

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

SUMMER 2018



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



A grandmother's love

Vicki Julian ponders composing a love letter to her new grandson (see page 3).

A Message from Susan Harris, JAAA Executive Director

Whew! What a year this has been. My first year as Executive Director has been a whirlwind and seemed to fly by. I've said it before and will continue to say that Jayhawk has the best team of staff any director could be blessed to work with. We often tell our new staff to not be surprised if it takes them an entire year to feel comfortable with all the information and resources they need to know in order to feel confident in their position with JAAA and I was recently told by fellow Area Agency on Aging Directors that it may take even longer for a new director. I am so thankful to the staff at JAAA for their continued hard work and knowl-



Susan Harris

edge of what JAAA is and does and their continued reflection of our agency mission.

I want to take this opportunity to thank all who came to our Open House in May. We really enjoyed the opportunity to show off our wonderful building and showcase the awesome services we provide to seniors. We had some great conversations with those in attendance and although we didn't solve the world's problems we were able to share the importance of services offered by JAAA and how many individuals we serve in our three county area. I would like to thank the four elected officials who came by to visit: Senator Vicki

Schmidt, Representative Virgil Weigel, Senator Marci Francisco, and Topeka City Councilman Michael Padilla. We appreciate your willingness to listen and have conversations about what can be done to maintain and improve valuable services and supports for seniors.

Jayhawk is currently working with Soul Fuel Agency to create a video that showcases who we are and what we do. We are excited for this opportunity to further get information out into our community and show the faces of Jayhawk. This video will be a great tool for us and we are anxiously awaiting the final product and will post it to our website as well as social media when it is completed.

We have begun our community needs assessment process and are currently focusing on nutrition needs. If you have not already completed our survey please consider doing

so by marking and returning the survey in the center of this paper. You may mail it to JAAA, 2910 SW Topeka Boulevard, Topeka, KS 66611 or drop it off at our building. A link to the JAAA nutrition survey can also be found on our website if you would like to complete the survey online. The results of this survey will be used to help us determine the services and supports relating to nutrition that will be funded through federal Older American's Act dollars that JAAA is responsible for allocating into the community.

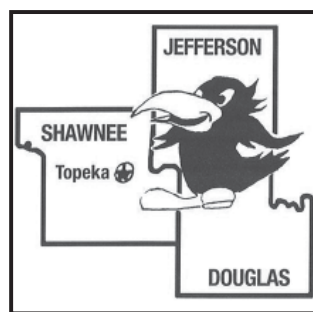
We welcome any input and comments that individuals in our service area have. JAAA is committed to continuing to provide relevant services to our senior communities and have the challenge of doing so with limited funding. Please take the opportunity to complete the survey and have your voice heard.

- 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.

A Love Letter to My Grandson

By Vicki L. Julian

Editor's note: National Grandparents Day, recognized in the USA since 1978, is the first Sunday after Labor Day. This year the date falls on September 9 and it seems fitting to celebrate the event in Amazing Aging with Vicki Julian's letter to her grandson. Vicki is my sister and she waited a long time for a grandchild, celebrating as our three nieces became grandparents and our two sisters became great-grandparents. When her son Chris and daughter-in-law Erin became parents last January 14, she was overjoyed! She is showering all that pent-up grandmotherly love on baby Maddox who — although he is too young to realize it — is a lucky little boy.

My Dear Little Maddox,

Anyone who knows me is aware of how much I wanted a grandchild. Most are also aware that I had a sizeable “grandma stash” — a hope chest of assorted clothing that spanned seasons, sizes and gender; stuffed animals; and, of course, books. Someday, I want to read those to you as you sit on my lap. In fact, there is one book I hope will be special to you. It's the one I wrote to explain the meaning of Christmas to children and it is dedicated to your daddy, uncle and you.

For years I watched patiently as friends and each of my nieces became grandparents, sometimes more than once. I was ecstatic when your mommy and daddy, still in their 30s, eventually found each other, and I

hoped my wait was over. But, it still took six years for you to join our family.

Last July, your parents invited me to lunch, and as we slipped into the booth at Perkins Restaurant, they handed a bag to me. I asked, “What's this for?” Your daddy smiled and said, “Just because.” I opened the gift to discover a baby frame holding the first glimpse of a long awaited miracle...you. Normally I think sonograms aren't very distinctive, but I could see you very clearly. The image of your developing little body was a typical side view, but your head was turned at a 90 degree angle to show your entire face. I knew in that moment I was in love with my grandchild.

It would be another six months before I could meet you face to face and hold you in my arms. And of course, you chose to make your appearance during one of the worst icy snowstorms of the season. It didn't matter I had to drive to Kansas City on treacherous roads, and even slide through a red light — you were finally here.

It's now been five months and you are as much of a delight as I expected and hoped. You already smile, laugh, baby talk, wave and bring joy to everyone you meet. I'm sure, too, you met your grandfather in Heaven before you were born, and he played with you and loved you as I will do on earth. Here, you will one day ride the rocking horse that was given to your daddy on his first Christmas. You'll also sit on the little chair

that flips to a step stool which his great uncle made for him when he was born. It is such a pleasure to know these treasured items will become a part of your life.

Someday, it may seem a burden to carry all the hopes and dreams of a family legacy, but I hope that will be lessened by all the love surrounding you. And many years from now, when you become a grandfather, you will

realize one of the greatest joys of being a grandparent is knowing that what is passed from generation to generation assures that our time on earth has meaning. Until then, regardless of what the future holds, remember how much your parents wanted and love you, and how you are the perfect answer to this grandma's prayer.

Love,

Your Adoring Grandma Vicki



Stan Unruh, Ozawkie, entertains an appreciative crowd at the May monthly luncheon of Perry Senior Citizens.

Carolyn Lasher: a volunteer focused on helping people

By Marsha Henry Goff

After her husband's funeral in 1997, Carolyn Lasher never spent another night in their home in rural McLouth where they had lived a quarter of a century. She moved instead into the home in Lawrence where the couple had planned to live together. Believing that "people who have lost their spouses need to be out with people," Carolyn found a job at Weaver's Department Store in Lawrence and worked there for 15 years, during the latter part of which time, she began volunteering at Lawrence Memorial Hospital.

She also volunteered while working at her previous job of 15 years in McLouth as a Home-maker Services employee for SRS, a job she loved because, "People appreciated me. Many of the people I visited didn't have family nearby so my family became their family."

She served on the board of her Rural Water District as well as 17 years on the McLouth USD 342 School Board, a position she ran for after watching students push a school bus through the snow on her country road. Paul Flower, recently relocated to Lawrence from Oskaloosa, also volunteers for LMH and served a four-year term with Carolyn on the six member Special Education Board for the six school districts in Jefferson County. "She was a pleasure to work with," Paul says of Carolyn, "and yet her first thoughts were always for the benefit of the students."

Carolyn's original volunteer job at LMH consisted of taking

menus to patients to record their meal choices. She enjoyed that job because she loves interacting with people, something she also gets to do in her current volunteer position as admissions receptionist at LMH South. Her smile and friendly demeanor puts nervous patients at ease and is also appreciated by the people with whom she works. "Carolyn is friendly, efficient and always ready to jump in to help," says Sue Aldredge, Admissions Clerk at Lawrence Memorial South. "She's a sweetheart."

Her volunteer efforts are also appreciated by Allyson Leland, Director, Volunteer Services at LMH, "Carolyn is such a positive and hard working person. She has been a volunteer at LMH South for the past eight years. She is consistent and dedicated. She always has a smile on her face and is always focused on helping people.

"Volunteers like Carolyn make a positive impact on people who come to one of our facilities for a test or procedure. It is nice to see a volunteer who is smiling and helpful. You know that they will do their best to help you and make sure you have a good experience."

Leland also notes that there are several openings for volunteers at Lawrence Memorial Hospital and LMH South. If you are interested in applying, go to LMH's website at LMH.org and click on the link: Volunteer. Volunteer opportunities are listed there along with a volunteer application or you may call 785-505-3141 to schedule an appointment for a volunteer



Carolyn Lasher, a volunteer receptionist at LMH South, greets patients with a smile and makes them feel at ease.

interview and can complete the application at the interview.

Carolyn has a rich, full life enjoying visits with her three children, seven grandchildren

and two great-grandchildren, all of whom live in Kansas. And she enjoys her volunteer work for the simplest of reasons: "I love people."

SENIORS VOLUNTEER!

26.4 million
of all people 55 and over volunteer
which represents

44%
of the senior population who give

5.6 billion hours
of their time which is a value of

\$77.2 billion
to nonprofit organizations and
other causes in this country.



Susan Harris, JAAA executive director, presents Sharon Yockers with the prestigious Donna Kidd Award.

Sharon Yockers: 2018 Donna Kidd Award winner

By Marsha Henry Goff

Sharon Yockers, Topeka, was presented with Jayhawk Area Agency on Aging's prestigious Donna Kidd Award, named for the agency's first executive director, at a reception held at the agency on May 18. The award was presented by JAAA Executive Director Susan Harris, who says, "Sharon has been a valuable asset to Jayhawk. She has helped with Medicare counseling and jumped in and took on more during a time of change for that program, helping us to reach more people and making sure seniors get the help they needed. She has dedicated many years to JAAA and we are blessed to have her."

Sharon spent her entire career in the insurance field, beginning right out of high school. She accumulated 32 years with Trintity Insurance, then worked for

the City of Topeka assisting with Worker's Compensation claims, setting up new claims, meeting with injured workers and paying their medical bills. "I loved that job," Sharon says, "as it was something new with every claim and I love working with people."

Her volunteer work with JAAA, assisting clients with Part D prescription drug and Medicare supplement plans, began after she received help with her own Medicare insurance needs from a JAAA staff member. She completed SHICK (Senior Health Insurance Counseling for Kansas) training and has been so helpful and effective that many clients call and ask for her by name. "I have really enjoyed my work here," she says.

Sharon and her husband Howard have celebrated 47 years of marriage and have a daughter Jennifer, son-in-law Levi and a grandson Braden.

Medicare Open Enrollment

October 15 through December 7

Check out the many ways JAAA can help you decide on the best Medical Supplement and Part D Rx plans for you!

Schedule an appointment with JAAA

We will have appointments available at JAAA Monday-Friday 8:00 a.m. to 4:30 p.m. during open enrollment. We will begin taking appointments in late September for Open Enrollment. We are closed the following dates during open enrollment 11/12, 11/22 and 11/23. We have a limited number of appointments and they will be scheduled on a first come first serve basis.

Take part in a walk in clinic at JAAA

Providing we have funding available, we plan to have walk in clinics on Saturday 10/20; 10/27; 11/3; 11/17; 12/1 from 9:00 a.m. to 1:00 p.m. at JAAA's Topeka office and possibly some other evening times as need and budgets determine. Walk in clinics are first come first serve. Everyone will be helped, however there may be a lengthy wait time. *Please note: Walk in clinics are dependent on having the necessary funding which has yet to be determined.*

Visit us in October at TACC Resource Fair

Fairlawn Plaza Mall, 2114 SW Chelsea Drive, Topeka

Date and time to be announced

JAAA will host a booth at the TACC (Topeka Area Continuity of Care) Resource Fair that will have trained Medicare Counselors there to help navigate the plan finder and provide counseling for those wanting to shop Medicare Part D and C plans.

Attend JAAA's DIY Medicare Part D Classes at Topeka/Shawnee County Public Library

We encourage everyone to consider attending the Medicare Part D DIY classes that JAAA provides at the Topeka/Shawnee County Public Library on the second Thursday of the month at 9:30 a.m. We will walk attendees step by step through the Medicare Plan Finder and explain how to navigate and understand the information being provided to you so that you can make an informed choice regarding your Medicare Part D plan. We provide this training year round so don't wait until open enrollment and take the opportunity now!



Shawnee, Jefferson & Douglas Counties

Nutrition Survey

Almost one in every 12 seniors above 60 is considered food insecure. Nutrition plays a major role in the quality of life for an aging adult, including physical, mental and social health. The Jayhawk Area Agency on Aging is conducting this survey in our three county planning and service area (Jefferson, Douglas, and Shawnee) to determine prevalence of food insecurity for seniors and assist with development of programs and services related to the nutrition needs of individuals age 60 and older. Your responses are confidential and only group data will be reported.

Please mail your completed survey to: Jayhawk Area Agency on Aging, Inc., 2910 SW Topeka Blvd., Topeka, KS 66611. If you prefer to complete this survey online through survey monkey please use this link: <https://www.surveymonkey.com/r/JAAANutrition>

Nutrition Risks:

Please respond yes or no	Yes	No
Do you eat less than 2 meals daily?		
Do you eat less than 2 servings of fruits and vegetables daily?		
Do you eat less than 2 servings of dairy products (milk, cheese, yogurt, etc.) daily?		
Do you usually drink less than 6 glasses of water, milk, or juice daily?		
Do you drink 3 or more alcoholic beverages daily?		
Do you take 3 or more different prescriptions and/or over-the-counter drugs daily?		
Do you have problems with dentures, teeth, or mouth, which make it hard to eat?		
Have you made changes in the kind and/or amount of food you eat because of an illness and/or condition?		
Are you physically not always able to grocery shop, cook, and/or feed yourself?		
Do you eat alone most of the time?		
Do you usually not have enough money to buy the food you need?		
Have you unintentionally gained or lost more than 10 pounds in the last 6 months?		
Do you consider yourself home-bound? Meaning it is a taxing effort to leave your home.		
Do you live alone?		

1.) Is cost an issue in choosing overall food options? Yes No

2.) In the last 12 months have you ever cut the size of your meals or skipped meals due to not having enough money for food? Yes No

If Yes, how often? More than once a month Monthly Once every few months

3.) Do you receive SNAP benefits (Supplemental Nutrition Assistance Program/ vision card)? Yes No

4.) Have you in the past year utilized any community food programs (e.g. food banks, soup kitchens, etc.)? Yes No

If yes, what type of community food programs?

- food pantry/food bank
- commodities (Harvesters)
- soup kitchens (Salvation Army, Topeka Rescue Mission, Let's Help, LINK)
- churches

How often have you utilized these programs?

- daily weekly monthly less than once a month
- only once or twice in a year

Daily Nutrition Needs:

5.) Generally, does your current diet satisfy daily nutritional requirements?

- Yes No

6.) Has a health care professional recommended that you follow a modified diet?

- Yes No

If yes, what type(s) of modified diet has been recommended? Mark all that apply.

- reduced sodium reduced fat/cholesterol
- reduced carbohydrate reduced sugar
- reduced calories gluten free
- renal diet puréed or mechanically altered
- other (please list) _____

7.) Do you have difficulty following your prescribed modified diet?

- Yes No

8.) Do you have difficulty knowing what food options best meet your diet needs?

- Yes No

9.) What would assist you with following these diets? _____

Older Americans Act Funded Meals:

10.) Have you ever eaten at an Older Americans Act funded congregate meal site (e.g. senior center, senior apartment)?

- Yes No

If yes, how often do you eat at a congregate meal site?

- daily once a week 2 or less times month
- monthly only once

11.) Have you ever used Older Americans Act funded home delivered meal services (i.e. Meals on Wheels, Senior Meals, or Mom's Meals)?

- Yes No



Shawnee, Jefferson & Douglas Counties

12.) Have you ever used the CHAMPSS (Choosing Healthy Appetizing Meal Plan Solutions for Seniors) meal program?

- Yes No

13.) How much of your daily nutritional needs are met with a meal funded through Older Americans Act (e.g. congregate site, CHAMPSS, or home delivered meals)?

- None. I do not eat any Older Americans Act funded meals.
- Some. I also eat other nutritious food.
- Half. Meal is about half of the nutritious food I need daily.
- All. The meal is the only nutritious food I have each day.

14.) Are you aware of places you can go to eat group meals such as nutrition sites or senior centers?

- Yes No

15.) If there were a place you could go have meals with others within a reasonable distance from your residence, would you go?

- Yes No

16.) If there was a place you could go have meals with others, what type of setting would you prefer? Please mark all applicable.

- Sit down traditional group setting Sit down restaurant or café
- Grocery store with buffet-style food service
- Drive through / carryout food establishment Wellness or fitness center
- Nursing home dining room
- Public school cafeteria Retirement/Senior Living community
- Other _____

17.) How often do you eat a meal at a location other than your own home?

- daily weekly more than once a month less than once a month

18.) If you do not eat at home, where do you eat?

- family member/friend's home fast food
- restaurant (not fast food) supermarket other

19.) How often do you eat at restaurants?

- daily 2+ times a week several times a month rarely

20.) What reasons do you have for not eating out?

- cost/affordability lack of transportation prefer to not eat alone
- homebound/have difficulty leaving home other _____

21.) What other information, concerns or issues would you like to share regarding nutrition needs that would aid in planning and development of programs funded through the Older Americans Act?

Demographic Information

Age: Under 50 50-54 55-59 60-64 65-69 70-74
75-79 80-84 85-90 90+

To which gender identity do you most identify?

- Male Female Transgender Female Transgender Male
- Prefer not to answer

Marital status:

- Single Married Widowed Divorced
- Domestic Partnership Prefer not to answer

Employment status (please mark all that apply):

- Retired Working full time Working part time

Race (please mark all that apply):

- White Black/African American Native American
- Asian/Pacific Islander Other Prefer not to answer

Are you of Hispanic or Latino ethnicity? Yes No

Do you reside within your town's city limits? Yes No

Zip code: _____ **+4(optional)** _____

What is your household's monthly gross income? _____

How many people are in your household? (Include yourself, your spouse, and any dependents who may be claimed on tax returns) _____

Thank you for taking the time to complete this survey regarding nutrition. Your input will be utilized in planning and service delivery of programs offered and funded by Jayhawk Area Agency on Aging to benefit seniors in our three county area. Your responses are confidential and only group data will be reported.

Grace Reichle says goodbye to JAAA (but she'll be back)

By Marsha Henry Goff

Grace Reichle, who retired as case manager on May 31 from JAAA, will be greatly missed if her retirement party is any indication of the impact she had on fellow staff members and the seniors she served. Friends, family, food and fellowship filled the lower level of JAAA's building and laughter was abundant.

JAAA Executive Director Susan Harris presented Grace with a silver tray engraved with these words: *Presented to Grace Reichle, In Gratitude for More than 21 Years of Outstanding Dedication and Service, Jayhawk Area Agency on Aging, June 1, 2018.* However, when the tray was passed around, those who were not in on the joke realized

it was a lightweight shiny silver plastic tray and the engraving was ink on paper.

While Grace was star of the party, a close second was the slide show assembled by April Maddox, Case Management Program Manager, in which multiple staff members held signs with Grace's frequent sayings such as OLD RIP!! and GET OUTA HERE!! An exception was a sign that read SENIORS HELPING SENIORS which referred to the time Grace visited a client who said, "How nice that a senior is helping seniors."

Grace plans to keep in touch with her former colleagues as a volunteer for JAAA with the CHAMPSS program. She will be warmly greeted whenever she makes an appearance, both by clients and staff alike.



JAAA Executive Director Susan Harris presents Grace Reichle with an engraved "silver" tray.

Both property and sales taxes are regressive

By Marsha Henry Goff

Most elected officials recognize that sales taxes are regressive, *i.e.*, the tax takes a larger proportion of the income of low-income individuals than from high-income individuals. That effect is mitigated when groceries are excluded from sales tax. Kansas, however, is one of only seven states that tax the purchase of groceries. The other states are Alabama, Idaho, Hawaii, Oklahoma, Mississippi and South Dakota.

What many elected officials do not seem to understand is that

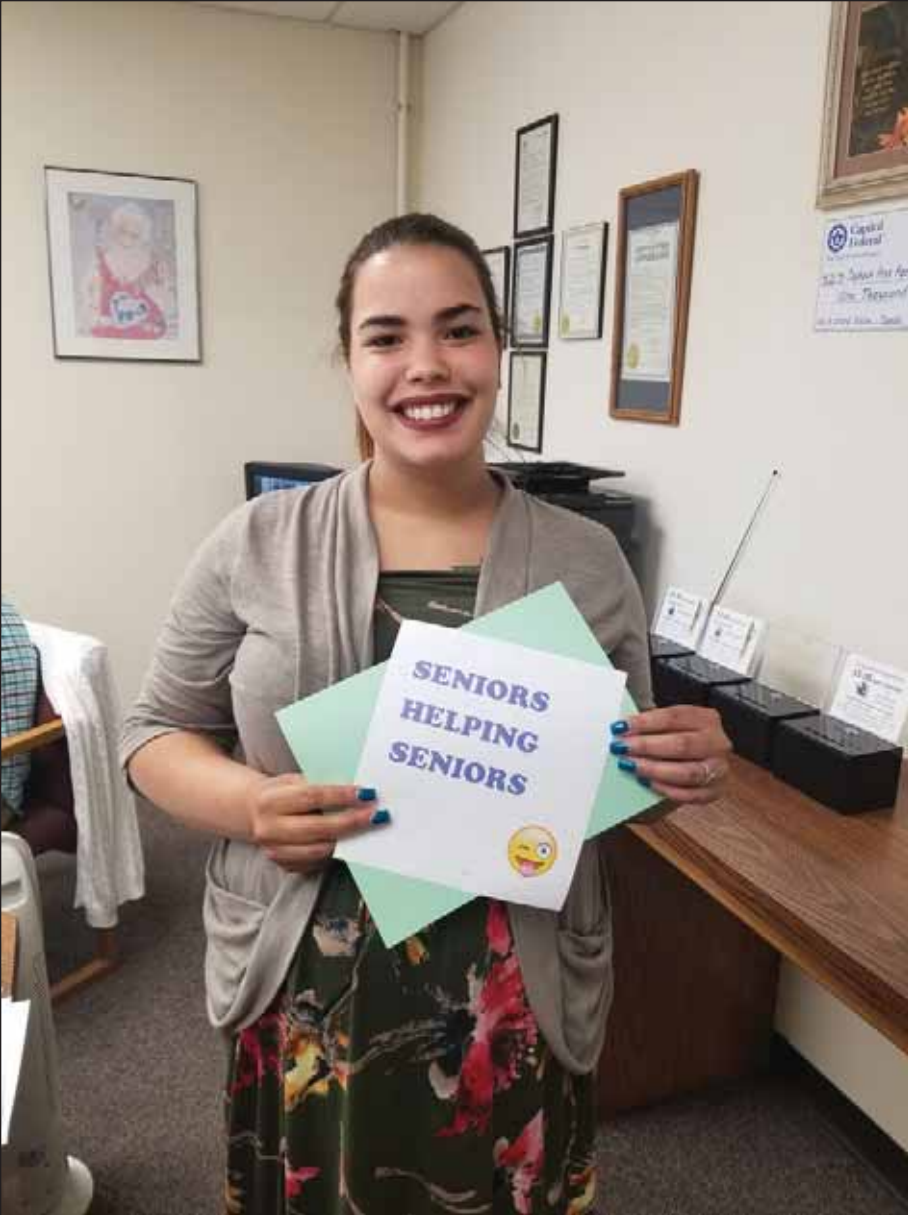
property taxes are also regressive when imposed on low-income seniors who own homes they have lived in for decades. While their incomes remain fixed, their money buys less. Costs of everything are rising: food, utilities, home upkeep and insurance. The Bureau of Labor Statistics shows how the average costs of food have risen the past 10 years (the first cost is 2008, the second 2018): loaf white bread, 1.08/1.41; pound of butter, 1.99/3.69; dozen eggs, 1.31/1.75; ground beef, 2.33/3.80.

Kansans are aware that elec-

tric bills have increased in recent years. Based on electric rates per kilowatt hour in April 2018 (the latest month available), Kansas ranks 32 among 50 states, paying 13.59¢ per kWh, while surrounding states pay less: Colorado, 12.06¢; Missouri, 10.36¢; Nebraska, 10.55¢; Oklahoma, 11.05¢. Missouri and Nebraska rank among 10 states with the lowest electric rates. In 2015, Kansas saw the second biggest increase in homeowners insurance rates of all states. From 2007 to 2015, Kansas average yearly insurance rates

jumped by \$627.

Add ever-increasing local property taxes and the threat of the legislature raising state property taxes and some seniors in Kansas legitimately worry about being taxed out of their homes. The economy has definitely improved and — along with income tax reform and wage increases — greatly benefits working individuals and families. That is a very good thing, but seniors also deserve to benefit from an improving economy and should not be forgotten.



Tanque Rae Chavez, JAAA information specialist, holds a sign in the slide presentation shown at Grace Reichle's retirement party.

**Please call Kevin at
(785) 841-9417 to
place your display ad
in the FALL 2018 issue of
Amazing Aging!
The deadline is October 15.**

JAAA gets around! Look for us!

Caregivers' Support Groups

Baldwin Methodist Church, first Wednesday of each month, 1 p.m. - 2 p.m.

No meeting in August September 5 October 3

Topeka/Shawnee Library, second Monday of each month, 3:30 p.m. - 4:30 p.m.

August 13 September 10 October 8

JAAA, third Friday of each month, 12:00 noon - 1:00 p.m.

August 17 September 21 October 19

Events and Presentations

Medicare Monday, we'll answer your Medicare questions, Topeka Public Library, 1 p.m. - 3 p.m. **May**

August 6 September 3 October 1

Do It Yourself Medicare Part D, Topeka Public Library, second Wednesday of each month 9:30 a.m.

August 9 September 13 October 11

Grey Wolves in Meriden, Meriden United Methodist Church, third Tuesday of each month, 11 a.m.

August 21 September 18 October 16

Medicare Quarterly Evening, Topeka Public Library, 6:30 p.m. on **September 13**.

TACC Resource Fair at Fairlawn Mall in October date to be announced

Salvation Army Back to School Fair

1320 SE 6th Street, Topeka

12 noon to 4:00 p.m. on **August 1**

Fall Prevention Program

Topeka/Shawnee County Public Library

1:00 p.m. on **August 27**

JAAA presentation to College Hill NIA

Westminster Presbyterian Church, 1275 SW Boswell

September 17

JAAA presentation to Highland Acres NIA

Highland Park High School Cafeteria, 2424 SE CA

October 1

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MARSHA GOFF

Substitute Form
W-8BEN
(Rev. July 2017)

Certificate of Foreign Status of Beneficial Owner for States Tax Withholding and Reporting (Individuals)
> For use by Individuals. Entities must use Form W-8BEN-E.
> Information about Form W-8BEN and its separate instructions is on page 2.
> Give this form to the withholding agent or payer. Do not send this form to the IRS.

Section A Identification of Beneficial Owner (See instructions)

Bank of America

Place Postage Stamp Here

Bank of America
AZI-200-20-13
PO Box 20061
Phoenix AZ 85038-0061

Bank of America
PO BOX 15284
Wilmington, DE 19850

Critical Information about your account status. Reply required.

Date: May 10, 2018

Account Information: bankofamerica.com

Reference Number: AZI-200-20-13

Control Number: 35050432192

Contact Us: 1-844-251-3707, Monday-Friday 8 a.m.-8 p.m. ET

MARSHA GOFF

MARSHA GOFF:

Please note immediate action is required to update your information by June 11, 2018

During a recent review, we found we are missing or have incomplete information that is important to serve you and your banking needs. Like all financial institutions, we're required to maintain complete and accurate information about all our customers and may have to restrict or even close accounts, which may include opening safe deposit boxes by drilling the

It's a SCAM!

By Marsha Henry Goff

They say there is a sucker born every minute. If my mail, email and phone messages are any indication, there must be 10 crooks and scam artists born every second. When I received the above mailing, I had to admit that it looked legitimate. The mailing consisted of 12 pages, two of which appeared to be IRS forms. A couple of things appeared a little off to me: the critical information needed was my birthdate and the return envelope was not postage paid.

My natural skepticism — due, I believe, because my late father was a lawyer and my husband is a former police officer — has served me well. But I wonder how many people might have been fooled, and perhaps even scared, by the official-looking IRS documents. Should you

receive such a letter, throw it away. It is an effort to get information from you that will allow your identity to be stolen.

I recently received an email from a credit card company that looked legitimate. No words were misspelled, but it asked for information they should have had and I was reluctant to give again. I called my son who is an IT and he told me to hover (but not click) my mouse over the link and from the information that popped up he was able to determine the email came from Indonesia. I called the credit card company and they asked me to forward it to their fraud department, which I was happy to do.

I once received a call where a young-sounding male voice said plaintively, “Grandma?”

“Nope,” I said, “Goodbye,” and hung up. I know my grandchildren’s voices. But what if

I were hard of hearing or wore a hearing aid that distorted sounds and I was not able to recognize their voices? Sadly, many loving grandparents are duped into sending money they believe will help grandchildren. If you think you are actually talking to a grandchild in trouble, check out the story with their parents or call the grandchild yourself. One grandparent had second thoughts and called her grandson after wiring money because she believed he was in trouble in a foreign country. She learned her grandson was at work and her money was in the pocket of a foreign scam artist.

My sister has received several calls from someone purporting to represent the IRS who threatened to have her arrested. It is a scam as are the callers who claim to represent utility companies demanding immediate payment over the phone.

It is against many people’s kind nature to hang up on such callers. Despite my skepticism, I, too, am reluctant to abruptly slam the receiver on an unwanted call. So I sweetly say, “Thank you for calling. Goodbye,” before I disconnect. Try it. It usually works because they know you are on to them.

Where does a scam end and blackmail begin? A friend recently received an email threatening to post pictures of her watching porn if she did not send them a huge Bitcoin payment. Connected to the message was one of her old passwords that they had extracted from one of many recent password breaches. She called the FBI.

To avoid being the victim of a crook, do this: keep your information private, your money in your wallet and never allow anyone who calls you to take over your computer.

God's reward for having children

By Marsha Henry Goff

Editor's note: This article on the perks of being grandparents was published long ago in my newspaper humor column, Jest for Grins.

Now that nature has decreed it impossible, I wish I'd had more kids. Not for the kids, mind you, but for the grandchildren they produce. Whoever said "grandchildren are God's reward for having children" hit the nail right on the head! Those of you who have grandkids understand this. Those of you who don't should continue reading because this is information that you'll likely have a future need to know.

There are huge differences between children and grandchildren. For example, grandchildren can be sent home before they drive you crazy. Also, if grandkids behave badly in public when they're with you, it's not your fault. It's their parents' fault for not training them better. And any savvy grandparent knows that parental responsibility begins when grandbaby has a loaded diaper. This is one of the best perks of grandparenthood.

When my children were young, I was so busy taking care of them that now I've forgotten important things like: Was it Ray, Jr. or Greg who called olives "jobs?" Which kid would only eat peas he smashed with his thumb and peeled off that digit with his tongue? I think I know which kid did what, but I'm not 100 percent sure. I do,

however, remember that it was Ray, Jr. who, bright and early one morn, recovered weenies—thrown out the night before—from the garbage can and shared them with the dog for breakfast. And it was definitely Greg who scrubbed the utility room floor with Raid Ant Killer utilizing his brand new winter coat as a rag.

However, with grandkids, my memories are not at all vague. I'm certain that it was B.J. whose favorite Sesame character was the Count, Gabe who could hum the entire Jeopardy theme at 16 months, Sammi who decorated her closet doors with a permanent marker, and Zoe who has a Guinness world record collection of the red Teletubby: Giant Po, Keychain Po, Bathtub Po, and three identical Pos whose names—Vicki and Steve Po, Grandma and Grandpa Po and Topeka Po—allow her to distinguish between them.

The fact is that every single thing grandchildren say or do is cute! Cute was Gabe at age five flawlessly reciting the Pledge of Allegiance, then saying, "And now for our mission statement: 'Sunset Hill provides opportunities . . .'" He didn't have a clue what words like "opportunities" or "potential" or "environment" meant, but coming from his lips in his chirpy little voice, they sounded—you guessed it—cute!

Recently, 6-year-old Samantha, the Brownie in our family, cut her finger on safety scissors during a meeting her mother Val, who serves as Brownie leader, conducted at their home.

Sammi declined her mother's offer of help and headed for an upstairs bathroom to find a Band-Aid. A short time later, Val heard her sobbing and rushed up to find a blood-spattered bathroom and a near-hysterical Sammi. "It turned out to be a small cut," says Val, "but there was so much blood Sammi couldn't tell where it was coming from and had bandaged three of her fingers in an effort to stop the bleeding." Sammi looked at her mother with tear-blinded blue eyes and pleaded in a quavering voice, "I want to LIVE!"

Ray and I are fortunate to have our grandchildren nearby. For most of our lives, my sisters and I lived 90 miles away from my paternal grandparents. Still, we saw them ten times more often than we saw our maternal grandparents in Oklahoma. I think both grandparents and grandchildren lose when sepa-

rated by distance.

However, there were compensations. My cousin Mike, who lived next door to my maternal grandparents, noticed how thrilled Grandma and Grandpa were to see us on our infrequent visits and asked his mother, "Can't we move far away so Grandma and Grandpa will be glad to see US?"

My friend Jean recently lost three of her grandchildren to Minnesota when her son accepted a job there. While she is putting on a brave front, I suspect she is feeling exactly like I would feel if my grandchildren ever move out of our area code. I'm pretty sure Jean has calculated the mileage from her door to theirs to the nearest tenth of a mile. And I'll bet she has memorized the phone number of the airline that offers \$59 fares from Kansas City to Minneapolis. I don't know about you, but I'm buying stock in Vanguard!

CHAMPSS Orientation Sessions

Lawrence: Lawrence Public Library, first Monday of each month at 2 p.m.

August 5 September 3 October 1

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

August 1 September 5 October 3

Jefferson County: residents may enroll at Topeka or Lawrence orientation sessions.

Medicare Open Enrollment

October

November

December

October 15 to December 7

Jayhawk Area Agency on Aging's SHICK (Senior Health Insurance Counseling for Kansas) volunteers can help you save money on your Medigap and Part D insurance plans. It is recommended that you review both your Medigap and Part D insurance policies every year because tier groups change and prices change. The insurance that was cheapest for you last year may not be the best choice this year. Medigap insurance plans have the same standardized benefits for each letter category regardless of where you buy your plan, but prices for exactly the same benefits may differ depending on the insurance company. Please see page 5 inside for a list of all the ways you may take advantage of this FREE service.



Shawnee, Jefferson & Douglas Counties