



Older & Bolder

April - May, 2020
Volume No. 85

236 San Jose Drive
PO Box 1636
Dodge City, Kansas 67801

www.swkaaa.org

620-225-8230
800-742-9531
FAX: 620-225-8240

South West Kansas Area Agency on Aging
PO Box 528
Cimarron, KS 67835-0528
Change Service Requested

Non-Profit Organization
U.S. Postage Paid
DODGE CITY, KS
PERMIT #285
Zip Code 67801

Don't become disconnected

By Rick Schaffer
Executive Director

In these challenging times, we are directed to be socially distanced from others and avoid any large gatherings to lessen your chance of exposure to the COVID-19 virus. These are good, sound and healthy directions to follow, but what this does not say is to become disconnected from all social interaction.

Human beings are instinctively social animals. It is natural for us to feel alone or lonely when we are isolated from others. As a tribal species, our brains adapted to *rely* on social connections as a means to survive. "The absence of social connection triggers the same, primal alarm bells as hunger, thirst and physical pain." Put simply, "Humans don't do well if they're alone."

Loneliness is not quantified by the amount of time we spend alone, but rather by how we *feel* about the time we spend alone. Feeling lonely can trigger thoughts that we are unloved or unlikeable.

The path of isolation leads to loneliness, despair, and even depression, especially if we are worried about our families and friends. With these directions, what can we do to

avoid isolation, loneliness or despair and stay connected?

- Strengthen your existing relationships
- Schedule a time of day or call someone and check on them
- Use social media or facetime

See **Don't**,
page 2

Inside This Issue

- Being a Caregiver 5
- Consumer Page 6
- Lynne Hewes 11
- KLS Schedule 12
- Social Security 15

Important Dates

- April 21: SWKAAA Board of Directors Meeting; Dodge City, 10:00 a.m.
- April 29: SWKAAA Senior Boomer Expo; Knights of Columbus, Dodge City
- May 4: Sub-Region IV, Tribune, 10:00 a.m.
- May 5: Advisory Council Meeting; Dodge City, 1:30 p.m.
- May 6: Sub-Region VI; Greensburg, 10:00 a.m.
- May 8: Sub-Region V; Burdett, 1:30 p.m.
- May 11: Sub-Region III; Dighton, 10:00 a.m.
- May 12: Sub-Region II; Dodge City, 2:00 p.m.
- May 14: Sub-Region I; Elkhart, 1:00 p.m.
- May 19: SWKAAA Executive Committee
- May 25: SWKAAA Offices Closed for Memorial Day



April Observances

Global Astronomy Month.

With a motto of "One People, One Sky," the group Astronomers Without Borders encourages people everywhere to behold the night sky and the wonders of the universe. Look for Venus near the Pleiades star cluster, this year's largest supermoon, and maybe a meteor shower.

National Card and Letter Writing Month.

Before technology ruled our lives, before the invention of the telephone, people took pen to paper to express their thoughts and feelings. Brush up on your penmanship and embrace the art of letter writing this April.

Stress Awareness Month.

Be on the lookout for tips and ideas from health care and wellness professionals raising awareness of the sources of stress that affect our lives, and the strategies we can employ to alleviate and prevent it.

Holy Week, April 5–11.

A Christian observance and time of fasting, including the final days of Lent, this week begins on Palm Sunday and ends on Holy Saturday before Easter. (Orthodox Holy Week is April 12–18.)

April Fools' Day, April 1.

Play a (harmless) prank on

a friend, co-worker, or family member today.

National Siblings Day, April 10.

This is a good time to reconnect with brothers and sisters and strengthen family bonds.

Easter, April 12.

Tax Day, April 15.

Earth Day, April 22.

Keep the car in the garage and ride your bike today. Visit your local farmer's market, plant a native tree, limit your reliance on single-use plastics, recycle, repurpose, and do something to honor and protect our planet.

Don't, from page 1

to stay in touch or write an actual letter

- Stay in touch with older family and friends

- Revisit an old hobby
- Stay physically active
- Go outside

We have been given the directions on how to take charge of our health with hand washing, not touching our faces, not shaking hands etc. We also

Donor List

Thank You to Our Donors

Larry Williams, in memory of Wilma Williams

Marvin Dechant

Janice Askew

Frank Sumaya

Dale Probst

need to take charge of our social health as well.

Give us a call if you need assistance or see others who may need assistance. We are all in this thing together.



Aging & Disability
Resource Center

1-855-200-ADRC (2372)
www.kdads.ks.gov

South West Kansas Area Agency on Aging, Inc.

Rick Shaffer,
Executive Director
Lori Gerard, 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



May Observances

Better Hearing and Speech Month. The American Speech-Language-Hearing Association uses this month to raise public awareness of communication disorders and the treatments and strategies necessary to overcome them. The 2020 theme is "Communication at Work." To learn more, visit <https://www.asha.org/bhsm/>

Gardening for Wildlife Month. If you're planting a garden this year, make sure to include plenty of native flora. Restore the balance of nature by creating a thriving

ecosystem that will attract and sustain insects, birds, and other animals. Locate resources and other ideas on the National Wildlife Federation website.

Get Caught Reading Month. Librarians, teachers, and other advocates will take up the charge launched by the Association of American Publishers 30 years ago. Read for pleasure, read for fun, read to your grandchildren, and encourage them to read and grow intellectually and linguistically. If you're going to get caught doing something this month, let it be reading.

Learn About Composting Day, May 29. Think twice before tossing out food scraps, coffee grounds, egg shells, dead plants, leaves, and other items usually disposed of on garbage day. They contain vital nutrients that build up the soil in your garden and keep it teeming with life. Head to your local garden center to learn how to get started.

National Creativity Day, May 30. Make something today. Tap your imagination, and let your creativity flow.

What You Think Upon Grows Day, May 31. Accentuate the positive. Focus on beauty, truth, and honesty, and manifest goodness in your life.

Needed: SHICK volunteers!

SWKAAA is looking for volunteers to help with our Senior Health Insurance Counseling for Kansas (SHICK) program in our 28-county area of south-west Kansas.

People with Medicare often have questions about health insurance, but all too frequently they have limited resources to obtain objective information. To help with the needs of those covered by Medicare, Congress created State Health Insurance Assistance Programs (SHIPs). The State Health Insurance Assistance Program, or SHIP, is a state-based program that offers local one-on-one counseling and assistance to people with Medicare and their families. Through CMS funded grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities. There is a

SHIP in every state as well as in Guam, Puerto Rico, the Virgin Islands, and the District of Columbia. Senior Health Insurance Counseling for Kansas (SHICK) is the SHIP for Kansas. We educate the public and assist consumers on topics related to Medicare and health insurance so they can make informed decisions. Our primary push is during Medicare Open Enrollment, when we help clients with their prescription drug plans.

We would like to have a trained counselor available in each of our 28 counties. If you would like more information on the SHICK program or think you might like to volunteer, training is available through online courses and an in-person training with update training provided every year. Contact Maggie Galindo in the Information and Assistance Department at SWKAAA for more information (620) 225-8230 or visit kdads.ks.gov.

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.

Medicare now covers coronavirus testing

You may be hearing about the coronavirus (officially called 2019-novel coronavirus or COVID-19) in the news. While there isn't a vaccine yet, Medicare is still here to help. Medicare Part B (Medical Insurance) covers a test to see if you have coronavirus. This test is covered when your

doctor or other health care provider orders it, if you got the test on or after February 4, 2020.

You usually pay nothing for Medicare-covered clinical diagnostic laboratory tests. Note: Your provider will need to wait until after April 1, 2020

to be able to submit a claim to Medicare for this test.

To prevent the spread of this illness or other illnesses including the flu, here are some tips to follow:

Wash your hands often with soap and water

Cover your mouth and nose when you cough or sneeze

Stay home when you're sick

See your doctor if you think you're ill

For more information on the coronavirus, please visit the Centers for Disease Control website.

From <https://www.medicare.gov/blog/medicare-now-covers-coronavirus-testing> (March 3, 2020)

OLDER AMERICANS MONTH



MAKE YOUR MARK: MAY 2020

Every May, the Administration for Community Living (ACL) leads our nation's observance of Older Americans Month. We are pleased to announce the 2020 theme: *Make Your Mark*.

ACL selected this theme to encourage and celebrate countless contributions that older adults make to our communities. Their time, experience, and talents benefit

family, peers, and neighbors every day. Communities, organizations, and individuals of all ages are also making their marks. This year's theme highlights the difference everyone can make – in the lives of older adults, in support of caregivers, and to strengthen communities.

We invite you to celebrate Older Americans Month and make your mark in May!



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



Being a Caregiver

By Jean Wise

(55th Wellesley Reunion panel discussion, 6/8/19)

Being a caregiver is an involuntary role which most women who are married or in a committed relationship are unfortunately going to experience, if they haven't already. I know at least two of our classmates, and there are probably many others, who would love to be here with us today but are unable to because they are at home taking care of their spouses.

Every case is different, but I'll tell you a little of my story and thoughts on being a caregiver and how to deal with it.

My husband, Morry, died about three months ago after a long battle with Parkinson's disease, along with failing eyesight. Like most of our spouses, for most of his life, he was a very high-functioning guy. He graduated from Amherst, where he played varsity basketball, then graduated from Washington U. Med School and ran a busy urology practice for 40 years. He had a great sense of humor, played golf and tennis every week, and was a voracious reader with an almost encyclopedic knowledge of history. However, about 10 years ago, at age 70, his vision deteriorated to the point that he had to give up driving, then over the next couple of years, he had to give up almost everything he loved to do – first surgery, then his urology practice, then tennis and golf, and finally he could no longer read, even on a greatly

magnified computer screen.

By about 2012, he began to have mobility problems – first walking with a cane, then with a walker, but still able to function at home and get around fairly well. But for the last three years, due to the combination of poor eyesight and poor coordination, he could no longer feed himself. Then, in his last year, he needed a wheelchair and in addition, he gradually lost the ability to swallow properly and began aspirating into his lungs. Last October, although he desperately wanted and begged to stay at home, I could no longer care for him at home and had to put him in a nursing home, where he died 4½ months later after suffering successive bouts of pneumonia, each of which left him progressively weaker.

Needless to say, being a caregiver is a very difficult stage of life – having to take care of a spouse while watching him deteriorate, knowing that a progressive disease is going to progress and get worse, but not knowing specifically how it will get worse or how fast. But you have to get up every morning and deal with problems of the disease.

So how do you deal with it? You have to develop the mental discipline to block out a lot of your sadness and fatigue every day and concentrate on the following:

Number one is a positive attitude. Easy to say but hard to do. But you have to constantly remind yourself that no matter how hard this is for you, it is much worse for your spouse

– not only the boredom and frustration of not being able to control your own body, but the indignity of being totally dependent on others for the most simple or intimate tasks – dressing you, feeding you, carting you around, cleaning up your messes and hauling you in and out of bed and on and off the toilet. And as a caregiver, you don't want to make things worse by acting like a grouch or a martyr – you have to maintain a good disposition and gracious attitude – you have to convey – through your words and actions and expressions – that all the unpleasant, difficult tasks you have to do every are no big deal. And it really isn't a big deal in comparison to all of the good years you have shared together.

And number two, which is a big component of maintaining a positive attitude, is gratitude. You need to think about all of your good fortune – all of the good things in your long life together, big and small, that you are grateful for. If it helps, make a list, and keep adding to it every time you remember something else. In my case, we were very fortunate – we had the benefit of great educations, a long and happy marriage, a wonderful family, and rewarding and prosperous careers.

And as a caregiver, I realized that I was far more fortunate than most – we had good long-term care insurance, which provided home health workers every night from 7:00 p.m. until 7:00 a.m., and I could count on getting a good night's sleep. Also,

unlike many patients with cancer or other terrible diseases, Morry was never in pain or horribly sick. And he showed remarkable grace – never angry, cross, outwardly depressed, very appreciative of all help, and with his wry sense of humor intact until the end. (One day when we were out, a man asked Morry what kind of problem he had. With a straight face, Morry replied: "I have PPP." "What's that?" the man asked, to which Morry emphatically responded: "Piss-poor protoplasm!")

Point number three is learning to take the long-term view. Even though you don't know exactly how long the caregiving stage of your life will last, and each day can sometimes seem like an eternity, it won't last forever, you have to constantly remind yourself that in the total context of your life, the period of being a caregiver is going to be relatively short.

And number four, you have to take care of yourself – mentally and physically and emotionally. Make time for whatever you like to do most, and do it. But the time for yourself should include some form of physical activity. You have to keep yourself strong, because you are faced with many physical tasks that you never had to do before – all of the aspects of home and yard maintenance which your spouse formerly took care of, in addition to all the physically demanding

See **Caregiver,**
page 6

Recognize and report Spam text messages

If you have a cell phone, you probably use it dozens of times a day to text people you know. But have you ever gotten a text message from an unknown sender? It could be a scammer trying to steal your personal information. Find out what you can do about unwanted text messages and how to report them.

Spam Text Messages and Phishing

Scammers send fake text messages to trick you into giving them your personal information – things like your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Or they could sell your information to other scammers.

The scammers use a variety of ever-changing stories to try to rope you in. They may

- promise free prizes, gift cards or coupons
- offer you a low or no interest credit card
- promise to help you pay off your student loans

Scammers also send fake messages that say they have some information about your account or a transaction. The scammers may

- say they've noticed some suspicious activity on your account
- claim there's a problem with your payment information
- send you a fake invoice and tell you to contact them if you didn't authorize the purchase
- send you a fake package delivery notification

The messages might ask you to give some personal information — like how much money you make, how much you owe, or your bank account, credit card, or Social Security number — to claim your gift or pursue the offer. Or they may tell you to click on a link to learn more about the issue. Some links may take you to a spoofed website that looks real but isn't. If you log in, the scammers can then steal your user name and password.

Other messages may install harmful malware on your phone that steals your personal information without you realizing it.

What to Do About Spam Text Messages

If you get a text message that you weren't expecting and it asks you to give some personal information, don't click on any links. Legitimate companies won't ask for information about your account by text.

If you think the message might

be real, contact the company using a phone number or website you know is real. Not the information in the text message.

There are many ways you can filter unwanted text messages or stop them before they reach you.

On your phone

Your phone may have an option to filter and block messages from unknown senders or spam. Here's how to filter and block messages on an iPhone and how to block a phone number on an Android phone.

Through your wireless provider

Your wireless provider may have a tool or service that lets you block calls and texts messages. Check [ctia.org](https://www.ctia.org), a website for the wireless industry, to learn about the options from different providers.

With a call-blocking app

Some call-blocking apps also

let you block unwanted text messages. Go to [ctia.org](https://www.ctia.org) for a list of call-blocking apps for Android, BlackBerry, Apple, and Windows phones.

You can also search for apps online. Check out the features, user ratings, and expert reviews.

How to Report Spam Text Messages

If you get an unwanted text message, there are three ways to report it:

- Report it on the messaging app you use. Look for the option to report junk or spam.
- Copy the message and forward it to 7726 (SPAM).
- Report it to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint).

From <https://www.consumer.ftc.gov/articles/how-recognize-and-report-spam-text-messages> (February 2020)

Caregiver, from page 5

aspects of caregiving. And when the time comes that you can no longer care for your spouse, you need to make the decision to put him in a facility, no matter how much he doesn't want to go.

Being a caregiver is a job that nobody wants, but the only positive thing I can say about it, if you can call it positive, is that by the time your spouse dies after a long, debilitating illness, you have had time to deal with the grief and sadness in small increments at each stage of the debilitation.

You've had the opportunity to say everything you wanted to say and to come to terms with the death, as opposed to dealing with the horrible shock of a sudden, unexpected death,

The last year of Morry's life, I often wondered – what's worse? Slogging through the heartache and hard work of a long debilitating illness, or dealing with the terrible shock of a sudden death? Most people only experience one or the other and can't really say which is worse. But

recently, on different occasions, I met two women who had each been widowed twice – the first time, after a sudden death, and the second time, after a long illness. When asked which was worse, they each said the same thing – that you wouldn't wish either situation on anybody, but that as difficult and sad as the period of caregiving is, it is better to have the opportunity to say good-bye.

(Reprinted from Kansas Advocates for Better Care Newsletter, September 2019, with permission from author.)

Inspector General warns public about new twist to Social Security phone scams

The Inspector General of Social Security, Gail S. Ennis, is warning the public that telephone scammers may send faked documents by email to convince victims to comply with their demands. The Social Security Administration Office of the Inspector General (OIG) has received reports of victims who received emails with attached letters and reports that appeared to be from Social Security or Social Security OIG. The letters may use official letterhead and government “jargon” to convince victims they are legitimate; they may also contain misspellings and grammar mistakes.

This is the latest variation on Social Security phone scams, which continue to be widespread throughout the United States. Using robocalls or live callers, fraudsters pretend to be government employees and claim there is identity theft or another problem with one’s Social Security number, account, or benefits. They may threaten arrest or other legal action, or may offer to increase benefits, protect assets, or resolve identity theft. They often demand payment via retail gift card, cash, wire transfer, internet currency such as Bitcoin, or pre-paid debit card.

Inspector General Ennis urges continued vigilance against all types of phone scams no matter what “proof” callers may offer. As we continue to increase public awareness of phone scams, criminals will come up with

new ways to convince people of their legitimacy. Social Security will never:

- threaten you with arrest or other legal action unless you immediately pay a fine or fee;
- promise a benefit increase or other assistance in exchange for payment;
- require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card; or
- send official letters or reports containing personally

identifiable information via email.

If there is ever a problem with your Social Security number or record, in most cases Social Security will mail you a letter. If you do need to submit payments to Social Security, the agency will send a letter with instructions and payment options. You should never pay a government fee or fine using retail gift cards, cash, internet currency, wire transfers, or pre-paid debit cards. The scammers ask for payment this way because it is very difficult to trace and recover.

If you receive a call or email that you believe to be suspicious, about a problem with your Social Security number or account, hang up or do not respond. We encourage the public to report Social Security phone scams using our dedicated online form, at <https://oig.ssa.gov>. Please share this information with your friends and family, to help spread awareness about phone scams.

For more information, please visit <https://oig.ssa.gov/scam>. Members of the press may make inquiries to Social Security OIG at (410) 965-2671.

Checks from the government

By Jennifer Leach

Associate Director, Division of Consumer and Business Education, FTC

As the Coronavirus takes a growing toll on people’s pocketbooks, there are reports that the government will soon be sending money by check or direct deposit to each of us. The details are still being worked out, but there are a few really important things to know, no matter what this looks like.

1. The government will not ask you to pay anything up front to get

this money. No fees. No charges. No nothing.

2. The government will not call to ask for your Social Security number, bank account, or credit card number. Anyone who does is a scammer.

3. These reports of checks aren’t yet a reality. Anyone who tells you they can get you the money now is a scammer.

Look, normally we’d wait to know what the payment plan looks like before we put out a message like this. But these aren’t normal times. And we predict

that the scammers are gearing up to take advantage of this.

So, remember: no matter what this payment winds up being, only scammers will ask you to pay to get it. If you spot one of these scams, please tell the Federal Trade Commission: www.ftc.gov/complaint. We’re doing our best to stop these scammers in their tracks, and your report will help.

Keep up to date with the latest Coronavirus-related scams at www.ftc.gov/coronavirus or by signing up to get these consumer alerts.

What is Kansas Legal Services, Inc. (KLS) and what can it do for seniors?

By Thomas L. Lasley
Attorney for
Kansas Legal
Services, Inc.



We are frequently asked what Kansas Legal Services, Inc. is all about, and what it can do for seniors through its Area Agency on Aging Program (AAA), in participation with the South West Kansas Area Agency on Aging (SWKAAA). The SWKAAA offices and the local KLS offices are located in Dodge City, Kansas, and they serve 28 county area in South West Kansas.

Kansas Legal Services (KLS) is a statewide, non-profit law firm, and through its AAA Program, it is devoted to helping seniors, 60 years old and above, to meet their basic needs by providing various types of important, free legal services due to receiving various governmental grants. In recent years, KLS has served nearly 20,000 persons annually in all 105 Kansas counties, through eleven law offices and two mediation offices across the state. The Kansas City KLS law office, located at 400 State Ave., Suite 1015, Kansas City, Kansas 66101 (913-621-0200) presently provides legal assistance to the SWKAAA/KLS/Dodge City area. The state-wide KLS headquarters is located in Topeka. More detailed information about KLS and its services can be obtained by visiting the KLS website at www.kansaslegalservices.org.

Under the AAA Program, KLS works in conjunction with the South West Kansas Area Agency on Aging (SWKAAA) by providing legal advice and services at no cost to Senior Citizens who are 60 years of age and older,

who reside in Kansas, and who are U.S. Citizens or legal permanent residents. These are the only qualifying factors for Senior Citizens to receive free legal services from KLS. There is no income test nor any asset test to qualify. However, it is important to note that KLS services are subject to availability of funding, and priority is given to the most vulnerable elderly population who is in the greatest social and economic need.

For convenience purposes to the elderly, an attorney or paralegal from the Kansas City, Kansas KLS office conducts, monthly or every few months, video conferencing appointments with residents of South West Kansas at various community centers in Great Bend, Liberal, Garden City, Dodge City, Pratt, Larned and Scott, Kansas. For qualifying seniors who don't live in those cities but live in outlying rural areas instead, they can discuss their legal issues with the KLS attorney or paralegal by a pre-arranged phone conference from their home. All such video conferencing and telephone conferencing appointments need to be pre-arranged and pre-scheduled by calling the Dodge City KLS representative, Liz Ramirez, at 620-227-7349. The KLS attorney or paralegal will be happy to discuss and advise on simple legal issues, including, but not necessarily limited to, the following areas:

1. Estate planning needs and how best to avoid probate, including a discussion of and preparation of simple estate planning documents, such as: A Last Will & Testament, A Living Will, A Durable Power of Attorney for Healthcare and Financial Purposes, and a Transfer on Death Deed. If documents are prepared, then through a separate follow-up appointment the documents can be executed in the presence of

IRS IMPOSTER SCAMS



The Internal Revenue Service (IRS) is the government agency that collects federal taxes.

Scammers pretend to be IRS officials to get you to send them money.

How the scam works

You get a call.

- IRS** Your caller ID might show it's the IRS calling.
- Shield** The caller might give a badge number and know the last four digits of your Social Security number.

You are told:

- Dollar sign** "You owe money."
- Gears** "You better pay now or you'll be arrested."
- Debit card** "Put money on a prepaid debit card or wire it to us."

If you pay...

- Warning sign** You find out it wasn't the IRS. It was a scam. → **The money is gone.**

Warning signs

How will the IRS first contact you?

Phone call	NO
Email	NO
Mail	YES

How will the IRS ask you to pay?

With a prepaid debit card	NO
With a money transfer	NO
Won't require a specific type of payment	YES

Got a call?

- Don't give the caller information** such as your financial or other personal information.
- Write down details** such as the number and name of the caller.
- Hang up**
- Contact the IRS directly** If you think you may owe back taxes, call the IRS at **800-829-1040** or visit irs.gov/balancedue.
- Report the call** File a complaint with:
 - the Treasury Inspector General for Tax Administration (TIGTA) at tigta.gov or 800-366-4484.
 - the FTC at ftc.gov/complaint or 877-FTC-HELP.
- Warn friends and family** Tell people you know that these calls are scams.

ftc.gov/imposters

Federal Trade Commission
January 2020



See **KLS**, page 14

Welcome new employees



Amanda Boles

Amanda Boles is our new Information and Assistance Specialist.

She was born in Dodge City and graduated from high school in Cimarron. She now lives in Cimarron with her significant other of almost 13 years. Although they do not have any children, they have decided to embark on the adventure of foster care, which Amanda hopes will lead them to adoption.

Amanda volunteers heavily with the Army National Guard FRG (Family Readiness Group) in Dodge City, supporting our local troops while they are here at home and overseas. Amanda enjoys spending time with family, taking road trips, and camping.

She is looking forward to helping people get and understand the benefits they need to live their best lives.



Brendan Wenzl

Brendan Wenzl is our new Fiscal Director for SWKAAA in the Dodge City office.

Brendan has lived in Dodge City his whole life and enjoys being close to his family, his parents, Tim Wenzl and Charla Batman, and his three younger sisters. He graduated from Fort Hays State University with a Bachelor in Business Administration in Finance in 2018.

He enjoys watching Chiefs football and Jayhawk basketball.



Everyone plays games on the smartphone

Smartphone owners play lots of games on their devices, but don't call them "gamers." That's what USA Today says in a story on its website. Fifty-five percent of Americans play some kind of game on their devices to help pass the time, according to a survey of more than 2,000 smartphone owners. However, even though they play an average of four times weekly, two-thirds don't consider themselves "gamers."

Games are popular across all ages and genders, though. The

survey found that 33 percent of baby boomers (adults 55 or older) play games every day, along with 39 percent of Generation Z (16–24). More women than men play games (86 percent versus 81 percent), and 40 percent of women versus 32 percent of men play daily.

Mobile games generated \$61.3 billion in revenue in 2018, and they make up 36 percent of all mobile apps, along with 77 percent of mobile app revenue. Of the top 100 mobile apps downloaded last year, 83 were games.

Women's brains age more slowly than those of men

Good news for women: Your brains age more slowly than males'. According to an article on the NPR website, researchers have found that the metabolism of women's brains remains healthier and more youthful than that of their male counterparts, making women better equipped to be creative during the later years of their lives.

The findings come from a study of 205 brain scans of people ages 20–82. At first

scientists studied brain metabolisms to determine a person's age. Then they observed a significant difference between the age of some people's brains and their chronological ages, leading to the discovery that older women's brains, on average, were about four years younger in terms of metabolism than men's brains. The reason is unknown, but the scientists say a higher brain metabolism may give women an advantage in learning and creativity as they age.

The good, the bad, the ugly of living during a pandemic

By Lynne Hewes

For the past couple of weeks, as the reality of the COVID19 has hit our normally safe, out-of-the-way Western Kansas area, I've felt a growing sense of sadness and depression.

Normally, I am an incredibly cheerful person, but the gloom of listening to and watching everyday newscasts of increasing numbers of infected people all over the world was getting me down.

In addition to those newscasts, I had been reading a book by Gene Fowler and Bill Crawford called *Border Radio*, a well written and highly informative story of high-powered radio stations set up along the Texas/Mexico border from the 1930s to the 1980s.

I enjoyed reading about Wolfman Jack, a larger-than-life radio disc jockey during the 1960s, but I also learned about Dr. Brinkley, the goat gland man from Kansas, and several other "psychics," con men, and hucksters who took advantage of other people's health problems in order to line their own pockets with cash.

It's been hard enough to hear about people, young and old, contracting COVID19 and about people losing their jobs as more and more business are forced to shut down.

It's even harder to learn that, just like in the times of border radio, there are charlatans everywhere, excited to cash in

on any disaster. Every day, the news has brought stories of con artists, modern-day hucksters rushing in to prey on the old, the weak, and the fearful. Using social media, these disreputable people set up Go Fund Me pages and post false stories of need, or, perhaps even worse, offer to sell magic virus "cures" to the old, the weak, and the fearful.

The more things change, the more they stay the same.

So, whether we use border broadcasting or something more modern, it seems, there are among us opportunistic entrepreneurs ready and willing to cash in on everyone else's misfortune. It doesn't matter what time period or what means of communication, we just can't keep a good con man down.

Thinking about that made me even more depressed.

But then ... then I started hearing stories about the other side of humanity. Let me share some:

1. We have city librarians running to the curb outside their buildings, delivering books to people who call and ask.

2. Most of us probably saw news footage of people in Italy — a country so very hard hit by the virus. We watched and listened as an entire neighborhood sat on their balconies, playing music and singing, together in spite of isolation. So beautiful it made me want to cry.

3. School administrators and custodians and cooks are working overtime, trying to

keep things clean and find solutions so kids who cannot go to school can eat and can interact with their teachers and their friends, even if it means online education.

4. Then there are those Facebook posts, saying, "Hey, I'm running to the grocery store today. Anyone need me to bring them anything?"

5. And the mom who brought her children over to the porch of a next-door neighbor, who watched and listened to those kids play their musical instruments for her.

6. And the owner of my town's grocery store who today told me

about two teachers from our school bringing a few teenagers by to help unload a supply truck outside his store and stay to restock all his shelves. He said it took most of the day, but no one complained. One teen even said, "You do things for the school all the time. We thought we could do something for you."

So, take that, you hucksters and con men — both on the border and on the internet! There is still good in the world, and that makes me pretty positive about everything, even in the time of a pandemic. I feel much better about the human race today than I did yesterday.

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.

When you need help to navigate the system, nurse navigators are your GPS

By Lynne Hewes

I recently had the opportunity to learn about people who are called “nurse navigators,” wonderful human beings who help guide patients through difficult health issues, cancer in particular.

According to Laura Long, author of an article for the University of Kansas Medical Center, “Nurse navigators help patients make informed medical decisions and assist with setting up multiple doctors’ appointments and tests. Navigators also provide tips on coping with patients’ prognoses, make sure patients stay on track with their treatment plans, run interference on insurance issues, and offer emotional support. All this is at no additional charge to patients.”

Having a nurse navigator’s help through medical hard times is a relatively new option. Before 1990, most patients were forced to navigate the unfamiliar world of hospitals and medicine on their own — a hard task while facing all the other worries that major medical issues bring.

Long writes that “Cancer care navigators first came to the general public’s attention in 1990 when Dr. Harold Freeman, the former president of the American Cancer Society, developed the Harlem Cancer Education and Demonstration Project to help low-income families in New York City get access to the health care they needed in order to prevent, detect and treat cancer Freeman’s research

indicated a need for caring professionals to help uninsured and under-insured get the care and follow-up they needed to survive. Freeman believed no one with cancer should spend more time fighting their way through the system than fighting the disease.”

Because they are skilled as well as compassionate, nurse navigators are invaluable. In addition to scheduling appointments and discussing medications, providing information about treatment and insurance, and helping patients connect with support services, navigators also show up to be with the patient for appointments and even medical procedures. They are nurses, and their medical knowledge and understanding of the health care system is invaluable. They are caring and compassionate, and their smiles and hugs give courage and help patients to develop a positive attitude during a frightening journey.

Since 1990, the use of nurse navigators has spread — even to rural areas such as Western Kansas. Long’s article mentions Heather Wright-Renick, BSN, a navigator at St. Catherine Hospital in Garden City. A nurse with several years of experience, Wright-Renick is a graduate of the KU School of Nursing, and she, herself, is a breast cancer survivor. Because of that, she brings a deeper sense of understanding to her position.

“I don’t mind sharing my own cancer experience with patients,” says Wright-Renick. “In fact, it helps some patients feel a

connection to me.”

Centura Health provides a flyer to introduce the nurse navigators on their staff. That flyer says, “An oncology nurse navigator is the patient’s GPS as they travel the road from diagnosis to treatment to survivorship.”

An online search for “Nurse Navigator” shows an abundance of ads seeking nurses for that position at various hospitals. Because there is a huge need, more and more nurses are encouraged to explore this profession. Chris Pirschel, a writer for the Oncology Nursing Society, says that “Studies have shown that nurse navigation programs have helped improve adherence to treatment, ensured timely access to care, and reduced hospital stay times. All of these factors contribute to improved quality of life for our patients, increased patient satisfaction, and resulted in fewer migrations of services.”

In an article titled “The Benefits of Patient Navigation,” Katherine Sharp, MTS, and Kathy Scheid, RDN, OPN-CG, write that “Navigators are dedicated to assessing patients’ needs and connecting them with appropriate resources. They strive to build relationships with each cancer patient, survivor, and caregiver by providing continual support and resources to meet the evolving needs of the constituents along their cancer journey.”

A breast cancer survivor in Western Kansas says, “I didn’t know about nurse navigators. I was surprised but incredibly

happy to have Lisa Beggs as my navigator. She met me for my first appointment with my surgeon, she stayed after the doctor left, just to answer my questions, and she encouraged me to call her anytime I felt confused or scared or had questions about what was going to happen. She was always calm, caring, and patient. She set up appointments for me at hours she knew were convenient for me. There were so many things I would never have known how to do. She showed up for my appointments — even for my surgery. She quickly became my new best friend.”

Sources:

Centura Health. Meet Our Nurse Navigators. 2017.

Long, Laura. “Nurse Navigators Help Guide Patients through Treatment.” University of Kansas

Medical Center. Oct. 2013. <http://www.kumc.edu/news-listing-page/news-archive/nurse-navigators-help-guide-patients-through-treatment.html>

Pirschel, Chris. “The Role of Oncology Nursing Navigation Continues to Grow.” Oncology Nursing Society Voice. <https://voice.ons.org/news-and-views/the-role-of-oncology-nursing-navigation-continues-to-grow>.

Sharpe, K., and K. Scheid, “The Benefits of Patient Navigation.” *Journal of Oncology Navigation Survivorship*. Oct. 2018. <http://www.jons-online.com/issues/2018/october-2018-vol-9-no-10/1998-the-benefits-of-patient-navigation>.

Issues to consider in choosing a SNF

By Steven R. Anderson

Hopefully your family will not have a loved one reside in a skilled nursing facility (“SNF.”). However, if family members can no longer provide a senior the needed care and if in home care can no longer be effective or affordable then the senior may have no reasonable alternative to a SNF. While every senior and family is unique, every senior and family should have information necessary to make an appropriate SNF selection. This article will address some of the issues the senior and family should consider in choosing a SNF.

The first step is to determine what assistance the senior needs in a SNF. Then the family should do an internet search or hire a professional to screen possible SNFs based upon the needs of the senior. Location, programs, amenities and price can hopefully be determined by the initial search. Next the family or search person should select hopefully no more than three facilities for in person visits and discussions with the marketing person and hopefully families of residents. While cleanliness and good food are important considerations, the most important selection consideration is how well the senior will adapt to the staff and other residents. This requires investigating staff longevity, turnover and training and seeing the needs of other residents at the facility. Other issues to consider can be found in my search criteria for SNF brochure. Please just email me and I will forward it to you.

Once the senior and family makes a tentative selection then they need to review the admission

agreement and determine how to pay for care. While many SNF contracts are very long, the most important issues are what services will be provided to the

resident, when can the resident and the facility terminate the agreement, eliminating if possible, any arbitration or waiver of jury trial provisions and the cost

of extra services. A care conference should be scheduled as soon

*See **SNF**,
page 13*

SOUTHWEST KANSAS SENIOR CITIZENS LAW PROJECT

AAA SCHEDULE 2019-2020

3rd Quarter (April-June 2020)

Kansas Legal Services

DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
4-2-20	Pratt Senior Center	Tom Lasley	10:30am
4-2-20	Great Bend Senior Center	Tom Lasley	1:30pm
4-3-20	Syracuse Senior Center	Tom Lasley	11:00am
4-10-20	Dodge City Senior Center	Tom Lasley	10:00am
4-10-20	Meade Senior Center	Tom Lasley	1:30pm
4-15-20	Tribune Senior Center	Tom Lasley	1:30am
4-17-20	Liberal Senior Center	Tom Lasley	10:00am
4-17-20	Garden City Senior Center	Tom Lasley	1:00pm
4-24-20	Greensburg Senior Center	Tom Lasley	10:00am
4-24-20	Medicine Lodge Senior Center	Tom Lasley	1:30pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
5-1-20	Hugoton Senior Center	Tom Lasley	10:00am
5-1-20	Ulysses Senior Center	Tom Lasley	1:00pm
5-7-20	Larned Senior Center	Tom Lasley	11:00am
5-7-20	Great Bend Senior Center	Tom Lasley	1:00pm
5-8-20	Dodge City Senior Center	Tom Lasley	10:00am
5-15-20	Liberal City Senior Center	Tom Lasley	10:00am
5-15-20	Garden City Senior Center	Tom Lasley	1:00pm
DATE	SENIOR CENTERS	KLS ATTORNEY	TIME
6-4-20	Great Bend Senior Center	Tom Lasley	1:30pm
6-5-20	Scott City Senior Center	Tom Lasley	11:00am
6-5-20	Leoti Senior Center	Tom Lasley	1:00pm
6-12-20	Dodge City Senior Center	Tom Lasley	10:00am
6-19-20	Liberal Senior Center	Tom Lasley	10:00am
6-19-20	Garden City Senior Center	Tom Lasley	1:00pm

*** An attorney will visit only if appointments are scheduled. Please contact your local Senior Center or Kansas Legal Services (620-227-7349) if you plan to meet with the attorney.**

Protect Yourself from Social Security Scams

Be on the lookout for fake calls and emails



Securing today and tomorrow

Telephone and email scammers are pretending to be government employees. They may threaten you and may demand immediate payment to avoid arrest or other legal action. Do not be fooled!

If you receive a suspicious call:

1. **HANG UP**
2. **DO NOT GIVE MONEY OR PERSONAL INFORMATION**
3. **REPORT THE SCAM AT [OIG.SSA.GOV](https://www.oig.ssa.gov)**



What to look out for



The caller says there is a **problem** with your Social Security number or account.



Scammers **pretend** they're from Social Security or another government agency. Caller ID or documents sent by email may look official but **they are not**.



Any call asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.



Callers threaten you with arrest or other legal action.

Be Alert

Social Security may call you in some situations but will **never**:

- » Threaten you
- » Suspend your Social Security number
- » Demand immediate payment from you
- » Require payment by cash, gift card, pre-paid debit card, or wire transfer
- » Ask for gift card numbers over the phone or to wire or mail cash



Be Active

Protect yourself, friends, and family!

- » If you receive a questionable call, hang up and report it at [oig.ssa.gov](https://www.oig.ssa.gov)
- » Don't return unknown calls
- » Ask someone you trust for advice before making any large purchase or financial decision
- » Don't be embarrassed to report if you shared personal information or suffered a financial loss
- » Learn more at [oig.ssa.gov/scam](https://www.oig.ssa.gov/scam)
- » Share this information with others

SNF, from page 12

as possible. At that conference it is critical to make sure what services are needed and the plans of the SNF to meet the resident's needs. The SNF and family need to address what income and assets the senior, or possibly others, has to pay for care. Most SNFs no longer accept a resident unless they have sufficient income and assets to pay for their care for a certain number of months.

Government benefits are only available to people meeting specific criteria and have limited income and assets. VA benefits are only available to veterans who served during a time of war or widows or widowers of veterans who served during a time of war that need assistance doing activities of daily living and meet the requirements for limited income and assets. Medicaid is available only if there is limited assets and income and there is a need to reside in a SNF. However, SNFs only can accept a limited number of Medicaid residents and then only if they are already on Medicaid or have paid full price for many months prior to application. Therefore, it is usually now not possible to reside in a good SNF and switch to a less quality SNF immediately prior to filing for Medicaid. Thus the senior and family need to select a SNF for the senior to meet his or her needs for what could be many years.

© Steven R. Anderson STEVEN R. ANDERSON, LLC A Member of SAGE LAW, LLP Steven R. Anderson J.D. (913) 341-7800 ext. 109 LL.M. in Elder Law Fax (913) 341-7804 12980 Metcalf Ave. Suite 500 sanderson@sage.law Overland Park, Kansas 66213 www.sage.law

KLS,
from page 8

a KLS representative.

2. General legal advice regarding: Adult physical and financial abuse, Healthcare, Social Security, Medicare, Medicaid, Collections, Guardianships & Conservatorships, Landlord/Tenant, Simple Real Estate Matters, Bankruptcies and IRS and State Tax Debts.

These video conferencing and telephone conferencing appointments fill up quickly, and are often totally booked months in advance, so the sooner an appointment is made, the better chance one will have in being able to schedule such an appointment with a KLS attorney or paralegal. Before any advice is given at any of these conferences, the senior citizen is asked to complete a KLS application, with the assistance of a KLS adviser.

A senior citizen can also apply for legal assistance either by phone (1-800-723-6953) at the Central Intake office for KLS, or by completing a KLS Application Online that can be found on the KLS website shown above. A KLS attorney will return your call when his or her schedule permits.

We here at KLS look forward to working with our Kansas Senior Citizens, especially those located in the SWKAAA service area. KLS feels it provides a very valuable free service to the community. If anyone is in need of these AAA services, we urge you to apply as soon as possible.

(The author, Thomas L. Lasley, is an attorney for Kansas Legal Services, licensed in both Kansas and Missouri, with over 40 years of experience in the areas of Elder Law and Estate Planning.)



Physical activity can make daily life better.

When you're active and strong, it's easier to:



Do everyday tasks,
like chores and shopping



Keep up with the grandkids



Stay independent
as you get older

And it has big health benefits, too.

✓ Less pain

✓ Better mood

✓ Lower risk of many diseases

How much activity do I need?

Moderate-intensity aerobic activity

Anything that gets your heart beating faster counts.



AND



Break it up over the whole week however you want!

Understanding Social Security spouse's benefits

By Dustin Waters
*Social Security District Manager
in Dodge City, Kansas*

Marriage is a tradition that exists on every continent and in nearly every country. Having a partner not only means creating a family unit, it means sharing things like a home and other property. Understanding how your future retirement might affect your spouse is important. When you're planning for your retirement, here are a few things to remember:

Your spouse's benefit amount could be up to 50 percent of your spouse's full retirement age amount, if you are full retirement age when you take it. If you qualify for a benefit from your own work history and a spouse's record, we always pay your own benefit first. You cannot receive spouse's benefits unless your spouse is receiving his or her retirement benefits (except for divorced spouses). If you took your reduced retirement first while waiting for your spouse to reach retirement age, when you add spouse's benefits later, your own retirement portion remains reduced, which causes the total retirement and spouses benefit together to total less than 50 percent of the worker's amount. You can find out more about this at www.socialsecurity.gov/OACT/quickcalc/spouse.html.

On the other hand, if your spouse's retirement benefit is higher than your retirement benefit, and he or she chooses to take reduced benefits and dies first, your survivor benefit will be reduced, but may be higher

than what your spouse received.

If the deceased worker started receiving reduced retirement benefits before their full retirement age, a special rule called the retirement insurance benefit limit may apply to the surviving spouse. The retirement insurance benefit limit is the maximum survivor benefit you may receive. Generally, the limit is the **higher** of:

- the reduced monthly retirement benefit to which the deceased spouse would have been entitled if they had lived, **or**
- 82.5 percent of the unreduced deceased spouse's monthly benefit if they had started receiving benefits at their full retirement age (rather than choosing to receive a reduced retirement



benefit early).

Knowing how your finances affect your spouse's benefit can help both of you avoid future impacts on your incomes. We have decades of experience, and

the information to go with it.

Access a wealth of useful information and use our benefits planners at www.socialsecurity.gov/planners.

Making your life easier at SocialSecurity.gov

By Dustin Waters
*Social Security District Manager
in Dodge City, Kansas*

We offer many online tools and services to save you time. Here are five that can make your life easier:

1. Open your own personal my Social Security account, which will enable you to request a replacement Social Security card, verify your earnings, get future benefit estimates, obtain benefit verification letters, and more
2. Need answers to your Social Security-related questions? Visit our Frequently Asked Questions page at www.ssa.gov/faq.
3. You can complete and submit our online application for retirement benefits in as little as 15

at www.ssa.gov/myaccount. We've recently added some new features like the Retirement Calculator to make doing business with us easier than ever.

minutes at www.ssa.gov/benefits/retirement.

4. Access our publications library — we have online booklets and pamphlets (including audio versions) on key subjects at www.ssa.gov/pubs.
5. Check out our blog for Social Security news and updates: Social Security Matters at blog.ssa.gov.

Please feel free to share these pages with your friends and family.

*Make your
mark!*



Save the Date

SOUTHWEST KANSAS AREA AGENCY ON
AGING

Cancelled

**Annual
Senior Expo**



WEDNESDAY, APRIL 29, 2020
DODGE CITY, KANSAS
KNIGHTS OF COLUMBUS
800 W FRONTVIEW, DODGE CITY, KS
FOR MORE INFO CONTACT LORI GERARD AT
620-225-8230 OR
LORI.GERARD@SWKSAGING.ORG