

# 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

SPRING 2021



## *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



**Anthony Schwager holds a frame from one of his beehives that is almost completely covered by the bees whose honey contributes to his livelihood.**

**Please see story on page 3.**

# A Message from Susan Harris, JAAA Executive Director

Each May, the Administration for Community Living leads the celebration of Older Americans Month (OAM). This year's theme is *Communities of Strength*, recognizing the important role older adults play in fostering the connection and engagement that build strong, resilient communities. In our community, older adults are a key source of this strength. Through their experiences, successes, and difficulties, they have built resilience that helps them to face new challenges. When communities tap into this, they become stronger too.

Strength is built and shown not only by bold acts, but also small ones of day-to-day life:



Susan Harris

a conversation shared with a friend, working in the garden, trying a new recipe, or taking time for a cup of tea on a busy day. And when we share these activities with others — even virtually or by telling about the experience later — we help them build resilience too.

This year, Jayhawk Area Agency on Aging will celebrate OAM by encouraging community members to share their experiences. Together, we can find strength and create a stronger future.

Here are some ways to share and connect:

• **Look for joy in the everyday:** Celebrate small moments and ordinary pleasures by taking

time to recognize them. Start a gratitude journal and share it with others via social media, or call a friend or family member to share a happy moment or to say thank you.

• **Reach out to neighbors:** Even if you can't get together in person right now, you can still connect with your neighbors. Leave a small gift on their doorstep, offer to help with outdoor chores, or deliver a homecooked meal.

• **Build new skills:** Learning something new allows us to practice overcoming challenges. Take an art course online or try a socially distanced outdoor movement class to enjoy learning with others in your community. Have a skill to share? Find an opportunity to teach someone, even casually.

• **Share your story:** There's a reason storytelling is a time-honored activity. Hearing how others experience the world helps us grow. Interviewing family, friends, and neighbors

can open up new conversations and strengthen our connections.

When people of different ages, backgrounds, abilities, and talents share experiences — through action, story, or service — we help build strong communities. And that's something to celebrate!

Every spring Jayhawk Area Agency on Aging goes through a process known as allocations where a team of individuals determine what services and provider agencies will receive Federal Older Americans Act funding to provide services to those age 60 and older and their caregivers. This year as with many years it is a difficult process determining what services will be funded with the limited funds received each year. The committee meets with providers to discuss what is going well, what needs to improve, and what the future holds for these providers and services. With the increase in the number of

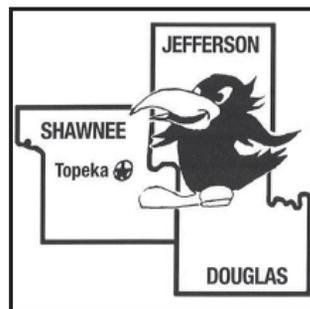
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You are encouraged to write us at:

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Marsha Henry Goff, editor



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

*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.

# Anthony Schwager: A young man who refused to let life's challenges keep him from reaching his dream

By Marsha Henry Goff

Anthony Schwager is a young entrepreneur with a thriving business that began with him selling the honey that his bees produced. What makes his story so unusual is that Anthony is considered developmentally challenged and when his third grade teacher showed him a video about bees, he decided right then that working with bees was what he wanted to do with his life.

He says it took him about a year to talk his parents into buying him a hive of bees and allowing him to start his business. "The reason we got the bees is because he was so persistent," explains his father Tony Schwager. "He knew what he wanted."

Now, with help from his parents and employees, he operates The Bee Store in Lawrence which is an outlet for honey and other products, including eggs — some quite colorful — that are laid by his flock of pasture-raised chickens. According to a 2003 study out of Pennsylvania State University, eggs from pasture-raised hens are healthier. Researchers in that study found that one pasture-raised egg contains twice as much omega-3 fat, three times more vitamin D, four times more vitamin E and seven times more beta-carotene than eggs from hens fed traditional feed.

According to his father, "Anthony loves his chick-

ens." But as much as he loves his chickens, it is his bees that appeal the most to Anthony "because" he says, "they are so fascinating. Without bees, we wouldn't have tomatoes, watermelon, corn, flowers, things like that. Then the animals that eat those things would be gone and we could follow and be gone in a heartbeat."

Indeed, one cannot overstate how important bees are to our ecosystem because they are the most efficient of all pollinators. The aftershocks of an event that wiped out all bees would ripple up the food chain to humans. A remark attributed to Albert Einstein states, "If bees disappeared off the face of the earth, man would only have four years left to live." While that may be hyperbole, it is true that bees pollinate 70 of around 100 species of crops that feed 90% of the world. Honey bees alone are responsible for \$30 billion a year in crops.

Given those facts, it is easy to understand why Anthony finds bees so fascinating. He also wants people to know that "bees aren't aggressive unless you're near their hive. They won't hurt you unless you give them a reason to do so. There are so many insects out there that can give you a worse sting than bees: wasps, yellow jackets, hornets, ants. A swarm of bees won't sting because they don't have a home to defend. They will sting to defend them-



Anthony prepares materials for a "Make your own candle" activity at Lawrence's Farmer's Market.

selves. If you have bees in your yard or car or wherever, it means that their hive is overpopulated. They are homeless; they don't have a home to defend."

Anthony says his parents bought him one hive in the late-'90s and the next year bought

two more from a local beekeeper who has since died. Over the years the number of hives increased and today Anthony has around 60 hives from which he harvests honey.

About three years ago, the family opened The Bee Store

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because Anthony's mother Terri thought it was a natural progression for his growing business. Tony Schwager refers to her as "The Queen Bee who usually gets what she wants." In this case the store was a great idea because, in addition to selling honey, eggs, candles and a variety of honey products, they also sell beekeeper supplies — including bees — and hold classes for those who want to become beekeepers themselves.

Tony explains the reason for The Bee Store's diversity. "We're a small store. You have to be diverse if you want a chance to be successful. So we sell bee products and supplies. We give classes, sell kits and host birthday parties. We're going into bee season, more customers, more opportunities."

Anthony is driven to be successful. "I'm proud that I have my own business. A lot of people that are challenged in life are either working at fast food chains or for somebody else for six bucks an hour." He charts his early start in business: "The first thing I had was these

little honey bears, 12 ounce, then we branched out to other sizes, straws, creams, lotions, jerky. You can make anything with honey." He also notes that honey was once used as an anti-septic. "You can put it on a cut. Honey does not spoil. Bacteria cannot grow in it. It is impossible to do so."

Anthony is so fulfilled by his hard work and entrepreneurial success that he takes every opportunity to encourage others with disabilities to become self-employed. He makes presentations to classes of students with disabilities showing them how they can become successful by starting their own business.

The Bee Store is located in The Malls at 711 West 23rd Street in Lawrence and is open from 3 p.m. to 6 p.m. Tuesday, Wednesday, Thursday and Friday and from 11 a.m. to 5 p.m. on Saturdays. Check out the store's website at <https://anthonysbeehive.com>. Because of pandemic restrictions, the store is offering curbside pickup as well as in-store sales. Anthony with his honey and other products sold in his store may be found at Farmer's Market. His honey is also sold at other retail outlets such as Dillon's.

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Anthony and his father harvest honey from a frame.

## Why many health experts think local raw honey is good for you

Natural honey contains phytochemicals, flavonoids, and ascorbic acid that act as antioxidants which mop up free radicals in your body. Scientists believe that eating an antioxidant-rich diet reduces the risk of chronic disease. It is nutritious and includes small amounts of niacin, riboflavin, pantothenic acid, calcium, magnesium, manganese, potassium, phosphorous and zinc. Honey is a natural antibacterial and antimicrobial agent that can kill harmful bacteria and fungi. Some people advocate putting honey on cuts. It can relieve a cough and treat diarrhea. While, to date, clinical studies have not confirmed it, honey has been anecdotally reported to lessen symptoms in people with seasonal allergies.

# Kansas seniors badly need property tax relief

By Marsha Henry Goff

According to Kansas Policy Institute (<https://kansaspolicy.org/honestygap/>), Kansas has the highest rural property tax in the nation and they blame local governments (our cities, counties, townships, etc.) for their “backdoor tactics that raise property taxes without a vote.”

From 1997 to 2018, city and county taxes in Kansas increased 168%, over three times the rate of inflation. By comparison, during those years the state tax increased 102% and education jumped to 134%. Together, those increases amount to billions of dollars from property owners.

Kansas Policy Institute says that while local governments maintain they are holding the line on taxes, it is the uncontrolled rise in valuation that causes an “honesty gap.” For example, according to Kansas Department of Revenue, Douglas County increased property taxes 399% between 1997 and 2020 yet the mill levy only increased 88%. What does that tell us? The increase was due to a 310% rise in valuations creating an honesty gap. Douglas County had the highest numbers in the state. Jefferson County (154%, 16% and 138%) and Shawnee County (141%, 29% and 116%) had much lower numbers.

Kansas is said to have the highest rural property tax in the nation. The effective tax rate (ETR) is the property tax paid as a percentage of assessed valuation. Kansas is very uncompetitive on effective property tax

rates as shown by The Lincoln Institute of Land Policy’s 2019 50-State Property Tax Comparison Study.

We moved into our home we built in the country southeast of Lawrence in 1995. During the last 26 years our real estate property taxes have raised 588% while inflation has risen 72.58%. As best I can tell because the Douglas County Budget Office did not return my call, the mill levy rose 23.5%. To me, this is outrageous and shows how easy it is for elected officials to tax and spend other people’s money.

Occasionally, legislators try to introduce bills that will reduce property tax bills for seniors. Those bills typically fail. During the 2020 session, Senator Tom Holland and Rep. Mike Amyx, both representing Douglas County, had plans that would reduce seniors’ real estate taxes. Neither plan came to fruition. Senate Bill 294 would have required local officials to vote on the entire real estate property tax increase, not just the increase in mill levy. Not surprisingly, that bill was strongly opposed by cities and counties. It died on the House calendar at the end of the 2020 session.

Ranking at the top of states with high real estate property taxes is not where Kansas should want to be. What can you do about it? Contact your state senator and representative and demand that they do something about punishing and sometimes confiscatory real estate taxes for seniors. Ask your Silver Haired Legislature repre-



sentative to advocate for lowering taxes, especially real estate property taxes. Can you think of anything more important for those who advocate for seniors to do?

More importantly, support and vote for candidates — especially at the local level — who pledge to reduce real estate property taxes. Then make sure they do it. Talk is cheap and too many politicians will say anything to get elected.

Some states have no real

estate property taxes; others reduce taxes by 50% for those over 65. MoneyWise, the personal finance website, ranks Kansas as the third worst state for taxing retirees with property tax, sales tax, and income tax on private-sector retirement income. Only Connecticut and Nebraska ranked worse than Kansas. The majority of states very effectively protect seniors from brutal rises in real estate property taxes. Why can’t Kansas?

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display ad in the SUMMER  
2021 issue of Amazing Aging!  
The deadline is July 15.

The Bee Store buys honey from local producers to sell through other retail outlets because the demand for their honey is often more than Anthony's 60 hives can produce. But they are careful to only buy local honey because you need to have raw local honey to help with allergies to ensure that the honey has the allergens native to the area in which you live.

Classes are held in the evenings and a class schedule is posted online. During the pandemic, classes have been held via Zoom. Customers who buy "BeeGinner" kits are given a code for free classes. In-person classes will resume when it is safe to do so.

Although Tony says that it is hard for anyone to obtain gainful employment, during some of the hours when his store is not open and he is not working there or with his bees, Anthony is employed at PetSmart in Lawrence where his father says he has been Employee of the Month at least three times.

Jessica Slocum, Merchandise and Inventory Manager for PetSmart on Iowa Street, says that "Employees of the Month are selected by a unanimous decision of all the managers and are based on "who shows up and does their job the best." Anthony, she says, "does a little bit of everything: cleaning the store and displays, sorting through hangers, checking to be sure items are

not out of date." Although she did not know Anthony worked at PetSmart when she took her position there, she admits that, "I have been aware of Anthony for a long time."

She is not alone. Many are aware of Anthony and what he has accomplished. Kendra Metz, one of Anthony's elementary teachers, says he is one of her favorite people. "He was kind to everybody, had such a gold heart and the kids loved him. One of the sweetest memories I have was that when his older brother was in my class, he would stand at the door and stare at me through the window until I would look at him. Then he would mouth, 'I love you' and go off to class. Sometimes my students would say, 'Mrs. Metz, Anthony is at the window.'"

"He knew so much about bees that one of his teachers helped him put together a presentation about bees and when he started talking, he told the kids so much about bees that they didn't know. They were flabbergasted! Education is important to his parents and Anthony has always had such a good attitude. I was even invited to his birthday party."

Tony Schwager is justifiably proud of his son and states, "As an adult he is responsible. He does a better job with customers and he is coming up with new ideas all the time and if I want to make sure I don't forget something or drop the ball on it, I just tell Anthony."

Anthony Schwager's persistence and hard work has made his childhood entrepreneurial dream a reality. It doesn't get much better than that.

## Anthony's Pasture Raised Eggs



Anthony's chickens are pasture-raised and produce healthier eggs than free-range chickens.



A carton of the colorful eggs laid by some of Anthony's pasture-raised chickens.



Anthony makes a presentation on self-employment to a class of developmentally challenged students in Shawnee Mission. The teacher is in the bee costume.



The Bee Store offers so many different kinds and sizes of honey from which to choose.



Anthony waits beside a mannequin to star in a video showcasing the store.



A CNN cameraman snapped this photo for a story that the network did about Anthony.

# Grants financed most of JAAA's building remodel

*By Marsha Henry Goff  
Photos by Sharon Wright,  
JAAA Administrative Assistant*

Due to the generous grants of three companies, JAAA's remodel was recently completed after three and a half months of construction. The Sunderland Foundation grant

of \$91,000 and Older Americans Act funds in the amount of \$62,000 provided the bulk of funding required to make our building more secure and safe for consumers and staff. A Capitol Federal grant of \$7,812 covered the cost of the mechanics to make ADA compliant the one door to our

building that was not.

JAAA Executive Director Susan Harris expressed gratitude to those institutions: "Jayhawk Area Agency on Aging is pleased to have received support for the building remodel from the Sunderland Foundation and Capitol Federal. This remodel will allow for Jay-

hawk to better meet the needs of the older adults and individuals with disabilities who come into our office for assistance by providing safe and secure areas to meet privately with our staff regarding their needs."

Additionally, JAAA is grate-

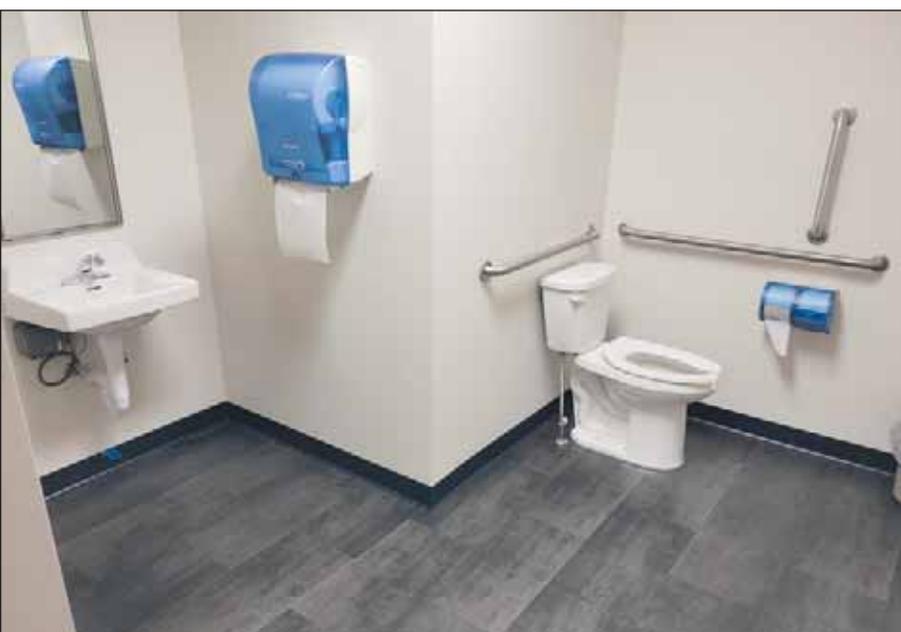
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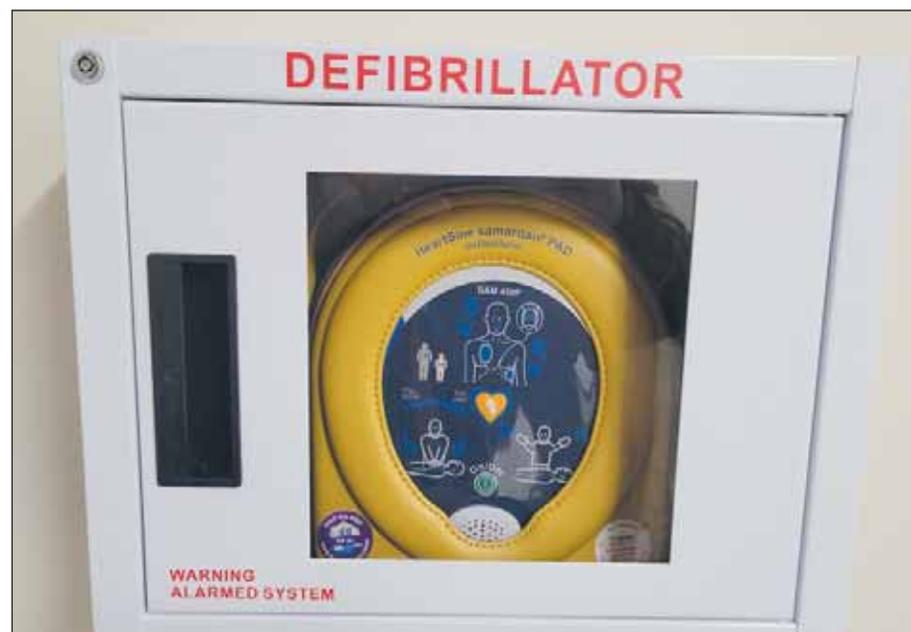
View from lobby through vestibule to outside the front entrance.



Reception desk and lobby.



Public ADA compliant bathroom



Defibrillator provided by Firehouse Subs.



Hallway from lobby to interview rooms and public ADA bathroom.



Staff entrance into interview rooms.

## Remodel

CONTINUED FROM PAGE EIGHT

ful to Firehouse Subs Public

Safety Foundation Board of Directors for the grant they awarded to JAAA that provided our building with a HeartSine Samaritan AED & Accessories

valued at up to \$1,297.85. This defibrillator has the ability to save lives when seconds count and help is minutes away.

The entire remodel was primarily covered by the above-cited grants which were procured by Michele Dillon, JAAA DG/JF County Lead.

*Jayhawk Area Agency on Aging expresses its sincere gratitude to Sunderland Foundation, Capitol Federal and Firehouse Subs for their grants that made our building more safe, efficient and secure for those we serve.*

# CHAMPSS Coordinator Christine Johnson: Staying busy for cardholders during the pandemic

By Marsha Henry Goff

Christine Johnson, Jayhawk Area Agency on Aging's CHAMPSS Coordinator, is eager for pandemic restrictions to end so she can personally meet the 2,465 seniors who currently are CHAMPSS cardholders and recruit more cardholders through in-person orientation sessions.

Presently, seniors can participate in orientation sessions online via YouTube (a link to that video is on [www.jhawkaaa.org](http://www.jhawkaaa.org)) or — if they do not have a computer — visit JAAA to view the video. Simply call JAAA at 785-235-1367 for an appointment. However, as soon as the restrictions are lifted, look for Christine to host an orientation session at a site convenient to you.

She reformatted the menus for all CHAMPSS meal sites on JAAA's website and recently sent out a

mass-mailing to current cardholders showing the menus for each of the 13 CHAMPSS meals locations and, as an added bonus, enclosed a handy jar opener showing important CHAMPSS information.

Your CHAMPSS card can be swiped at any of the following meal sites, **Douglas County:** Dillon's at 1740 Massachusetts St and 4701 West 6th St, both in Lawrence; Hy-Vee, 3504 Clinton Pkwy, Lawrence. **Jefferson County:** Apple Markets at 7312 K-4 Hwy, Meriden and 901 Oak St, Valley Falls; F.W. Houston, 408 Delaware St, Winchester. **Shawnee**

**County:** Dillon's at 24 Hwy and NW Rochester Road, 21st and SW Fairlawn Road, 10th and SW Gage Blvd, 29th and SE California Ave and 29th and SW Urish Rd, all in Topeka; Hy-Vee, 29th and Wanamaker Rd, Topeka; Millennium Café at 2127 Westport Dr (pickup only) and 1515 SW 10th Ave, both in Topeka.



Christine Johnson

## What is CHAMPSS?

Come join the ever growing number of older adults 60+ who enjoy the flexibility of dining options that accommodate their active lifestyles.

CHAMPSS meals are available 7 days a week for breakfast, lunch or dinner at participating sites. CHAMPSS cardholders can visit any of 13 locations in Shawnee, Douglas and Jefferson Counties and enjoy a delicious and nutritious meal. There are no income guidelines.

How do you get started?

Learn more about the CHAMPSS program and view the orientation video at [www.jhawkaaa.org](http://www.jhawkaaa.org). Call the JAAA office at 785-235-1367 for questions and to receive a registration packet.

# JAAA serves as an Aging and Disability Resource Center

The ADRC (Aging and Disability Resource Center), funded by the Older Americans Act, is a trusted source of information where people of all ages, abilities and income levels, as well as their caregivers, can obtain assistance in planning for their long-term service and support needs. The ADRC is designed to empower older adults and persons with disabilities to make informed choices about their services and supports. The ADRC provides objective information and assistance to help people access private or publicly funded service programs. The following services are provided under the ADRC: Information, Referral and Assistance: The ADRC has knowledgeable staff trained in community resource information and can link individuals to a wide variety of community supports and services.

**Options Counseling:** The ADRC has knowledgeable and trained Options Counselors who provide unbiased infor-

mation that is relevant to the individual's needs, preferences, and goals. This person-centered service provides information regarding services and supports in the community both publicly and privately funded and supports the individual in making informed choices about their long-term care service options.

**Assessments:** The ADRC is responsible for completion of initial and annual functional eligibility assessments for Home and Community Based Services waivers of Frail Elderly, Physical Disability, and Traumatic Brain Injury, as well as Money Follows the Person (MFP), and PACE (Program of All Inclusive Care for the Elderly). The ADRC also completes the CARE (Client Assessment, Referral and Evaluation) Assessment for those individuals entering a nursing facility. The ADRC is responsible for completion of assessments for the Work Opportunities Reward Kansas (WORK) program.

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# Caregiver Support

## Networking can help caregivers nurture themselves

By Michele Dillon  
JAAA ADRC Supervisor

You cared for your loved one during this last year of a Pandemic and made it out the other side. Congratulations. They should make a Marvel movie with you as the star, the real life superhero. For those of you whose family member succumbed to the virus please accept our sympathies here at Jayhawk Area Agency on Aging. It has been a difficult year in an already difficult situation for caregiver and those high-risk individuals they care for.

Now that there is a vaccine and there is some light at the end of the tunnel, what can you do and what are your options? In this column I will give a short description of what is available for you and your loved one.

**In home services** - There are many providers who can assist with in home services such as respite care (companion service), attendant care (bathing

and dressing assistance) and Homemaker services. These providers will do everything from med reminders and meal prep to 24/7 care. These providers charge anywhere from \$23 to \$30 an hour and may have 1-3 hour minimum service requirements. Maybe they just need a meal delivery one time a day.



Michele Dillon

**Assisted Living** - Assisted Livings are set up as individual rooms or shared rooms with their own mini kitchen. Most assisted livings charge a general room and board rate and then additional charges for level of care (bathing, med management, etc.) Some assisted livings will allow you to transition with your pet as long as you are able to care for your animal.

**Homes Plus** - Homes Plus homes fall under the assisted living category. These are residential homes that have been converted to house no more than 12 residents. They have separate bedrooms but common dining and living areas.

**Skilled Care** - Nursing homes provide 24/7 care at a variety of levels. There are nursing homes that have special memory units for wanderers and special behavioral needs. Medicare will provide payment assistance for nursing homes for any short term stays related to rehabilitation needs.

**Payment sources** - All of these options can be paid for through several means. Private pay is the most common. This can get expensive so you should develop a care plan to utilize this most effectively. Our caregiver support staff can help you with this. 24/7 care can sometimes be a misnomer. Ex: Is mom OK for a few hours watching television until another shift arrives?) Medicaid is an option. There are

physical and financial qualifications for this and not all facilities accept it. Long term care and aid and attendant through the VA are also sources that can assist. Our caregiver support grant can help for short term respite and in home needs.

Is your head spinning yet? Let the staff at Jayhawk Area Agency on Aging help you navigate through it all and find the best case scenario for you and your loved one. Aging in the least restrictive environment is always the goal. We can also help answer questions on Advanced Directives, Medicare and meal service options. Call us at 800-798-1366. A receptionist will be happy to route your call.

## Susan Harris

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people age 60 and older residing in our service area and the growth of funding not following suit, the Allocations Committee members have a tough job of making sure that services and funding are targeted to specific needs that will benefit the communities we serve.

Older Americans Act services are not means tested in any way and they are provided on a donation basis, with that being said, donations are vital to the programs funded by the OAA. The donations received are returned back to the specific service as program income allowing for more services to be provided. The more donations received, the more services that can be provided. The allocation dollar and service amounts determined by the Allocations

Committee are submitted to Jayhawk Advisory Committee for review and recommendation to approve and then presented to the JAAA Board of Directors for approval and incorporation into the annual area plan.

Jayhawk Area Agency on Aging is pleased to announce that our building remodel project has been completed and our office is now better suited to providing services to the older adults in our community. The remodel project provided Jayhawk with 5 new private meeting rooms for staff to safely and effectively assist older adults, their families, and caregivers as well as providing more security to our building. This remodel project was funded through grants from the Sunderland Foundation and Capitol Federal, as well as funds from Older Americans Act dollars. We appreciate and thank all of the funders of this remodel project.

*A reminder to caregivers*

*It is important to take care of yourself so that you can take care of your loved one.  
Thank you.*

# The First Apartments

*A self-supporting Community--Seniors and Individuals with Disabilities*

Leave your yard  
and home  
maintenance  
to us!  
You're invited to  
The First  
Apartments.



## ***Studio, One Bedroom & Expanded One Bedroom Apartments providing:***

- emergency call button w/24 hr. staff
- 24 hr. emergency maintenance
- Individually controlled heat & air
- balconies on each floor
- covered patio by pond
- small pets welcome

## ***Unique Service Coordinator Staff on site providing:***

- referral services to community agencies & service providers
- resident advocate
- assistance with Medicare Part D plans

## ***We also offer:***

- Restricted access with phone/intercom system
- Meals on Wheels pick up site
- Coffee Room
- Laundry Room
- Recreation Room w/pool table
- Salon
- Red Carpet Library Service
- Storage locker for each apartment
- City bus stops at front door
- Group Exercise
- Crafts
- Monthly BINGO

We charge no entry fees. Our reasonable monthly rent includes utilities and maintenance costs. Applicants are encouraged to inquire about the availability of rent subsidy if their annual incomes meet HUD requirements.

Visitors and prospective residents are invited to schedule an appointment for a tour of our building and view an apartment.

Residents are the principal priority to our staff. We provide a self-supporting environment that encourages use of community resources.

Great location in the Seabrook neighborhood and surrounded by area churches, banks and shopping center.

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