

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**

WINTER 2022



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



Jean Stueve, Jayhawk Area Agency on Aging's Fiscal Manager, is set to retire after 24 years (story on page 3).

A Message from Susan Harris, JAAA Executive Director

Welcome to 2022! It always amazes me how fast each year seems to fly by.

The Medicare Open Enrollment season has ended and the 2022 annual open enrollment period was another success. I would like to take the opportunity to thank the volunteers, staff at Jayhawk, and our community partners who worked tirelessly to help the Medicare beneficiaries in the communities we serve. During the 2022 Medicare Enrollment season over 1500 beneficiaries were provided counseling on their Medicare Part D drug plans, Medicare Advantage Plans as well as other issues regarding Medicare cov-

erage. That is a lot of people to help during a short 8 week time frame.

The work of a trained Medicare Counselor is not limited to the October 15 through December 7 time period. Approximately 10,000 individuals become Medicare eligible nationally every day. A large part of the counselors' work is done helping to counsel these individuals that are new to Medicare to help them understand the health benefits offered and provide information that will assist individuals with making informed choices about their Medicare and other health insurance coverage needs. Jayhawk relies on volunteers to help pro-



Susan Harris

vide this extremely beneficial service. We often receive feedback from those we have helped stating that there would be no way that they could understand the choices they are faced with making without having talked with one of our counselors, "I would have been lost without your help," is often what we hear. As Jayhawk continues to grow this program to help meet the ever growing need for Medicare counseling, we encourage you to consider becoming a volunteer and join our team of Medicare superstars.

Jayhawk will begin the planning and allocation processes for Older American's Act services that will be funded during Fiscal Year 2023. This is a process that includes reviewing the needs of the communities we serve and making decisions regarding services that will be funded through the Older American's Act. Our allocations committee meets for three days reviewing proposals, looking at current services provided, and

determining where the dollars Jayhawk receives under Older American's Act will best meet the needs of the communities we serve. This is not a simple task as Jayhawk recognizes that there are far more needs than funding allows.

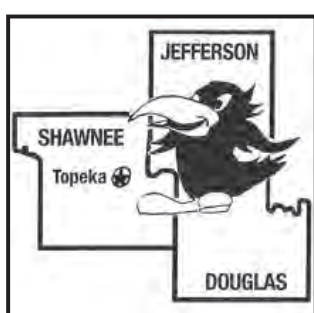
As we move into the New Year, Jayhawk is starting to plan and develop our next Area Plan. The Area Plan identifies goals for service delivery that reflect the priorities of the Older Americans Act. The Area Plan is the result of extensive planning which includes community assessments, surveys, and counsel from all interested parties. Jayhawk is currently gathering survey information regarding needs of older adults in our service area. There are links to the surveys on the home page of our website www.jhawkaaa.org. I invite everyone to complete the surveys to help provide valuable input into our planning of services and supports funded by the Older Americans Act for older adults and their caregivers.

- **Amazing Aging** is a publication of Jayhawk Area Agency on Aging, Inc.
- **Funded by annual contributions from readers like you, and advertising**
- **Copies distributed: 6,000+**

You are encouraged to write us at:

Jayhawk Area Agency on Aging, Inc.
2910 SW Topeka Blvd.
Topeka, KS 66611-2121
(800) 798-1366 or (785) 235-1367

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 or write to her in care of JAAA, 2910 SW Topeka Boulevard, Topeka, KS 66611.

Jean Stueve, JAAA's Fiscal Manager for 24 years, plans to retire

By Marsha Henry Goff

When Jean Stueve, Jayhawk Area Agency on Aging's Finance Manager, announced her plan to retire, she did not realize how difficult it would be to find someone to replace her. "Perhaps some people really are indispensable," she joked. "When I started this job in 2006, we had three programs, now we have eleven and the agency's budget has grown from \$2,727,491 to \$3,955,602."

As the agency has grown, Jean has had the opportunity to grow into the job of managing the agency's budget as it became more complex, so complex that it appeared to overwhelm some of her prospective successors. She remains grateful to a former JAAA employee she says was a big help to her as she learned the job. "Fortunately, when I came in Marsha Ridinger had kept track of things with pencil and paper before computers came in so she was good at teaching me and providing great oversight."

After she graduated from high school in Seneca, Kansas, where she still holds the school's high jump record (she says her record stands because the school closed the year after she graduated), Jean attended K-State and earned a degree in Family Economics. She married and had five children, four daughters and a son now ranging in age from 30-year-old twins to 42 years. During the years when her children were small, she was a stay-at-home mom, but when her twin daughters began kindergarten

in 1998, she looked for a part-time job and found JAAA's ad for data entry. "I had no idea what JAAA was so I called the library and they told me what it was. I had never heard of the agency."

She was hired and says that she was unaware of social services and the unfortunate circumstances of some people's lives. "I did data entry and from the get-go just entering the answers people gave about their lives was an eye-opening and humbling experience for someone like me who had led a charmed life. It made me so grateful."

From data entry, Jean moved to SCA (Senior Care Act) program manager. "My degree made me eligible to bill for case management so as a program manager I took care of billing from providers and I could do math updates to plans of care when rates changed. Also, if someone was on the service but they didn't get hours, I could contact the case manager and say, 'Can you see what's happening here? Why they didn't get their hours?' I was also over the care and the people under me were so good that I really didn't have to watch them but I did check that dates were met, checked deadlines and those kinds of things."

Jean says that JAAA staff realized there were too many managers and that the agency needed to shrink. She thought a lot of the duties she handled could be divided making her job at risk. Her husband was in business for himself and she did not want to look for a new job. "I knew that no matter how bad it got that



Jean works at her computer where her favorite database, JAWS, has changed her world.

JAAA would always need a fiscal manager. I thought I wouldn't be cut when they needed to cut."

She became JAAA Fiscal Manager in 2006 and it was a good fit for her although she admits that, "It took me a long time to realize this isn't Jean's Area Agency on Aging and that if something doesn't work, it's not personal." She also says, "I think the reason this position is good for me is because I'm not in the public face and I can sit and cuss at my desk to myself," she laughs. "I don't have to supervise people and my personality should keep me isolated."

It was a good fit for the agency as well. Jocelyn Lyons, JAAA Team Manager when Jean assumed the position of Fiscal Manager, says "As the manager of the SCA and CARE (Client Assessment Referral Evaluation) programs, Jean had a passion to be able to tell us exactly where we were and the ability to project levels of service. Those programs involved a fiscal element

and the Management Team thought she would bring that same detail as Fiscal Manager. She demonstrated her ability during major transitions for JAAA and was heavily relied on by the administration, the board of directors and providers."

Managing the agency's finances, Jean explains, includes tracking receivables, payables, as well as a lot of grant reporting. "We've had multiple disaster funding come through and the state is keeping OAA grant years open for two years so you have more than one open at the same time and it's a nightmare. The time employees' mark on their time sheets must be directed to the correct funding source."

JAAA reports to KDADS (Kansas Department of Aging and Disability Services) and she notes that the people she works with there are new except for one fiscal position and says that, "They're trying to make things

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Jean Stueve

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work. I used to enjoy making things work — it's sort of like putting puzzle pieces together — but the fun is gone. It is just gone. There comes a time when you just need to give it to someone else."

She has no worries about turning her job over to someone else because the agency is in good shape financially and she remembers when it was not, when there were no financial reserves and she actually worried if they could stay open. When asked if she believed she helped do something that changed things for the better at JAAA, she immediately responded, "The best thing we did was hire a company to design JAWS (Jayhawk Administrative Workflow System), a database for us that simplified everything."

When speaking about the database, Jean's enthusiasm is evident. "Our JAWS data base has changed our world. I *love* JAWS! I *do*! We've got much better tracking this way and then it spits out a list of everyone who got case management for the month so nobody has to touch it. There are a lot of things you don't have to touch multiple times. So JAWS has been phenomenal for us."

Jean has many plans for a busy and rewarding retirement. She has ten grandchildren: five in Johnson County, two in Omaha and three in Topeka. She wants to be able to pick up her granddaughter from high school because, she says, "That is when you get good time, when it is just you and the grandkids.

I want to do more of that. And I love having them come for a weekend or something."

She notes that her daughter and son-in-law in Johnson County want to have four children. Currently, they have a three-year-old, a one-and-a-half-year-old and an infant born in December and Jean wants to be free to go there and help her with the laundry. COVID has made many people consider their mortality and Jean is no exception. "You don't know how long you're going to be here," she says. "I've had a good life so I don't care. I'm going to die from something but I do try to be significant in those kids' lives so that they remember me."

She wants to get back to working in her yard, a task she enjoys, and may take a class or two at Washburn. "I'm old," she jokes, "so I can go for free." She plans to travel to New Orleans to see the World War II Museum and also hopes to visit Yellowstone National Park.

She will definitely be missed after 24 years with JAAA. Susan Harris, JAAA Executive Director, sums up Jean's career at JAAA: "Jean has been an invaluable asset to the Jayhawk team for the past 24 years and will most definitely be missed. The expertise and experience she has brought to Jayhawk through her years of service and especially as the Fiscal Manager has helped JAAA to become stronger so that Jayhawk is well situated to be able to continue helping the older adult populations in the years to come. Many thanks to Jean for her tireless commitment to JAAA and we wish her a very happy retirement. She definitely deserves it!"

CHAMPSS In-person Orientation Sessions Resume

Sign up for CHAMPSS and join the ever-growing number of adults 60+ who enjoy the flexibility of dining options that accomodate their active lifestyles.

Jayhawk Area Agency on Aging partners with local businesses in Shawnee, Douglas and Jefferson Counties to offer a dining alternative to congregate meal sites seven days a week.

CHAMPSS participants may visit any location for one delicious nutritious meal per day. Many sites, but not all, offer a choice of breakfast, lunch or dinner.

Shawnee County Orientation Sessions

**First Wednesday from 2:00 p.m. to 3:00 p.m.
February 2, March 2, April 6
JAAA, 2910 SW Topeka Blvd, Topeka, KS**

Douglas County Orientation Sessions

**Fourth Thursday from 2:00 p.m. to 3:00 p.m.
February 24, March 24, April 28
Lawrence Public Library Auditorium,
707 Vermont Street, Lawrence, KS**

Jefferson County residents may attend orientation sessions in Topeka or Lawrence

**Space is limited to 35 persons per session
so reserve your space today!**

E-mail: cjohnson@jhawkaaa.org or Phone: 785-235-1367

If you are unable to attend the in-person orientations:
View video at <http://www.jhawkaaa.org/services/nutrition>
Call JAAA office at 785-235-1637 for registration packet



**Choosing Healthy Appetizing Meal Plan Solutions for Seniors
CHAMPSS Program**

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

Lowering property and sales taxes in Kansas is way overdue

By Marsha Henry Goff

The combined average state and local sales tax rate in Kansas is 8.7, the ninth highest combined sales tax rate in the country according to the Tax Foundation. Wallet Hub says that "Local sales tax and property tax rates are unnecessarily high because Kansas is massively over-governed. Kansas has 36% more local government employees per capita than the national average."

Property taxes in Kansas are above average, too, according to Bizjournals in Wichita. If their hypothetical family moved to Kansas and bought a \$300,000 home in the state, they would pay about \$4,107 in property taxes

each year based on the state's median tax rate. That's the 15th-highest amount in the country for a home at that value.

Kansas offers a homestead exemption for individuals whose income is \$36,000 or less but the maximum amount is \$700 and many receive refunds in double and perhaps single digits. The SAFE SR tax reduction for those 65 or older whose home is not appraised at more than \$350,000 and whose total household income does not exceed \$20,300 cuts the property tax by 75%.

The median tax rates in Kansas vary widely from Osborne County's \$594 to Johnson County's \$2664. The median tax rates in the counties JAAA serves also vary with Douglas County at \$2221 being far higher than Jeffer-



son County at \$1779 or Shawnee County at \$1722.

It is time for the Kansas Legislature to reduce taxes (many of which are confiscatory) for all seniors like most other states do. And if that means changing the state's constitution, put it to a vote

of the people. It will pass because seniors will vote for it as well younger people who are watching their parents and grandparents struggle to pay often confiscatory taxes.

Ranking high in taxes is not where Kansas should want to be.



**Volunteers Wanted
(and greatly appreciated)**
Senior Health Insurance Counseling for Kansas



Would you like to learn new skills while helping others?

SHICK has many volunteer opportunities

Medicare Part C/D Counselor, Comprehensive Medicare Counselor, Call Center Operator,
Education and Outreach Volunteer, Office Assistant

We provide you with training, support and satisfaction

If you have the ability to work with others, a caring, confident attitude, the ability to understand health care information and options, a willingness to stay up-to-date with changing regulations, familiarity with computers and the Internet, good communication skills, strong organizational skills and time to commit to multiple ongoing projects, please contact:

Susan Harris, JAAA Executive Director, at 785-235-1367 or sharris@jhawkaaa.org

Of Love and Loss

By Marsha Henry Goff

The most difficult thing about growing older in my opinion — and perhaps in yours as well — is the loss of so many I love. I was first touched by death at the age of 18 when my paternal grandfather died. That first loss was hard because it had not occurred to me that anyone I loved might die. I remember telling my grandmother that it did not seem fair to me that Grandpa was dying when the woman across the street, as mean and hateful as a human could be, was still living. "Honey," she replied, "God doesn't want her and the devil isn't through with her."

Grandpa's loss was followed in the next several years by my maternal grandparents. Then, when I was 35, we lost my father who was only 56 years old. My grandparents who died were older — 78, 91 and 87 — and ill. To lose my WW II Ranger/lawyer/legislator father who appeared strong and full of energy was a shock to all of us, especially to my mother who was inconsolable and, according to her doctor, suicidal.

The doctor's statement scared me and the next time my mother cried, "I'm all alone. I'm all alone," I said, "It is too bad that you and Dad didn't think to have kids." That remark sounds

callous but, while Mother grieved for her soulmate the remaining 31 years of her life, it shocked her into resuming life without him and she once again became the glue that held our family together.

Six years after the death of her only child, my paternal grandmother died at the age of nearly 91. As the eldest grandchild, I was in charge of her care and estate which included her home in Sabetha, a couple of rental houses, an old warehouse and sufficient antiques for a two-day auction. Because Grams died without a will, the State of Kansas decided her estate should be divided between her legal heirs, *i.e.*, her four granddaughters. When I suggested to my sisters that the estate proceeds should go to our mother, each of them eagerly agreed and that is what we did. To this day I am proud that there was not a "Greedy Gus" among us. Not all families are that fortunate.

Over the following years, I lost dearly loved aunts and uncles and several close friends. *Asi es la vida*: That's life. When my mother died at 87, it was a devastating loss to me, one I thought I would never get over. Several years later, my nephew Mike died of MS, followed a year and a half later by his mother Bette who had spent the



Ray Goff at ages
18 and 82

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Love and loss

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last years of her life caring for him. "I just want to live as long as Mike does," she frequently told me.

The loss of two brothers-in-law was difficult for me because, in a family of all girls, our brothers-in-law were truly brothers of the heart to us. Steve and Dick also seemed like brothers to my husband Ray who had no brothers of his own. The loss of their husbands to my sisters Vicki and Lesta was incalculable.

A couple of years ago, I lost a nearly life-long friend. I always said that I was fortunate to have many friends who would do anything I asked them to do for me. With Jean, I never had to ask. She knew what I needed and did it. An example was when my mother was ill and I had to pick up my sister who was flying in from California at KCI. I stopped at Jean's house on my way home to tell her what I was doing, then headed home to change clothes before driving to the airport. When I walked in my front door the phone was ringing. "Marsha," Jean said, "I'm picking you up and driving you to the airport, then I'll drive you and Lesta home. You don't need to be doing that." When we put Lesta's luggage in Jean's car, Jean said, "OK, now you two have a lot to discuss. You both get in the back seat and I'll drive you home." Jean chauffeured us back to Lawrence. It was one of the kindest things a friend ever did for me. Losing Jean was hard.

But the collective losses I

have suffered throughout my life were eclipsed by the recent death of my husband Ray whom I met in Mrs. Black's 9th grade English class when I was 14 and decided on that very first day that I would marry the handsome black-haired, blue-eyed boy who sat at the desk in front of me. I once wrote that, "Not every woman falls in love with her future husband at the tender age of 14. I was just lucky."

Indeed I was. But I know now what my mother meant when she said, "I'm all alone." Ray's and my two sons have been helpful in every way possible and yet I, too, feel alone even in the midst of a crowd because half — the better half — of me is missing. Ray thought I could do anything and, because of his belief in me, I could. He was truly the wind beneath my wings making me wonder if I will ever fly again.

Eventually, I hope, I will focus less on the circumstances of his unexpected death and be able to remember and concentrate on the wonderful life we shared: rearing our boys, our adventures and travels, designing and self-contracting our home, holding hands on rides to the lake, quiet times in the evenings when — with both of us reading or watching TV — we would look at one another and simply smile. And I want to think of the many thousands of hugs, kisses and "I love yous" we gave to each other.

If you have suffered such a grievous loss, I am sorry for you. If you have not, I hope you never will. The greater the love, the harder the grieving, but I would never give up the former to make the latter easier.



Ray and Marsha stand together for their Ninth Grade Homeroom yearbook photo.



Ray on the tractor he dubbed "Mr. Ugly." You can take the boy out of the country, but you can't take the country out of the boy.

Just Because I'm 90 Doesn't Mean I'm Ready To Die — Or Disposable

Editor's Note: My friend Sandy tagged me on the post below which was published on MSN Health Voices because she knows I agree with the views expressed. Boy, do I ever! I have had the opportunity to work with and interview a great many amazing seniors like this 90-year-old woman. Her views are worth reading.

By Varda Yoran

I've been a senior citizen for a quarter of a century and I still sculpt, read and write essays. I speak five languages, and I use email and WhatsApp to communicate with family and friends in Finland, China, Norway, England, Israel, Russia, Thailand and throughout the U.S. I run a foundation I created that assists immobile seniors. I attend classes, and I'm organizing a philosophy club via Zoom that discusses ethics, forgiveness, anger, creativity and various other topics.

Certainly now, my routine has changed. COVID-19 has shut down everything in one shot. At age 90, I have lived through a lot of history, but I've never seen a situation like this. My daughter was concerned that in the city I would be a lot more exposed while facing a lower level of care. I left Brooklyn and am now with her, my son-in-law and teenage grandson, secluded and safe, upstate in the Peekskill Mountains. My only outings, masked and gloved, are to the nearest labs

for regular blood tests.

Who knows in which direction the changes to come will take us. What I've seen so far is that the crisis has brought out the best in good people and the worst in bad people. What I see now is that cooperation and empathy on a massive scale are needed to bring the world back on track.

Some people may suggest that if I were to die of the coronavirus, I at least have lived a full life. And yes, I have lived a full life.

I was born in China to Jewish parents who left Russia after World War I to seek refuge from anti-Semitism, famine and pogroms. I

spent the first 20 years of my life in China, surviving the Japanese occupation of my town, Tientsin, during World War II. Then, I spent the next 30 years in Israel. I taught Hebrew to Jewish immigrant children, served in the Air Force and worked as a graphic artist. I got married and raised two daughters. Finally, my husband's work took us to the U.S. in 1979. I was 50 years old and unaware that this would be the start of a period during which I

would grow and flourish as an artist.

In my 60s, I created five large outdoor sculptures in Israel for institutions such as Tel-Aviv University and the Ghetto Fighters Museum of Resistance. At age 70, I began to find my voice as a writer and collaborated on "The Defiant," my husband's memoir about fighting Nazis as a partisan in Eastern Europe. At



Ruth Moriarty Henry, 86, joyfully waves a sparkler on July 4, 1975 proving that age is just a number. Her comment when I showed her the Polaroid was, "I look like I'm slightly pregnant."

82, I created a nonprofit organization, the Rose Art Foundation, which has donated 800 Geri-recliners to immobile patients in facilities throughout the U.S. Even now, during the coronavirus pandemic, I get requests from patients whose quality of life has been changed by these donations. Last year, at 89, I published my second book. And there is still much to do.

I'm not disposable, and I'm saddened that there are people who think age dictates whether a human life is worth saving. I can tell you that I, and my loved ones, want me to live for many years to come. I want to attend my grandson's high school graduation and see which college he'll attend. I want to see

my older grandson, who is married, become a father. I want to continue my joyful life. I am unable to travel as extensively as I once did, but I want to visit Israel again. Just because I'm 90 doesn't mean I don't have things to learn and skills to hone.

I have more physical limitations and ailments than I choose to mention but that won't stop me. I'm growing as an artist. Last September I began a three-month class at the Brooklyn Clay Studio, learning to glaze and fire in the kiln. In February, before social distancing was put in place, I sought a new approach, visited Urban Glass in Brooklyn and found a teacher to show me the process. My twin sister passed away 15 years ago so when the quarantine is over, I hope to finish a sculpture that represents our relationship.

Our lives, our dreams, our productivity don't end when we turn 65, an age that society decided was "old enough." Senior citizens can be productive and contribute to the world, bringing to it their added dimension of age and experience. I think no limit should be set on when a person's life is no longer valuable.

I'm 90 and I'm waiting for the quarantine to end. As long as I'm still creative and surrounded by the love of family and friends, as long as I still enjoy life, nobody has the right to write me off.

Need help with KanCare?

Contact the KanCare Ombudsman Office

Do you have questions or need help with your KanCare application or services? The KanCare Ombudsman Office is here for you! We are a dedicated team of problem-solvers, and our mission is to help KanCare applicants and members. We provide free information, assistance, resources and problem-solving services for all KanCare applicants and members. The KanCare Ombudsman Office can help with:

- Answering questions
- Resolving issues
- Understanding letters from KanCare
- Responding when you disagree with a decision or cha
- Completing an application or renewal
- Filing a complaint (grievance)
- Filing an appeal or fair hearing
- Learning about in-home services, also called Home and Community Based Services (HCBS)

Our website also houses many valuable, informative resources. The NEW KanCare applications are available on the KanCare website for you to download and complete at your convenience (<https://kancare.ks.gov/consumers/apply-for-kancare>).

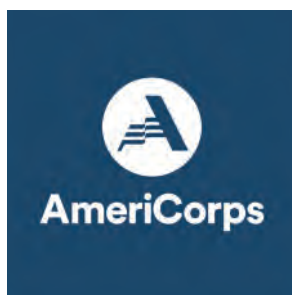
The Ombudsman Office also has several helpful fact sheets about KanCare programs and eligibility requirements, as well as helpful guides for organizations to call, places to go to get help with your application, and Community Resource guides for each Kansas county.

To get in touch with us, call 1-800-643-8180 or Relay at 711, email us at KanCare.Ombudsman@ks.gov, or visit our website at www.KanCareOmbudsman.ks.gov.

If you need help, don't delay. Call the KanCare Ombudsman Office today!

If you need help, don't delay. Call the KanCare Ombudsman Office today!

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JAAA gets around! Look for us!

Our Caregivers' Support Groups are meeting again!

Shawnee County

Topeka and Shawnee Public Library

First Monday of each month, 3:30 p.m.

February 7 March 7 April 4

Topeka and Shawnee Public Library

Second Monday of each month, 3:30 p.m.

February 14 March 14 April 11

Topeka and Shawnee Public Library

Third Thursday of each month, 2:00 p.m.

February 17 March 17 April 21

Douglas County

Baldwin Methodist Church

708 Grove, Baldwin

1st Wednesday of the month, 1:00 p.m.

February 2 March 2 April 6

Westside Presbyterian Church

1024 Kasold Drive

4th Monday of the month, 3:30 p.m.

February 28 March 28 April 24



Events and Presentations

Grey Wolves in Meriden, United Methodist Church,

Third Tuesday of each month, 11 a.m.

February 15 March 15 April 19

Educated by Experience—a lesson on identity theft

By Vicki L. Julian

Editor's Note: When my sister Vicki, also a writer, spent days trying to recover from an identity theft, I asked her to write about her experience so readers of Amazing Aging could know how to protect themselves from the same experience. Because we do not have total control over our information (it's out there and easily accessible), we must be ever vigilant.

I was smug. I had the best antivirus software I could find—it alerted me to bogus websites, detected malware and would immediately remove viruses. I was also savvy about phishing (scammers trying to obtain information by getting you to click on links, etc.), spoofing (harmful emails that appear to come from reputable sources), and phone scams using bogus caller ID information. I checked every purchase for validity, changed my passwords frequently, and even had specified alerts on my accounts. All of this, only to discover I was a victim of identity theft! Although I was diligent in protecting my information, I forgot that I was not the only one in control of it.

My nightmare began with what I thought were phishing emails showing in the descriptive pane of my email from Walmart as a free trial for a service, and later that my free trial was extended. I routinely deleted these without actually clicking on the email, but finally, one caught my attention. It showed a delivery photo. I exer-

cised caution and did not click on the email, but instead logged into my seldom used account. In more than two years, I had only made three purchases with the last one being five months prior for a gift card. What I saw shocked me: four new cards with my name on them and one with a very suspicious male name all linked to my account!

Further investigation on my part showed the last four digits of two of my actual cards I had used to make purchases. Since I never save card information on these types of sites, I was surprised and unaware that they had been saved. One of the cards was used to obtain the free trial which I had previously dismissed as phishing. I also noted that a credit card, issued in my name, was used in a Walmart store in Florida approximately a month after my last purchase. Then, not only was a delivery made to the location shown in the email that drew me to view my account, but four other locations were set to receive orders (less than \$100 each to avoid felonies and detection) in the next day or two in Missouri, Ohio, Pennsylvania and North Carolina!

I immediately contacted Walmart customer service to alert them of the fraud, and they readily agreed to investigate, but asked me not to cancel my account (which I wanted to immediately do) to give them time to compile all evidence. It should have been easy for Internet Technology (IT) to identify these cards as fraudulent since they all were sourced to differ-



Vicki L. Julian

ent addresses with purchases made within a three day period and shipments all going to different locations, but my requests to discuss this vulnerability with the IT department failed. My guess is that fraud is so rampant that companies find it difficult to offer much in the way of preventive protection.

As a result of this hack into that one account, I spent two days with little sleep, loss of appetite, and great anxiety notifying the proper agencies, placing fraud alerts, filing reports, checking all accounts for unauthorized activity, changing passwords, and adding more detailed alerts with increased verifica-

tion procedures. Of course, I quickly purchased identity theft protection after learning of the first breach, something I never expected to need, but even weeks later, I discovered unauthorized charges on two other accounts and attempts to make fraudulent charges with my bank. I then had to request new accounts and replacement cards for those that were compromised. Although identity theft protection alone was not enough, I felt more proactive since, among other things, it will alert you if someone attempts to use your social security information or tries to open a new

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Identity theft

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account (linked to your SSN), notify appropriate agencies and other accounts when an issue is identified, and provide funds to re-establish and restore your credit if necessary. But, it is still the victim who must monitor his/her accounts for fraudulent activity as only the victim knows what is valid.

Obviously, I write of my experience to hopefully protect others from the devastation of identity theft and compromise, but here are some things you should always be aware of:

Phone Scams

Scammers can fake caller IDs. Never return calls to what might seem from a legitimate source. In doing so, you could be diverted to a number outside the country or to the scammer directly. Instead, if you want to check authenticity, look up the number to the agency or organization yourself and make an inquiry.

Since emails can erroneously appear to be from others, they

can also appear to come from "me" as when you send an email from yourself to another of your accounts. Scammers use this option to make you think they have hacked your email account and then they make threats and demand money. They haven't actually gained access so don't open the email and just delete it.

Never give information to someone who contacts you and asks for your bank account, Social Security number, etc.

Legitimate companies and agencies do not ask you to purchase gift cards to settle accounts.

Be wary of calls pretending to be from the IRS, Medicare, Social Security, utilities and such, especially if they ask you for personal information or threaten you. If you actually owe something or there are pending issues, contact from valid sources will come through the mail and usually certified if serious.

If a caller is forceful about obtaining information or trying to elicit a particular action from you, just hang up. Don't worry about being rude to someone

who is trying to harm you.

Real prizes and benefits don't come as mass mailings, whether print or email, or by phone call. If it's real, look for a certified letter, and always check authentication separately from what is given to do so.

Computer/Smart Phone/email

Look for "https:" and the lock icon in the URL (website address). Avoid websites that do not display these.

If you don't have privacy software, scammers can see what sites you visit. It's easy then to send fake information about your purchases, deliveries, etc.

Emails can be spoofed. Scammers can make an email look legitimate and use familiar sources, or even the names of Facebook friends, to send emails with a harmful link or attachment.

Never accept a friend request on Facebook from people you don't know or without checking their identities. If their webpage is suspicious such as having few or no friends, the photo appears blurry, and there is no "About" information, it's almost certain it's a scam.

Never accept a friend request on Facebook from someone who is already a friend. Scammers can pretend to be one of your friends and gain access to hack your account.

Be wary of Messenger. Spoofed messages that can appear to be from someone you know may contain harmful links and attachments.

Always be cautious of the Reply button, links, or attachments. Frequently monitor accounts, especially those that are seldom used. Employ good antivirus software and just be diligently aware. Know also that your name, address, landline/cell phone, email address(es), age, birthday or birthdate, and any other information considered to be public, may be available in one place for scammers. These sites that operate under the guise of "help your friends to locate you," do not allow you to remove your public information. Some will, however, allow you to limit information, usually with a paid membership.

Now that you have the benefit of my education through experience, be safe!

Medicare Open Enrollment from 2021

JAAA SHICK volunteers were able to save Part D beneficiaries a total of \$751,126.00 by helping them change to a more cost effective drug plan. The total number of individuals who were able to save money was 684 for an average savings of \$1098/person.

Total number of folks helped during the open enrollment time frame was 1630.



Choosing Healthy Appetizing Meal Plan Solutions for Seniors

2021-2022 CHAMPSS Meal locations

Menus available online: jhawkaaa.org/nutrition



Topeka, KS
29th & Wanamaker Rd.
Lawrence, KS
3504 Clinton Payarkway

Millennium Café

New management- Updates
available 2/2022



Topeka, KS
2127 Westport Dr.(Pickup)
Call 785-478-9290



Valley Falls, KS
901 Oak Street



Topeka, KS
Hwy 24 & NW Rochester Rd
21st & SW Fairlawn Rd
10th & SW Gage Blvd
29th & SE California Ave
29th & SW Urish Rd



Winchester, KS
408 Delaware Street

Lawrence, KS
1740 Massachusetts Street
4701 W. 6th Street

For Additional Information contact:
JAYHAWK AREA AGENCY ON AGING
(785) 235-1367
2910 SW Topeka Blvd Topeka, KS 66611

How do I join CHAMPSS?

Call JAAA at 785-235-1367 or stop by the JAAA office for a registration packet. This packet includes the forms to complete, a sign and return to enroll. Orientation is also required. The orientation video is available on the JAAA website: <http://www.jhawkaaa.org/services/nutrition/>. In-person orientations held at the Topeka JAAA office and the Lawrence Public Library based on the number of pre-registrations.

How do I get meals?

CHAMPSS members receive a card 7-10 business days after all completed registration forms are received. The CHAMPSS Meal Re-Order form loads meal credits to the card. Members are encouraged to make the suggested donation of \$3.50 per meal. No one is denied a meal if they are unable to donate. Up to 12 meals at one time can be added and expire 12 months from the date of order. Meals may be re-ordered over the phone, mail, in-person, or online.

What makes the CHAMPSS menu special?

Menus vary by location based on the dietitian-certified selections for each business. These menus must follow the Older Americans Act (OAA) and Kansas Dept. for Aging and Disability Services (KDADS) nutritional guidelines. Based on these guidelines, CHAMPSS meals must include choices of meat or protein, one serving of grain or starch (bread, rice, pasta, or potatoes), one serving whole grain such as a whole-grain roll, one cup of vegetables or salad, 2/3 cup of fruit, and 8 oz low-fat dairy, such as milk or yogurt. Dessert, soda, tea, or coffee are not part of the CHAMPSS menu. Menu substitutions are not allowed.

What if I am diabetic, lactose intolerant, on a diet, or need gluten-free food?

The CHAMPSS program meets the needs of the average older adult and does not attempt to meet special dietary needs. You may be able to accommodate your needs by making careful choices on the CHAMPSS program. Please think carefully about whether this program can meet your needs.

Jayhawk Area Agency on Aging, Inc. is a 501 C (3) Non-Profit corporation.