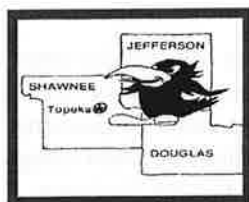


Fall, 2004

# *Amazing Aging For Seniors and Those Who Love Them*



**Jayhawk Area Agency on Aging, Inc.**  
**THE Agency On Aging**  
**For Shawnee, Jefferson and Douglas counties**

## *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

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**Before You Purchase A Prescription Drug  
Discount Card Make Sure It Has A Medicare  
Approved Seal**

## From The Executive Director's Desk

*"If you are interested in educating seniors and their caregivers on the new Medicare-approved drug discount card program and transitional assistance credit program, call JAAA today at (785) 235-1367".*

**ADVERTISE IN  
AMAZING AGING!  
IF YOU WANT TO  
REACH YOUR  
TARGET  
AUDIENCE,  
SENIORS! CALL  
US AT 785-235-  
1367**



Jayhawk Area Agency on Aging, Inc. (JAAA) has been working diligently to educate seniors regarding the Medicare Modernization Act, which President Bush signed into law in December 2003.

While it is generally agreed that the Medicare Modernization Act (MMA) is a good first step, much work is still to be done to educate seniors who are confused as to how and why to purchase a prescription drug card, the benefits of the \$600 transitional credit and prescription drug insurance. For low-income seniors it is usually to their advantage to sign up for the \$600 credit for purchase of prescription drugs, but they need to know the facts before choosing a prescription drug discount card. Trained staff at Jayhawk Area Agency on Aging, Inc. are willing to help with these important decisions.

JAAA's utmost objective is to educate seniors and caregivers to make an

informed decision regarding these complicated issues. In addition to having staff available to answer questions, JAAA will also give presentations to interested groups and organizations about the Medicare Modernization Act.

In January of 2006 it is anticipated that Medicare part D will become effective. JAAA will encourage seniors who do not already have prescription drug coverage insurance to check out Medicare part D when it becomes available. Look for more information on Medicare part D in future newsletters.

JAAA is partnering with other community organizations to educate the public on the Medicare Modernization Act. Community partners include Shawnee County Medical Society, Health Access, Community Action, The Salvation Army, United Way, Family Resource Center, Older Citizens Information, Shawnee County Health Agency, Doorstep, Marian Clinic, Let's Help and Gatekeepers. Efforts are underway to conduct outreach events to educate an enroll low-income Medicare beneficiaries and their caregivers about the new Medicare-approved

drug discount card program and transitional assistance credit program.

This collaborative effort will need volunteers. If you are interested in educating seniors and their caregivers on the new Medicare-approved drug discount card program and transitional assistance credit program, call JAAA today at (785) 235-1367.

As your advocate on the needs of seniors, Jayhawk Area Agency on Aging, Inc. will keep you informed about issues that affect you.

Thank you for your continued support. ●

Sincerely,

Maria C. Russo  
Executive Director

**If you would like to schedule a public presentation on the Medicare Modernization Act, call Jayhawk Area Agency on Aging at 235-1367.**

## Meet JAAA Case Manager Rebekah Pitts

### By Diane McDermid, JAAA Volunteer Coordinator

Rebekah Pitts was born in Scottsbluff, Nebraska and then later moved to Lincoln, NE at the age of 14. Rebekah graduated from the University of Nebraska in 1999 with a degree in Family Science. After working in Lincoln at Woodmen Accident and Life for two years, Rebekah moved to Topeka in June 2001 with her husband Trevor.

Rebekah enjoys working with people of all ages and enjoys volunteering with children as a CASA, Court Appointed Special Advocate, in Shawnee County. This

allows Rebekah the opportunity to advocate on behalf of children in need of care.

Rebekah enjoys her job at Jayhawk Area Agency on Aging, Inc. where she has been employed since December 2003. According to Rebekah, "working with the senior population is great because they all have such wonderful and unique stories to tell."

When Rebekah isn't working or volunteering, she enjoys exercising, cooking and spending time with "hairy kids" Cody, her dog, and Callie, her cat. ☺

## Quotes and Jokes for Older Folks

"I am not the boss of my house. I don't know how I lost it. I don't know when I lost it. I don't think I ever had it. But I've seen the boss's job and don't want it." -Bill Cosby

"Always be nice to your children because they are the ones who will choose your rest home." -Phyllis Diller

**THE GOLDEN YEARS?** Two elderly women were out driving in a large car --both could barely see over the dashboard. As they were cruising along they came to an intersection. The stoplight was red but they just went on through. The woman in the passenger seat thought to herself "I must be losing it, I could have sworn we just went through a red light". After a few more minutes they came to another intersection and the light was red again and again they went right though. This time the woman in the passenger seat was almost sure that the light had been red but was really concerned that she was losing it. She was getting nervous and decided to pay very close attention to the road and the next intersection to see what was going on. At the next intersection, sure enough, the light was definitely red and they went right through and she turned to the other woman and said, "Mildred! Did you know we just ran through three red lights in a row! You could have killed us! Mildred turned to her and said "Oh SHOOT am I driving?"

**Topeka Faith in Action- No Place Like Home** is a coalition of interfaith volunteers dedicated to providing informal support service for those 60+ with long term health needs. By putting their faith into action, these volunteers help those in Shawnee County remain at home, living with dignity and independence.

### Services provided are:

- Caregiver Respite-a much needed break for caregiver
- Friendly Visitor-someone to talk with, or share an interest
- Friendly Calls-checking in on their well-being, a listening ear
- Handyperson-minor home repairs, yard work, light housekeeping
- Grocery Shopping-for a care recipient

All services listed are provided at no cost. If you are interested in finding out more about our program or if you know a neighbor, friend or family member who could benefit from these services please contact Carolyn Hanson at 785-430-2361 or e-mail at [chanson@midlandhospice.org](mailto:chanson@midlandhospice.org).



*Rebekah Pitts, JAAA Casemanager enjoys working with her clients for JAAA.*

## CALLING ALL KNITTERS AND CROCHETORS by Annette Thornburgh, JAAA Communications and Development Manager

Every October Head Start kids between the ages of 4-5 are treated to a colorful hand-made cap to wear during the cold winter months.

A true grass roots group, the knitters started out making hats about twenty years ago. Beginning with just 25 hats the first year, the knitters plan to distribute over 500 hats this October. While Head Start kids receive the most hats, other community organizations also benefit.

During the year, knitters meet at Jayhawk Area Agency on Aging, Inc. to sort yarn, knit hats and visit. All yarn and hats are stored at JAAA until they are ready for delivery.

While the ladies say they have plenty of yarn, what they need most are more knitters and crocheters. If you or someone you know knits or crochets, the ladies would love to have your help! You may join the ladies at JAAA, or they will see that you receive yarn, needles and patterns to sew at your place of

residence. They will even pick up your finished hats!

For more information about becoming a volunteer knitter or crocheter, call Evelyn Gourley at 271-0835 or Jayhawk Area Agency on Aging, Inc. at 235-1367. ☺



**THANK YOU!**



**Jonathan Kozol**

**Sunday • October 10 • 3 pm**

THE J. COTTER HIRSCHBERG LECTURE SERIES

Jonathan Kozol speaks about social issues, illiteracy, homelessness and inequalities in our education system. *In cooperation with Washburn University.*



**Michael Roizen**

**Saturday • November 6 • 3 pm**

Anesthesiologist Dr. Michael Roizen is the author of several books on how health choices affect your rate of aging. *In association with the Jayhawk Area Agency on Aging, Inc.*



**Wilma P. Mankiller**

**Thursday • November 18 • 7 pm**

Former Principal Chief of the Cherokee Nation, Wilma P. Mankiller speaks about her people, urban poverty and revitalizing communities. *In cooperation with Topeka Collegiate.*

## ADVOCATES AND ACTIVISTS FOR A HEALTHIER SOCIETY

Free and open to the public, all events are in the Marvin Auditorium.



www.tscpl.org  
1515 SW 10th Avenue  
785-580-4400

### Recent Donations to Jayhawk Area Agency on Aging, Inc.

Alota Storage	Katherine Abel	Anonymous	Marian Brown
Dina Cox	Pat Donahue	Frances Fischer	Walmart Super Center
Margo Gordon	Lee Hedrick	Don Hemme	Lois Long
Peggy Miller	Ruth Mitchel	Paul Monhollon	Marie Riley
Joseph Simunac	Martha Skeet	Nina Skidmore	Michael Wilson
Emily Yinger	Lois Bearnese	Teresa Sowell	John & Carol Padilla
Kansas Association of Public Employees			Mainstream, Inc.
Andre Phillips			



## Caregivers Corner

By Karel Ramsey, JAAA Caregiver Specialist

*"Thanks to Shirley Biller and Lois Long, JAAA Advisory Council members for compiling the senior discount list."*

### PAID ADVERTISING

#### PROFESSIONALISM!

#### INTEGRITY!

#### ACTION!



*Why not advertise your business in Amazing Aging? Increase your exposure with seniors!*

Advertising rates in Amazing Aging start with several discount rates dependent upon the size of the ad. Call for a copy of our media kit at (785) 235-1367.

The acceptance of paid advertising material by Amazing Aging does not constitute endorsement of products or services by the newsletter of Jayhawk Area Agency on Aging, Inc.

In my last article, I emphasized the importance of taking care of ourselves as caregivers by locating, and attending, a support group. In this issue, I want to talk about taking care of ourselves by recognizing our limitations, burnout and coping with burnout.

Burnout often happens because we have exceeded our physical, emotional, and mental limitations. No one can do everything by themselves. Everyone needs help. When we overlook these truths, we can find ourselves struggling with daily chores more and more until we feel we are running on empty and that our batteries are dead. We might not even notice this condition in ourselves, but we may hear others say we look

tired, or ask us if we are taking care of ourselves. In either case, burnout is either close at hand, or has already occurred.

Here are some signs of burnout we might see in ourselves:

Depression or Sadness

- Fatigue and/or trouble sleeping
- Irritability with your loved one
- Loss of interest in usual activities
- Change in appetite (eating more than usual)
- Feeling helpless or hopeless
- Increased struggle to complete daily tasks

Here are some ways we can combat burnout:

- Get daily exercise and eat a healthy diet
- Set aside some "quiet time" for yourself every day

- Make a "help list" for family and friends
- Rotate caregiving responsibilities
- Keep up with your own interests and hobbies
- Use respite care (available either in-home or outside the home)
- Join a support group

Burnout is a very real and a very common condition for caregivers. By recognizing burn-out, we can take steps to prevent it, to identify it and to manage it. The best possible way to be the best caregivers is still to take the best care possible for ourselves.

For more information on burnout, or just to talk, you can contact me at (785) 235-1367. ☎

### PLANNING AHEAD!

November is National Caregivers Month. The gifts of family caregivers will be recognized and applauded on the national, state, and local level. The ongoing theme for National Family Caregivers Month is always the same: SHARE THE CARING.

Each year, specific issues are targeted and the subjects for this year are:

- How public policy affects your day-to-day life
- Why your own good health is essential to your loved one's well-being
- Things you can do to help keep your loved one safe

Planning is underway for several events at Jayhawk Area Agency on Aging, Inc. Included will be an Inter-Faith Worship Service, scheduled for Sunday, November 14 at 3:00 pm at First Christian Church, 1880 Gage in Topeka. It will be co-sponsored by Faith in Action. Also planned are exhibits at libraries in Douglas, Jefferson, and Shawnee Counties, plus public presentations and MORE. Watch for public announcements of events or call Karel Ramsey at JAAA, 785-235-1367.

## Pre-Need Funeral Planning by Attorney General, Phill Kline

### Dear Attorney General Phill Kline:

I recently read an article regarding the rising cost of funerals.

Though I had taken out a life insurance policy many years ago to cover this expense, I am starting to worry that the policy is no longer sufficient. Should I make "pre-need" arrangements now to guarantee my loved ones aren't left the unexpected financial burden of covering my funeral?

### Dear Kansas Consumer:

Pre-need funeral arrangements are increasing in popularity due to the fact that many individuals are taking a more active role in planning and paying for their own funeral before their time of death. While pre-need planning has advantages, it is important to understand the difference between pre-arrangement and pre-paying to make an educated decision on what is best for you and your loved ones.

Pre-planning allows you and your family to plan a funeral preceding death. By so doing you are able to:

1. Make an informed decision on the type of service you wish to have without the distress of your recent loss;

2. Compare prices at area funeral homes;
3. Get an estimate of how much the funeral you would like would cost today, remembering inflation may cause the price to change.

Many funeral homes and cemeteries offer this service as a courtesy. However, you should ask whether or not there will be a charge for this service at the time you call to set up your appointment.

Pre-paying for funeral expenses may be done in a variety of ways, all of which should be fully understood before signing any type of contract.

Pre-arranged funeral agreement: A pre-arranged funeral agreement gives the purchaser full control of the money and can only be withdrawn prior to death by that person. The money is placed into a bank, credit union or savings and loan association in the name of the purchaser and the seller. Once a verified statement and certified copy of a death certificate is furnished to the financial institution, the institution will allow the seller to withdraw the amount of the funeral bill. All remaining funds will go into the purchaser's estate.

Insurance: If you plan on purchasing an insurance product to cover the expense of a funeral, take

into consideration whether the pre-arranged funeral contract is guaranteed. If not, inflation may cause prices to increase beyond the amount of the insurance policy leaving a balance due at the time of death.

Attorney General Phill Kline offers this public service to help you avoid becoming a victim of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions. For further information or to file a complaint, please write:

Attorney General Phill Kline, Consumer Protection Division  
120 SW 10th Ave.  
2nd Floor  
Topeka, Kansas 66612  
or call the toll-free Consumer Hotline, 1-800-432-2310.

### Contact:

Leah Tucker  
Public Information Officer  
Office of Attorney General Phill Kline  
120 SW 10th Avenue, 2nd Floor  
Topeka, KS 66612-1597  
Phone: (785) 368-8432  
E-mail: [tuckerl@ksag.org](mailto:tuckerl@ksag.org)

### **Freedom Isn't Free! Exercise Your Right! VOTE!**

Voting in Kansas is easier than ever. With advance voting, any registered voter can vote by mail or in person before Election Day.

### **Never again miss the opportunity to vote!**

Disabled voters qualify for permanent status so that every ballot is automatically mailed to them without having to reapply each election. If you are a senior and have a difficult time walking and getting out to vote, it would be to your advantage to apply for a permanent advance voting ballot.

### **Important Dates**

Wednesday October 13<sup>th</sup>  
Advance Voting begins for  
General Election  
Monday October 18<sup>th</sup>  
Last day to register to vote  
Tuesday November 2<sup>nd</sup>  
**GENERAL ELECTION**

### **To request an Advance Voting Ballot Contact:**

Shawnee County Election  
Office  
911 SW 37<sup>th</sup>  
Topeka KS 66611  
(785) 266-0285

Douglas County Election  
Office  
1100 Massachusetts  
Lawrence, KS 66044  
(785) 832-5147

Jefferson County Clerk/  
Election Office  
Box 321  
Oskaloosa, KS 66066  
(785) 863-2272 or toll-free  
(877) 278-4118

## Information and Upcoming Events by Heather Hook, JAAA Information Specialist

As the lazy days of summer come to a close, Jayhawk Area Agency on Aging, Inc. is gearing up to introduce the new Explore Your Options (EYO) guide.

The EYO is a collaborative effort between the Kansas Department on Aging and the Area Agencies on Aging to provide seniors and their caregivers with information on services and programs that they are eligible for. Information included in this guide recognizes not only providers who offer services, but also financial assistance programs, prescription drug assistance and veteran benefit programs.

Anyone who is interested in receiving an Explore Your Options guide for Shawnee, Jefferson or Douglas counties should contact Jayhawk Area Agency on Aging at 785-235-1367 and ask for Heather.

In an effort to "Kick Off" the new EYO, we are planning to host an event for the public to visit with our staff as well as staff from other agencies and to answer questions, find resources and sign up for services. This event will be held in early October and further details will be announced.

We are still actively presenting and educating seniors and their caregivers on the Medicare Modernization Act. This piece of legislation is quite confusing and has multiple layers that need to be understood by anyone who is thinking about participating. Choosing a prescription drug card as well as purchasing drug coverage in 2006 have positive and negative aspects depending on an individual's criteria. Senior Health Insurance Counselors for Kansas (SHICK counselors) are available to assist you make an informed decision before you commit to one option.

Diane McDermid, JAAA SHICK Coordinator, and Heather Hook, Information Specialist, are available to assist one-on-one or to speak to a group. Please contact us for an appointment at (785) 235-1367. ☺

*The coffee's on us!*

We offer all Senior Citizens FREE coffee at the new

*Fairlawn Plaza Cafe*

On the mall Every Wednesday!



21st & Fairlawn • Topeka KS

*We're Just Your Style!*

- A quarterly publication of Jayhawk Area Agency on Aging, Inc.
- Funded by annual contributions from readers like you, and advertising
- Copies distributed, 4,000

Your newsletter. Write us at

Jayhawk Area Agency on Aging, Inc.

1720 SW Topeka Blvd.

Topeka, Kansas 66612

(800) 798-1366 or (785) 235-1367

Diane McDermid, Editor

And many helpful volunteers

Jayhawk Area Agency on Aging, Inc. does not discriminate on the basis of race, color, national origin, sex, age, or handicap. If you feel you have been discriminated against, you have a right to file a complaint with the Agency. In accordance with ADA regulations, every effort will be made to accommodate people with disabilities. If you need special assistance, please call Jocelyn Lyons at the agency.





## Kansas State Treasurer and JAAA to Co-Sponsor Event By Annette Thornburgh, Communications and Development Manager

For a second year in a row, State Treasurer Lynn Jenkins and Jayhawk Area Agency, Inc. on Aging, Inc. will co-sponsor a free "Financial Planning Seminar for Seniors" at the Kansas History Center on Thursday September 30, 2004.

"We are pleased to be hosting this event once again with Maria Russo and Jayhawk Area Agency on Aging, Inc. This free seminar is designed to help educate seniors in the areas of investing, insurance and estate planning. The first seminar was very successful and we hope more people will take advantage of this opportunity," said State Treasurer Lynn Jenkins, CPA.

"In today's rapidly changing financial climate, it is critical for seniors to receive accurate and timely planning advice. This free financial planning seminar will help seniors as well as persons caring for seniors, make good decisions," added Executive Director Maria Russo, Jayhawk Area Agency on Aging, Inc.

**Seminars topics include:**  
**Planning Your Finances**  
**Tips for Investing**  
**Planning Your Estate**

**All sessions are free and will provide information only.**  
**No sales presentations will be given.**

**Date:** September 30, 2004

**Location:** Kansas History Center  
 6425 SW 6<sup>th</sup>  
 Topeka, KS 66615

**Registration:** 8:30-9 am  
 (coffee/rolls)

**Presentations:** 9 am-Noon

To pre-register or to receive more information, call the State Treasurer's Office at 785-296-3171.

### SENIOR DISCOUNTS FOR TOPEKA

**NEARLY ALL THE BANKS PROVIDE SPECIAL SERVICES FOR SENIORS.  
 IF YOU DON'T KNOW WHAT YOUR BANK PROVIDES, CALL THEM.**

***LISTED ARE VARIOUS RETAIL BUSINESSES THAT PROVIDE DISCOUNTS TO SENIORS.***

All Businesses request that you ask for the discount!

#### DEPARTMENT STORES

Kohl's 15% on Wednesday

#### ENTERTAINMENT

Shawnee Parks and Rec.  
 North Community Complex  
 Westridge Movie Theatre

Cards, trips and etc.  
 Matinees \$5.00

#### RESTAURANTS

All chinese buffet

Applebee's  
 Arby's  
 View  
 Billard Airport Restaurant  
 Boston Market  
 Buddy's Hamburgers  
 Burger King  
 Ci-Ci's Pizza  
 Champions BBQ  
 China Pavilion  
 Church's chicken  
 Cook's Café  
 Coyote Canyon  
 Denny's  
 El Coyote  
 Gammons  
 Glory Days Pizza  
 Golden Coral  
 Grover's Smokehouse  
 Hardee's  
 Heartland  
 I-Hop  
 Kentucky Fried Chicken  
 Long John Silver's  
 Mandeno's  
 McDonalds  
 Mentzers

Mr. Goodcents

New China Restaurant  
 The Pad & Washburn

Perkins  
 Pizza Hut  
 Schlotzsky's  
 Souper-Salad  
 Steak & Shake  
 Topeka Steak House  
 (Seniors may order from  
 child's menu)

Senior Menu

Senior Menu

Two senior specials

3:00-6:00 P.M. every day

Coffee, soda reduced fee

**This list was complete at the time it was compiled. There have been several new restaurants opened since that time. If anyone has been omitted, they may be included in the list by calling Jayhawk Area Agency on Aging, Inc. Other eating establishments may offer a senior discount. Always make sure and ask!**

Space is limited so call today!

## Over One Million Awarded to Community Organizations

By Annette Thornburgh, JAAA Communications and Development Manager

For FY 2005 Jayhawk Area Agency on Aging, Inc. awarded \$1,084,371.00 in Older Americans Act funding to nineteen agencies in Shawnee, Jefferson and Douglas counties.

Jayhawk Area Agency on Aging, Inc. receives federal funds from the Administration on Aging through the Kansas Department on Aging to fund social services such as:

Title IIIB Supportive Services  
Title IIIC Nutrition Programs  
Title IIID Health Promotion and Disease Prevention Programs  
Title IIIE National Caregiver Support Programs

JAAA solicits proposals from agencies and organizations every year in February. The JAAA grant committee reviews all proposals and awards

are granted in the spring by the board of directors.

In order to determine service needs for the communities served, JAAA conducts public forums in Shawnee, Jefferson and Douglas counties. Eleven forums were conducted in the tri-county area in 2004. Service needs varied depending on county, urban vs. rural, and economic levels. Overall transportation service was found to be the most beneficial to consumers and was also rated as the number one service need to be expanded in all three counties. Other services identified were outreach, information, visiting and homemaker. The high-cost of prescriptions, chore services and transportation to conduct personal business were other concerns mentioned.

**Jayhawk Area Agency on Aging, Inc. continues to meet most of the priorities identified during the senior forums. It should be noted that although consumers identified the need for expansion of transportation services, transportation units will decrease from FY '04 due to lack of applicants for transportation services.**

Interested citizens may call Jayhawk Area Agency on Aging, Inc. for more information on the Older Americans Act Request for Proposals process and grant awards. 785-235-1367 or 800-798-2799

### **Organizations Receiving Older Americans Act Funding FY2005** Counties, Inc.

- Catholic Community Services/Friendly Visitors Program
- Community Action

- Community Resources Council/Older Citizens Information Program
- Douglas County Senior Services
- East Topeka Senior Center
- Heartland Adult Services Plus, Inc.
- Jayhawk Area Agency on Aging/IIIB & IIE Direct Services
- Jefferson County Health Department
- Jefferson County Service Organization
- Kansas Association of Area Agencies/Caregiver Campaign
- Kansas Legal Services/Jayhawk Legal Services
- Lawrence Meals on Wheels
- LULAC Senior Center
- Meals on Wheels of Shawnee and Jefferson Counties, Inc.
- Midland Adult Day Programs
- Papan's Landing Senior Center
- Shawnee County Health Agency
- TEACH, Inc.
- Trinity Respite Care

## DID YOU KNOW?

- Half of older women age 75+ live alone
- By the year 2030, the older population will more than double to 71.5 million.
- Almost 400,000 grandparents aged 65 or more had the primary responsibility of grandchildren who lived with them.

## Commissioner's Corner

by

Sandy Praeger

Kansas Insurance Commissioner

### "PRAEGER SAYS "DOUBLE-CHECK BEFORE YOU WRITE A CHECK" Commissioner Praeger Offers Tips for Maintaining Privacy



Today it is all too easy for criminals to obtain our personal data even without

you don't want those facts shared, follow the opt-out instructions and return the notification. If you have accidentally tossed your notice, you can request another copy from the company.

breaking into our homes. Some criminals will even go through garbage cans or communal trash bins to get copies of checks, credit card or bank statements, or other records that bear your name, address and telephone number. These types of records make it easier for criminals to get control over accounts in your name and assume your identity. Below are some tips to help protect your privacy.

#### READ THE FINE PRINT

Your bank, credit card provider, mortgage company and insurers are required to send you detailed accounts of how they use your personal information. This notice may be included in the regular statements you receive from your financial institutions or may be sent in a special mailing. The notices describe how you can "opt out" of having your personal financial information shared with third parties.

#### TAKE A SECOND LOOK

In case you don't read every piece of paper that comes in the mail, don't fear. You have the right to opt out at any time. If you still have your notice, it will detail how the institution may share your information. If

#### TAKE ACTION

All consumers can be informed, active participants in their financial business. After you've taken the required steps to protect your information, you may still find that you are inundated with solicitations through the mail, on the telephone or on the Internet. As a consumer, you may request that other companies also protect your personal data. The Privacy Rights Clearinghouse, [www.privacyrights.org](http://www.privacyrights.org), has sample letters you can download and modify on your home computer. The letter details how your information is, or is not, to be used. Not all companies have a legal obligation to comply with your request; however, it is your right to ask.

#### PREVENT FRAUD FROM CLAIMING YOUR PRIVACY

You are presented the opportunity to protect your information on a regular basis. Here are a few quick ways to keep your information from falling into the wrong hands:

- Shred any documents you receive that contain your

personal details before you dispose them, especially if it relates to credit or debit cards.

If given a choice, consider not using your Social Security number as your driver's license number.

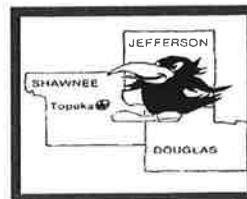
Review your credit rating annually. If anything unusual appears, ask questions immediately. Don't let inaccurate credit reports go uncorrected.

If you misplace or lose a credit or debit card, report it as soon as you notice it's missing. Don't assume you will just stumble upon it later.

*"If you misplace or lose a credit or debit card, report it as soon as you notice it's missing."*

#### GET MORE INFORMATION

If you believe your insurance privacy has been violated, please contact the Kansas Insurance Department's Consumer Assistance Division at 1-800-432-2484 or at [www.ksinsurance.org](http://www.ksinsurance.org).



**Jayhawk Area Agency on Aging, Inc.**  
**THE Agency On Aging**  
**For Shawnee, Jefferson and Douglas**  
**counties**

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Phone: 785-235-1367  
Fax: 785-235-2443  
Email: jhawkaaa\_dm@hotmail.com

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

**THE AGENCY ADVOCATE ON  
AGING, TODAY, TOMORROW, AND  
THE FUTURE**

**Jayhawk Area Agency on Aging, Inc. Pledge Form**

Name \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

Method of Payment

Level of Giving

Bill Me ☐ \$25 ☐

Monthly ☐ \$50 ☐

Quarterly ☐ \$100 ☐

Annually ☐ \$250 ☐

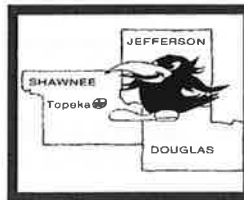
Check Enclosed ☐

Other ☐

(Payable to Jayhawk  
Area Agency on Aging,  
Inc.)

Signature \_\_\_\_\_

**Yes! I support the mission of  
Jayhawk Area Agency on  
Aging. Here is my pledge for  
2004.**



Thank you! Would you like some options in  
giving? Give us a call-we'd love to discuss  
the many ways you can support Jayhawk!

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