

Simple Tools to Make Life Easier

Many tools can be found in stores in your local community, or through online resources, to make life easier. This program focuses on devices you can use to accomplish everyday tasks, such as attending to personal care, preparing meals, completing basic household chores and engaging in recreational activity at home or when you are out and about!

Speaker: Kathy Goul, FCS Agent, K-State Research and Extension

Register online at https://tinyurl.com/2023AgeWellSeries to receive the link for the event.

If you are unable to connect virtually, please call 913-294-4306 to find a watch site near you.

WATCH SITE LOCATIONS:

Anderson County - Extension Office 411 S Oak St • Garnett, KS 66032 • (785) 448-6826

Coffey County - Extension Office 225 Cross St • Burlington, KS 66856 • (620) 364-5313

Franklin County - ECKAAA Office 117 S Main St • Ottawa, KS 66067 • (785) 242-7200

Osage County - Osage Senior Center 604 Market St • Osage City, KS 66523 • (785) 828-4438

Linn County - LaCygne Library 209 N Broadway St • LaCygne, KS 66040 • (785) 757 - 2151 & Parker Senior Centor 423 W Kimball St • Parker, KS 66072 • (913) 898-6805

Miami County - Paola Senior Center 121 W Wea St • Paola, KS 66071 • (913) 294-4630 & Osawatomie Senior Center 815 6th St • Osawatomie, KS 66064 • (913) 755-4786

THE GRAND MYTH AND MISUNDERSTANDING ABOUT EAST WILLS AND JESTAMENTS (THEY DON'T AVOID PROBATE, THEY AVOID INTESTACY!!)

By: By Tom Lasley, Attorney



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 im-

mediately 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 is 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 45 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

KLS Continued from page 12...

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.)

ADULT PROTECTIVE SERVICES
ABUSE, NEGLECT, EXPLOITATION
In the Community- 1-800-922-5330
In Adult Care Home 1-800-842-0078

COMMUNITY NEWS

Stories are how we preserve the past; while we have escalated from cave drawings to orated history, the documentation as it was remembered helps future generations. Starting March 4th, 2023 the Osage County Historical Society will gather for a workshop at the Melvern Community Center as they begin the "Melvern Lake: Citizens' Stories" project. The OCHS received a grant for around \$3000 from Humanities Kansas. The goal of the project is to tell the story of Melvern Lake from the perspective of those who experienced life before; during the implementation; and after the lake was established.

If you are interested in sharing your story you can contact Lynsay Flory to schedule an interview. The OCHS will be open to the public starting April 1st; Wednesdays – Saturdays from 1-:4:30pm. You will be able to bring in photos; documents and share you story until the May 1st deadline.

The project will go on display and there will be an event open to the public late this summer! OCHS is expected to complete the Project in September.

Osage County Historical Society
631 Topeka Ave
PO Box 361
Lyndon, Ks 66451
osagecohistory@gmail.com
785-828-3477



TECHNOLOGY

iCan Connect

Kansas University, Assistive Technology for Kansans program offers iCan Connect. iCan Connect is also known as Kansas Deaf-Blind Equipment Distribution Project. Any individual who meets the definition of deaf-blindness in the Helen Keller National Center (HKNC) Act and has an income that does not exceed 400% of the federal poverty level can qualify to receive advanced communications and information services equipment. The program includes the equipment needed to make telecommunications, advanced communications, and the Internet accessible to low-income individuals who have both significant vision loss and significant hearing loss. Interested individuals, family members or service providers may obtain further information by calling your regional AT Access site at the toll-free number, 800-526-3648.

Created by the Older Americans Act, as amended, in 1973, Area Agencies on Aging (AAAs) are the local leaders in serving older Kansans and caregivers in all 105 Kansas counties. AAA programs help older Kansans age in place with coordinated, cost-effective supports and services. To ensure Kansas lawmakers are aware of the specialized needs of older adults and to be prepared to meet increasing service demands, we advocate for the following priorities:

1. Senior Care Act (SCA)

The Senior Care Act is a smart-dollar, cost-effective program serving eligible Kansans aged 60 and older. The SCA addresses social determinants of health by providing an assessment of needs, case management, home care, emergency response systems, home modification, respite and other services to address an individual's needs. Kansas AAAs are commissioned by state statute to administer the SCA and contract with providers to deliver services.

Through coordination and person-centered approaches, AAAs organize, deliver, and finance services within the plan of care to help older Kansans age in place and delay or avoid costlier services or premature institutional care. Advanced age increases the probability of a chronic condition: those over age 80 are affected the most. Each AAA is allocated funds based on an established funding formula, and an income-based sliding-fee scale determines the amount a customer contributes towards the cost of their care.

During the pandemic, 1,874 customers received SCA services; resulting in a \$7.1 million cost avoidance to the State of Kansas. **K4ad** asks that funding remain at the current level of \$10,000,015, and that eligibility defined by statute remains the same.

2. Nutrition Services for Older Adults

Nutrition is the program area with the highest amount of funding for all AAA's. The program funds home-delivered meals and meals at congregate sites (i.e. senior center, etc.). Voluntary donations, numerous volunteer hours, and state funds are highly leveraged with federal and local sources to support nutrition services. Inflation has deteriorated buying power by 38.35% since 2009, which was the last year of a funding increase, resulting in providers struggling to sustain the program. To maintain current capacity and number of meals, and to make this program work in local communities, k4ad asks for an increase of \$3.0 million for the nutrition program serving older Kansans; and that any nutrition funding is passed through to the AAAs for distribution to nutrition providers.

3. Tax Exempt Status

Statutory tax-exempt status for Kansas AAAs. Funding for services provided by AAAs is primarily generated from government entities. All Kansas AAAs are designated as 501(c)(3) organizations; three of which are administered by county governments and exempt from Kansas state sales tax; and the eight remaining not exempt. To create parity of service dollars, support the missions and goals of the AAA, and meet increasing demand for services by older Kansans and their caregivers, k4ad asks the legislature to pass legislation exempting the Area Agencies on Aging from paying Kansas sales tax.

4. Older Kansans Employment Program

OKEP is a component within our state's current safety net that provides career assessment, technology training and job search assistance to Kansans aged 55 and older. OKEP matches older job-seekers with employers in private business and is an important investment in the infrastructure for a population disproportionally affected by COVID-19. As the workforce and economy struggle to recover, *k4ad asks for continued funding to support the needs of Kansas employers and older job seekers.*

5. Person-Centered Services

Medicaid requires all Home and Community Based Services settings to optimize autonomy and independence in making choices related to daily activities, relationships, and location of services in all non-residential settings, including adult day service centers and assisted living facilities. This mandate provides an opportunity for Kansas law to be amended and protect the appeal rights of a resident in the event of eviction from an assisted living, residential health care or home plus facility; <u>and</u> to add case management as a separate service to provide unbiased options, ensure informed choice, and identify service gaps. To ensure services are person-centered, **k4ad** supports legislation that strengthens home and community-based services.

... CONTINUED "2023 PUBLIC POLIC PRIORITIES"

The Area Agencies on Aging in Kansas are part of a national network of 629 AAAs and 246 Title VI organizations, which are the designated leaders on aging issues at the local level to respond to the needs of older adults and caregivers in every local community. In Kansas, Area Agencies on Aging are the "single points of entry" and coordinate the delivery of publicly-funded community-based services for older adults and caregivers. The AAAs are locally administered and use federal, state and local funding to provide five broad categories of services aligned with Title III-B (in-home and access services); III-C1 and III-C2 (home delivered and site-based nutrition programs); III-D (disease prevention and health promotion services); and III-E (caregiver services), which are all provided in the homes and communities for older adults in need of services.

Primary Responsibilities of Area Agencies on Aging include:

- 1) Serving as a community planning agency to improve community services to older adults
- 2) Acting as an advocate for older adults
- 3) Promoting person-directed care and providing services which help older adults remain in the community and avoid unnecessary or premature moves from their homes and providing supports that help caregivers of older adults
- 4) Developing coalitions and networks of support for older adults and their caregivers to avoid or reduce the need for publicly-funded services
- 5) Coordinating services in a specific geographic area and managing services effectively and efficiently
- 6) Helping older adults live happier and more active lives through disease prevention and intervention

For almost 50 years, Area Agencies on Aging have expanded meaningful, cost-effective options helping people live healthy, engaged, secure lives in our homes and communities. When more than 90% of people want to age in place at home, comprehensive efforts must be implemented and sustained to make the system work

Area Agencies on Aging provide "non-Medicaid" services, which address social determinants of health. Trustworthy information, home delivered meals, and personal care aides contribute to aging successfully and enhancing caregiver capacity. Area Agencies on Aging have close ties with communities and expertise in leveraging resources and ideas to make effective use of important, but limited, non-Medicaid resources.

There are more than 600,000 Kansans aged 65 and older; and projected to increase to 700,000 in ten years. A robust plan is needed to address the significant demographic shift that challenges equitable policy and opportunities. Expanding Medicaid will actively facilitate improved access to care for older adults with low incomes, particularly those who are unserved or underserved; incorporate quality and sustainability into program operations; and improve coordination between health systems.

As better health is an outcome of accessible health care, k4ad supports Medicaid Expansion to improve access to health care, good nutrition, and reliable non-emergency medical transportation.

Area Agencies on Aging also work on the federal level to advocate for fair and equitable policy to ensure older adults can age in place. Medicare beneficiaries should not be forced into private plans to receive needed services, thus, k4ad supports and advocates for today's seniors to have access to Medicare, as we know it.

... CONTINUED FROM PAGE 3 "CAREGIVERS CORNER" Page 15

I were dead, or "Do you really want to know?" Instead, it's better to tell her that you've been thinking about her and wonder if she'd like to go for a walk or go shopping. Knowing that someone really cares means a lot to a widowed person.

- 3. I know how you feel. No you don't, unless you've been through it yourself. It's best to picture how it would be if it did happen to you and then say, "I can only imagine how you must feel. You had a wonderful life together. If you want to share those memories, remember that I'm here to listen."
- 4. What happened to your wife? I didn't even know she was sick? If you really have to know this, ask someone else. A widower may want to tell you, "Leave me alone, I don't want to talk about it anymore." A different approach would be to talk about something general like the weather and let the bereaved person take the lead in the topic of conversation.
- 5. I knew someone who had the same thing as your husband, and he suffered for a long time. You should be glad your husband passed away quickly. It doesn't matter how long a loved one suffered, it matters that he did and a widow doesn't need to be reminded of the details. Better to skip this kind of talk entirely.
- 6. I'll call you on the weekend and we'll go out. The widow perks up a bit and thinks, "Good, I won't have to spend another weekend alone." But many times she waits for a call that never comes. More helpful would be to mention a particular movie and suggest a specific time and day that you could pick her up.
- 7. Come to my house for dinner anytime. That's almost as bad as saying, "If there's anything I can do." Eating alone is a painful part of widowhood. To eat with someone is a pleasure, but a dinner offer should be a definite invitation. Few of the widowed would "just drop by" at dinner time.
- 8. You should sell the house right away. It holds too many memories. That's just it, it does have memories, and that's all a widow or widower has left of the loved one. Most want to stay put. They find it hard enough to adjust to a single lifestyle without having to find a new home at the same time. It's best to wait until the bereaved is ready to sell (if ever), then offer to help in the move.
- 9. Oh, you poor thing, someone said to me only one week after my husband's death. "I know you'll miss him, but you must learn to forget about it." Forget about it? How could anyone say that? But she was right about one thing, I do miss him.
- 10. No matter what anyone tells you, it takes at least two years to heal. When a widower said this to me, all I could think of was, "You mean I'm going to feel this way for two years?" There's no time limit on grief, and every man or woman finds this out. Someone who has recently lost a loved one doesn't need to hear how long it takes to feel better. For one widowed person trying to help another, a more comforting comment would be, "It's not easy, but it will get better."

The people who offer the most consolation are those who continue to help the person who is grieving in the days that follow the death of a loved one. The warmth of their hands and the caring in their hearts help heal. A widow or widower knows these people will support them when they need extra strength.

About the author: Jean Powis is a freelance writer from Troy, New York, with over 250 articles in print in a broad range of publications, including Florida Retirement Life Styles, Old Farmer's Almanac, Grit, and Successful Retirement. "Writing is a natural way of life," Powis says. "Without it, it's depression."

The Golden Years

Published by: East Central Kansas Area Agency on Aging

Leslea Rockers. Executive Director Jennifer McMahan, 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.

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