



Aug. - Sept., 2021
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Needs Survey results

By Rick Schaffer
Executive Director

During the period April 1, 2021, thru June 4, 2021, SWKAAA conducted a survey of older Kansans aged 60 and older living in its 28-county service area. The purpose of the survey was to gather information for the agency's board of directors and staff to use in determining what services SWKAAA should consider funding for the FY 2022-2025 area plan cycle. A six (6) question survey was provided to those members who serve on SWKAAA's six (6)

sub-region councils to distribute to older Kansans in their respective counties. The survey was part of numerous presentations that were conducted by SWKAAA staff at various senior centers and community meetings during that time-period. The survey also appeared in the 2021 March issue of the Older and Bolder News Paper. Two hundred eighty-seven surveys were returned and tabulated by the agency's administrative assistant. Surveys were also received from 20 counties in SWKAAA's service areas. The top five needs or concerns

that older Kansas marked as being important to them in the next four (4) years included:

1. Help with personal care/bathing
2. Personal help setting up medication
- 3 Assistance with affordable housing need
4. Purchase of assistive bathroom needs
5. Help with prescription drug purchase

Fifty-three percent of the respondents were familiar with the services of the area agency on aging and the family member continues to be the primary source of caregiving for older individuals. A majority of the survey respondents (201) were over the age of 75 and 196 were female.

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Published by the SouthWest Kansas Area Agency on Aging

Important Dates

August 2021

02- Sub-Region IV - Ulysses
04- Sub-Region VI - Coldwater
09- Sub-Region III - Leoti
10- Sub-Region II – Dodge City
12- Sub-Region I - Sublette
13- Sub-Region V – St. John
17- SWKAAA Executive Committee

September 2021

06- SWKAAA Offices Closed
Labor Day!
07- Advisory Council Meeting-
Dodge City 1:30 p.m.
21- Board of Directors Meeting-
Dodge City 10:00 a.m.
22- Fall Conference-
Dodge City



Friendship Day

First Sunday of August

Friendship Day is a day to nurture relationships, new and old. It's a really easy and fun day to celebrate. Start the day by getting in touch with some old friends. Start early. Chances are your friends know it's Friendship Day. You want to beat them to the punch and contact them first. See if you can make plans for lunch with a friend today, or some other day (soon).

Then, catch up to some of your current pals and buddies. Make sure to do some interesting things with them before the day is through. As you go through the day, be ever vigilant to spot an opportunity to make a new friend.

One thing is for certain ... if you put your all into the spirit of Friendship Day, you will have a great, great day.

In 1997, the United Nations named Winnie the Pooh as the World's Ambassador of Friendship.

Blame Someone Else Day

The first Friday the 13th of the year-AUGUST 2021

What a great time you can have on this day. Imagine all the problems, errors, and mistakes you could heap on someone else today. On this day you don't have to take responsibility, or

the blame, for any mistakes on your part. On the downside, this day comes as a double-edged sword. While you are busy putting the blame elsewhere, someone might just be putting the blame on you!

Blame Someone Else Day could just be your day. But watch out ... any blame you place today, can come back to bite you tomorrow. After all, ... what comes around goes around.

History and Origin of Blame Someone Else Day:

We discovered no substantial information about the origin of this day. In the spirit of the day, we will tell you that it wasn't us. We'll put the blame on someone else for starting this day.

National Honey Bee Day

This holiday is observed on the third Saturday in August

What's the Buzz?!

Why today is National Honey Bee Day! Let's celebrate and show our appreciation for the hard-working Honey Bee, who works so hard to produce the liquid sugary treat, that is loved so much by bees and humans.

Speaking of hard working, did you know that many bees have to travel 55,000 miles to produce just one pound of honey? To get that pound of honey, those bees need to

gather nectar from two million flowers. A single bee will gather just a ½ teaspoon of honey in its lifetime. After all of this hard work, honeybees deserve this special day of recognition.

This day was first established in 2009 for beekeepers, as a way to promote honey and to encourage educational programs. But this is too special a day to limit to the beekeepers. We appreciate hard working honey bees, too. After all, they produce honey that we enjoy, and they are vital to the pollination of a wide array of our fruits and vegetables. Now, that's certainly something to appreciate!

Today's Quote:

"Float like a butterfly, sting like a bee." — Heavyweight Boxing Champion Muhammad Ali

This holiday is a true "National" day, as it was declared by the U.S. Secretary of Agriculture

National Banana Split Day

This holiday is always enjoyed on August 25

Did You Know? Banana Splits have 850 - 1500 delicious calories.

How to Make a Banana Split: Peel 1 medium banana, split lengthwise and place on an oval dessert dish. Place 1 scoop chocolate, 1 scoop vanilla and 1 scoop strawberry ice cream on top of the banana halves. Top with 2 Tablespoons sliced fresh strawberries, 2 Tablespoons pineapple chunks, 2 Tablespoons whipped cream, 2

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Donor List

Thank You to Our Donors

Myrtle LaFond

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Marlene Waddle

Franz Pickett

Virginia Lee Vance

Clyde & Mereta Stone

Frank Sumaya

South West Kansas Area Agency on Aging, Inc.

Rick Schaffer,

Executive Director

Paige Hamilton, Editor

Amanda Boles, Circulation

Our Mission:

"To promote the well being of older Kansans and individuals with disabilities in southwest Kansas."

Visit us on the web at
www.swkaaa.org
or visit us on Facebook



Grandparents Day

Next Grandparents Day Sunday, 12 September 2021

Grandparents Day takes place on the **Sunday after Labor Day**. It is a national observance, but it is not a federal holiday. Most businesses follow Sunday working hours.

On September 6, 1978, President Jimmy Carter signed a proclamation declaring the first Sunday after Labor Day Grandparents Day.

President Carter's proclamation explained why this day is so important:

"As we seek to strengthen the enduring values of the family, it is appropriate that we honor our grandparents.

Grandparents are our continuing tie to the past, to the events and beliefs and experiences that so strongly affect our lives and the world around us. Whether they are our own or surrogate grandparents who fill some of the gaps in our mobile society, our senior generation also provides our society with a link to our national heritage and traditions."

Grandparents Day is not only about spending time with family but allows others to learn from their history, wisdom, and guidance. Schools, nursing homes, etc. arrange events. Families can make personalized gifts and cards to show how much they cherish their grandparents.

You can make a tribute in

honor of someone. See Grandparentsday.org

Labor Day

Next Labor Day Monday, 6 September 2021

Labor Day is a **federal holiday** that takes place on the **first Monday in September**, at the end of the long weekend known as Labor Day weekend.

What is Labor Day and why do we celebrate it?

It is a holiday in tribute to American workers and their social and economic contribution to society. It recognizes and shows respect for organized labor and the individual rights of workers.

Labor Day Parade, New York, 1908

Labor Day weekend: when is it and what does it mean?

Since Labor Day is a federal holiday and falls on a Monday, most businesses and schools are closed. As such, the preceding weekend is known as Labor Day weekend where many American workers all over the US take the opportunity of not having to work to extend the celebrations. Some choose to take a long weekend trip before the start of school to one of the cities hosting celebrations such as Atlanta to watch the street parades, firework displays or participate in events, while others simply choose to spend time closer to home by having a

party with a BBQ or picnic with family and friends. It's also a common time for stores to hold sales, so there truly is a diverse range of activities to celebrate and enjoy this holiday.

For sports fans, Labor Day weekend is also considered the start of the football season which sees the NFL (National Football League) kickoff their schedule, usually on the Thursday after Labor Day.

Just as Memorial Day is unofficially seen to mark the start of summer, Labor Day weekend also means the end of summer for many. This is, in part, thought to be where the age-old saying that you're not supposed to wear white after Labor Day comes from as the warmer months of wearing lighter clothing have drawn to a close.

Constitution Day

Next Constitution Day Friday, 17 September 2021

Constitution Day, also known as Citizenship Day, is observed annually on **September 17**. It is a **federal observance**, but not a holiday. Businesses follow normal working hours. If Constitution Day falls on a Saturday or Sunday, schools, agencies, and other institutions observe it on the next weekday.

Why Is It Observed?

Constitution Day commemorates the day when the United States Constitution was formed and signed by 39 delegates of the Constitutional Convention in Philadelphia, on September 17, 1787. The United States Constitution is the oldest in the world and is considered to be one of America's most important documents. It outlines the framework of the government. It protects the rights and freedoms of the

people it serves and ensures that future generations will also benefit from this.

Linked with Citizenship Day

Citizenship Day "recognizes all who, by coming of age or by naturalization, have become citizens." Citizenship Day was formerly known as "I am an American Day." The suggestion is that the song "I am an American," written for the New York World's Fair in 1939, inspired a public relations firm head, Arthur Pine, to come up with a day to celebrate US citizenship. He promoted the song and the day via radio and a local newspaper. It was so successful that another newspaper advertised it nationwide. In 1940, Congress passed a resolution and President Roosevelt issued a proclamation that the third Sunday in May should be "I am an American Day."

On February 29, 1952, this decision was repealed, and September 17 was chosen to replace it to celebrate "the formation and signing, on September 17, 1787, of the Constitution of the United States".

Each year, the President of the United States may make a proclamation about the day and decree that flags are displayed on all federal and other buildings.

Towns and cities may hold schemes such as cleanliness drives, to encourage citizens to take more pride in their local area. There may also be festivals or other celebrations. Some citizens choose to show their patriotism by displaying flags on their homes and in their cars.

See **September**,
page 7

Bought ReJuvenation pills?

Get your money back

By Maria Mayo
Acting Associate Director
Division of Consumer Response
and Operations, FTC

Last year, the FTC reached a settlement agreement with makers of ReJuvenation and sent refund checks to people who bought this so-called “anti-aging” pill that claimed to be a cure-all for ailments including cell damage, heart attack damage,

brain damage, and deafness. If you bought ReJuvenation and haven’t already gotten a check, here’s what you should know.

It’s easy to get your money. Just go to the Quantum Refunds page at **ftc.gov/rejuvenation** and follow the instructions for filling out a claim. The deadline for filing claims is **August 31, 2021**. The average refund check has been about \$113 dollars. Once you get your check, deposit it right away

since it will expire after 90 days.

Also, please know that the only way these FTC refund checks will come to you is by postal mail. And you never have to pay to get a refund from the FTC.

If someone contacts you and asks you to pay, or says they can

help you get a refund, it’s a scam — report it to the FTC.

For more information about the ReJuvenation refunds, visit **ftc.gov/ReJuvenation**. And check out **ftc.gov/refunds** for more information on the FTC’s refund program.

August, from page 2

Tablespoons chocolate syrup, and 2 Tablespoons chopped peanuts. Garnish with 2 maraschino cherries.

We did not find any documentation confirming this to be a “National” day. We found no congressional records or presidential proclamation.

Senior Citizens Day *August 21, 2021*

We should honor and respect our elders every day, but **August 21** is Senior Citizens Day, a day to commemorate them and show appreciation to those who are the pillars of the community. At some point in our lives, we have all turned to older people for life advice or learned something from the many life stories they have to tell us. Senior Citizens are also very generous and are always there to help us when we need it.

This is why we have a day to celebrate them.

Senior Citizens Day is the perfect day to go visit the elders in your family, be it your grandparents, or a great-aunt or uncle, and spend some quality time with them. Listen to their life stories, take them out to their favorite restaurant, or cook them a delicious meal, ask them to teach you some valuable lessons or skills. The most important thing is to make them know how much you appreciate them.

Another great thing to start doing on Senior Citizens Day is volunteering at Care Homes or organizations that support senior citizens. You can take meals to senior citizens, or help them around the house, or you can spend some time in a care home entertaining their residents and helping out wherever you can.

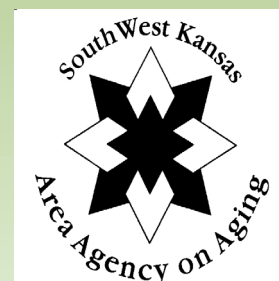
Medicare Fraud and Abuse Affect All Of Us...

It is estimated that Medicare loses **BILLIONS** of dollars each year to fraud and abuse.

Consider the following tips from the Senior Medicare Patrol to help you **PROTECT, DETECT, and REPORT** concerns...

- **Review your Medicare Summary Notice or Explanation of Benefits quarterly for accuracy.**
 - Look for three things :
 1. Charges for something you didn’t get.
 2. Billing for the same thing twice.
 3. Services that were not ordered by your doctor.
- **Protect your Medicare, Medicaid, and Social Security numbers as you would a credit card.**
- **Do NOT give out personal information to unknown callers, visitors, or providers whom you have not contacted for services.**
- **REPORT any concerns to the Kansas Senior Medicare Patrol.**

For Information or Assistance Call the Kansas Senior Medicare Patrol at 1-800-860-5260



Archway Recycling & Catholic Charities to host the Great Electronics Recycling Event

10 am - 2 pm

August 10th - 2201 16th St, GREAT BEND
August 12th - 906 Central Ave, DODGE CITY
August 14th - 705 Ballinger, GARDEN CITY

**ANYTHING
WITH A
CORD!**

*Except Tube or
Projection TVs



ArchWay Recycling
E-Waste

Catholic
Charities
of Southwest Kansas

and recycled. Gold, silver, copper, platinum, and other high-value, recoverable materials---valued at \$57 billion---were mostly dumped or burned rather than being collected for treatment and reuse. Additionally, mercury, toxic additives, and other hazardous substances from e-waste are released into the environment to become a human health hazard.

“Taking care of the most vulnerable includes being good stewards of our common home.” Said Rebecca Ford, Director of Communication and Development at Catholic Charities.

“Those without resources are the first to feel the impact of environmental damage. Declining food production and shortages of fuel make these essential items more difficult to afford. Floods and other disasters become more frequent and severe for those who don’t have resources to repair and rebuild. The vulnerable face greater health risks because affordable land, if it isn’t already exploited becomes stressed by overcrowding, poor sanitation, excess debris, and more. Whatever we do to lessen the harm to the environment means that we lessen the hurdles for those in need.”

The Great Electronics Recycling Event is an opportunity to reduce e-waste and assist those in need at the same time. The proceeds that Catholic Charities receives from this event will support agency programs such as pregnancy support, infant adoption, housing, emergency aid, COVID assistance, counseling, and immigration and refugee services.

Residents can donate their used or unwanted items in any condition at one of three Catholic Charities Offices: 10:00 a.m. to 2:00 p.m. at 2201 16th St. in Great Bend on August 10th, 906 Central Ave. in Dodge City on August 12th, and 705 Ballinger in Garden City on August 14th. For more information, contact Rebecca Ford at 620-792-1393 or by email at rford@CatholicCharitiesSWKS.org

Needs,
from page 1

From the results of the survey SWKAAA’s board of directors determined that the following services would address the needs or concerns in the survey: information & assistance, chore service, case management, personal care, homemaker, respite, legal assistance, coordination, newsletter, congregate and home delivered meals, caregiver services, senior health insurance counseling and medication management.

All of the above services will be funded in this area plan cycle. Particular attention will be given to low-income elderly; low-income minority elderly, older individuals in greatest social and economic need, those older Kansans located in rural areas and/or have limited English proficiency.

We want to thank everyone who participated in this survey. We now have a better understanding of the needs the SouthWest Kansas Area Agency on Aging will concentrate on for the next four years.

Archway Recycling and Catholic Charities are hosting The Great Electronics Recycling Fundraising Event from 10:00 a.m. to 2:00 p.m. at three different locations throughout southwest Kansas. The recycling pickup will be in Great Bend on August 10th, **Dodge City on August 12th** and Garden City on August 14th.

According to The Global E-Waste Monitor 2020, e-waste is the world’s fastest-growing domestic waste stream, due to increased consumption of electric and electronic equipment, short life cycles, and few options for repair. A record 53.6 million metric tons (Mt) of electronic waste was generated worldwide in 2019 and that is expected to almost double by 2030. Less than 20 percent is collected

AD ASTRA PER ASPERA
Kansas
Aging & Disability
Resource Center
1-855-200-ADRC (2372)
www.kdads.ks.gov

Managing dinner-table conversations in today's divisive mine field

By Lynne Hewes

Over the past two or three years, I've noticed a change in the conversations I have with my family.

I'm not sure exactly what we used to talk about, but lately it seems that topics which border on something political come up a lot around the dinner table. That might be okay, of course, if we all held the same political beliefs. Unfortunately, we don't.

At first, I attempted the old tried and true comment, "My grandmother used to say, 'Never discuss religion or politics.'"

That seemed to work for a couple of weeks, but then politically charged topics crept back into the conversation.

I love my family, and I know that they love me. It seemed that they just wanted to "fix" me, to help me over my "bad" ideas and get me to a "place of truth."

I hoped to do the same for them.

No one wanted to change his/her ideas.

In search of advice, I browsed the Internet, only to discover that "dealing with relatives who have differing political beliefs" is a hot topic. Lots of families are wondering what to talk about over dinner these days.

Eileen Kennedy-Moore, writing for Psychology Today, offers advice for braving it out and hosting those hot-topic conversations.

"Keep it friendly," Kennedy-Moore advises. "Be curious. Acknowledge an opposing viewpoint when you can. Ask

questions. Be humble; don't just try to score points."

Another article, this one by Susan Adcox, gets more specific.

Adcox offers, "To engage in a meaningful conversation, try to maintain comfortable eye contact and a pleasant expression ... avoid slouching or fidgeting, both of which convey your readiness to end the conversation."

Adcox also admonishes readers to think of body language. She says, "People don't respond well to feeling cornered, so be careful not to lean in or invade their space while talking."

She also mentions that we need to be aware of our facial expressions, our posture and gestures, and the volume of our voice when we find ourselves in a conversation which is making us feel uncomfortable.

Caroline Kelly, writing for National Public Radio, advises finding common ground, something we might agree on. "You can discuss things you both love, like family or the outdoors," she suggests. "This will build trust and allow you to start connecting."

Kelly says that experts agree that "... asking questions is the most important part of the conversation," but it's important to use open-ended questions. For example, it's not a good idea to say, "How can you possibly overlook all the evidence?" Instead, we might try, "What experiences have shaped your thinking on this issue?"

She further advises us not to attack someone else's personal

beliefs. "Our nervous systems treat attacks on our political beliefs the same way they respond to challenges to our physical safety," Kelly says. "So, if someone attacks my partisan attachments, I'm going to respond pretty much the same [way] I would respond if I were being attacked by a lion."

Susan Adcox ends her article by advising that we "know how to exit," using a phrase such as "You've given me something to think about. Let's talk about something else and come back to this at another time."

Good advice, I thought as I browsed those Internet articles. The only trouble is that I actually don't want to get into political discussions at all these days. What do other families talk about?

I recalled going to dinner last year with the family of a friend. When we sat down at the table, one of her brothers announced that he had been watching an interesting video about whales. We spent the next several minutes finding out what he had learned.

Then my friend jumped in and mentioned a podcast she had listened to the day before. We all asked questions and shared ideas.

Nothing turned to politics.

Good idea, I thought. Except I'm not sure I watch enough YouTube videos or listen to enough podcasts to collect a wealth of topics.

What did my family talk about before the separate news feeds on our phones so polarized us?

I set out to make a list of "safe" topics. Safe, yes, but meaningful

to us as a family: topics such as What's the best part of your new job? or Is it time to spray for white flies in the garden? or What position will you be playing when football season starts? or I've been thinking of repainting my kitchen? What colors are "in" right now?

I ran the idea by a friend of mine.

"Pretty good," she told me. "Keep adding to it. And, oh, by the way, you might need to add some transition sentences, just in case they get started on something political and you need to move away from that into a topic on your list."

Sources:

Adcox, Susan. "When Families Disagree About Politics."

Very Well Family. <https://www.verywellfamily.com/when-families-disagree-about-politics-4112342>.

Kelley, Caroline. "Keeping It Civil: How to Talk Politics Without Letting Things Turn Ugly." *NPR*. 12 April 2019. <https://www.npr.org/2019/04/12/712277890/keeping-it-civil-how-to-talk-politics-without-letting-things-turn-ugly>.

Kennedy-Moore, Eileen. "Handling Political Disagreements in the Family." *Psychology Today*. 14 November 2020. <https://www.psychologytoday.com/us/blog/growing-friendships/20211/handling-political-disagreements-in-the-family>.

National Centenarian Day

National Centenarian Day is celebrated every year on September 22. This is the day we honor those folks who have made it to age 100 and beyond. This date was originally set aside as a time to listen to the histories of our centenarian seniors because they have seen and done so much and have a lot of history to share.

Every year we celebrate those centenarians in our 28-county service area by printing a list of their names in this newspaper as well as honoring them with a commemorative certificate.

Please help us in this endeavor by sending us the names, addresses, and birthdates (including the year) of anyone you know in our area who has reached this milestone or will reach age 100 by September 22, 2021. We are also interested in any insights they might share with you on how

they feel that they reached this milestone.

To ensure delivery of the certificates, we must have all names submitted to us by September 17, 2021 at 5:00 p.m. Please contact lori.gerard@swksaging.org or call 620-225-8230, 800-742-9531, or mail to: SWKAAA, Attention: Paige Hamilton, Information and Assistance Director, P. O. Box

1636, Dodge City, Kansas 67801.

While you're at it, how about putting in a request for a presidential greeting as well. Submit your request to <https://www.whitehouse.gov/contact/> Include the following information in the comments box: Name and home address of honoree(s); form of address (Mr., Ms., Mrs., Dr., Miss, etc.); exact date of birthday

(month, day, year); age; your (the requestor's) name and daytime phone number; and any specific mailing instructions if other than to honoree's address.

You may also mail the request to:

The White House Greetings
Department
1600 Pennsylvania Avenue
Washington, D.C. 20500

September, from page 3

National Coffee Day

***Next National Coffee Day
Wednesday, 29 September 2021***

National Coffee Day is a holiday in the United States that falls on **September 29**. It is one of the country's favorite drinks, and many people can't start their day without drinking a cup of

Joe. Even non-coffee drinkers can't resist the smell of freshly brewed coffee in the morning. So, whether you love the classic Americano or prefer the trendy Flat White, make sure to have the perfect cup (or cups) of coffee today!

Coffee lovers are in luck because just two days after National Coffee Day, they can celebrate International Coffee Day on October 1st.

with prevention.

Start of Fall

In the Northern Hemisphere, the astronomical **Start of Fall is on September 22, at 3:21 p.m. EDT**. This day is also known as the Autumnal Equinox.

Fall is the transitional season between Summer and Winter. **In 2021, Fall will last from September 22 until December 21**, which is when Winter starts.

National Hispanic Heritage Month

National Hispanic Heritage Month, also known as Mes Nacional de la Herencia Hispana, is celebrated every year in the United States **from September 15 to October 15**.

This month-long celebration commemorates and recognizes the contributions that Hispanic and Latinx Americans have made throughout history to the achievements and advancement

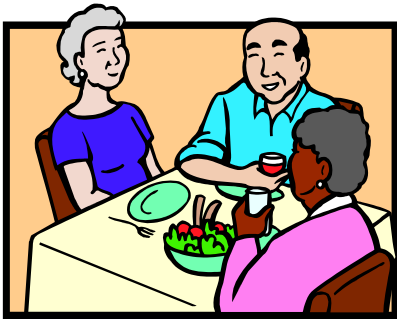
World Heart Day

***Next World Heart Day
Wednesday, 29 September 2021***

World Heart Day is observed on **September 29**. This commemoration was created by the World Health Organization and the World Heart Federation, and it aims at raising awareness about cardiovascular disease and other afflictions that affect the heart, in order to help people identify its warning signs and symptoms, how to look for help and how to fight it. Around 18 million people die of heart disease every year, so it is very important to educate people on risk factors and behaviors in order to help

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Need a Hot Meal at Noon?



Friendship Meals are available to seniors age 60 and above and their spouses who need a nutritious meal. Meal-on-Wheels for seniors 60 and above are available for those who are assessed and qualified as home bound.

**A donation of \$3.50 per meal is suggested
for eligible seniors.**

To find a meal site near you, call Friendship Meals at 1-620-792-1241
Call the local site at least a day in advance to reserve your meals.

Senior Expo 2021



Bingo Friends: When even your friends don't believe you won.



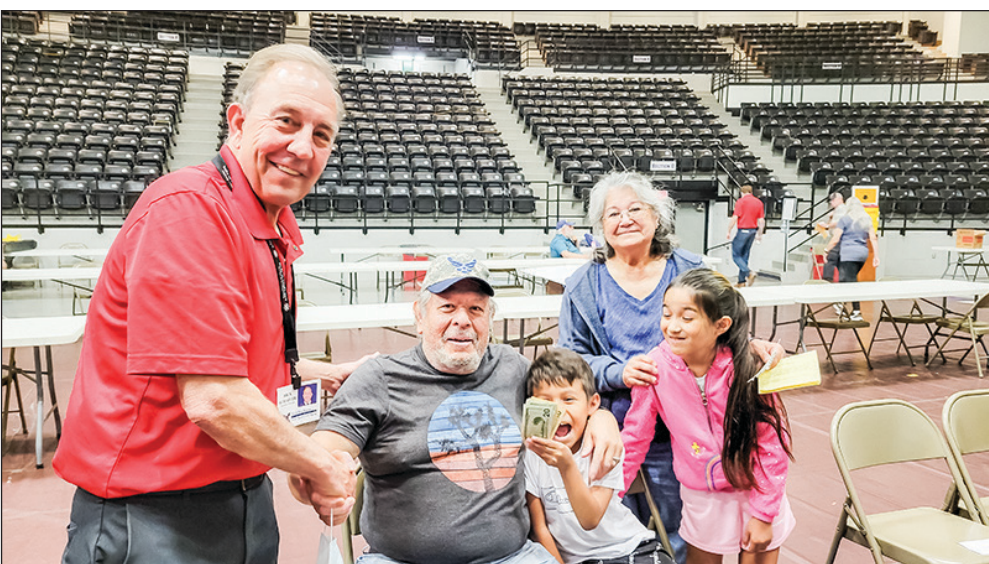
Bingo is a waiting game!!!



You never can get too lucky.



"Thank you, Rick."



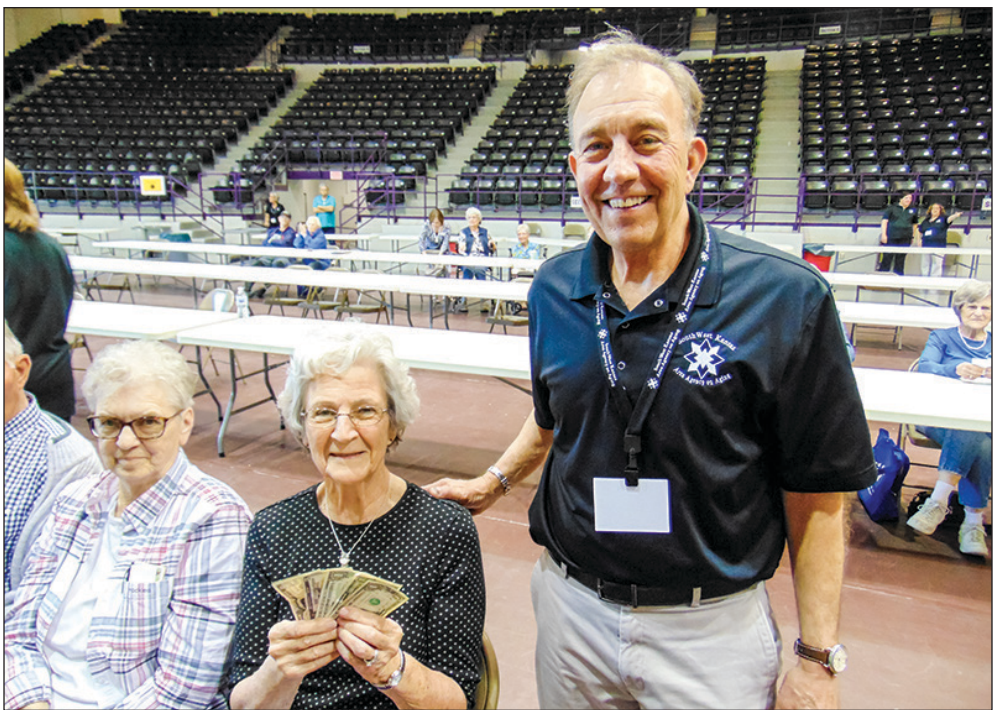
Time for a shopping spree!!!



"Now hand it over."



“I think this is the lucky winners seat.”



Bingo Winner Seat 2019



Welcome to La Rena Hildebrand, OKEP County Consultant in Great Bend



Julie Rieth from Finney County at the EXPO.

Health tips for the 60+ crowd

Maintaining good health is a lifelong activity, but it can get more difficult as we age. The NBC News website offers this healthy advice for people over 60:

- **Buy good sneakers.** Look for top-quality sneakers specifically designed for walking. Start slowly, then increase your walks as time goes on. Good shoes will protect your feet, giving you more motivation to get moving.
- **Practice your balance.** Falls are a big hazard for seniors. Try standing on one leg for 30 seconds a day to get a handle on your equilibrium.
- **Eat a healthy breakfast.** Skip the sweet rolls and sugary cereals. Start your day with fruit, yogurt, and whole grains.
- **Practice getting up.** On a regular basis, practice getting down on the floor and standing up again. More practice will improve your ability to get up if you fall.



It is all fun and games.

Reminiscing with an aging loved one

AgingCare.com has compiled the following list of questions that our elder care experts and editors would most like to ask their own parents. This list can help you start your own reminiscing session with an elder and spur conversation on topics you'd like to know more about. Try using old photo albums, scrapbooks, music, TV shows or other meaningful materials as supplements. Gather multiple generations to stress the importance of preserving the family history through these conversations. Everyone might gain a new appreciation for their elder in the process.

- ### Reminiscing Questions for Seniors
1. In what ways do you think I'm like you? And not like you?
 2. Who is the person who influenced your life the most?
 3. Do you have a lost love?
 4. Which new technology have you found most helpful in your life? Which do you find to be the most annoying?
 5. Is there anything you have always wanted to tell me but never have?
 6. Is there anything you regret not having asked your parents?
 7. Do you wish anything had been different between us, or would you still like to change something?
 8. What was the happiest moment of your life?
 9. What are you most proud of?
 10. How did your experience

- in the military mold you as a person?
11. What are the most important lessons you've learned in life?
12. What is your earliest memory?
13. Did you receive an allowance as a child? How much? Did you save your money or spend it?
14. Who were your friends when you were growing up?
15. What was your favorite thing to do for fun?
16. What was school like for you as a child? What were your best and worst subjects? What did you eat for lunch?
17. What school activities and sports did you participate in?
18. Do you remember any fads

- from your youth? Popular hairstyles? Clothing?
 19. What world events had the most impact on you?
 20. How would you like to be remembered?
- Have you ever tried "interviewing" your parents or other aging family members? What questions to ask seniors would you add to this list?

SOUTHWEST KANSAS SENIOR CITIZENS LAW PROJECT

AAA SCHEDULE 2020-2021

4th Quarter (July-September 2021)
Kansas Legal Services

DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
7-1-21	Pratt Senior Center (620-672-6224)	Tom Lasley	10:30am
7-1-21	Great Bend Sr. Center (620-792-3906)	Tom Lasley	1:30pm
7-9-21	Dodge City Sr. Center (620-338-8863)	Tom Lasley	10:00am
7-16-21	Liberal Senior Center (620-624-2511)	Tom Lasley	10:00am
7-16-21	Garden City Senior Center (620-272-3620)	Tom Lasley	1:00pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
8-5-21	Larned Senior Center (620-285-3504)	Tom Lasley	11:00am
8-5-21	Great Bend Senior Center (620-792-3906)	Tom Lasley	1:30pm
8-6-21	Ulysses Senior Center (620-356-2216)	Tom Lasley	1:00pm
8-13-21	Dodge City Senior Center (620-338-8863)	Tom Lasley	10:00am
8-20-21	Liberal Senior Center (620-624-2511)	Tom Lasley	10:00am
8-20-21	Garden City Senior Center (620-272-3620)	Tom Lasley	1:00pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
9-2-21	Great Bend Senior Center (620-792-3906)	Tom Lasley	1:30pm
9-3-21	Scott City Senior Center (620-872-3501)	Tom Lasley	11:00am
9-10-21	Dodge City Senior Center (620-338-8863)	Tom Lasley	10:00am
9-17-21	Liberal Senior Center (620-624-2511)	Tom Lasley	10:00am
9-17-21	Garden City Senior Center (620-272-3620)	Tom Lasley	1:00pm

*** An attorney will visit only if appointments are scheduled. Please contact your local Senior Center to schedule an appointment with the attorney.**

Asset Limits for Medicaid Eligibility

By **K. Gabriel Heiser**
Medicaid Secrets
 Updated July 12, 2021

Medicaid is a joint federal and state program that helps people with limited income and few assets cover health care costs. But what exactly does low income and limited resources mean? Can you get Medicaid if you own a home? Can you own a car on Medicaid? What about a life insurance policy?

Many people believe they are ineligible for Medicaid coverage of nursing home costs and doctor's bills simply because they own property or have some money in the bank. The truth is there are a variety of assets seniors can own and still be eligible. It is just a matter of learning the rules and making a legal and financial plan to ensure they are met.

Keep in mind that each state administers its own unique mix of Medicaid programs and sets its own financial and medical eligibility requirements (within federal parameters) for each. States consider both income and assets in the financial qualification process.

In 2021, a single Medicaid applicant must have income less than \$2,382 per month and may keep up to \$2,000 in countable assets to qualify financially. Generally, the government considers certain assets to be exempt or "non-countable" (usually up to a specific allowable amount). Any cash, savings,

investments or property that exceeds these limits is considered a "countable" asset and will count towards an applicant's \$2,000 resource limit.

Medicaid Asset Limits in 2021

Countable Assets

A single applicant who is 65 or older can possess up to \$2,000 in cash, stocks, bonds, certificates of deposit (CDs) and other liquid assets. In New York, a single applicant who is blind, disabled or age 65+ is allowed to retain \$15,900 in liquid assets. Asset limits for married couples vary by state, Medicaid program and whether one or both spouses are applying for Medicaid.

Primary Residence Value

An applicant's primary residence is exempt if it meets a few fundamental requirements. First, the home must be in the same state in which the owner is applying for Medicaid. Second, the applicant's equity value in their home (fair market value minus debts if owned singly) must be valued at \$603,000 or less, although some states use higher limits of up to \$906,000. California's Medicaid program, which goes by the name Medi-Cal, does not enforce a maximum equity value limit on primary residences. Third, the applicant must either continue residing in the primary residence or have an "intent to return home" if they are hospitalized, staying at a senior rehabilitation facility or move to a nursing home. If a Medicaid

applicant's spouse or dependent child continues living in the home following their move to a nursing home, then the house is considered exempt regardless of its value.

Car

One automobile of any current market value is considered a "non-countable" asset for Medicaid purposes as long as it is used for the transportation of the applicant or another member of their household.

Funeral and Burial Funds

Generally, Medicaid considers the value of any non-refundable pre-paid funeral plan or burial contract exempt. This includes irrevocable funeral trusts (IFTs) in most states. IFT limits vary, but the cap is typically \$15,000 or less per spouse. For example, Nebraska sets a max value of \$5,372, whereas New York and Michigan are the only two states that do not consider IFTs of any value exempt for Medicaid purposes. Some states also allow applicants to set aside up to \$1,500 in an irrevocable pre-need funeral arrangement and/or a revocable burial fund that is considered an exempt asset.

Property for Self-Support

According to federal law, only an applicant's equity interest in any real or personal property that is essential to their self-support is taken into account. Examples include farms, rental properties and other real estate investments that generate income. Up to

\$6,000 of an applicant's equity interest in the property is exempt from their allowable assets, but only if the property generates a net annual income of at least six percent of the equity value annually. Any value above the \$6,000 cap is counted as an asset.

Life Insurance Policies

Medicaid looks at both the face value and cash value of life insurance policies. Only the cash value of a life insurance policy owned by an applicant may be counted, therefore Medicaid ignores all term life insurance policies. Generally, Medicaid exempts whole life insurance policies that total up to \$1,500 in face value for an individual applicant. If a policy or policies exceed the face value limit, then the *cash* value of the policy/policies **will** count towards their asset limit. Of course, some states permit higher exemption amounts, others allow partial exemptions, while still others enforce limits on a combined total of both life insurance and burial funds.

Seek Help With Medicaid Application and Spend-Down

Medicaid is a very complex government program. Just because a senior's assets exceed the general limits listed above does not mean they are automatically ineligible for

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Great advice for all managers

It's said that when former Atomic Energy Commission Chairman Gordon Dean died in a plane crash in 1958, an envelope was found among his personal effects. On the back of the envelope, Dean had scribbled nine lessons that he had learned in life. Every manager would be wise to take note of each one:

- Never lose your capacity for enthusiasm.
- Never lose your capacity for indignation.
- Never judge people — don't type them too quickly. But in a pinch never first assume that a man is bad; first assume that he is good and that, at worst, he is in the gray area between bad and good.
- Never be impressed by wealth

alone or thrown by poverty.

- If you can't be generous when it's hard to be, you won't be when it's easy.
- The greatest builder of confidence is the ability to do something — almost anything — well.
- When confidence comes, then strive for humility; you aren't as good as all that.
- The way to become truly useful is to seek the best that other brains have to offer. Use them to supplement your own and be prepared to give credit to them when they have helped.
- The greatest tragedies in world and personal events stem from misunderstandings. So, communicate!

Seeing-eye dogs

Two friends were out walking their dogs on a hot day when they passed by a bar. The first guy said, "Let's go in there for a pint."

"They won't let us in with our dogs," said his friend.

"Sure they will. Just follow my lead."

He walked into the pub, and sure enough, the bartender said, "I can't let you in here with that dog."

He replied, "Oh, I'm blind. This is my seeing-eye dog."

The bartender said, "I guess that's OK, then."

The second guy saw and heard the exchange, so he walked into the bar with his dog. Again, the bartender said, "No dogs, sorry."

He replied, "I'm blind and this is my seeing-eye dog."

The bartender crossed his arms, "You have a Chihuahua for a seeing-eye dog?"

"What?" the man exclaimed. "They gave me a Chihuahua?"

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coverage. Different states implement slightly different rules and resource limits, and an elder can devise a personalized asset spend-down strategy to meet their state's eligibility criteria.

In addition to asset limits, there are many other guidelines for calculating countable income and determining one's medical need for care and assistance. Furthermore, different financial rules apply for married couples. It is recommended to familiarize yourself with these eligibility

requirements early on in case you ever need to help an aging loved one apply for Medicaid (or file an application yourself).

Working with a certified elder law attorney who has extensive knowledge of the unique Medicaid program in your state and is well versed in legal and financial Medicaid planning strategies is crucial. In most cases, handling the application process without any professional assistance can result in a determination of ineligibility and even a costly Medicaid penalty period.

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of the United States.

At the same time, National Hispanic Heritage Month honors the cultures of those of Spanish, Mexican, Caribbean, Central and Southern American descent, and how their customs and traditions enrich American culture.

It is important to note that Hispanic and Latinx refer to someone's origin or culture, regardless of their race.

History of National Hispanic Heritage Month

During the Civil Rights Movement, in the 1960s, there was in the United States a push to recognize the contributions of the many different communities that make the country's multicultural identity.

In 1968, Congressman George E. Brown of California wanted to honor the role that the Hispanic and Latina communities played in America, throughout

history. So, in June of that year, he introduced National Hispanic Heritage Week.

Congress passed a law on September 17, 1968, that made National Hispanic Heritage Week official and authorized the president to make an annual declaration to mark the beginning of this observance. The first National Hispanic Heritage Week was proclaimed on that same day by President Lyndon B. Johnson.

Why is September 15 the start of National Hispanic Heritage Month?

September 15 is a significant date for many Hispanic and Latin American countries, as it is their Independence Day. El Salvador, Honduras, Costa Rica and Nicaragua became independent from Spain on that date in 1821. Mexico also declared their independence from Spain on the next day, on September 16, 1810.

Considerations before living with children

By Steven R. Anderson

Most caregiving is done in the home. Usually this is done by a spouse or family. If a senior can no longer be cared for in the senior's home, then alternatives must be explored. 24 hours a day care can only be accomplished with persons living with the senior or the senior moving to a long-term care facility. If there is no one who is able or willing to care for a senior in his or her house, or it is too expensive to pay for all day care, then arrangements need to be made for admittance to and assisted living facility or skilled nursing facility. If family members want to provide care but the senior's house or living arrangement is not compatible with providing care, then one choice is to provide care at the caregiver's house or purchase a house where the senior and the caregiver both reside. This article will focus on the issues of a senior living in the home of the caregiver or a home the senior and caregiver purchase together.

If the caregiver's house is or can be made appropriate for care, then the first task is to determine if any alterations are necessary to accommodate the senior. Issues for habitability include widening doorways for wheelchair or walker access, grab bars and other safety steps for the toilet and shower, making sure the appropriate bed and nighttime resources can be located in an easily accessible room, removing all throw rugs and making sure that tables, appliances and doors

can accommodate a person in a wheelchair or walker. Once the physical accommodations can be arranged then financial arrangements must be made.

A senior living in a child's house the senior should pay for use of the residence unless the child wants to donate the space. If a senior's condition deteriorates and needs to move to a skilled nursing facility, and if Medicaid or VA benefits are later sought, then the payment from the senior must be no more than market rate. In addition, in order to justify payment of money from the senior to the homeowner there must be a written lease that states the amount of payment and what services and space is included in the arrangement. Without a signed lease Medicaid and the VA will deem any payments as

gifts and penalize the senior after application for benefits. If Medicaid or VA concludes that the senior paid more than fair market value for rent and/or in home services then penalties will be assessed on the senior. Therefore the family desiring to have a senior live with them must determine the value of those space and services and draft a lease for the arrangement.

If the senior wishes to pay a portion of the cost of a house that will contain the senior and usually children all parties need to agree on the terms of such an arrangement. Medicaid and the VA will look at any joint arrangement to determine if the senior is a partial owner of the property, and his or her homestead. While a homestead is an exempt resource, after a senior's death Medicaid could

put a lien on the house limited to the value of the senior's real estate interest and the amount of expense Medicaid has incurred. Medicaid and VA impose penalties for gifts made within five or three years of application for benefits. A "loan" to a child is an asset that has value that could disqualify the senior from Medicaid or VA benefits. It is possible to structure a loan so as not to cause a penalty for the senior. An additional issue: who will receive the benefit of the payment after the senior dies: the owner of the house or the estate or trust of the senior? With such complex issues house sharing is not an arrangement that should be considered without a thorough family discussion and consultation with appropriate professionals.

When to stay in the family house

By Steven R. Anderson

Most seniors wish to continue to reside in their home during retirement until death. However, as seniors age they should be aware of the disadvantages of continuing to reside in a single-family house. This article looks at some of the advantages and disadvantages of seniors continuing to reside in a single-family house.

The biggest advantage for a senior continuing to reside in a single-family house is continuity. The house usually has good family memories and is familiar. Often the house is owned free and clear. The

house has value, and the equity can be used to pay for needs. Seniors can borrow against the equity in the house as part of a home equity loan or reverse mortgage. The house is partly or totally exempt from creditors, other than debts where the house is pledged. Seniors may receive certain tax benefits to help pay real estate taxes. Federal taxes on the gain from the sale of the house can be avoided if gain is less \$250,000 for an individual or \$500,000 for a couple. Finally, if Medicaid is required the house will not be considered an available asset (however after death a lien could be placed on the

house to recover Medicaid expenditures.)

The biggest disadvantage of a single-family home is that it may not meet the physical or social needs of the senior. Stairs, small bathrooms, high tubs and narrow doors may create obstacles to mobility and could cause dangers for unsteady seniors. It may be expensive to maintain or modify the home to make it fit the needs of a senior. If a senior resides alone the senior may not have anyone

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to respond in case of an emergency unless a protection system is in place. Finally, there is the social isolation of being in a house, especially if the senior is not able to get out of the house to socialize with others.

If a senior needs some assistance caregivers can provide it. Supportive services could include transportation, cleaning, meal preparation or laundry. Respite care can allow a spouse to get breaks and performing needed tasks. If a spouse is not able to be the caregiver, then children or other relatives could become caregivers. A child or other relative must understand the tasks required and be mentally, emotionally and physically ready to continually perform all duties. A non-spouse caregiver can be paid for providing services to a senior. However, the services performed need to be pursuant to doctor's orders. If it is possible Medicaid may be necessary to pay for a senior's care, it is important that a care agreement be executed between the senior and the care provider that is very similar to that of a for-profit home care provider.

If home care is required, and family members cannot provide the care, then home health care agencies can provide the needed services. The senior and his or her family should carefully determine the scope and type of services needed. The senior and family should interview several companies to determine the background,

training and competency of the people to perform the necessary services. It is possible to pay people without going through an agency. However, "free-lance" caregivers are usually not bonded, do not carry insurance, do not have substitutes in case of illness,

may not file taxes (exposing the senior to tax liability) and may have inadequate training. If a private individual is hired then the senior should be responsible for withholding for taxes, Social Security payments and paying for unemployment, worker's compensation and

liability insurance.

Finances are a huge part of the decision where to live. If finances allow it is often possible for seniors to enhance their life by moving to a setting where they regularly participate in activities and see other seniors.



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The KanCare Ombudsman's Office has two satellite offices, one in Wichita and one in Olathe, as well as the main office in Topeka. We take phone calls from our toll-free line and assist current Medicaid consumers and people who have questions about the Medicaid application process. We also assist people who need help filling out an application if they call and make an appointment to come in.

Call us today at (855) 643-8180, or visit our [website](http://www.kancare.ks.gov/kancare-ombudsman-office) (www.kancare.ks.gov/kancare-ombudsman-office).

Keep your sanity as the crisis drags on

The COVID-19 pandemic has taken a toll on everyone, and not just physically. Taking care of your mental health is important too, especially because no one knows when the crisis will end. The GOV.UK website shares this guidance on staying sane during these uncertain times:

- **Stay connected.** Maintain your relationships with friends and family. Social distancing guidelines may be looser these days, making things easier, but if you or a loved one is in self-quarantine because of

a positive test for the coronavirus, don't stay isolated. Reach out.

- **Talk about your worries.** Whether you work with a counselor or just talk to friends, don't bottle your emotions up. Speak up about what's worrying you. Letting your feelings out is good for your mind and soul.

- **Take care of yourself physically.** Eat healthy meals and exercise. Take a walk or a bike ride now that communities have started to open up. Work in your

garden. Getting outside and staying in good physical shape will help you maintain a healthy mental state.

- **Get plenty of sleep.** Sleep can be elusive when you're nervous about life. Stick to a routine that encourages eight or nine hours of sound sleep every night. You'll get the physical rest you need and the mental break necessary to brain health.

- **Manage your media consumption.** There's lots of information out there, often more negative than positive.

Don't obsess over every new report. Limit your intake of news so you don't start feeling overwhelmed and helpless. Check the facts to be sure you're not being exposed to bad information.

- **Find things to enjoy.** Make a point of pursuing pleasurable activities to take your mind off things. Read a good book, watch a light-hearted movie, finish a jigsaw puzzle, cook a gourmet meal — do anything that lifts your spirits and makes you feel better.

Don't get too close! A long-range view of personal space

Personal space is ... well, personal. We don't like strangers getting too close, and we're only comfortable allowing very close friends and family members to get really close. Although personal space varies somewhat in different cultures, most humans consider a bubble of about 18 inches to be "intimate space," limited to family, good friends, and pets.

Beyond that, a personal zone extends from about 1.5 to 4 feet, where acquaintances and casual friends can enter. After that, a social space of 4 to 12 feet is where we feel comfortable with new people or strangers, and anything outside that zone

is up for grabs.

All this space is apparently controlled by the amygdala, the region of the brain that recognizes and regulates emotions like fear. In an article on the Live Science website, Ralph Adolphs, professor of psychology and neuroscience at California Institute of Technology, explains that this belief stems from examination of a patient with lesions on her amygdala who felt no discomfort no matter how close anyone got to her.

So, when someone gets in your face, maybe you can blame your instinct to clobber him on your amygdala.

Secrets of success from Tony Robbins

Success guru Tony Robbins is world famous for helping people achieve their dreams. On the *Forbes* website he shares some of his knowledge for everyone striving to improve and advance in their career:

- **Value.** "You're rewarded for delivering massive value. And now, when a lot of jobs are being automated and technology is making things happen faster than ever before, it's even more important."

- **Motivation.** "Focusing on the needs of others has a way of motivating you to do more than you thought possible. When you give back to

others, whether that's your clients, your employees, or your community, you have a different kind of drive; a force that pulls you forward."

- **Role models.** "I've found that the key to success is modeling the best. Find the people who've already achieved what you want to achieve. Study the methodology behind their success and create a similar path for yourself. One of my original mentors, Jim Rohn, taught me: 'Work harder on yourself than you ever do on your job or business. Because if you can become more valuable, you will produce an amazing result.'"

SWKAAA Invites You To Save The Date

2021 Fall Conference

Wednesday, September 22, 2021

Our Lady of Guadalupe Cathedral

3231 N. 14th Avenue, Dodge City, KS

8:15 AM—3:00 PM

Motivational Speaker, Topics in Medicare Scams,

Elder Law, Yoga, Assistive Device Examples, and Lunch all

for \$10 Registration Fee

More information to follow, so be on the lookout.

