



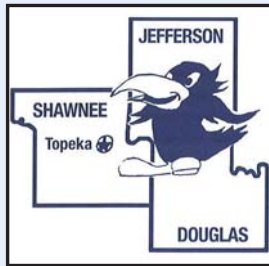
CMYK

Amazing Aging!

For Seniors and Those Who Love Them

**A free publication of the Jayhawk Area Agency on Aging, Inc.
Advocacy, Action and Answers on Aging for Shawnee, Jefferson and Douglas Counties**

FALL 2010



Our Mission

Jayhawk Area Agency on Aging, Inc. advocates on aging issues, builds community partnerships and implements programs within Shawnee, Jefferson, and Douglas counties to help seniors live independent and dignified lives.

- Is a 501(c)3 non-profit organization
- Is funded by tax-deductible contributions, federal funds, under state general funds and funds through local governments
- Does not discriminate on the basis of race, color, sex, national origin, age, religion, or disability

If you do not want to be on our free newsletter mailing list, please give us a call.

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Topeka, Kansas 66611
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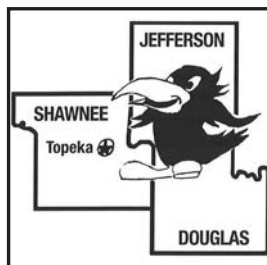


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You are encouraged to write us at:

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2910 SW Topeka Blvd.
Topeka, KS 66611-2121
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Annette Thornburgh, editor



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Q & A: National Health Insurance Reform



Sandy Praeger

By Sandy Praeger
Kansas Insurance Commissioner

The Patient Protection and Affordable Care Act passed recently has made significant changes to federal law regarding health insurance. Kansas Insurance Commissioner Sandy Praeger provides the following information to help you understand the many issues surrounding this health insurance reform legislation.

The following information is provided as a service of the Kansas

Insurance Department. Remember to also check the documents and links on our main internet health page, or call: 785-296-3071 or 800-432-2484 (in Kansas only)

National Health Insurance Reform Frequently Asked Questions for Seniors

Will my Medicare benefits be cut under the new law?

No, the Patient Protection and Affordable Care Act (PPACA) does not eliminate or reduce benefits provided under Medicare.

I currently have a Medicare Advantage plan. Will I be able to keep it?

Yes. The PPACA does not require individuals to drop their Medicare Advantage coverage. It should be noted, however, that Medicare Advantage plans are not guaranteed renewable. Carriers may pull out of a market at the end of the year, forcing enrollees to change carriers or return to Medicare. The PPACA does cut payments to Medicare Advantage plans, which could result in carriers pulling out of more areas.

My prescription drug costs push me into the "doughnut hole" every year. Will I receive any relief under the new law?

Seniors who reach the gap in prescription drug coverage known as the "doughnut hole" will receive a \$250 rebate in 2010. Over time, Medicare will gradually phase in additional subsidies in the coverage gap for brand name drugs, beginning in 2013, and generic drugs, beginning in 2011, until the gap is completely eliminated in 2020.

When will the new preventive care improvements begin?

Under the PPACA, all Medicare beneficiaries will receive preventive services without cost-sharing beginning

Jan. 1, 2011. In addition, Medicare beneficiaries will be given access to a comprehensive health risk assessment and creation of personalized prevention plan.

I have a Medicare Supplement (Medigap) plan. Must I make any changes to my plan under the new law?

No, the PPACA does not require seniors to change their Medigap coverage. However, the law will be adding cost-sharing requirements to plans C and F that are sold after January 1, 2015.

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For more information call us at 785-233-4572 or (outside of Topeka) 1-800-443-2207.



Jayhawk Area Agency on Aging, Inc. (JAAA) Guardian Angel program helps those seniors who are in need of just a little help.

Due to the generosity of Barney and Joan Braymen and the assistance of Topeka Community Foundation, JAAA has set-up a fund specifically designated to supplying items which will help JAAA's low-income senior clients remain independent!



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www.jhawkaaa.org



Dorothy Flory named 2010 'Explore Your Options' books Donna J. Kidd Award winner help seniors find services



Dorothy Flory

A native Kansan, Dorothy spent most of her life in Nortonville, Kansas. Married in 1942, Dorothy has four daughters, nine grandchildren, nine great grandchildren and has fostered 20 children. Dorothy's hobbies include em-

broidery, reading and mowing her yard. She also enjoys making greeting cards using her computer. Dorothy volunteers at her church and the Village Villa Rehab and Care Center with the Meals on Wheels program there. In the early 1980's, Dorothy was a trailblazer along with Joyce Clark and Donna Kidd herself in implementing the Meals on Wheels program in Nortonville, Kansas. Dorothy has been with the Meals on Wheels program ever since. Dorothy finds fulfillment in helping others. The best thing for anyone to do is help your neighbor and give them a smile. Dorothy also enjoys spending time with her family and friends.

The Donna J. Kidd Award recognizes an outstanding older person who is making a significant contribution to seniors in their community through employment and/or volunteer work. A tireless champion for seniors and aging issues in the community, Donna J. Kidd was Executive Director of Jayhawk Area Agency on Aging from 1976 to 1997.

The 18th edition of Explore Your Options, a publication provided by the Kansas Department on Aging and the Area Agencies on Aging, is now available to help seniors locate programs and services in their areas.

The EYO includes an overall guide to provide an understanding of services available to help seniors stay in their homes; an explanation of housing and long-term care options; and maps and lists of agencies and organizations that may provide more information.

A companion book provides a listing of services and providers available in each county. The books are specific to each Area Agency on Aging, with listings for each county in the AAAs coverage area.

Both books are available through the Area Agencies on Aging. They also



can be ordered from KDOA. Electronic versions are available for reading online or downloading on the KDOA website, www.agingkansas.org



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AMAZING AGING!

FALL 2010 • 5



Savvy Seniors

Executing a Power of Attorney relationship



Steve Six

Dear Kansans:

Entering into a Power Attorney relationship is one of the most important decisions Kansas seniors will make. Seniors can grant the power for things as simple as paying bills to issues as complex as health care decisions.

Because of the wide range of options and concerns, it is crucial that seniors give careful consideration to all of the possible choices available under a Power of Attorney document.

My office and the State of Kansas offer a wide variety of services for Kansas seniors, among them collaborating with agencies such as the Area Agencies on Aging, which provide caution on how to enter into a Power of Attorney, what decisions should be delegated under a Power of Attorney, and other questions to consider when contemplating this process.

This article highlights many of those questions and provides contact information for resources that seniors can utilize in making these serious decisions. However, it is by no means comprehensive, so please consult with a private attorney prior to executing a Power of Attorney.

Sincerely,
Steve Six
Kansas Attorney General

TERMS

Principal

Individual executing the Power of Attorney or Durable Power of Attorney, granting power to an attorney-in-fact.

Attorney-in-Fact/Agent
Individual or entity appointed by the principal to act in their place.

Power of Attorney (POA)
Grants an individual or institution the power to make decisions about property and financial affairs, typically ending at death or incapacitation. It can be as limited as granting authority to pay monthly bills or as broad as managing all financial decisions.

Durable Power of Attorney (DPOA)
A Power of Attorney that survives incapacitation. This Power of Attorney requires language specifying that the power does not cease in the event of incapacitation.

Durable Power of Attorney for Health Care Decisions
Power of Attorney granting authority to an individual to make health care decisions, including authority to review medical records, when you are no longer capable of making those decisions.

TIPS FOR CREATING AN EFFECTIVE POA/DPOA

- You must be mentally competent to consent to a POA/DPOA.
- A POA/DPOA must be in writing, signed by the principal and acknowledged by a Notary.
- If you are unable to physically execute a POA/DPOA you may designate an adult to sign on your behalf, in the presence of a Notary Public.
- Read the POA/DPOA and know/understand what powers you are giving by the POA/DPOA.
- Specify all powers granted in the POA/ DPOA. Make sure all powers are clearly deemed and if you want to limit any powers, those limitations must be spelled out as well.
- Make sure the attorney-in-fact understands the powers being given to them and how you want those powers to be exercised.
- Remember: You are the boss.

SELECTING SOMEONE TO BE YOUR ATTORNEY-IN-FACT

Financial Expertise
Your attorney-in-fact may have to handle all financial dealings on your behalf. Do they have any expertise to

assist in these dealings? Are they capable of managing finances? Theirs and yours!

Organization is Key
Your attorney-in-fact must be capable of keeping track of all of your assets, pay your bills, balance your checkbook, etc... in addition to handling their own finances.

Location, Location, Location
Where your attorney-in-fact lives may be important in handling your affairs properly and timely.

Time Management
How busy is the person(s), and will they have the time to devote to handling your finances, in addition to all of their other responsibilities?

Communication
Is this person good at communicating with others, including family members, doctors, care givers, and YOU? Communication is very important and can protect you and your assets from exploitation.

Privacy and Trust
Your attorney-in-fact may have access to very personal information so you must trust this person.

Openness
When possible, let a family member, friend or someone besides the attorney-in-fact know about your Power of At-

torney. Allowing your attorney-in-fact to operate in secret may result in temptation to exploit.

FREQUENTLY ASKED QUESTIONS

When do I seek legal advice?

The decision of whether and how to use a Power of Attorney is an important one that can affect your health and livelihood. You should seek competent legal counsel for assistance to make sure the Power of Attorney document accomplishes what you intend.

What type of lawyer should I see?

Estate planning can be very complex, especially for lawyers that do not specialize in that particular area of the law. Just like you would want to see a heart doctor for a heart problem, you should seek counsel from an estate planning attorney about your Power of Attorney.

What if my attorney-in-fact does not carry out my wishes?

As long as you remain competent to appoint an attorney-in-fact, you can revoke the Power of Attorney. If you are no longer competent, others must step in to protect your interests and take appropriate steps under the law in the event your Power of Attorney is not followed.



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Music to Her Ears

I grew up on a farm and taught school for many years.

One of my hobbies as a child was participating in 4H. Moving to Homestead allowed me to focus on another one of my pastimes, playing the piano. I love to sit and play each day, and I'm so glad Homestead has a beautiful piano available for our use, whenever we feel inspired.

I play for myself, although a little part of me hopes the other residents are humming along.

Homestead Resident: Opal May Akin

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By Kristine Warren

Social Security District Manager, Topeka

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What is the difference between a Mail order pharmacy and an online pharmacy?

A mail order pharmacy is an actual licensed pharmacy with a physical location and licensed pharmacists who fill the prescriptions with due diligence that is required of a licensed pharmacist. An online pharmacy can simply be a call center set up anywhere that farms out prescriptions to any wholesaler or pharmacy in the world that offers the best price. The online pharmacy is usually NOT a licensed pharmacy. Therefore they do not have all of the safety standards in place. They offer some incredible low prices to get people to order, but they can have some very dangerous products. If a price "sounds too good to be true" – it is.

Are all drugs sold in the US made in the US?

No. While a good deal of research and development is done in the US, most of the drugs are manufactured elsewhere and sent into the US and to other countries. Most of the generic drugs sold at well known large pharmacy retailers are purchased from the same suppliers that our pharmacies use.

Why do some drugs have different names or appearances?

The pharmaceutical industry will change the names of a drug for different countries so they can track where it is being sold. They will also change the color and shape of pills for different medications. For example, Nexium, "The purple pill" is only purple in the US.

How do generics compare to Brand and why are they available overseas and not in the US at the same time?

All of the generics we get are from manufacturing facilities that provide generics at the present time to the US market. Generics are available in other countries sooner than the US because the same patent protections do not apply to other countries. Generics must be made of exactly the same formula that the brand is made from. It can have a different binder, but must be the same medication. All drugs being manufactured go through the same stringent requirements as the brands.

What about all the counterfeit drugs that are becoming prevalent?

The pharmacies that we work with have strict quality control and operate to the highest standards. All medicines that enter into their pharmacy system are obtained by licensed wholesalers, not brokers. These are wholesalers licensed by the drug manufacturers to ensure product safety. The drugs are all manufactured in FDA or its equivalent agency inspected plants. Drugs are randomly sent to independent labs for further testing to ensure the quality and safety by each of our pharmacies.

SAMPLE DRUG PRICES

MEDICATION	U.S. PRICE	OUR PRICE	YOU SAVE
Abilify, 30mg, 100 pills	\$2546	\$530	79%
Actos, 45mg, 90 pills	\$ 819	\$224	72%
Aricept, 10mg, 90 pills	\$ 781	\$244	68%
Boniva, 150mg, 3 pills	\$ 383	\$129	66%
Cymbalta, 60mg, 90 pills	\$ 471	\$171	63%
Domperidone, 10mg, 100 pills	\$ 71	\$ 19	73%
Latisse, 0.03%, 3 ml bottle	\$ 126	\$ 30	76%
Namenda, 10mg, 100 pills	\$ 342	\$150	56%
Nexium, 40mg, 90 pills	\$ 582	\$147	74%
Plavix, 75mg, 90 pills	\$ 543	\$155	71%
Premarin, 0.625mp, 84 pills	\$ 177	\$ 42	76%
Propecia, 1mg, 90 pills	\$ 234	\$ 93	60%
Singulair, 10mg, 90 pills	\$ 412	\$147	64%
Spiriva, 18mcg, 90 pills	\$ 646	\$162	74%
Viagra, 100mg, 16 pills	\$ 311	\$ 91	70%
Vytorin, 10/40mg, 90 pills	\$ 383	\$199	48%
Xalatan, 0.01%, 1 bottle	\$ 93	\$ 33	64%
Zetia, 10mg, 100 pills	\$ 395	\$142	64%
Zyprexa, 20mg, 100 pills	\$3318	\$389	88%

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Sudoku

© Puzzles by Pappocom

Fill in the grid so that every row, every column and every 3x3 box contains the digits 1 through 9 with no repeats.

9		7			4			
	1		5				7	
			7			9		
	2				6	5	4	1
5	7	9	1				8	
		3			9			
	5				2		1	
			8			2		4

KLCH, PH

Solution on page 15



Humor, Laughter and Radiant Health

Dr. Bob McBrien
Salisbury, MD

It is a wise person who said you do not stop laughing because you are growing old; you are growing old because you stop laughing.

We need the healing power of laughter daily. Where do we find our daily dose? Sometimes life brings us a laugh from an unexpected source. Curiously, one source is church bulletins. Thanks to the internet, I can share with readers the funny announcements that are posted in a serious source: Church Bulletins. Just imagine sitting in church, a place for being reverent and reading one of the notices you find below:

Actual compilation of actual Church Bulletins and Service bloopers:

Our next song is "Angels We Have Heard Get High".

Don't let worry kill you—let the church help.

Remember in prayer the many who are sick of our church and community.

For those of you who have children and don't know it, we have a nursery downstairs.

Weight Watchers will meet at 7 p.m. at the First Presbyterian Church. Please use large double door at the side entrance.

Jean will be leading a weight-management series Wednesday nights. She's

used the program herself and has been growing like crazy!

The rosebud on the altar this morning is to announce the birth of David Alan Belzer, the son of Rev. and Mrs. Julius Belzer.

This afternoon there will be a meeting in the South and North ends of the church. Children will be baptized at both ends.

Tuesday at 4:00 p.m. there will be an ice cream social. All ladies giving milk will please come early.

This being Easter Sunday, we will ask Mrs. Lewis to come forward and lay an egg on the altar.

The service will close with Little Drops of Water. One of the ladies will start quietly and the rest of the congregation will join in.

Next Sunday a special collection will be taken to defray the cost of the new carpet. All those wishing to do something on the carpet should come forward and do so.

ward and do so.

The ladies of the church have cast off clothing of every kind. They can be seen in the church basement Saturday.

Thursday night—Potluck supper. Prayer and medication to follow.

Eight new choir robes are currently needed, due to the addition of several new members and to the deterioration of some older ones.

The senior choir invites any member of the congregation who enjoys sinning to join the choir.

At the evening service tonight, the sermon topic will be "What is Hell?" Come early and listen to our choir practice.

During the absence of our pastor, we enjoyed the rare privilege of hearing a

good sermon when A. B. Doe supplied our pulpit.

The Rev. Adams spoke briefly, much to the delight of his audience.

The church is glad to have with us today as our guest minister the Rev. Shirley Green, who has Mrs. Green with him. After the service we request that all remain in the sanctuary for the Hanging of the Greens.

The eighth graders will be presenting Shakespeare's Hamlet in the church basement on Friday at 7 p.m. The congregation is invited to attend this tragedy.

The 1991 Spring Council Retreat will be held May 10 and 11.

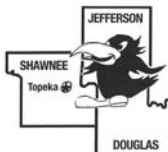
Pastor is on vacation. Massages can be given to church secretary.

Please join us as we show our support for Amy and Alan in preparing for the birth of their first child.

Scouts are saving aluminum cans, bottles and other items to be recycled. Proceeds will be used to cripple children.

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Thank you for your support!

Jayhawk Area Agency on Aging, Inc. is a 501(c)3 non-profit organization





Flu Vaccine: It's Time to Let Go of Your Excuses



By Jason Eberhart-Phillips, MD
Kansas State Health Officer

People who turn down the flu vaccine year after year tend to rely on one or more of six common excuses to justify their decisions not to get immunized.

This year, as Kansas gears up to immunize more people than ever before against influenza, these excuses are all looking increasingly feeble. Let's examine each one in detail:

Excuse #1: "I never get the flu, so I don't need the vaccine." If you've been living on this planet for more than a couple decades and you've never been infected with the influenza virus, you are a very rare individual. Congratulations!

Unfortunately, your past performance in avoiding this disease is no guarantee of future success. With no prior exposure to influenza and no artificial immunity from past immunizations, you are setting yourself up for a potentially serious encounter when the flu comes to your community in the months ahead.

Why take the risk of missing work or school, feeling miserable and possibly landing in the hospital, when you can avoid all that by simply rolling up your sleeve and getting the vaccine?

Excuse #2: "I got the vaccine once, and I came down with the flu anyway. The vaccine doesn't work." Do you know for sure that you became infected with the flu that year? Many common respiratory infections masquerade as influenza, but none of these can be prevented with the flu vaccine.

Chances are you never had the flu that season, but there is a small possibility that you did. The vaccine doesn't protect everybody, especially in the first two weeks after you get a dose, or if you are more than 65 years of age. But getting vaccinated definitely improves your odds against getting seriously ill or dying from the flu, regardless of your age.

This year, for the first time, there is a high-dose version of the flu vaccine for people over age 65 years of age. Clinical trials show that it induces a stronger immune response. So now you have a new option to consider if you're old enough for it and you really believe that the regular vaccine didn't protect you well in the past.

Excuse #3: "I hear that sometimes people get the flu from the vaccine." This is utter nonsense, like alligators in the sewers. Give it up. The vaccine stimulates your body's immune system to protect you against flu viruses, and sometimes causes a brief and very mild flu-like reaction. But it does not cause the disease itself.

Excuse #4: "I hear that the vaccine causes serious side effects. I'd rather take my chances with the disease than risk harm from the vaccine." After tens of billions of doses have been given to people throughout the world for many decades there is ample proof that flu vaccines are very safe.

Sure enough, bad things like serious neurological events, heart attacks and car accidents do happen occasionally to people recently immunized against the flu. But these same rare occurrences happen at roughly the same frequency to people who were not recently immunized. Such unfortunate events appear to be only coincidental with immunization.

Even if there is a link between flu vaccination and certain alleged side effects, the chances of serious harm from getting the vaccine are hundreds or thousands of times lower than the chances of harm that may come from getting infected if you are not immunized.

Excuse #5: "I don't like shots." Who does? But a little needle stick once a year sure beats several days of being sick in bed – or worse.

Still, if you're seriously phobic about needles and you're between two and 49 years of age, ask your health provider

about the nasal spray vaccine. It's just as safe and just as effective as the injection, and it may be the right vaccine for you.

Excuse #6: "I don't think I'm in a high-risk group. I don't want to take vaccine away from people who really need it." A few years ago this altruistic excuse had a ring of truth.

But this year there will be plenty of vaccine for everyone. And for the first time almost everyone in America over the age of six months is recommended by public health authorities to get the vaccine, regardless of your underlying health.

Unless you are one of the rare people over six months of age who has a genuine medical reason not to be immunized, there is no good reason this year not to get the flu vaccine.

So go ahead. Get the flu vaccine now from your doctor, your local health department or your community pharmacy.

You know it's the right thing to do to protect yourself, your family and your community from a potentially serious infection. This year you haven't got any more excuses!

- Dr. Eberhart-Phillips is the Kansas State Health Officer and Director of Health in the Kansas Department of Health and Environment. He can be reached at jeberhart-phillips@kdehs.gov. Go to his blog at: www.kdehs.gov/blogs/dr_jasons_blogs.htm.

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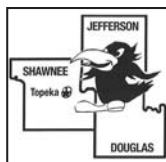
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6	1	2	5	9	4	4	7	3
8	4	5	7	3	6	2	5	
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7	5	4	3	5	2	8	1	9
7	5	6	8	5	7	2	5	4

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Ever Mad Hatters and Chili Cook-Off!
October 27, 2010 from 11:30-1:00pm

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For more information

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with our seniors!

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