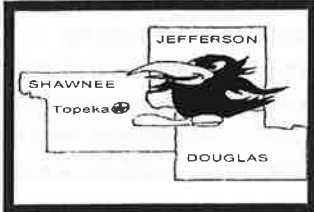


June, 2004

# 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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Left, first row, Barbara Mueller, Berniece Smith, Emily Yinger, Jim Clark, left, second row, Shirley Biller, Lee Hedrick, Billie Crow, Nina Skidmore, Maria Russo (Executive Director), Frank Shrimplin, left, last row, Tom Ryan, and Jim Snyder.

*Jayhawk Area Agency on Aging, Inc. board and advisory council members descended upon the capital March 11<sup>th</sup> to lobby on behalf of Kansas seniors. The purpose of the trip was to deliver a video advising legislators to restore funding for senior programs. Over 200 videos and letters were hand-delivered to legislators.*

## From The Executive Director's Desk



*"I urge seniors to be educated and selective about the prescription drug card they purchase".*

If you are a senior you should have received a letter from Medicare advising of your option to purchase a prescription drug discount card as well as a possible \$600 credit for prescription drugs. While this is good news for many, seniors must be educated on the rules and stipulations of these potential benefits.

It is important to keep in mind that the prescription drug card is not insurance. The card is designed to help you save money on your prescriptions. Right now there are over forty-one cards from which to choose and they average in cost to about \$30. A prescription drug card should save you between ten and twenty-five percent on your prescriptions.

I urge seniors to be educated and selective about the prescription drug card they purchase. It is your responsibility to review the various cards and the projected savings before you purchase. Call 1-800-MEDICARE to obtain a comparison of prescription prices and to assure that the medications you take are offered on a particular card. Not all pharmacies will honor cards, so check with

your pharmacy before purchase as well. Are you a traveler? If so, you will want a card good in all states. If you do not travel, a Kansas card will suffice as long as you remain in the state.

The prescription drug card and \$600 credit are only a temporary measure before prescription drug insurance becomes effective January 1, 2006. Purchasing a card is totally voluntary.

All prescription drug cards MUST have the Medicare-approved seal. If you are approached by anyone soliciting the purchase of a card without the Medicare-approved seal, please contact the Kansas Attorney General's office immediately. More than likely the individual is trying to scam you.

To be eligible for the \$600 credit you must be enrolled in Medicare part A or B. You cannot have any other health insurance with prescription drug coverage unless you are in a Medicare + Choice plan or have a Medigap plan.

You must meet certain income guidelines to qualify for the credit. Your income cannot exceed \$12,569 if you are single, or \$16,862 (combined) or less if you are married. To obtain the \$600 credit you will need to purchase a prescription drug card. The price of the card will be refunded to you if you

meet the income guidelines.

The Medicare Modernization Act signed into law by President Bush is perhaps one of the most important pieces of legislation that will affect you. Jayhawk Area Agency on Aging will keep you apprised of any changes regarding this law. ●

Sincerely,

Maria C. Russo

Executive Director

Jayhawk Area Agency on Aging, Inc.

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



## Meet JAAA Case Manager, Grace Reichle

### By Diane McDermid, JAAA Volunteer Coordinator

It was upon advice of a friend that Grace Reichle embarked on her second career in life. Grace became a displaced worker in 1988 after spending 20 years with Blue Cross Blue Shield as a secretary for the data processing department. It was after spending a couple years struggling to find the right job fit that a friend suggested she go back to college. I said, "Good Lord, I would be 50 years old when I graduate"! My friend said, "Well, you plan on being 50 anyway don't you? Would you rather be 50 with a degree or 50 without one?"

Grace attended Washburn University with plans to be a schoolteacher. After three

years and enough classes to become a substitute teacher, Grace decided that children were not her calling and starting pursuing a social work degree. Grace smiles when she says, "All in all it took me five and a half years to graduate from college but I walked across the stage three months away from being 50 years old!"

At fifty years of age Grace says she had a difficult time finding employment until Jayhawk Area Agency on Aging, Inc. hired her in 1997 to oversee CARE (Client Assessment Referral Evaluation) assessments. Soon thereafter she began work as a case manager and

has been there ever since.

Grace delivers case management services to seniors in Jefferson and Douglas with some Shawnee county clients as well.

"I love the elderly! They all have a story to tell" Grace explains. Wishing she had kept notes of all the seniors she has met, Grace finds working with the elderly fun! "While it gets somewhat tiring, I never get bored with it. There is always someone new to meet right around the corner." Grace imagines her clients like her because she is easy to talk to and interested in them. "Sometimes that is all they want - someone to talk with."

. ☺

## Quotes and Jokes for Older Folks

**Obituary: Larry La Prise, Dead at 93:** Amid all the troubles of today, eclipsed by all the trauma in the world at the moment, it is worth reflecting on the death of a memorable person which almost went unnoticed last week. Larry La Prise, the man who wrote "The Hokey Pokey" died peacefully at age 93. The most traumatic part for his family was getting him into the coffin. They put his left leg in... and then the trouble started.

Old accountants never die, they just lose their balance.

Growing older is merely a matter of feeling your corns rather than feeling your oats.

You're getting old when there's no question in your mind that there's no question in your mind. ☺



*JAAA Case Manager Grace Reichle working hard on behalf of her clients.*

## Vision Rehabilitation Benefits Macular Degeneration Patients

At age 89, celebrated artist Georgia O'Keefe described her vision loss.

"It's like there are little holes in my vision," she said. "I can't see straight on very well. But around the edges are little holes where I can see quite clearly."

O'Keefe had age-related macular degeneration (AMD), the most common cause of vision loss for older Americans. As many as 13 million people in the U.S. age 40 and older have signs of the disease, and 1.7 million Americans older than 65 have vision loss from it.

Jayhawk Area Agency on Aging and Envision are teaming up to present a free educational seminar on Macular Degeneration from 9:30 a.m. to 11:30 a.m., on Friday, June 25 at the Holiday Inn, 605 SW Fairlawn Rd. in Topeka. Dr. Dave Nelson, a Topeka optometrist who specializes in low vision, will be the featured speaker, along with vision rehabilitation specialists from Envision who will discuss strategies for independent living. **To reserve your place at this seminar, please call toll free at 1-888-349-7111.**

While there is no cure for most forms of AMD, vision rehabilitation can help affected individuals get the most from their vision. Vision rehabilitation begins with an assessment by an optometrist who specializes in low vision, then uses that information to create a rehabilitation program. This may involve training and use of optical devices, lighting and other techniques to make the most of the "little holes" where the patient can see "quite clearly."

### How Macular Degeneration affects your vision

Macular degeneration is a retinal disorder. The retina is at the back of your eye and functions like film in a camera. It is here that visual information is collected and then sent

on to the brain for processing. At the center of the retina lies the macula. This is where central vision and fine detail are resolved.

Many people with vision loss have blank spots, or scotomas, on their retinas. With macular degeneration, the scotomas are over the macula, creating the frustrating loss of central vision that characterizes the disease.

"The problem with scotomas is that you can't identify where they are," said Dr. Bruce Kater, medical director at Envision. "Your brain 'fills in' the information missing from scotomas. You may perceive a loss of acuity, or vision sharpness. But no glasses can improve what you can't see at all."

The first step in managing macular degeneration is identifying the scotomas. At Envision, this is done with a diagnostic tool called the scanning laser ophthalmoscope. It takes a picture of the retina, and the patient responds to a series of stimuli from a laser light to identify exactly where they can – and can't – see.

Once this map of the retina is created, the doctor can begin to teach you where the vision loss resides, and can create a plan of care for you. This may involve a new eyeglass prescription, use of other optical devices and magnifiers, lighting, filters, contrast enhancement and new viewing techniques.

"While we can't cure macular degeneration, we can help our patients maximize their functional vision," said Kater. "We can preserve independence and greatly enhance the patient's quality of life."

### Two kinds of macular degeneration

"Dry" macular degeneration accounts for 90 percent of all cases of AMD. It occurs when small deposits of drusen, a yellowish material, accumulate on the macula. The accumulation interferes with the macula's ability to sense light, which leads to distortion and loss of central vision. This accumulation may begin as many as ten years before you

notice any vision loss, and its progression is subtle and painless.

Wet macular degeneration is caused when tiny, abnormal blood vessels begin to grow behind the retina near the macula. These vessels can leak and damage the macula, leading to rapid and sometimes severe vision loss. Wet macular degeneration almost always occurs in people who already have dry macular degeneration. If you ever experience sudden changes in your vision, you should see your eye doctor immediately. You may also want to look at an Amsler Grid every day to watch for changes in your vision.

Your eye doctor may be able to treat wet macular degeneration. There are different technologies available that use lasers to destroy leaking blood vessels. This treatment is typically done on an outpatient basis and may require follow up visits.

### Risk factors and prevention

Age is the largest predictor of getting macular degeneration. While it is rare in middle age, almost a third of those older than 75 have it. Additionally, women are at greater risk than men, and Whites are more likely to get it than other ethnic groups. If others in your family have had macular degeneration, you have slightly increased odds of getting it yourself.

Prevention is mostly a matter of living a healthy lifestyle. Some studies have shown that taking vitamins and eating a diet rich in fruits and leafy green vegetables can offer some protection from the disease. You should limit fat intake, keep your blood pressure down and avoid excessive alcohol use. And you should wear sunglasses or eyeglasses with ultraviolet light protection and wear a brimmed hat while outside. ●

# LIVING WITH MACULAR DEGENERATION

A free educational seminar sponsored by Jayhawk Area Agency on Aging and Envision

> > > 9:30 a.m to noon  
Friday, June 25th  
Holiday Inn  
605 SW. Fairlawn Road  
Topeka, KS



#### FEATURING

- Dr. David Nelson
- Healthy living strategies
- Adaptive aids
- Safe travel techniques
- Independent living skills
- Adapting your Computer

There is no charge for this seminar, but **SEATING IS LIMITED**. Early registration is strongly encouraged. Envision is a non-profit agency that provides employment, job training and vision rehabilitation services to individuals who are blind or low vision.

Please register by phone **1.800.685.7959**  
or complete and clip the registration form below and mail to  
> > > Envision • 2301 S. Water • Wichita KS 67213

For more information visit us online: [www.envisionus.com](http://www.envisionus.com)

#### Registration Form

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

City/ Zip Code \_\_\_\_\_

Phone \_\_\_\_\_



**Envision.**

## Caregivers Corner

By Karel Ramsey, JAAA Caregiver Specialist

### 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.

Being a caregiver can sometimes be overwhelming. The demands-physical, emotional, mental and social-are often very high and the caregiver's needs can be overlooked. In order to provide care, it is critical to take care of ourselves.

One way to cope that is very significant for caregivers is to join a support group.

**What is a support group?** It is a group of people with a common interest who gather on a regular basis. They talk about their concerns and provide information to each other. The shared stories become the basis for a strong bond of care and support between members. The stories shared are kept confidential, so all members can feel comfortable being

honest and open with their questions and answers.

#### Why join a support group?

To have a place where your experiences are understood because other people share them. To discover that you are not alone with your difficulties or questions. To talk to people who have firsthand, direct information that you need.

#### Where can you find a

support group? There are many possibilities. If the person you are caring for has been diagnosed with Alzheimer's, you can contact the local Alzheimer's Association. If you are taking care of someone with heart disease, lung disease, or cancer, you can contact those local associations. Check your local newspaper

for a list of meetings in your area. Contact the senior center or community mental health agency. Call the local JAAA area agency on aging, or look in the Explore Your Options book, available free of charge at any local area agency on aging office.

When should you join a group? As soon as you can locate a group that fits your needs. If you do decide to join a group, plan to attend several meetings before deciding whether or not the group is appropriate for you.

I will share more ways to cope with being a caregiver in future columns.

For more information on locating or starting a support group, you can contact me at (785) 235-1367. ●

## "Home Is Where The Heart Is"

A continued thank you goes out to our supporters for "Home Is Where The Heart Is" campaign. JAAA has made remarkable progress. Funds will be used to help seniors stay in their homes as long as possible.

Jeff Berke, File Cabinet

Shirley Biller, Flowers for Conference Room

Kooser Auction Service

Barbara Whitcomb

Alota Storage, Storage

Kaw Valley Vo-Tech School, File Cabinets

Tom Woltkamp, Installation of Chair Rail

Carlson's Plumbing, Hot Water Tank & Labor

Tom Ryan, Sponsord Bus Ride and Videos for

Advocacy Day

David Leighty, Memorial

Mae Burget

Elaine Taylor, Memorial

Maria Russo, Plexi Glass

Corine Cook, Quilt

Don VanDonge

Donald Hoofer



## Vulnerable Adults Find Ally in Attorney General's Task Force by Attorney General, Phill Kline

Kansas Attorney General Phill Kline established the **Vulnerable Adults Task Force (VATF)** in the spring of 2003 to combat the growing number of consumer scams targeting the elderly and people with disabilities. The VATF prioritizes consumer complaints made by vulnerable adults who may have been taken advantage of through deceptive and unconscionable business practices.

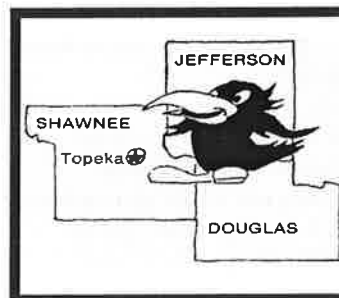
**The goal of the VATF** is to prevent potential vulnerable adults from being victimized in the first place. The attorney general's consumer protection division also actively prosecutes scammers who prey upon vulnerable adults pursuant to its authority under the Kansas Consumer Protection Act.

**VAFT** establishes educational programs for family members and friends of vulnerable adults as well as professionals in the community who may be in a position to recognize and intervene in potential scams. **With the help of Jayhawk Area Agency on Aging, Inc., AARP, Kansas Social and Rehabilitation Services** as well as the Kansas Banker's Association, the VATF is hard at work to educate the over 455,000 Kansas residents who are 60 and over.

**To avoid being the target of a consumer scam, be sure to:**

- **NEVER** pay fees or purchase products in order to enter sweepstakes or to collect prizes.
- **NEVER** donate to a charity without researching the legitimacy of the charity.
- **NEVER** write a check or send a money order to foreign lotteries.
- **NEVER** allow your mail to remain in your mailbox overnight or place your trash on the curb the night before pickup.
- **NEVER** make unplanned home repairs at the unsolicited suggestion of workers who happen to be in the neighborhood.
- **ALWAYS** thoroughly review your credit card and bank account statements.
- **NEVER** provide personal information (such as bank account, credit card, or social security numbers) to telemarketers or door-to-door salespersons.
- **ALWAYS** shred personal information or pre-approved credit card offers before discarding.

Kansans may obtain more information about the Vulnerable Adults Task Force or report potential consumer scams by calling, toll-free, (800) 432-2310. Attorney General Phill Kline and VATF appreciates the Jayhawk Area Agency on Aging's generous offer to publish this article regarding VATF's mission. Look for more information in upcoming issues of "Amazing Aging." ●



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

The Information and Outreach Department at Jayhawk Area Agency on Aging has been busy updating the resources for the **Explore Your Options guide for 2004-2005**. The new publication is due to The Kansas Department on Aging by June 1<sup>st</sup>, 2004 and will be released to customers this fall. JAAA is planning to host a kick off party introducing the new Explore Your Options guide for the Jefferson, Douglas and Shawnee counties in October.

Mowing season is here again and for some of us it is hard to be as active in the outdoors as we used to be. Luckily, there are resources to help you keep your grass trimmed during the summer season. **The Volunteer Center of Topeka has a volunteer program for senior and disabled citizens needing mowing assistance.** Please call them for an application at: (785) 272-1300. Due to the overwhelming need of this program, the Volunteer Center of Topeka is also looking for persons willing to donate their time to volunteer lawn mowing as well.

The **Farmer's Market Nutrition Program** sponsored by Kansas Department on Aging has again received their grant for this season. Low-income participants of the meal sites and the Meals-On-Wheels program are then issued a voucher for fresh fruits and vegetables. This \$25.00 voucher is redeemable at The Downtown Farmer's Market at 10<sup>th</sup> and Topeka Boulevard. The Downtown Farmer's Market is open every Saturday (rain or shine) from 7:30 a.m. till Noon. The vouchers will only be good at vendors who are displaying a sign which indicates they are participating in the Farmer's Market Nutrition Program. Seniors are allowed to use the voucher on fresh fruits and vegetables only. If transportation is an issue, a senior may ask a family member, friend or caregiver to use the voucher on his or her behalf. Again, to be eligible for this program you must have participated in the Meals-On-Wheels program or eaten at a local meal site and registered as a low-income participant.

**The American Red Cross will be starting Operation Heat Relief on June 1, 2004.** In order to receive a free fan, you need to be either low income or severely disabled. All of the following steps are required to receive a free fan:

1. The applicant fills out the application.
2. The applicant provides Social Security cards for all household members.
3. The applicant provides a photo I.D.
4. The applicant and applicant's household members did not receive a fan in 2003.
5. The applicant or applicant's household members have not already received a fan in 2004.

You may contact The American Red Cross at (785) 234-0568.

**As a precaution for the upcoming summer sun and heat, remember to drink plenty of water, stay out of the sun and wear sun block when outdoors.** If you need any assistance, please contact Heather Hook at (785) 235-1367. Happy 4<sup>th</sup> of July!

*The coffee's on us!*

We offer all Senior Citizens FREE coffee at the new

*Fairlawn Plaza Cafe*

On the mall Every Wednesday!



FAIRLAWN  
PLAZA

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- Funded by annual contributions from readers like you, and advertising
- Copies distributed, 3,000

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1720 SW Topeka Blvd.

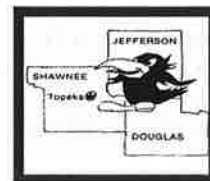
Topeka, Kansas 66612

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

Diane McDermid, Editor

And many helpful volunteers

Jayhawk Area Agency on Aging 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.





## A Clients Perspective by Diane McDermid, JAAA Volunteer Coordinator

Violet Wadkins lived in Williamsburg, Kansas until moving to Topeka, Kansas in 1948.

Violet moved to Topeka with her sister Lilly to work at Saint Francis Hospital as a nurse's aide. She and Lilly worked at Saint Francis for three years.

For several years after leaving Saint Francis, Violet and Lilly worked as private caregivers and they were listed in the nurses registry. Referrals were given to them by the nurses. Violet enjoyed caregiving and worked as a caregiver for years before retiring in 1992. Violet stated, "I was lucky if someone requested me to be their caregiver and I always enjoyed providing service."

Violet has lived at her present apartment since 1959 with Lilly. Violet and Lilly enjoyed playing cards. They loved to play Hilo Jack Jacker cards. Violet and Lilly also played pitch with a friend named Walt. Violet joked, "Walt would pepper the popcorn when they played pitch."

Violet never married or had children saying, "I never did run fast enough to catch a man."

Violet made several friends throughout the years that were nurses. A good friend of hers is Ann Feltner. Ann's daughters, Sharon, Mary, Janet and Karen like to fix her birthday and Christmas dinner.

Since Violet has grown older she now lives alone. Her sister Lilly passed away three years ago.

Violet had another sister named Pansy. Violet's mother named her three girls Violet, (her middle name is Berdina) Lilly and Pansy. As you may guess, Violet loves flowers, but does not like yard work.

Violet is very appreciative of Jayhawk Area Agency on Aging, Inc. Violet's case manager is Marilyn Thomas. Marilyn has been Violet's case manager for more than two years. Violet considers Marilyn as a "blessing in disguise." Violet thinks of Marilyn as her friend and comments, "She is so nice and helpful."



JAAA client Violet Watkins, (seated) and JAAA Case Manager, Marilyn Thomas.

"She has helped me to get Meals on Wheels, commodities, wellness checks, and homemakers services."

Violet is very thankful for the services provided by JAAA and says, "I don't know what I would do without social security or the help of Jayhawk Area Agency on Aging, Inc. - I imagine I probably would be living on the street."

Violet continues to stay active. She attends services at the Salvation Army Church. Violet enjoys watching television and her favorite television show is Bonanza.

Violet looks forward to her visits from Marilyn. She says, "I'm glad you came along Marilyn and into my life. You never can stay long enough." ☺

If you or a loved one need help or have a question regarding aging issues-contact our information and outreach department at 235-1367.

## Older Americans Month by Diane McDermed, JAAA Volunteer Coordinator

Jayhawk Area Agency on Aging, Inc. celebrated Older Americans month during the month of May, 2004.

The theme for Older Americans month this year was, "Aging Well Living Well." Most of us know that the U.S. population is growing older. In 2002, almost 35 million Americans were age 65 or older and nearly 5 million were 85 or older. In fact, there are more than 50,000 people age 100+ in the United States.

As we reflect on Older Americans month, it is a good time to review key strategies to "Aging Well, Living Well."

- Improving your diet and being physically active.
- Remaining actively engaged by working part-time, volunteering or taking college courses.
- Understanding issues that may

face you and planning accordingly. For example, have a strategy to be financially fit for life.

Jayhawk Area Agency on Aging, Inc. celebrated Older American's month with a variety of public forums in the agency conference room.

### **Topics presented were:**

**The Medicare Modernization Act**, presented on May 5, 2004 by Tom Naylor from Medicare.

**Prescription Drug Facts You Should Know** presented on May 11, 2004 by Kevin Waite from Stormont Vail Pharmacy.

**Advanced Planning and Legal Issues** presented on May 18, 2004 by Tom Stratton with Kansas Legal Services.

**Fraud And The Elderly** presented by the Attorney General's Office on May 25, 2004.

On May 21<sup>st</sup> Jayhawk Area Agency on Aging sponsored a blood drive and healthy aging day to commemorate Older Americans Month. In keeping with this year's Older Americans month theme of "Aging Well, Living Well", JAAA partnered with other health care providers to promote the importance of regular health care. Advantaged Home Care, Inc., Heartland Home Care and Assisted Healthcare were on-hand to administer wellness checks and to answer the health care questions of participating seniors.

State Treasurer Lynn Jenkins, Secretary of State Ron Thornburgh donated blood and Secretary of Aging Pamela Johnson-Betts stopped by to visit with seniors and JAAA staff.

**Jayhawk Area Agency on Aging, Inc. wishes to acknowledge the following for their help on May 21st:**

**Advantaged Home Care  
Assisted Healthcare  
Community Blood Center  
Ed Marlins Furniture  
Envision  
Heartland Home Care  
Kansas Dept on Aging  
Munns Medical Discount  
Walmart**

Due to more than 55 attendees, and increased requests, **The Medicare Modernization Act was presented again on May 28, 2004 by Diane McDermed, with Jayhawk Area Agency on Aging.** ●

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



Linda Brown, (Center for Medicare Services), presenting Medicare Modernization to more than 50 attendees in the JAAA conference room.



JAAA Case Manager Rex Ellebracht (left), Secretary of Aging Pamela Johnson-Betts (center), and JAAA Program Manager Brandon Smith Zipf.

Commissioner's Corner  
by  
Sandy Praeger  
Kansas Insurance Commissioner

**"PRAEGER SAYS "DOUBLE-CHECK BEFORE YOU WRITE A CHECK"**



Before you write a check, you should always double-check the

purchase of an annuity with your attorney, accountant or other trusted advisor. If you have specific concerns about an agent's conduct or an insurance product, remember to call the Consumer Assistance Division of Kansas Insurance Department.

The marketing of annuity sales may include direct mail pieces, newspaper advertising and telephone solicitation for seminars that feature investment "advisors." You need to be aware that some advisors are selling more than retirement and estate planning advice. The advisors are commissioned salespeople and their seminars are part of a sales solicitation. The insurance and annuity products being sold may be legitimate. However, the product may not always be appropriate for the person buying it. In addition, you may be getting something other than what you expected. Asking a few questions can save you money and stress.

In the last couple of years, we've handled more than 150 consumer complaints regarding the sale of annuity products in our state. As a result of those complaints, we've recovered more than \$1.25 million dollars for Kansas consumers. As you plan for your retirement, I urge

you to shop wisely.

**What is an Annuity?**

An annuity is a contract in which an insurance company makes a series of income payments at regular intervals in return for a premium or premiums you have paid. Annuities are most often bought for future retirement income. An annuity can supplement your retirement income and be guaranteed to last as long as you live.

An annuity is not a savings account or a savings certificate. You should not buy an annuity to reach short-term financial goals.

**Be a Smart Shopper**

**TAKE YOUR TIME.** Don't rush into a decision just because you are feeling pressured. Make sure you fully understand any policy you are considering and that you are comfortable with the company, agent and product.

**DO NOT SIGN AN INCOMPLETE**

**DOCUMENT.** You need to know exactly what you are agreeing to do. Also, be aware of the full implication of ALL investment transfers that might be recommended.

**REMEMBER YOU HAVE A TEN-DAY FREE LOOK**

**PERIOD** to change your mind. By law, you have at least ten days after you receive the policy to return it to the company and receive a full refund of your premium. You may return it for any

reason.

**REPLACEMENT CAN BE**

**EXPENSIVE.** Canceling a life insurance policy you already have and purchasing a new one is called replacement. Although Kansas law prohibits an agent from making misleading statements or misrepresenting the policies, you still should proceed carefully before replacing an existing policy. Do not cancel an existing policy until you are certain the new policy is right for you.

**DO NOT PAY THROUGH BANK WITHDRAWALS**

until you are certain about the policy.

**UNDERSTAND THE SURRENDER CHARGES**

**AND FEES.** You can be penalized if you decide to take an early withdrawal from the annuity. Ask about all charges and fees that would apply.

**DON'T FEEL PRESSURED INTO BUYING ANY INSURANCE PRODUCT.**

By asking questions and comparing products, you're more likely to end up with a product that is best for you and your family.

If you have a question or concern about an insurance-related issue, please call our Consumer Assistance Hotline at 1-800-432-2484 or visit the Department's web site at [www.ksinsurance.org](http://www.ksinsurance.org). Assistance is also available at our Wichita office (316-337-6010).

*"Do not pay through bank withdrawals until you are certain about the policy."*

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

1720 SW Topeka Blvd  
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mailing list, please give us a call**

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

### Home Is Where The Heart Is Pledge Form

Name \_\_\_\_\_

Address \_\_\_\_\_

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

Phone \_\_\_\_\_

**Method of Payment**

**Level of Giving**

Bill Me ☐ \$25 ☐

Monthly ☐ \$50 ☐

Quarterly ☐ \$100 ☐

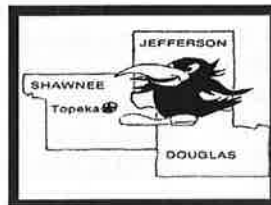
Annually ☐ \$250 ☐

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  
Home Is Where the Heart is  
2003-2004.***



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 6-04 Newsletter