

# 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 2015



## *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



## JAAA's Team Combats Fraud

JAAA's first line of defense against fraud: Executive Director Jocelyn Lyons, Administrative Assistant Sharon Wright, Fiscal Director Jean Stueve and Board Treasurer Cyrene Holt. Story on page three.

# A Message from Jocelyn Lyons, JAAA Executive Director

I recently had the opportunity to attend my high school reunion. The first evening following registration we received a packet containing a Topeka tour guide and miscellaneous items. As I was registering, I overheard conversations that seemed to have a common theme. We are caregivers! We are caregivers to our parents or to our spouses due to early onset Alzheimer's disease. A few classmates were present with their own caregivers. We are suffering from a chronic illness; we have become wheelchair bound due to illness or accidents.

What continually crossed my mind as I heard the stories over and over again, is that I should have suggested to the planning

committee the inclusion of JAAA's Explore Your Options Directory and information about the roles of Area Agencies on Aging in the welcome packet. Perhaps a brief caregiver workshop the next day would have been beneficial following the school tour. It was clear we're now at that stage in life where our seasonal change has come and it's something my classmates, like others, did not include in our life plans. Not wanting to turn my reunion into work, I moved about saying hello until settling with my group of friends whom I see often.

However the following evening, my reunion social time was spent with a former classmate who thanked me for my assistance when we met five

years ago. John (name has been changed) refreshed my memory by stating I assisted him in advising placement of his mother into an assisted living facility. John owned his own business out of state and was not able to visit his mother often due to his business and personal issues. His sister lived in the same city as mom and became the caregiver as his mother's health declined. His mother has since passed, but John still held guilt of not taking time to fly back to Kansas to visit more often. To complicate matters, John and his sister are estranged due to her anger of him being absent during their mother's declining health. He was feeling guilty and missing the relationship he once had with his sister. Our reunion evening moved from laughter into a caregiving counseling session.

As I've aged, my employment after-hours life continues to include work unless I socially isolate myself by staying in the house and not answering the phone. My friends, family and acquaintances are faced with questions about

caregiving and/or questions on aging issues which they turn to me for help in resolving.

As I reflect on the many things I've learned throughout my tenure at JAAA, the most important is being prepared. We need to have the family meetings to discuss our care, our wishes if we cannot make our own decisions, to make a plan. It is a hard discussion, one we don't want to have and/or one we, as children, don't want to hear from our parents. It should be included in your plan as you prepare for retirement. It is one that assists and in a small way alleviates a crisis situation of not knowing where to turn.

I encourage you to become knowledgeable of aging services in your community. I encourage you to develop a plan and discuss the plan with your loved ones. And lastly I encourage you to live life! Have fun! Enjoy your retirement!

We at Jayhawk Area Agency on Aging and the Area Agencies across the nation are here to assist you in whatever manner you may need.



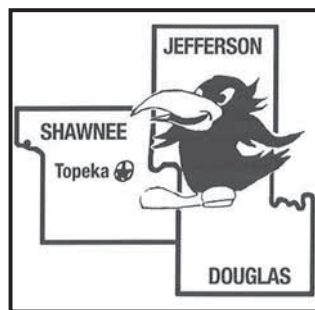
Jocelyn Lyons

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You are encouraged to write us at:

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Marsha Henry Goff, editor



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*Amazing Aging* strives to provide readers with the information they need to live independent and productive lives. We also seek to feature stories of seniors who are active as workers, volunteers or engaged in hobbies. If you know a senior you would like to see featured in a future issue, please contact editor Marsha Henry Goff at [mhgink@netscape.net](mailto:mhgink@netscape.net) or write to her in care of JAAA, 2910 SW Topeka Boulevard, Topeka, KS 66611.

# JAAA's first-line of defense against fraud

By Marsha Henry Goff

News of fraud allegedly perpetrated by its former director on Lawrence's Just Food, a non-profit pantry providing food to needy residents, has sent chills up the spines of many area non-profit employees and volunteer board members — as well as those who generously contribute to good causes.

While we cannot say with total certainty that fraud against JAAA is impossible, our agency has long been proactive in initiating procedures that make it extremely unlikely to occur. We protect our funds because we owe it to the taxpayers whose money we allocate to providers of services, to generous donors to our Guardian Angel Fund and, most importantly, to those elderly and disabled individuals whom we serve. Therefore, the following policies have been in effect at JAAA for many years:

Checks are signed by two individuals, usually the executive director and the board treasurer, although any elected board officer may sign in the treasurer's absence.

Bank statements and credit card statements are opened by the board treasurer, not staff.

The Finance Committee — generally representing board members, advisory committee members, community volunteers and staff — studies the detailed monthly financial report and receives copies of all itemized credit card charges.

The monthly financial report, with the Finance Committee's recommendations, if any, is presented in detail to the full board at their monthly meeting for their questions and approval. Board members understand their responsibilities and do their due diligence with regard to financial matters.

JAAA's books are audited annually by outside professional auditors. Auditors meet with the Finance Committee to explain the report and answer any questions. The board receives and discusses the auditors' report.

The four women pictured on the front page are our first line of defense against fraud and they compose a formidable team.

Jocelyn Lyons, JAAA Executive Director, has been an employee of the agency for 38 years. She was elected team leader by her peers 10 years ago and appointed executive director five years ago. Her knowledge of the agency's operations and its financial history is extraordinary. She is able to delegate, but will be hands-on when necessary. Very little gets past her scrutiny.

Cyrene Holt, JAAA Board Treasurer, is retired from Blue Cross/Blue Shield where she worked as manager of Medicare Part A. She has the ability and willingness to put in the time required to understand any complicated financial procedure. She does not hesitate to ask questions about the agency's budget and financial statements.

Jean Stueve, JAAA Fiscal Manager, has worked for JAAA for 17 years. She is exceptionally detail oriented and continually studies and researches to ensure she is performing her job correctly and efficiently.

Sharon Wright, JAAA Administrative Assistant, also serves as the agency's Fiscal Deputy. Newly married, she has taken a break from her studies to become a CPA, but plans to eventually finish her degree.

JAAA is confident that, with

the checks and balances we have in place, no one individual could commit fraud as was allegedly done at Just Food in Lawrence. Two or more people would have to be in collusion and that type of conspiracy is very rare and difficult to accomplish. An additional deterrent is the awareness of JAAA employees that, as Jean Stueve states, "Stealing may work for a while . . . until you get caught . . . and you always do."

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## CHAMPSS meals now being served at Lawrence Dillon's stores

On October 1, three Dillon's stores in Lawrence joined the city's two Hy-Vee stores in offering CHAMPSS meals to seniors. Participating Dillon's stores are located at 19th and Massachusetts, 23rd and Naismith and 6th and Wakarusa.

Jayhawk Area Agency on Aging introduced CHAMPSS to Lawrence a year ago at both Hy-Vee stores after the board of Douglas County Senior Center decided to stop operation of its long-established congregate meal program due to declining participation. DCSS asked JAAA to initiate a CHAMPSS program to serve Douglas County residents.

CHAMPSS has been popular in Shawnee and Jefferson counties where JAAA has operated the program for several years. Currently, 499 Douglas County residents are CHAMPSS

cardholders. To become a cardholder, seniors must attend an orientation session at the Lawrence Public Library at 2:00 p.m. on the first Monday of each month. If the first Monday is a holiday, the orientation will be held on the following Tuesday. The next orientation is scheduled for November 2. In Topeka, orientations are held at JAAA on the first Wednesday of each month.

At the orientations, individuals 60 and older may apply for a swipe card that allows them to eat one nutritious meal daily — their choice of breakfast, lunch or dinner — seven days a week. The suggested donation per meal is \$3.00 and 12 meals may be loaded onto the card. Instructions for reloading cards are given at orientation sessions.

# Margaret Shirk: serving the Red Cross since 1966

Marsha Henry Goff

Margaret Lewis Shirk, 98, lives in the rural Lawrence home, built by her grandfather in 1922, where she grew up. At 10 years of age and for many years after, Margaret — who learned to drive in an alfalfa field — drove the family car to their bank in Lawrence and returned with \$1,000 in cash which her father used to pay the potato pickers. “My dad trusted me. He would call the bank and they’d have the money ready for me. I did that for 5 or 6 years. And the bank knew I was capable of doing it.”

Young Margaret pulled her weight on the farm and considers her childhood idyllic. She also recalls riding her pony, with a jug on each side, to the fields to “feed the potato pickers.”

She graduated from Liberty Memorial High School in 1935 and entered KU where she studied economics, worked during the summers and graduated in 1939. She is an avid Jayhawk fan. “I’ve had season football and basketball tickets since I was married in 1940. No matter where we lived, I always worked at KU in the summers because my mother lived here and I could bring the kids and leave them and she was always glad to have them and they were glad to come. My children were born in 1942 and 1944 and my husband went to the service for four and a half years.”

Her late husband, David, was a high school physical educa-

tion teacher and coach and the family lived in several different cities where he was employed. “I gave KU some money in his honor for the school of education. I told them ‘I don’t want it for football or basketball. I want it for physical education because that’s what he was: a physical education teacher.’”

When her mother died in 1966, she and David moved into the farm home. Margaret worked as a broker selling stocks and bonds. “I came by it naturally, because — when I was five years old in 1922 — my dad bought me a hundred shares of Kansas Power and Light and said, ‘I want you to keep it and add to it.’”

She began her Red Cross work in 1966. “I wear my Red Cross costume that I’ve had since then and I’m the only one who has one left in Lawrence and we had them for everyone when I was chapter chairman. I don’t know what they did with theirs, but I still have mine, so I wear it.” During the October Red Cross blood drive, she was presented with a cake celebrating her 98th birthday.

In 1960, Margaret, then living in Topeka, was diagnosed with breast cancer. She had a mastectomy, but she and her husband agreed she did not want further treatment. However her doctor told her that the Mayo Clinic was giving a one-shot treatment and suggested she try it. “So I said OK and after he gave it to me, I asked what it was and he said ‘horse serum.’ That’s what he said. I’ve been galloping ever



At 98, Margaret Shirk is productive, energetic, volunteers to help others and loves her Jayhawks.

since.”

“You know — well, I’m not bragging because I’m fortunate — but I don’t have an ache or a pain and I’ve never had anything wrong with me since I had cancer in 1960. Asked if she can explain her longevity, she says, “You know what? I think part of the problem with people is they worry and they don’t relax. I don’t worry. I try to relax.” She plays bridge and has a multitude of friends. She also exercises and loves to walk her daily “30 laps around the house, but I’ve got it down to 10 when it’s hot.”

Margaret is rich in family and greatly loved and appreci-

ated by children, grandchildren and great-grandchildren. She is proud of a grandson who owns a dance studio in Chicago and is internationally known. “He gets that dancing from me,” she says. My husband could never dance. I love to dance. My dad taught me to dance when I was four years old up here at Midland. The neighbors would get together and he just had me dancing all the time. I still get in front of the TV and dance. And then when I go to the basketball games, every once in a while Baby Jay dances with me. I just always liked to dance.”

You go, Margaret! It doesn’t get any better than that!

Please visit us online at  
[www.jhawkaaa.org](http://www.jhawkaaa.org).

# Meet Gary Nelson: DCSS's new executive director

By Marsha Henry Goff

If you think it is unlikely that a recently retired K-12 superintendent of schools in Lincoln, Kansas, would seek a job as executive director of Douglas County Senior Services, you haven't met Gary Nelson. "I told the board that I have a vested interest in seniors because I am a senior. I have been a public servant my whole life," he says. "It's what I do and what I'm comfortable with and I think that I have the skills to deal with people."

He believes the same skills that made him successful as a teacher, coach, principal and superintendent will enable him to guide the senior center during what is clearly a transition period as it works in partnership with the city and county on the ReINVENT Retirement program. He enumerates those skills in the form of goals: first, to see people as individuals and try to identify and address their needs; second, to always look to improve as an organization and be more successful; third, to gain community support by letting them know what you are doing and that you want them to be a part of it; and, fourth, to have a willingness to lobby the legislature on behalf of seniors. He sums up his job in one succinct sentence: "Just care about people and try to do what is best for seniors."

Judy Locy Wright, chair of the 9-member search committee representing city, county, DCSS staff and board members, says the committee "was impressed

with Gary's ability and experience in working with the public, students and teachers in a productive manner. His interest and ability to collaborate and communicate among the staff, clients, and the Board to build relationships and trust is a crucial factor to the success of Douglas County Senior Services. We look forward to working with him!"

Nelson had already retired when he learned of the DCSS executive director opening and he and his wife, Karen, were planning to move to Lawrence to be near one of their two daughters and her family. His wife and daughters graduated from KU, while he — a native of Lindsborg, Kansas — graduated from Western State Colorado University and received his Master's from Emporia State. "We have strong ties here and have always loved the community," he says, adding, "plus, there's a bit of a magnetic pull with our new granddaughter."

Currently, Nelson is focused on becoming familiar with the services DCSS provides and its relationships with other agencies serving seniors. He plans to review, as a group, DCSS's strategic plan, after which "comes the dreaming and planning for the future. I think you have to be realistic, but, again, you have to dream dreams."

As both a school administrator and Vietnam veteran, Nelson has overcome many of life's challenges — although he does not refer to them by that name. "I call them opportunities not challenges, opportunities to



Gary Nelson is excited about his new position as executive director of DCSS and is eager to get to work each morning.

excel, because it just changes the thought a little bit about those issues that come up. It puts a more positive spin on it."

His mother, whom he says was "really outgoing and very positive, the ultimate Pollyanna," would like that.



# Edna Zillner: Better with age

On Mother's Day, 2012, the *Lawrence Journal-World* printed Joyce Halderman's tribute to her mother, Edna Zillner:

She moved with her family from Oklahoma in 1913 to Eudora. She graduated from Eudora High School, taught in a one room school, worked at the Eudora Cash Market (before women worked "out of the home"), she played the organ at church, got married, moved to Lawrence, and raised 3 children. She was a "lunch lady at CJHS for 25 years. She mourned the death of her parents, her husband, countless co-workers, siblings, neighbors, friends and two of her children.

She taught me honesty, loyalty, generosity, sewing, gardening, reusing, friendship, love, how to pray, how to be thankful, how to laugh, and the value of hard work, and she is still teaching me these things every day.

She is my friend . . . and in August she will be 105 years old.

I luv U Mom, Joyce

Fast forward to 2015 when Edna Zillner celebrated her 108th birthday with a party at Pioneer Ridge in Lawrence and a surprise appearance by Elvis (aka Bob Lockwood, McLouth). Edna loves Elvis, knows the words to all his songs and wanted to sing with Bob. "We don't need music," she told him. "We can just sing." So together they sang "Love Me Tender."

When Edna Zillner was born on August 3, 1907, the average life expectancy was 47 years. Only 14 percent of homes boasted a bathtub and 8 percent had a telephone.

Automobiles numbered 8,000 and there were only 144 miles of paved roads. The speed limit was 10 miles an hour. A gallon of gas cost about 25 cents, as did a pack of cigarettes. Sugar cost 4 cents a pound, eggs were 14 cents a dozen and coffee sold for 15 cents a pound. Those prices sound cheap until you consider that the average wage was 22 cents an hour and the average worker made



Edna Zillner holds her birthday cake on her 108th birthday (Photo by Joyce Halderman)



Edna Zillner is surprised by Elvis (aka Bob Lockwood of McLouth) at her 108th birthday party (photo by Joyce Halderman)

\$200-\$400 annually.

Two out of 10 adults could not read or write. Edna could. She taught school in a one-room schoolhouse. Later, she worked as a "lunch lady" at a junior high school, retiring

when she was a youthful 89.

The smile never left her face when she was serenaded her with Happy Birthday. What a gloriously happy day for her . . . and for all who attended her 108th party.

# November is National Caregiver Month



*Caring for a loved one in the home is one of the most difficult – yet rewarding – tasks a person can do. Whether you are caring for a parent, a spouse or a disabled child, Jayhawk Area Agency on Aging is here to help. You are not alone. Simply call 235-1367 in Topeka or 1-800-798-1366 outside the Topeka area.*

*Thank you so much for the important work you do!*

# Kansas Silver Haired Legislature meets in annual session

The Kansas Silver Haired Legislature held their 33rd Annual Session in Topeka on October 6 – 8, 2015. At this Annual Session, the delegates debate and vote on the issues presented to them by the Executive Board from their July meeting. These issues, in the form of Bills and Resolutions, are subjected to a two-day process of committee hearings and debate, and then voted on two separate times before being considered as “passed”. Those Bills and Resolutions that do survive this process are then sent to either the Kansas State Legislature for consideration during the 2016 Legislative session, or to the Kansas Congressional delegation for their support when this particular topic is brought up for consideration in Congress. It is just one way for the Senior Citizens in Kansas to have their collective voice heard.

Three bills were favorably passed by this year’s SHL: SHL Bill No. 3201, declaring SHL support to maintain or increase state funding for the Senior Care Act, the only state-run program that grants elderly Kansas residents the opportunity to receive care services and support in their homes, as administered by the Area Agencies on Aging; SHL Bill No. 3204, urging the Kansas Legislature to legalize medical marijuana for medicinal purposes, especially for certain senior medical conditions such as in cancer treatments, neuro-muscular conditions, and glaucoma, and in seizure disorders for citizens of all ages; and SHL Bill No. 3206, which asks the Kansas Legislature to repeal a law passed two years ago which potentially could result in Kansas taking over the Medicare program for its citizens. A carryover bill from 2014,

dealing with a proposal for more stringent controls on the predatory practices prevalent in the Payday Loan industry which are seemingly aimed at senior citizens, is still in the Kansas Legislature and was therefore automatically supported for the upcoming 2016 Legislative session beginning in January.

Four of the six Resolutions under consideration during this year’s Annual Session also received favorable status, and will therefore be forwarded to the proper governmental agency for consideration. These Resolutions include:

SHL Resolution No. 3202, urging the Kansas Legislature to adopt the policy returning the State Long-Term Care Ombudsman program to at least one full-time regional Ombudsman for each of the 11 Area Agencies on Aging in Kansas.

SHL Resolution No. 3205, urging Congress to re-authorize the federal Older Americans Act, first passed fifty years ago in 1965. The re-authorization has already passed the Senate, and awaits consideration in the House of Representatives. Re-authorization was supposed to take place in 2011, and funding levels have basically stayed the same since 2002. This resolution will be forwarded to the Kansas Congressional delegation, requesting their support for this measure in Congress.

SHL Resolution No. 3207, urging the Kansas Legislature to support the expansion of Medicaid in Kansas. This would help both the Kansas Senior Citizens between the ages of 60 – 65 who are just above the federal poverty level yet not able to financially afford medical insurance, as well as helping hospitals across the state, especially the Critical Access Hospitals



The Silver Haired Legislature in session.

in rural Kansas, to improve their bottom line by receiving payment for services that must often be written off as being uncollectable.

SHL Resolution No. 3208, urging the Kansas Congressional delegation to support the preservation of Social Security and Medicare, two programs of great benefit to the Senior Citizens of Kansas. Currently approximately 92% of Kansas seniors receive Social Security, comprising about 55% of the typical older Kansan’s family income, while nearly 97% of older Kansans, or roughly 450,000 people, are enrolled in Medicare. The importance of these two federal programs to the health and well-being of Kansas seniors cannot be over emphasized. This resolution will also be forwarded to the Kansas Congressional delegation, similar to SHL Resolution No. 3205.

In addition to the bill and resolution deliberations, a highlight of the three-day event is the Annual Banquet held Wednesday evening. It is at this affair that the organization awards a \$1000.00 scholar-

ship to a geriatric nursing student in Kansas. This year’s winner is Ms. Hannah Elissa of Pittsburg State University. Hannah is from Pittsburg originally, and will graduate from PSU this spring.

The Silver Haired Legislature was created by an act of Congress in 1969, with the Kansas Silver Haired Legislature being formed in 1982. The KSHL is charged with identifying issues important to older Kansas adults 60 years of age and older, of which there are nearly 500,000, and to educate the Kansas Legislature about those issues. Each county is entitled to one representative, with the five largest counties having up to five additional representatives. This coming spring, the SHL delegates from the eleven regions across Kansas will begin meeting once again to decide the issues of importance to Kansas seniors, and preparations will be made for the 34th Annual Session next fall in Topeka. Talk to your county’s SHL delegate between now and then so the issues important to you can be considered in this next cycle.



# Pet pantries help low-income seniors and their pets

It is common knowledge that low-income seniors will often buy food for their pets rather than for themselves. Research has not turned up any pet pantries in Topeka, but two exist in Lawrence where seniors and other low-income individuals may get food and other supplies, such as kitty litter, for their pets. One is Just Food which occasionally receives donations of pet food for distribution.

The other, Trinity Lutheran Church's Pet Food Pantry, is open on Tuesdays from 2 p.m. to 4 p.m. and Saturdays from 10 a.m. until noon. The Church describes its pet pantry as being "for anyone in need of pet supplies to help them take care of their beloved pets and not have to give them up for adoption when times are hard."

The pantry is stocked with items donated by church members and others who are animal lovers and recognize the strong and loving bond between pets and their owners. Trinity Lutheran Church is located at 1245 New Hampshire Street. Please enter at the main office



**Vicki Julian** is a member of Trinity Lutheran Church and an animal lover. She is known to her granddog Danny as "Grandma Treats."

by the east side parking lot. The church will gladly accept donations of pet food and supplies or money that is earmarked for the pet pantry.



Please recycle this copy of *Amazing Aging!* when you are through with it.

Seniors, Caregivers, Disabled Individuals  
Do you have a question about available services?  
JAAA can help you.



Shawnee, Jefferson & Douglas Counties

Shawnee County



Shawnee, Jefferson & Douglas Counties

Jefferson County



Shawnee, Jefferson & Douglas Counties

Douglas County

235-1367 (Topeka) or  
1-800-798-1366 (outside Topeka)



## JAAA gets around! Look for us!

The re-enrollment period for Medicare Part D is October 15 to December 7. Please call JAAA for an appointment. Our assistance is free and choosing the insurance right for you may save you money.

Medicare Mondays, first Monday of each month, Topeka/Shawnee County Public Library, 1:00 p.m. to 3:00 p.m.

New to Medicare meeting, Thursday, December 3 at 6:30 p.m., Topeka/Shawnee County Library.

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### CHAMPSS Orientation Sessions

Douglas County: Lawrence Public Library, first Monday of each month (if a holiday, then the following Tuesday) at 2:00 p.m.

Upcoming dates: November 2, December 7, January 4 and February 1.

Shawnee County, first Wednesday of each month at 1:30 p.m. Shawnee residents must call JAAA receptionist to register for an orientation.

Upcoming dates: November 4 and December 2 at Topeka Hy-Vee; January 6 and February 3 at JAAA.

You may contact us at  
235-1367 (Topeka)  
1-800-798-1366 (outside Topeka)

# No cost of living raise for Social Security Recipients in 2016

By Marsha Henry Goff

For the third time in the last seven years, seniors who rely on Social Security will not get a raise in their monthly benefit payments. Forty years ago, in 1975, high inflation and pressure to regularly raise benefits caused Congress to enact automatic increases for Social Security beneficiaries.

With the exception of 2010, 2011 and 2016, increases — averaging 4% — have occurred every year.

However, increases in Social Security payments since 2000 have averaged only 2.2% or 36.3% for the 15 year period. According to an October 16 USA Today article, during that same period, housing has risen 44%; heating oil, 159%; eggs, 117%; and gasoline, 76%. Pharmaceutical drugs and health care costs have soared during that time, impacting seniors far more than younger Americans who are generally healthier.

About 50 million people — retired and disabled workers, spouses and children — are dependent on monthly Social Security checks. Disabled veterans, federal retirees and their survivors and those on SSI, the disability program for the poor, comprise another 15 million.

The raises are tied to the Consumer Price Index for Urban Wage Earners and Clerical Workers which has been flat due to lower gasoline prices. And there is the rub: Retirees have different spending patterns than people who are still working.

They drive less and spend much more on health care. Because of seniors' different spending patterns, advocates for retirees believe that, when figuring cost of living increases for Social Security recipients, the government should use CPI-E (the E stands for elderly) which takes into account the different spending patterns of older retired individuals.

Much higher medical costs make the lack of a raise in Social Security benefits especially painful. About 70% of Americans have their Medicare

Part B outpatient care premiums directly deducted from the Social Security checks. The cost of living increase generally covers any premium increase. A longstanding "hold harmless" law protects them from having their Social Security payments reduced.

But about 30% — people new to Medicare, federal retirees who do not receive Social Security payments and those with incomes of more than \$85,000 annually — may see their premiums rise by \$54 a month to \$159 (or more), a 52% increase.

Retired individuals collecting Social Security — as well as their employers — paid into their Social Security accounts during their entire working lives. Seniors who put aside money to supplement their Social Security and hoped to live partly on interest from their savings are depleting their principals due to low interest rates.

Seniors deserve better.



## Save the date for 'Viva Las Vegas!'

It is not too early to save the date for our 2016 "There's No Place Like Home" fundraiser on May 21 at Great Overland Station. This year, Bob Lockwood (aka Elvis) and the 1950s' Secrets Band will entertain you with their "Viva Las Vegas" performance.

At this year's event, we'll have many surprises in store for you in addition to our usual attractions of great food from About's, silent auction items and beautiful baskets. You won't want to miss "Viva Las Vegas!"

JAAA has a wish list of needed items. Can you help?



Officemate Grande Central Wall Filing System, Seven Pockets, 16 5/8 x 4 3/4 x 38 1/4, Black (Target home storage & organization desk organization)

Laptop computers

Standing Desks

Conference rooms tables—like Lawrence public library (upstairs and downstairs)

Conference room chairs—upstairs

More licenses for SAP Crystal Reports 2011 (2 supervisors & possibly for all CMs)—pulls reports out of JAWS

Incontinence supplies

Bariatric waiting room benches/chairs

LED outdoor message sign out front to replace Boyles



## ***A tiny home is not for me***

*By Jocelyn Lyons*

There is a new trend in housing that is catching on with young adults and retired individuals. It is called Tiny Homes.

These homes can be built on foundations or mobile on a trailer bed. There are television programs dedicated to the custom building of the homes and exploring the lifestyle change to adapt to the Tiny Home.

Although they are cute, they remind me of a playhouse. A tiny home gives a whole new meaning to downsizing for a retiree. I think it offers something different when travelling and may not be as pricey as a motor home. If on a foundation, the utilities would be super low! I wonder about homeown-

ers insurance costs. But I think about sleeping in the loft and falling out of the bed onto the lower level. That increases the insurance costs!

A Tiny Home also brings a whole new definition to an "In-Laws' Quarters." Imagine the love! How many people are now converting their daughter's playhouse into the mother-in-law's quarters?

I plan to retire to Texas and years ago told my son who lives in Texas to purchase a home with a garlow as a retirement residence for me. Well he didn't follow his mother's request, but I hope he doesn't get the idea to place me in a Tiny Home. A Tiny Home may be good for some, but I think I will pass. My shoe collection is large!!!

**Call Kevin at (785) 841-9417 to place your display ad in the WINTER 2016 issue of Amazing Aging! The deadline is January 15.**



**Help is available to assist you in choosing the best Medicare Part D Drug Prescription Insurance!**

**Enrollment period is from October 15 to December 7 for an effective coverage date of January 1, 2016.**

**It is a good idea to compare plans each year to see if you are enrolled in the best Part D plan for your prescription drug needs.**

**Low income individuals may be eligible for financial assistance in paying Medical Part A & B premiums, co-pays and deductibles as well as help in paying Medicare Part D (prescription drug) expenses.**

**Individual's monthly income: \$908 - \$1,361  
Savings: less than \$12,640**

**Couple's monthly income: \$1,226 - \$1,839  
Savings: less than \$25,260**

**If your income is near these amounts, contact one of the numbers below for help completing the Medicare Savings Program or Extra Help application**

**1-800-MEDICARE  
(TTY: 1-877-486-2048)**

**Jayhawk Area Agency on Aging  
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**Douglas County Senior Services  
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