

# 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 2024**



## ***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



*Kennith and Wanda Whaley  
welcome you to the House  
that Love Built*

(Please read story on page 3.)

# A Message from Susan Harris, JAAA Executive Director

Welcome to 2024! It always amazes me how fast each year seems to fly by.

The Medicare Open Enrollment season has ended, and the 2023 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 2023 Medicare Enrollment season over 1,500 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! However, this barely scratches the surface in relation to the number of Medicare Beneficiaries in our service area, and we could use your help!



**Susan Harris**

We are seeking volunteers for the SHICK (Senior Health Insurance Counseling for Kansas) volunteers.

The work of a trained SHICK Medicare Counselor is not limited to the October 15 through December 7 open enrollment time period. Approximately 10,000 individuals become Medicare eligible nationally every day. A large part of the SHICK counselors work is done helping to counsel these indi-

viduals 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 provide 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. Please consider becoming a SHICK Counselor. We can't do it without volunteers.

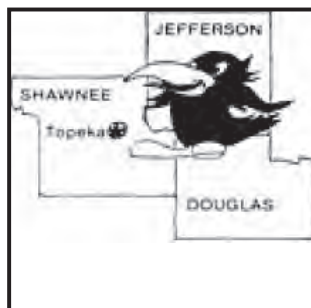
Jayhawk will begin the planning and allocation processes for Older American's Act services that will be funded during Fiscal Year 2025. This is a process that includes reviewing the needs of the communities we serve and making decisions regarding services that will be funded through the Older American's 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.

- Amazing Aging is a publication of Jayhawk Area Agency on Aging, Inc.
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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](mailto:mhgink@netscape.net) or write to her in care of JAAA, 2910 SW Topeka Boulevard, Topeka, KS 66611.

# The House that Love Built

By Marsha Henry Goff

The stone and brick home at the intersection of two country roads near Baldwin City that Kenneth and Wanda Whaley and their five young boys moved into 48 years ago was built with love by Kenneth and his father, Howard. The Whaley boys are grown and on their own now — although four of the five live nearby and stop in often — but it is obvious that love still lives within the walls that are many years older than the house itself.

Although he doubts that it would be allowed today, the house was constructed of lumber that was harvested by Kenneth and his father from a big barn and three longtime homes of families — Kampschroeder, Bradley and Whitaker — whose land was sold or acquired through imminent domain to make way for Clinton Lake. The Kampschroeder

home belonged to Wanda's parents, LaVerne and Myrtle, who brought her there from the hospital as a baby and where she had lived until she and Kenneth married on June 22, 1957.

The men also extracted a bathtub and submersible well pump from the Whitaker house. "We had permission to take whatever we wanted from those houses," Kenneth says, "and we didn't even have to clean up boards we removed that we didn't want." Still, it was time-consuming, especially removing the sheeting from the barn which was 1x3 tongue and groove and using it on the new home's roof. "It went slow," Kenneth remembers.

Both of the Whaley men were active farmers so they worked on the house when weather did not allow them to farm. Surprisingly, they built the house without blueprints or inspections.



This is the house that love built.

"Our only requirement was buying a \$25 building permit and the only plans we had were floor space," says Kenneth, who regards his father as a "genius at construction."

Although his father believed hallways were wasted space, the walkout ranch home does have a hallway leading to the three bedrooms and two bathrooms on the main floor. The lower level boasts a large family room dominated by a pool table. "The boys had sold some straw," Ken-

nith explains, "and we took some cows to Kansas City and came back with a pool table." Wanda says, "This pool table was great when the boys were growing up," then adds that the grandchildren play pool when they visit.

There are also two bedrooms and a third bathroom in the lower level. Not one of the home's three bathrooms accesses from the kitchen. That was Kenneth's stipulation

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This watercolor of the Kampschroeder farmstead painted by Wanda's Aunt Ruby Wagner has a place of honor over the Whaley's living room fireplace.



Aerial view of the Whaley farmstead.

## Talking to aging parents about long term care

By Michele Dillon  
JAAA ADRC Supervisor

Many years ago, I heard a story in a support group about a man at his wife's funeral. His wife had suffered from Alzheimer's for many years. He had taken care of her and watched her disappear, as the wife he knew, day by day. At the funeral several people remarked at how well he was handling his wife's death. He explained to them that his wife had died a long time ago and he had done his grieving. He was now burying the shell that used to be his wife. What did he mean?

For anyone who is caregiving for someone with any type of prolonged, progressive illness or loss, you get it. Everyday there is more loss of the person you once knew. This is especially true with dementia. This is what is known as Anticipatory grief. Anticipatory grief is the process of grief that starts prior to a loved one's passing. This can be a rollercoaster of emotions as days of normalcy are mixed in with bad days and feelings of loss, sadness, anger and depression.

The stages of Anticipatory Grief are like the traditional stages however they can present differently. According to

the website [verywellhealth.com](http://verywellhealth.com), some differences include:

- **Acceptance:** Coming to terms that the loved one's death is inevitable, the process of which may include sadness, anger, denial, and depression;

- **Reflection:** Coming to terms with feelings about the dying person, including regret, guilt, remorse, or anger;

- **Rehearsing the death:** Anticipating your feelings and actions during and immediately after the death;

- **Imaging the future:** Providing yourself a roadmap through the bereavement process.

It is important that you share your feelings openly. Joining a support group or sharing with close friends is important to help you through the process. Remember that any emotion is ok. Grief, anger, depression are all normal.

Control what you can control. Prepare for the next stage in the disease and the physical death itself. Preparation and controlling what you can, will help you work through the feelings for those things you cannot control. Education of the disease you are dealing with is also important so you can be prepared to control responses and behaviors as needed. You can also make the decision to control who is in your support system. Some others involved may also be



Michele Dillon

dealing with grief their own way and you need to decide if they are negatively impacting your responses or the behaviors of the person you are caring for.

Self-care is one of the best ways you can take control. Support groups and respite for yourself go a long way in coping with grief, stress and personal health. Financial self-care is also important. Understand how Medicaid and division of assets works, even though you think you may not qualify. You may never need it, but you also may qualify for it sooner than you think. Tour facili-

ties and interview home health companies before you need them. You don't want to have to decide in a crisis. What does Hospice look like? What does my insurance cover? Who are my support people?

To help with self-care please mark your calendars for our second annual caregiver conference on Thursday April 25th, 2024. We will specifically focus on self-care. Details of speakers will follow. If you would like to get on our email list for updates, please email me at [mdillon@jhawkaaa.org](mailto:mdillon@jhawkaaa.org).

### Volunteer Buddies Needed for Topeka's Care4All Program

(Please see article on adjacent page)

Care4All serves as a 4-hour drop-off center for people in the early stages of Alzheimer's or dementia that allows them to engage in fun activities and enjoy a lunch with their one-on-one volunteer buddy who socializes with them and assists with meals and activities. Volunteers can serve as many or as few days as they would like. A background check is conducted and training is provided for volunteers. People with specific skills, such as pet or music therapy, are also encouraged to volunteer.

If you cannot volunteer in person, but would like to help, donations are greatly appreciated. Donations can range from money and gift cards to craft items, art or cleaning supplies and much more.

Please contact Michele Dillon, JAAA Caregiver Support Specialist, at 785-235-1367 to volunteer or for more information about the Care4All program that is already successfully operating in Lawrence.

# Care4All Program is planned for Topeka

Michele Dillon, who holds the position of Caregiver Support Specialist with the Jayhawk Area Agency on Aging (JAAA), is looking for volunteers in Topeka to help launch a venture that has already been successful in Lawrence.

Care4All is an opportunity for caregivers to drop off their loved one with dementia for 4 hours of activities and a shared lunch. The program is based on the national model [www.respiteforall.org](http://www.respiteforall.org). The program provides participants with meaningful activities through games, art, music, service activities and meals, while volunteers expand their circles of friendship, including other volunteers, leading to a satisfying experience for everyone involved.

The CARE4All program in Lawrence began with a local community member named Rochelle — whose mother was in the program in Alabama — who dreamed of starting something similar in Lawrence. Because of her background experience as activity director for Alzheimer's patients, the task was presented to Dillon, and she took off with it. It is very successful in Lawrence and Dillon is now looking for a location and volunteers to get it off the ground in Topeka.

The program accepts people in the earlier stages of dementia who can still toilet themselves and take meds on their own. Volunteers serve as one-to-one buddies for the clients, helping them with activities, meals

and companionship. It gets the person with dementia used to being around other people, helps develop relationships and the activities and socialization help slow the progression of dementia.

Dillon's role at JAAA is to support the caregiver, provide resources, set boundaries, help with behavior, and facilitate caregiver support groups. When a caregiver applies to participate in the program, the family is interviewed to make sure that the program's criteria are met.

And when someone volunteers, a background check is conducted and then training is provided through a video and one-on-one training. If someone has a particular skill set, such as pet or music therapy,

they are encouraged to volunteer as well. The volunteers socialize with participants and help with lunches and activities. Grace Evangelical Church has volunteered space for the Lawrence program.

Volunteers need to have a love for seniors and can volunteer as much or as little as they would like. If you cannot volunteer in person, you can donate. Donations include craft items, art supplies, recreation items, and items that can be used for service projects. Cleaning supplies, coffee supplies, and gift cards are also welcome.

Michele Dillon can be reached at 785-235-1367 for information on drop-off times, locations and other information.

## JAAA serves as a site for AARP Tax-Aide free tax preparation

*By Marsha Henry Goff*

JAAA has long provided a site for AARP Tax-Aide volunteers to provide free tax preparation for those age 50 and over whose incomes range from low to moderate. AARP sets the appointment times and JAAA schedules the appointments.

AARP gave JAAA their days and appointment times on Friday, January 19. Trained and IRS-certified Tax-Aide volunteers will be available for appointments on Mondays and Tuesdays beginning on February 5, scheduling at 9:00 a.m., 10:00 a.m., 11:00 a.m., 1:00 p.m. and 2:00 p.m. There are enough

volunteers to prepare 35 returns a day or roughly 700 returns during the entire tax season. The last day volunteers are available is Monday, April 15.

JAAA began scheduling Tax-Aide appointments on Monday, January 22 and slots fill up very quickly. In fact, JAAA fielded over 200 calls the last three weeks from people who wondered when they could schedule an appointment.

Your responsibility is to bring all documents necessary to prepare your return. While Tax-Aide volunteers can prepare most returns, if you have a very complicated return such as one that involves a small business

with employees, rental income, or alternative minimum tax (AMT), Tax-Aide may not be able to help.

If you call JAAA at 785-235-1367 only to find all appointments are filled, do not panic. AARP Tax-Aide offers online help at <https://taxaide.aarp-foundation.org/online-self-and-assisted-prep>.

There you can interact with Tax-Aide's IRS-certified tax counselors online. Assistance ranges from answering tax questions to

coaching taxpayers through the entire tax preparation process. You will need access to a computing device, internet service and all your tax documents in order to participate. You must have all your tax documents available and be ready to file.

If you are not comfortable entering your own data in an online software program, you can seek the assistance of a trusted friend or relative. Be sure and keep a printed copy of your return.

Good luck!

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

# The Whaleys

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because the two-story farmhouse on the 160-acre farm they bought in 1965 had only one bathroom that was just off the kitchen. Under the garage is a large all-concrete room where wood is stored for the downstairs fireplace which helps heat the home; that room also serves as a tornado shelter.

With the exception of having the concrete walls poured, the two men did all the work—including electrical and plumbing—themselves. The all-electric home (except for a propane heater which solely heats water in the laundry room) is equipped with radiant heating in the ceilings and each room has its own thermostat which makes it easier to save on their electric bill by shutting off heat in rooms that are not in use.

A sunroom was added later as was a walk-in shower in one of the bathrooms. A deck off the sunroom was built upside

down by Kenneth, then turned over with a tractor and attached to the house. Their son Don, who grew up to be a stone mason, improved the house by adding stone to the front and brick to the back. The house cost only \$20,000 to build, but is so well-constructed that it has stood the test of time and looks as beautiful as it did when the family moved in all those years ago.

There are many family treasures in their home. A lovely painting of the Kampschroeder home where Wanda grew up, painted by Wanda's Aunt Ruby Wagner, hangs over the fireplace in the living room, while a buck deer head hangs above the stairs descending to the lower level. The sunroom contains a smoker stand that was made by Howard Whaley when he was in high school.

A trophy won by Kenneth when he placed first in a Farmland truck-driving contest has a place of honor in the family room. That first-place finish won him a trip with Wanda to California where he competed



The Whaleys enjoy spending time in the sunroom with beautiful views of their farm. The table with the red candle is a smoker table Kenneth's father, Howard Whaley, made in high school.

against winners from other states. But one of the most charming treasures hangs in the bedroom: a lace art piece framing their wedding picture and embroidered with a heartfelt family blessing.

Kennith proved the truth of

the adage that "you can take the boy out of the country but you can't take the country out of the boy." After marriage, he worked at Reuter Organ Factory but says he did not like factory work because he missed being

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Imagine what this creative plant holder will look like in summer with colorful flowers spilling out of the pot.



The kitchen — with updated appliances — has well-served the family for 48 years. The curtains at left screen the sunroom during cold weather.

# The Whaleys

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outdoors. That is why they purchased the farm and moved into the existing farmhouse. He had such great memories of his boyhood as a farmer that he

purchased and restored a 1953 Farmall tractor that was exactly like the one he drove as a youngster.

Farmers are accustomed to hard work. So are farm wives. The Whaleys raised show pigs, crops and operated a dairy, eventually milking 80 to 90 Holstein

cows. Wanda's job was to bottle the milk they sold at Quality Oil at a rate of about 40 gallons a day. "She bottled a lot of milk," Kenneth says proudly. Even the boys had chores beginning at the age of six. The younger boys fed the calves before going to school while the older boys had heavier work.

During the late 1970s when interest rates rose to 18 percent, the Whaleys had to make a hard choice. Their home and farm were not mortgaged but the new milking parlor and the dairy business were. "The interest was eating me alive," says Kenneth, "and the bank wanted me to mortgage the farm. I asked the banker what other options I had and he said I could have a sale. So we had a sale and got out of the dairy business. That is when I went to work as a truck driver." He worked for Farmland from 1979 until he retired from there in 2003.

He now leases his land although three of his sons each have ten acres that were part of the original 160 acres. Duane has a house to the east, Don has a barn with living quarters to the south and Roger has ten acres south of Don. Eric, who graduated from K-State, lives in Wamego.

Jeff lives nearby and he and his wife adopted five young children — three boys and two girls, ages 12 to 3 — that the media dubbed the Fab Five. Hundreds of families in the United States and as far away as Australia wanted to adopt the siblings but Jeff and his wife Toni were chosen to become their parents. "They went from having no children one day to having five the next," says Kenneth. The Whal-



This sentimental lace decoration which holds the Whaleys' wedding photo, an embroidered poem and other treasured items hangs in their bedroom.

ey's have embraced their role as grandparents to all of their 15 grandchildren and nine great-grandchildren.

Last year, Kenneth was badly burned in a freak trash fire that sent him to KU Medical Center. He is fully recovered now, but says those treating him at the Burn Center said they "liked to deal with farmers because farmers are tough." Their church

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Comfortable chairs sit in front of the fireplace.



This pool table provided a lot of fun for the five Whaley boys during their growing-up years.

# Communication is key

By Marsha Henry Goff

In many of the articles in *Amazing Aging*, I try to apprise you of things you need to know: scams to avoid, presentations that may benefit you, programs you may be interested in and there is even an ad in this issue about a volunteer opportunity that may prove to be very rewarding for you.

Communication is my business and I thought I was pretty good about keeping up on things. Well, I recently found out I am not. The following three incidents show I was not as on top of things as I'd like.

"Ignorance of the law is no excuse," they say, but how can you be ignorant of a law that is not publicized? Were speed limits on roadways not posted on signs, motorists wouldn't know how fast (or slow) to drive. And if prices were not posted on items in grocery stores, how would shoppers know which item was on sale or the best value?

I missed claiming a refund on our real estate property tax in the year 2022 because I was unaware a law passed in April of that year established 2021 as a base year (or freeze) for seniors and disabled veterans meeting certain income and property value guidelines. Although finding the right key word can be tricky, a Google search does not show the new law was publicized in my local newspaper. Sure, I would have known about it had either of my representatives in the Kansas Legislature sent me an end-of-session letter mentioning the law, but I only get mail from them when an election is upcoming. I hate being smart too late so the article on page 10 will inform you of two laws that may help you offset some of your real estate property tax.

Every recently sent me a letter saying the Kansas Corporation Commission had allowed our energy usage plan — a selling point to install the more expensive geothermal heating and cooling system when we

built our home — to be discontinued, so they had replaced it with another. I was aware that Everygy had asked KCC for a rate increase but had I known our energy usage plan was on the chopping block, the FCC would have heard from me loud and clear in a hot minute.

I cannot get the information I need in order to determine how much our bill will go up but it looks like it could be \$40 each month during the fall, winter and spring. Without the information I require to actually calculate the rate, during the summer months at \$7.23 per kilowatt hour for four hours for 21 or 22 days per month (weekends and holidays are not included in the four hour peak demand rate), our electric bills could be astronomical. To its credit, FCC allowed a smaller rate increase than Everygy sought. I can only hope that the numbers I am calculating are improbable worst case scenarios. Perhaps they are; math has never been my strong suit.

For years, my favorite grocery

emailed me sales ads and also showed me items that offered digital coupons. All I had to do was to click on those I wanted and they were added to my card. All of a sudden, the only emails I received were sales ads. A couple days ago, I noticed that a can of kidney beans cost \$1.45 but if I bought two cans using a digital coupon I would get \$1 off making the price only 95 cents a can.

When I complained to the clerk that the store no longer sent me items I could click on for digital coupons, she said that "digital coupons" was listed in the fine print at the bottom of the sales ad and if I clicked on it, they would send me a code. Say what? I emailed the store and received a reply that they will get back to me within three days. I just may get this one worked out.

I resolve to be more diligent about trying to keep track of things so I can inform you of what we all need to know to keep more money in our pockets.

## Three ways for CHAMPSS cardholders to order meals

**BY MAIL:** Please print out the CHAMPSS Meal Order Form and complete the form. Make out your check, money order or cashier's check to JAAA and mail to Jayhawk Area Agency on Aging, 2910 SW Topeka Blvd, Topeka, KS 66610.

**BY PHONE:** Call the JAAA office at 785-235-1367 or 800-798-1366 Monday through Friday from 8:00 a.m. to 4:30 p.m. for donations using a credit or debit card.

**IN PERSON:** Donations using Cash, Credit Card, Check, or Vision Card for your CHAMPSS order can be made at our office, Monday – Friday from 8am to 4:30pm. The Jayhawk Area Agency on Aging (JAAA) office is located at 2910 SW Topeka Blvd, Topeka, KS 66610.

**\$3.50 suggested donation per meal. CHAMPSS meals expire one year from the date they are added to your card.**





## **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 and time to commit to multiple ongoing projects, please contact:

Susan Harris, JAAA Executive Director, at 785-235-1367 or [sharris@jhawkaaa.org](mailto:sharris@jhawkaaa.org).



# Kansans — especially seniors — desperately need property tax relief

By Marsha Henry Goff

This may be the year that meaningful tax relief passes the legislature and is signed into law by Governor Kelly. While the two branches of government may disagree on the method, almost everyone agrees that the time for reducing taxes — especially real estate property taxes — has come. Kansas is one of only 11 states that taxes all or some of Social Security income and finally it appears that most legislators as well as the governor support removing the tax on Social Security.

There are two plans that currently offer real help to seniors with high property taxes but one has to meet income guidelines and home property values cannot be over \$350,000 to take advantage of them. **Safe Senior** offers a 75 percent refund on property tax to seniors with a \$23,700 or less income (disability income and Social Security income for those who received Social Security disability before turning age 65 do not count as income).

**Homestead Property Tax Refund Claims** sets a base year (2021 or whatever year the claimant becomes 65) which freezes property tax at that year's level. Disabled veterans also qualify regardless of age. But the devil is in the details for many who would qualify for income levels (\$50,000) but do not qualify because their home is valued at more than

\$350,000. While that home value once represented a luxurious home, that is no longer the case. Appraised values have risen so dramatically that in two short years, senior homeowners who bought or built their homes decades ago have passed the \$350,000 threshold at a gallop.

The appraised value on our home which we built in 1995 jumped \$81,590 in two years while my widowed friend's appraisal jumped \$119,500 (\$94,000 of that in a single year). Those who live on small rural acreages are especially hard hit because, while their land is too small to sell off a portion, all of it is taxed at the higher residential rate, even though the house sits on a small part of the land.

Because there is no sign that the rapid rise in appraised value is going to slack off anytime soon, the \$350,000 limit needs to be increased to at least \$500,000. Seniors should not be forced to leave the homes they love and have lived in for decades. And, as they are forced from their homes, more communities are building taxpayer subsidized housing for seniors. It makes no sense. The one thing that is clear is that the remedy lies with the state because many cities and counties have no brakes when it comes to spending taxpayer money.

I believe there are many legislators who have worked diligently to curtail spending and to reduce taxes for Kansans and

especially for seniors who are on fixed — actually declining — incomes. I am privileged to be personally acquainted with three Kansas legislators who are determined to lower property taxes.

**Senator Caryn Tyson** is the Republican chair of the Senate Assessment and Taxation Committee. She has worked tirelessly to lower property and other taxes and has no intention of



Tyson

stopping until that is done. She makes that mission clear when she states, "Tax cuts like exempting Social Security

from state income tax, increasing standard deductions, lowering property taxes — including expanding the freeze so more seniors and disabled veterans qualify — is legislation I will continue to fight for until we get it passed into law. The idea is to keep more money in the hands of Kansans where it belongs."

I have known **Representative Mike Amyx** for decades. He served Lawrence as city commissioner and mayor and Douglas County as a county commissioner. In whatever capacity he served, he always watched out for the taxpayer. He is a barber who recently realized that the first \$20 he makes every day goes to pay his property taxes and he likes to share that his late father said he did not *own* his home,

he just *rented* it from the county.

A Democrat, Amyx is enthusiastic about Governor Laura Kelly's tax reduction proposal. He says, "Retired Kansans on fixed incomes will benefit enormously from exempting Social Security income from taxation. I know how difficult it can be to make ends meet when it seems like the costs of everything around us is rising, and I appreciate every effort to alleviate some of that burden. The governor's plan is fantastic and I am eager to see it successfully pass through the legislature."



Amyx

In a spirit of bipartisanship that is all too rare in today's political climate, Senator Tyson credits Democrat **Senator Tom Holland** for the Homestead Property Tax Refund Claims bill — often referred to as "the freeze" for seniors age 65 and older and disabled veterans — which was enacted into law in 2022. Holland is retiring after this session but is attempting to improve that legislation by amending the law to exclude Social Security payments from household income and increase the threshold for the



Holland

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# Your high real estate property taxes are because Kansas is massively over-governed

By Marsha Henry Goff

Government is the biggest of big businesses yet the majority of elected officials are not business people who know how to run businesses that not only stay afloat but make a profit. Perhaps that is why — according to the Kansas Policy Institute's 2021 Green Book — "Kansas has some of the highest property taxes in the nation, largely because we are massively over-governed,"

Serving 2.9 million Kansans are 1,993 cities, counties and townships. Our state has the third worst rate in the country for the ratio of residents to government entities: 1,461 while the national average is 8,448. And Kansas is the second-worst state for local government employees per person.

**Why should that be important to you?** Because having more governments requires 35% more government employees than the national average meaning taxpayers would be paying the salaries and benefits of 38,000 fewer government employees if we just had the national average per person. Compounding the problem, Kansas has 37% more state government employees per person than the national average. Any business owner that hired that many more employees than needed would be bankrupt in a heartbeat.

The more government employees a state has, the

higher its property taxes. According to KPI's 2021 Green Book: "Kansas has some of the highest effective property tax rates in the nation, and a lot of that is because Kansas is so massively over-governed. For example, if the average all-in cost (pay plus benefits) is \$50,000 for the 38,000 extra local government employees, taxpayers are paying \$1.9 billion in extra tax."

Just think what a \$1.9 billion decrease in property tax would mean for taxpayers.

According to the Green Book, Kansas schools are also massively over-governed with 286 separate school districts. Some states have one school district per county while Hawaii has one district for the entire seven inhabited islands. "Kansas has an average of 1,740 students per district based on Census data for headcount enrollment, less than half the national average of 3,769 students per district. At the national average, Kansas would have 132 school districts — that's 154 fewer school districts. Keep in mind, this doesn't mean fewer school buildings, students, or teachers. It would mean fewer administrators, less overhead, and streamlined operations."

Kansas has 2.9 million people and 105 counties spread over 81,758.59 square miles. Compare that to Oregon with 4.2 million people and only 36 counties spread over 95,995.98 square miles. And Oregon has no sales tax whether you are

buying groceries or an automobile. As the Green Book concludes: **States that spend less, tax less ... and create a lot more jobs.**

When I served on our local United Way board more than a couple of decades ago, we had agencies that required only a single room as an office, yet each had to have a printer and other office necessities as well as someone to answer the phone. Consolidation at a United Way building which once served as

a county nursing home, solved that problem for a number of smaller agencies. Each had a room in the building but could share a common receptionist and other items instead of each purchasing their own. The UW administrative offices located in the same building made it super convenient.

Consolidation not only saves money, it also provides undreamed of benefits. Some of Kansas's many governments might give it a try.

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## Tax relief

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home's assessed valuation as well as the annual income allowed to qualify.

Senator Holland also hopes to pass a property tax reduction proposal that will allow Kansans to vote on a Constitutional Amendment to gradually reduce the assessment rates of residential property from the current 11.5 percent of appraised value

to 9.5 percent by 2026. This proposal will reduce taxes for all Kansans.

We can only hope that this legislative session will finally bring real tax relief to seniors and all Kansans. Even though it appears that those who represent us are on the same page when it comes to reducing property taxes, there is no guarantee it will happen. Call, write or email the legislators who represent you. Tell them you need property tax relief now.

Call Kevin at  
(785) 841-9417 to place your  
display ad in the SPRING 2024  
issue of Amazing Aging!  
The deadline is April 15.

# The Whaleys

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brought them many meals during his recovery. He was deeply appreciative but embarrassed that he and Wanda were the recipients of meals instead of the donors.

Two other serious accidents have proven his toughness. At 18, he lost part of his foot in a combine accident and several years ago, a cow butted him and knocked him out. His son Duane found him lying on a flatbed wagon and asked him if he was OK. Kenneth told him he would be fine as soon as he caught his breath. "I must have looked like death warmed over," Kenneth admits, "because he took me to the hospital where I was transferred to KU Med and

hospitalized for ten days for five broken ribs and a punctured lung."

Accidents aside, Kenneth and Wanda Whaley will tell you that farm life has been wonderful for them and their sons. As

for living almost half of a century in a home built by her husband and his father with lumber from the house where she grew up, Wanda says, "It feels pretty good." Indeed it does because love lives there!



The Whaley family, fewer than now, posed for a photo several years ago.



Kenneth won this attractive 1st place trophy in a truck driving contest.



The wood-burning fireplace helps heat the house.



This bathtub with a seat at the back (not shown) was removed from the Whitaker house.

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