



# Older & Bolder

December 2019  
January 2020  
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## Now more than ever

**By Rick Schaffer**  
*Executive Director*

The poverty rate in Kansas is 12.8%. One out of every 7.8 residents of Kansas lives in poverty. 361,285 of 2,820,265 residents reported income levels below the poverty line in the last year.

What would you be willing to give up to meet your bills? On an almost daily basis, we hear of someone having difficulty in purchasing

their vital necessities to live. Some lose their utilities or cut expenses on their nutritional needs. The most prevalent option of what to give up for our clients is often life-sustaining medicine. Whatever the reason why funds are short at the end of the month, SWKAAA has been able to help the neediest over the past three years through the Adult Protective Services (APS) Grant from the Department of Children and Families and from SWKAAA's Gifts

and Memorials Account. In mid-2019, we spent the last of our APS Grant, a grant that was not renewed this year. We are now very limited with the funds we have in continuing to provide assistance to the neediest people who call us on a daily basis. Now more than ever, we need your help.

In July of 2006, SWKAAA's Board of Directors adopted a resolution establishing a gift acceptance policy. The purpose of the solicitation campaign was to encourage cash donations to the South West Kansas Area Agency on Aging to enable us to provide life-enhancing

services to older Kansans and person with disabilities in southwest Kansas. Over the past year, thanks to your generosity, we have partnered with other organizations and used the APS Grant to help these people meet their needs.

The funding from the state and federal government over the years has either been capped or continues to be reduced, and the trend is for our agency to do more and more with

See **Now,**  
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## Important Dates

December 10 — Board of Directors Meeting, Dodge City, 10:00 a.m.  
December 24 — SWKAAA Offices Closed  
December 25 — SWKAAA Offices Closed

January 1 — SWKAAA Offices Closed  
January 7 — Advisory Council Meeting, Dodge City, 1:30 p.m.  
January 21 — SWKAAA Executive Committee Meeting



**Monthly Observances**  
**National Drunk and Drugged Driving Prevention Month.** Drinking and driving can make the holiday season deadly for drivers, passengers, and pedestrians. National Drunk and Drugged Driving Prevention Month seeks to spotlight the dangers of driving under the influence of alcohol, drugs, or both. According to the National Safety Council, more than 40,000 people died in alcohol-related traffic accidents last year, so this year, stay safe during the holidays.

**National Tie Month.** December is the month to honor the most required yet maligned strip of cloth that's an essential part of business attire — the necktie. Neckties give people the chance to add a little spice to their classy, professional look. A nice necktie speaks volumes about a person's sense of style and even gives people a little look at his or her personality. So this month, give a little extra respect to the people who are professional, classy, and trendy in their favorite ties.

**Universal Human Rights Month.** Universal Human

Rights Month began in 1948, when the United Nations wrote up a document called the Universal Declaration of Human Rights to define what human rights would be protected universally. The first article of this declaration states: "All human beings are born free and equal in dignity and rights. They are endowed with reason and conscience and should act towards one another in a spirit of brotherhood."

**Weekly**  
**National Handwashing Awareness Week, Dec. 1–7.** Avoid colds and flu during the winter months by following the four principles of hand awareness: Wash your hands when they are dirty and before eating; don't cough into your hands; don't sneeze into your hands; and above all, don't put your fingers into your eyes, nose, or mouth.

**Older Driver Safety Awareness Week, Dec. 2–6.** Older Driver Safety Awareness Week aims to promote understanding of the importance of mobility and transportation to ensuring older adults remain active in the community — shopping, working,

or volunteering — with the confidence that transportation will not be the barrier stranding them at home.

**Kwanzaa, Dec. 26–Jan. 1.**

A weeklong celebration observed in the United States as well as other countries with populations of African descendants, Kwanzaa is a holiday that honors African culture in not only the African American community but also in the world African community.

**Daily**  
**World AIDS Day, Dec. 1.** World AIDS Day is an opportunity for people worldwide to unite in the fight against HIV, to show support for people living with HIV, and to commemorate those who have died from an AIDS-related illness.

**International Tea Day, Dec. 15.** Enjoy your favorite cup with a friend.

**Ugly Christmas Sweater Day, Dec. 20.** You know you've got at least one. Grab your least attractive Christmas sweater and show off your lack of good fashion taste.

**First night of Hanukkah, Dec. 20.** Gather together to light the first candle on the menorah.

**Christmas, Dec. 25.** The highlight of the year to children young and old.

## Donor List

**Thank You to Our Donors**

Larry and Jeanie Rudd

Priscilla Stevens



**SouthWest Kansas Area Agency on Aging, Inc.**

Rick Shaffer, Executive Director  
 Lori Gerard, Editor and 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](http://www.swkaaa.org)  
 or visit us on Facebook





### Monthly Observances Financial Wellness Month.

Are you saving enough for retirement? Are you saving at all? Will you owe the IRS money this year toward your 2019 taxes? What are your financial goals for 2020 and beyond? These are just a few of the questions to ask yourself while you review your spending habits and determine your preparedness for any "rainy days" ahead.

**Get a Balanced Life Month.** It's the start of a new year. Use this new beginning as time to review, reconsider, streamline—and maybe even eliminate—the unnecessary commitments, responsibilities, and activities that fill your days.

**Get Organized Month.** It's cold outside, and more than likely you're spending more time indoors fretting that there's nothing to do. Here's an idea: Don't wait for spring to purge your work and living spaces of unnecessary clutter and unused or unwanted items. There's no better time than the present to restore a sense of order to your life.

**Weekly  
Someday We'll Laugh  
About This Week, Jan. 2-8.** Don't let the failures and embarrassments of the past continue to cast a shadow over you. Laugh and get over it. Let

someday be now.

**Hunt for Happiness Week, Jan. 19-25.** The Secret Society of Happy People wants you to find your joy and be on the lookout for others doing the same this third full week of January. Visit <https://sohp.com/> for ideas and challenges that will help you get happy.

### Daily

**New Year's Day, Jan. 1.** Happy 2020! A world of possibility awaits us all if we have the courage to follow our hearts, chase our dreams, and work toward our goals.

**Make Your Dream Come True Day, Jan. 13.** Create a vision board or a five-year plan; write out a list of affirmations to keep you motivated. Whatever it is, do something today that moves you closer to achieving one of your goals.

**Freethinkers Day, Jan. 29.** This is the day for celebrating the life and work of Thomas Paine, who was born 1737. Find a copy of "Common Sense" and see if it still holds true today.

**Inspire Your Heart with Art Day, Jan. 31.** Take this day to immerse yourself in the world of art. Let beauty guide and nurture your soul.

## Now, from page one

less and less. Now, we no longer can rely on the APS Grant. Without your gifts to the memorial funds, we may be not be able to assist these individuals — your neighbors — with these necessities.

A donation envelope is included in this issue of the Older and Bolder. We invite you to consider making a one-time gift as a memorial to remember a loved one or pay tribute to someone you know. A one-time gift to the agency could be given to remember a loved one who has passed on or to pay tribute to someone special in your life or to recognize something such as a birthday or anniversary or just to say "thank you." The person or family that is

designated is immediately sent a card acknowledging that a gift has been made to the Area Agency on Aging in their name. The amount of the gift is not shown and all donations are tax deductible.

All funds received are accounted for monthly and are included in the agency's yearly audit of its financial records. All requests for these funds are reviewed and approved by SWKAAA's Board of Directors prior to payment disbursement.

If you would like more information on SWKAAA's gifts policy, please call me at 1-800-742-9531. Thank you for your past and future support.

## 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.*

# Reduce your utility bills during the holidays

Holiday time usually means higher utility bills for most households, especially if you are preparing large meals. But you can help reduce those extra costs with the following practices:

- **Don't preheat your oven.** Roasting a turkey or ham is a long, slow process, so preheating is usually unnecessary.
- **Keep the oven closed.** When you open your oven door, a significant amount of heat can

escape and your oven temperature can drop by 25 degrees. Use the oven light to peek inside instead.

- **Bake more than one item at a time.** Just make sure you leave enough room around each dish for air to circulate in your oven. If you use glass or ceramic pans in your oven instead of metal ones, you can reduce your baking temperature by 25 degrees.

- **Match the pan to the**

**burner on electric stoves.** If you use a 6-inch pan on an 8-inch burner, you can waste up to 40 percent of the energy used.

- **Keep your refrigerator closed.** Your refrigerator can account for up to 15 percent of your home's total energy use. Keep the door closed as much as possible. It is more

efficient to keep the door open a little longer and retrieve several items at once than it is to open the door several times for shorter periods.

- **Use your dishwasher efficiently.** When you use your dishwasher, run it only when you have a full load, and use cold water to rinse the dishes before you put them in the dishwasher.

## 2020 Medicare premiums and deductibles

On November 8, 2019, the Centers for Medicare & Medicaid Services (CMS) released the 2020 premiums, deductibles, and coinsurance amounts for the Medicare.

### Medicare Part B Premiums/Deductibles

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare premiums, deductibles, and

copayment rates are adjusted according to the Social Security Act. For 2020, the Medicare Part B monthly premiums and the annual deductible are higher than the 2019 amounts. The standard monthly premium for Medicare Part B enrollees will be \$144.60 for 2020, an increase of \$9.10 from \$135.50 in 2019. The annual deductible for all Medicare Part B beneficiaries is \$198 in 2020, an increase of \$13 from the annual deductible of \$185 in 2019.

For more information on other costs associated with Medicare for 2020, please visit: <https://www.cms.gov/newsroom/fact-sheets/2020-medicare-parts-b-premiums-and-deductibles>.

## 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**





## Alzheimer's and dementia:

# The 10 warning signs you need to know

(StatePoint) Recognizing and taking steps to address the warning signs of Alzheimer's and other dementias can be extremely challenging – especially in the early stages. It's easy and common to dismiss cognitive changes in oneself or a family member as “normal aging.”

“Alzheimer's is not a normal part of aging,” says Dr. Keith Fargo, director, scientific programs and outreach at the Alzheimer's Association. “With normal aging, you may forget where you parked your car – that happens to all of us. But if you get in your car and get lost coming home -- that's not normal.”

Alzheimer's is a fatal progressive disease that attacks the brain, killing nerve cells and tissue, affecting an individual's ability to remember, think, plan and ultimately function. Today, more than 5 million Americans are living with Alzheimer's. By 2050, that number is projected to skyrocket to nearly 14 million.

To help families identify signs early on, the Alzheimer's Association offers 10 Warning Signs and Symptoms, a list of some common signs that can be early symptoms of Alzheimer's or other dementias:

1. Disruptive memory loss. Forgetting recently learned information, asking the same questions over and over and increasingly relying on memory aids.

2. Challenges in solving problems. Changes in one's ability

to develop and follow a plan or work with numbers, such as having trouble following a familiar recipe or keeping track of monthly bills.

3. Difficulty completing familiar tasks. Difficulty completing daily tasks, such as organizing a grocery list or remembering the rules of a favorite game.

4. Confusion with time or place. Losing track of dates, seasons and the passage of time.

5. Trouble understanding visual images and spatial relationships. Vision problems, which may lead to difficulty with balance or trouble reading.

6. New problems with words in speaking or writing. Trouble

following or joining a conversation or a struggle with vocabulary. For example, calling a “watch” a “hand-clock.”

7. Misplacing things and losing the ability to retrace steps. Putting things in unusual places and being unable to go back over one's steps to find them again.

8. Decreased or poor judgment. Changes in judgment or decision-making when dealing with such matters as money and grooming.

9. Withdrawal from work or social activities. Changes in the ability to hold or follow a conversation can result in a withdrawal from hobbies or social activities.

10. Changes in mood and

personality. Mood and personality changes, such as confusion, suspicion, depression, fearfulness and anxiety.

To learn more about Alzheimer's disease and to find resources, visit [alz.org](http://alz.org), the website of the Alzheimer's Association or call its 24/7, free Helpline at 800.272.3900.

It's important to note that exhibiting one or more of these 10 warning signs does not mean someone has Alzheimer's. In fact, these signs may signal other – even treatable – conditions. However, it's important to talk to your doctor to understand what is driving cognitive changes so you can better manage the condition – whatever the diagnosis.

## Reading for pleasure is on the decline

Whether it's because of the internet, binge TV watching, or other factors, reading for leisure has declined in the United States over the past two decades. A survey from the Bureau of Labor Statistics found that leisure reading has dropped by more than 30 percent since 2004, when approximately 28 percent of Americans 15 and older read for pleasure on a given day. In

2017, that figure had dropped to 19 percent.

“That steep drop means that aggregate reading time among Americans has fallen from an average of 23 minutes per person per day in 2004 to 17 minutes per person per day in 2017,” according to The Washington Post, which reported on the survey.

The decline is sharper among

men, whose reading for pleasure dropped from 25 percent to 15 percent. Among women, leisure reading fell from 31 percent to 22 percent.

The survey, the Post notes, was based on a nationally representative sample of about 26,000 people who answered questions and filled out detailed diaries about what they spent their time on the previous day.

# Stop unsolicited mail, phone calls and email

Tired of having your mailbox crammed with unsolicited mail, including preapproved credit card applications? Fed up with getting telemarketing calls just as you're sitting down to dinner? Fuming that your email inbox is chock-full of unsolicited advertising? The good news is that you can cut down on the number of unsolicited mailings, calls, and emails you receive by learning where to go to –just say no.”

## Consumer Reporting Companies

If you decide that you don't want to receive prescreened offers of credit and insurance, you have two choices: You can opt out of receiving them for five years or opt out of receiving them permanently.

**To opt out for five years:** Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). The phone number and website are operated by the major consumer reporting companies.

**To opt out permanently:** You may begin the permanent Opt-Out process online at [www.optoutprescreen.com](http://www.optoutprescreen.com). To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

When you call or visit the website, you'll be asked to provide certain personal

information, including your home telephone number, name, Social Security number, and date of birth. The information you provide is confidential and will be used only to process your request to opt out.

If you don't have access to the Internet, you may send a written request to permanently opt out to each of the major consumer reporting companies. Make sure your request includes your home telephone number, name, Social Security number, and date of birth.

### Experian

Opt Out  
P.O. Box 919  
Allen, TX 75013

### TransUnion

Name Removal Option  
P.O. Box 505  
Woodlyn, PA 19094

### Equifax, Inc.

Options  
P.O. Box 740123  
Atlanta, GA 30374

### Innovis Consumer Assistance

P.O. Box 495  
Pittsburgh, PA 15230

### Direct Marketers Telemarketing

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you get at home. To register your phone number or to get information about the registry, visit [www.donotcall.gov](http://www.donotcall.gov), or call 1-888-382-1222 from the phone number you want to register. You will

get fewer telemarketing calls within 31 days of registering your number. Telephone numbers on the registry will only be removed when they are disconnected and reassigned, or when you choose to remove a number from the registry.

## Mail and Email

Consumers can register at the Direct Marketing Association's (DMA) consumer website: [www.DMAchoice.org](http://www.DMAchoice.org) for a processing fee of \$2 for a period of ten years. Registering online is the fastest way to see results. DMAchoice offers consumers a simple, step-by-step process that enables them to decide what mail they do and do not want.

In addition, DMAchoice online offers registration for DMA's eMail Preference Service (reduce your unsolicited commercial email);

### Mail-in registration:

If you do not wish to complete your registration online, you can register for DMAchoice by using the mail-in form that is online: fill out the *DMAchoice Mail In Form* with all required information, print it and mail to the address below.

Or, if you do not have access to the Internet, you can register by sending your name and address (with signature), along with a \$3 processing fee (check or money order payable

to DMA) to:

### DMAchoice

DMA  
PO Box 900  
Cos Cob, CT 06807

### Department of Motor Vehicles

The Drivers Privacy Protection Act allows states to distribute personal information only to law enforcement officials, courts, government agencies, private investigators, insurance underwriters, and similar businesses — but not for direct marketing and other uses. <https://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email> (11/14/19)

## Did you know?

In September of 2019, Governor Laura Kelley signed into law a bill that would increase the protected income limit for Medicaid benefits for long-term care services and Home and Community Based (HCBS) services in Kansas. Prior to this being enacted, the protected income limit for benefits was much lower and had not changed for many years. The protected income limit as of September of 2019 is now \$1177.

For more information, contact an elder law attorney, Kansas Legal Services at 888-353-5337 or the KanCare Clearinghouse at 800-792-4884.



# Diet and dementia

02/12/2019 - Nutrition may be an important modifiable risk factor in the strategy to prevent or delay the onset of dementia and other forms of cognitive decline. Previous research mainly focused on the role of individual nutrients but recent years have seen a shift in focus toward dietary patterns and their link to neurological health.

In 1993, the Chicago Health and Aging Project (CHAP) began as an observational study of risk factors impacting cognitive decline and dementia. Nutrition factors continue to be a point of study in the ongoing CHAP, though researchers at Rush University Medical Center in Chicago and Harvard School of Public Health in Boston have begun to publish results from the over 20 years of data they've already collected. The results so far have indicated that specific dietary patterns may have the potential to significantly lower the risk of developing Alzheimer's disease (AD). The researchers developed the MIND diet (Mediterranean-DASH Intervention for Neurodegenerative Delay) as a result of their findings.

The MIND diet is a combination of the Mediterranean and DASH (Dietary Approaches to Stop Hypertension) eating patterns.

- Traditional Mediterranean diets consist primarily

of whole, minimally processed foods including grains, legumes, vegetables, fruit, nuts and fish. Small amounts of meat, eggs and dairy products, and a modest amount of alcohol, may also be included.

- DASH emphasizes fruit, vegetables and low-fat dairy products. It includes whole grains, poultry, fish and nuts but is limited in fat (specifically saturated fat), red meat, sodium, added sugars and sugar-sweetened beverages.

The MIND diet encourages many of the plant-based foods recommended in the Mediterranean and DASH diets, as well as fish and poultry. It also shares the recommendation to limit saturated fats and added sugars. The factors that differentiate the MIND diet come from the focus on daily and weekly recommendations for specific foods and food groups.

Food: Frequency; Specifics

Vegetables: 2 or more servings per day; At least one serving of leafy green vegetable per day.

Berries: 2 or more servings per week; Any type of berry, although blueberries may be potentially more beneficial.

Whole grains: 3 or more servings per day; Emphasis on grains that are minimally

processed.

Nuts: 5 or more servings per week.

Beans: 4 or more servings per week.

Seafood: 1 or more serving per week; Focus on fatty fish such as salmon, mackerel, herring and sardines.

Poultry: 2 or more servings per week.

While there is a strong emphasis on which foods to consume with the MIND diet, it also strongly encourages limitations on several categories of food, including: red meats, saturated fats such as butter and margarine, cheese, refined grains, added sugars and fried foods.

Study results spanning an average of four and a half years showed that participants following the MIND diet lowered their risk of AD by as much as 53 percent in participants who adhered to the diet rigorously, and by about 35 percent in those who followed it moderately well. More research is needed to confirm these results, however, using this dietary pattern approach seems to be a promising strategy to improve cognitive decline in the older population.

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*Reviewed February 2019 (October 1, 2019) <https://www.eatrightpro.org/news-center/nutrition-trends/health-promotion/the-mind-diet> Special thanks to the Academy of Nutrition and Dietetics*

# Getting a grip on essential tremor for a new beginning

(BPT) - Hit the alarm.  
Get dressed.  
Tie your shoes.  
Drink coffee.  
Eat breakfast.

Imagine for a moment not being able to do this morning routine because your hand is shaking, and you can't make it stop.

These everyday tasks that we take for granted are very difficult for an estimated 10 million Americans living with essential tremor (ET). ET is the most common movement disorder, causing involuntary shaking in different parts of the body, but most often affecting the hands. The physical and emotional effects of ET take their toll not only on patients but on their family and friends as well. Jodi Meyer has been affected by it for 18 years. As the mother of three children, her essential tremor made it very difficult for her to care for her family. Preparing meals, putting on her daughter's makeup for her cheer competitions or pouring a glass of milk was almost impossible to do with her hand shaking uncontrollably. "I would love to cuddle with my children ... and not think ... are they uncomfortable because of the shaking?"

Depending on others for help is common with ET, but when you have people who rely on you, the dynamic changes. Karen Dopher has always been the caregiver for her family. She took care of her husband during his battle with cancer and came when her son called and said, "I need

you," during his double lung transplant. Her role as caregiver for her family was challenging as her ET became more severe. There were days when she was not able to cook or draw with her granddaughter.

Precise work-related tasks are another problem for people with ET. Electronics technician Gregg Ley struggled with the day-to-day duties of his profession which required excellent motor skills to work with nuts, bolts and other tools. "I couldn't put a Phillips screwdriver on a screw." Ley lived with ET for over 20 years, with the condition worsening over time. When the medications prescribed by his neurologist stopped working, Ley's wife, Cathy, began researching treatment options for his tremor online.

While essential tremor is not fatal, it can take away a person's independence, self-esteem and the freedom to live an active lifestyle. As awareness for ET grows, it is crucial that people speak with their general practitioner about their tremor symptoms and if needed, get referred to a movement disorder specialist for diagnosis.

Before diagnosis, some people may be concerned that their shaking is Parkinson's disease. It has been reported that ET may be misdiagnosed as Parkinson's disease. In fact, a study published in JAMA Neurology August 2006 found that one-third of patients who were initially diagnosed as ET were misdiagnosed, most commonly with Parkinson's disease.

One key distinguishing factor

is that tremors from ET occur during an action, while tremor from Parkinson's disease is usually when the hands are at rest. While the only symptom with ET is tremor, Parkinson's disease is a degenerative condition that presents with other symptoms besides tremor.

ET can affect people at any age, but it is most common among those 50 years of age and older. There are medications prescribed to treat essential tremor, and often, after one medication fails, a second will be tried and then possibly a combination of medications. They are only effective for 35-50% of patients according to an article published in Neurology November 2011.

Advancements in ultrasound and MR imaging technology have led to the availability of an incisionless treatment for patients with essential tremor that has not responded to medication. During the focused ultrasound treatment, sound waves pass safely through the skull to heat a precise target deep in the brain that is responsible for the tremor. The treatment is monitored by MRI (magnetic resonance imaging). For many patients, the results show immediate improvement in their hand tremor with minimal complications. This treatment is FDA-approved to treat one hand and is covered under Medicare, in certain states, and through many Blue Cross Blue Shield plans.

Meyer struggled to tie her child's shoe, Dopher longed to remain independent and Ley

wanted to continue working in his profession. They all learned about focused ultrasound through social media. Focused ultrasound was able to help pave a new path for their lives by treating their ET with no incisions, no anesthesia and no hospitalization. Today they are not missing out on the things they love doing - they have a new beginning.

## Learn about the symptoms of essential tremor

Does your tremor occur when your hands are at rest or during movement? Essential tremor is characterized by an "action tremor," occurring when attempting to do a task. Parkinson's disease is characterized by a "rest tremor," present when no muscle is being used.

Does ET run in your family? If you have a parent with the genetic mutation for essential tremor, then you have a 50% chance of developing the condition yourself according to the Mayo Clinic.

Is your handwriting large and shaky? While large and shaky handwriting is a hallmark sign of ET, slow and small handwriting is usually seen with Parkinson's disease.

Does your tremor worsen in certain situations? Patients report that stress, fatigue and caffeine can cause their tremor to be more pronounced.

A neurologist who specializes in movement disorders should be consulted for diagnosis and to discuss treatment options. For more information on essential tremor, visit [GetaGriponET.com](http://GetaGriponET.com).



# SWKAAA recognizes our Focal Point Centers

Twenty-five senior centers from across southwest have been recognized and designated a 2019 Focal Point by the SouthWest Kansas Area Agency on Aging (SWKAAA) according to Rick Schaffer, Executive Director. These centers were recognized for the programs and services that were provided October 1, 2018 thru September 30, 2019.

A Focal Point Center is a highly visible facility where anyone can obtain information and access to services for elderly individuals. To a family caregiver and

older Kansans, it is a well-known accessible place to turn to for information, services in the community and social opportunities.

To be considered for a Focal Point by SWKAAA a senior center had to meet minimum standards in ten (10) different program areas. Outreach to the community, center management, supportive services offered by the center, and the center's involvement in the community, were a few of the areas that were reviewed by SWKAAA staff during the yearly on-site visit.

"The needs of older adults in the community continue to change," according to Schaffer, "and this is a good measure of the center's ability to stay current with these demands. Additionally, in this time of economic constraints elected officials and taxpayers are demanding a greater accountability of how their mill levy funds are being spent on the aging population. This review process gives them a good snapshot of what they are getting."

On behalf of SWKAAA's board of directors and staff we extend

our congratulations to these focal point centers for their willingness and efforts to improve the lives of older Kansans in their community and we commend them for the services they provide.

The 2019 Focal Point Centers are:

- Beam Senior Center, Meade
- Dodge City Senior Center
- Elkhart Senior Center
- Ellinwood Heritage Center
- Fowler Senior Center
- Go Getters Senior Center, Ransom
- Grant County Senior Center, Ulysses
- GrayCo Over 50, Inc. Cimarron
- Great Bend Senior Center
- Hamilton County VIP, Syracuse
- Jetmore Senior Center
- Joy Center, Dighton
- JOY Club, Bison
- Kearny County Senior Center, Lakin
- Kiowa County Senior Center, Greensburg
- Leisure Time Center, Medicine Lodge
- Leisure Years Center, Ness City
- Melven O. Kuder Senior Center, Tribune
- Satanta Aging Program
- Senior Center of Finney Co., Garden City
- Seward County Council on Aging, Inc., Liberal
- Spearville Senior Center
- Stafford Senior Center
- Sunflower Senior Center, St. John
- Wichita County Senior Center, Leoti

## Two hours a week in nature boosts well-being

Staying healthy isn't all about exercise and diet—as important as they are. An article on the Science News website suggests that spending just two hours a week in nature is crucial to your health and well-being.

A study of data from 20,000 people in England, conducted by the University of Exeter, found that folks who spend 120 minutes a week out in nature tend to report significantly better health and psychological well-being than those who don't commune

with nature at all in a typical week, or who spend less than two hours outside in parks, woodlands, and beaches.

Your two hours don't have to happen all at once, either. The findings showed that the benefits accrued in both one single visit or several short periods. The benefits also were evident across the board regardless of gender, age, ethnicity, financial status, and disability.

The bottom line: Get outside now, and you'll feel better

soon.

### QUOTATIONS

The best six doctors anywhere, and no one can deny it, are sunshine, water, rest, air, exercise, and diet.

—Wayne Fields

Your body holds deep wisdom. Trust in it. Learn from it. Nourish it. Watch your life transform and be healthy.

—Bella Bleue

# Retirement: Figuring out how to have fun

By Lynne Hewes

Recently, I've been asking myself, when did we stop wishing each other fun?

At what point in our lives did we start saying, "Drive safely," or "Fly safe planes," or "Be careful" and stop saying, "Have fun"?

Clare Ansberry, writing for *The Wall Street Journal*, examines that question in her article, "An Overlooked Skill in Aging: How to Have Fun."

At retirement, a time when most older adults have the time to have fun, many don't know how. Instead, statistics show that "... the average retiree watches 48 hours of TV each week."

According to Ansberry, most adults have spent at least the past 40 years of life being responsible: taking care of children and parents, going to work, paying off mortgages, saving for retirement, etc. Now, at a time when they could relax and have fun, their fear of doing "unproductive, frivolous" activities makes them feel guilty.

We associate having fun with play. We associate play with children.

Yet playful fun is good for everyone. A study published in the *American Journal of Play* says that "playful older adults are psychologically upbeat: they are happy, optimistic, cheerful, joyful, positive, relaxed, and enthusiastic individuals."

Having fun is important for human beings of all ages, but especially for us as we age. The benefits of having fun (belly laughs, for example) help relieve stress, anxiety, and depression.

So how do we discover (or

re-discover) what fun is?

First, we can try to recall what we used to do for fun when we were younger. Did we have fun when we went bowling, or played cards, or went hiking, or attended a concert? Do those things still sound interesting—or have we moved on to other interests?

For many, having fun means being involved with other people. Whether it's taking a trip or going to a movie or joining a club, human beings tend to have more fun when they mix with other human beings.

One friend became a lay minister at age 72. She subs for area churches when their ministers take vacations.

"Religion is part of my life," she says. "I was raised in the church, I love to do research and put what I learn together, and I love sharing that with others. Also, this allows me to get to know new people. So, yes, this is a fun job for me right now."

Another friend says she goes antique shopping for fun.

"I always take a friend," she says. "At this stage in my life, I have almost everything I need so we don't actually buy much, but we start the day with breakfast out, then wander through an antique mall, remembering when items from the 1950s weren't actually antiques. We laugh a lot."

Travel is fun for lots of people. For example, Steve and Sally turned their love of music into fun when they traveled to Europe with a madrigal group and sang in Italy.

A friend from California recently spent the night with me, explaining her trip to Western Kansas.

"I always came back to visit my folks," she told me, "but a big part of that was a sense of duty. Now that they're gone, I thought I'd try a new approach: this time I'm stopping through to visit people who were important friends to me when I was growing up. I'm on my way to visit my 94-year-old aunt in Elkhart, then I'll stop back through Great Bend and visit favorite cousins who I haven't seen in 30 years, and on the way back to the airport I plan to drive through a little town my family lived in for a few years when I was in grade school, just to see if there's anyone still there that I know. I'm really having fun on this trip."

Sometimes fun involves animals instead of people. Teresa gets up early five mornings a week to help walk dogs at a nearby animal shelter.

"I love it," she says. "It gets me up and going and I get exercise, but the most fun part is seeing how happy the dogs are when I snap on their leashes. You can't help but laugh when you see all those wagging tails!"

Projects provide fun for many people. Many small-town libraries and art centers offer painting sessions at least once a month. For very little money, budding artists show up to find step-by-step instruction with all materials provided.

"I'm not artistic. Art was always stressful to me," Wanda said to me on her way out of a three-hour art lesson, "but today I'm going home with something I think I'll actually hang on my front door. And I had fun!"

Other projects might happen closer to home. My cousin Susan

is working on a family recipe book project for Christmas.

"I'm loving doing this," she says. "I've contacted all our immediate family members and requested that they think of two or three of their favorite recipes from when they were younger—and a story to go with each recipe. Then I'm going to put together a family cookbook/memory book and send each person a copy. It's so much fun that I keep thinking of new ideas for it. Last night I woke up with the idea of adding some old family photos to the book."

Usually, when we were children, fun just naturally happened. During our middle years, there were times we had fun—and yes, belly laughs—at our jobs. Now that we are older, though, we may have to think a bit about HOW we want to have fun, but age doesn't cancel out the ability to enjoy life.

Fun is still out there for the having. All we need to do is grab onto it.





# Too much on your plate this holiday season?

By Lynne Hewes

It's the holiday season. Do you have too much on your plate?

Let's talk figuratively, not literally. After all, Thanksgiving and Christmas mean good times with family, friends and, of course, food. So let's just admit that we're going to go ahead and indulge, just for

a few weeks, in those areas.

Instead, let's talk about another aspect of "having too much on our plates."

Several years ago, a friend gave me a counted cross-stitch panel which read, "NO." Then I mistakenly turned it upside down. Now it read, "ON." So much for practicing how to decline taking on more responsibilities.

While there is an expression that tells us, "When you have too much on your plate, get a bigger plate," taking on too much can be hazardous to our mental and physical health.

A *Dallas Morning News* commentary says, "In moderation, responsibility is a good thing .... But there comes a point where more responsibility results in diminishing returns ...

For some people, busyness is an aphrodisiac, [but] too much busyness causes stress ..." and stress often creates health problems.

A certain amount of stress, it's true, is good. Having some stress in our lives helps us get things done, resulting in a sense of pride; a certain amount of stress keeps our lives interesting.

Taking on too many responsibilities, however, can create big-time stress.

The National Institute for Mental Health cautions that, "Over time, continued strain on your body from routine stress may contribute to serious health problems, such as heart disease, high blood pressure, diabetes, and other illnesses, as well as mental disorders like depression or anxiety."

One of the problems with taking on too many responsibilities is that, when we realize that we now have too much on our plates, we aren't sure how to pare things down.

Ohui A. Kwao, in an article entitled "The Art of Saying No" on *Medium's* website, offers some practical suggestions to

help out people who have taken on too much. Here are a few:

Prepare yourself to say "No." If you're not prepared to say "No," you might accidentally say "Yes" when someone takes you by surprise. It's a good idea to have reason to decline already in mind. Avoid giving too many details when you say "No." If you talk too much, you run the risk of being talked into saying "Yes." Just say "No." Don't say "Maybe," or "Possibly." Just say "No."

Offer an alternative: You might recommend another person who will say "Yes," or you might suggest a different way of doing a task—so that the person you're talking to will be able to do the task without help from you—or anyone else. This is a good technique because it tells the person asking that you are really thinking about his/her issue, that you care about it, but you are still saying "No."

Be careful not to apologize. If you spend too much time saying, "I'm sorry, but ..." then you might make yourself feel so bad about saying "No" that you end up saying "Yes."

There are even books on the subject.

Patricia King's book, *The Art of Everyday Assertiveness*, discusses saying, "No," "setting up boundaries, [and] taking back control."

See **Plate,**  
page 14

## Adults 65 and Older Need a Flu Shot

FIGHT FLU



Information for adults 65 years and older

**Influenza (the flu) can be a serious illness, especially for older adults.**

**FACT: People 65 years and older are at high risk of serious flu complications.**

People's immune systems become weaker with age placing people 65 years and older at high risk of serious flu complications compared with young, healthy adults. During most seasons, people 65 years and older bear the greatest burden of severe flu disease. Between about 70 percent and 85 percent of seasonal flu-related deaths in the United States occur among people 65 years and older. And people 65 and older account for between about 50 percent and 70 percent of the flu-related hospitalizations.

**An annual flu vaccine is the best way to reduce your risk of flu and its potentially serious consequences.**

**FACT: While flu vaccine can vary in how well it works, vaccination is the best way to prevent flu and its potentially serious complications.**

Flu vaccination has been shown to reduce the risk of flu illness and more serious flu outcomes that can result in hospitalization or even death in older people. While some people who get vaccinated may still get sick, flu vaccination has been shown in several studies to reduce severity of illness in those people.

People **65 years and older** can get any flu shot approved for use in that age group with no preference for any one vaccine over others. There are regular-dose flu shots that are approved for use in people 65 and older and there are also two vaccines designed specifically for people 65 and older.

1. **A high dose flu vaccine** (Fluzone® High-Dose) contains 4 times the amount of antigen as a regular flu shot. The additional antigen creates a stronger immune response (more antibody) in the person getting vaccinated.
2. **An adjuvanted vaccine** (FLUAD™) is a standard dose flu vaccine with an adjuvant added. An adjuvant is an ingredient added to a vaccine to help create a stronger immune response to vaccination.



For more information, visit:  
[www.cdc.gov/flu](http://www.cdc.gov/flu)  
or call **1-800-CDC-INFO**



U.S. Department of  
Health and Human Services  
Centers for Disease  
Control and Prevention

# When should a senior sell the house and move into independent living?

While many seniors wish to stay in their house as long as possible, there may come a time when conditions require a senior to consider moving to an independent living facility. Moving from a house is a difficult decision for a senior and his or her family. There are many logistical issues to selling a house, picking a new residence, downsizing and moving. However sometimes moving to independent living facility is the best alternative for the senior. This article will review the issues involved in a senior moving from a house to an independent living facility, issues to consider in helping a senior make a decision to move and available resources in exploring alternatives.

In determining whether a senior should move from a house the senior and family should assess the physical, emotional, social and mental health of the senior and the resources available to the senior. Next there should be an assessment of the house and what issues currently exist, what issues could arise if the senior has a fall and what modifications or adaptations could be made to make accommodations for the senior’s condition. If a senior is a fall risk, lives in a split level house, needs assistance in walking and does not have many family or good friends in the area, then staying in a house could be unsafe. However if the house is on one level, the senior is mobile, needs little assistance around the house, has the resources to pay maintain a house and has close family and

friends then the senior can assist the senior then staying in a house is a good option. Besides the physical situation social isolation is a

factor to consider. If the senior is not able to drive, does not have many visitors and does not have an emergency response system

See **Sell,**  
page 14

SOUTHWEST KANSAS SENIOR CITIZENS LAW PROJECT			
AAA SCHEDULE 2019-2020			
Kansas Legal Services			
DATE	SENIOR CENTERS	KLS REPRESENTATIVE	TIME
12-05-19	Great Bend Senior Center	Liz Ramirez	1:30pm
12-05-19	Scott City Senior Center	Liz Ramirez	11:00am
12-05-19	Leoti Senior Center	Liz Ramirez	1:00pm
12-13-19	Dodge City Senior Center	Liz Ramirez	10:00am
12-20-19	Liberal Senior Center	Liz Ramirez	10:00am
12-20-19	Garden City Senior Center	Liz Ramirez	1:00pm
DATE	SENIOR CENTERS	KLS REPRESENTATIVE	TIME
1-2-2020	Pratt Senior Center	Liz Ramirez	10:30am
1-2-2020	Great Bend Senior Center	Liz Ramirez	1:30pm
1-10-2020	Dodge City Senior Center	Liz Ramirez	10:00am
1-17-2020	Liberal Senior Center	Liz Ramirez	10:00am
1-17-2020	Garden City Senior Center	Liz Ramirez	1:00pm
DATE	SENIOR CENTERS	KLS REPRESENTATIVE	TIME
2-6-2020	Larned Senior Center	Liz Ramirez	11:00am
2-6-2020	Great Bend Senior Center	Liz Ramirez	1:30pm
2-7-2020	Ulysses Senior Center	Liz Ramirez	1:00pm
2-14-2020	Dodge City Senior Center	Liz Ramirez	10:00am
2-21-2020	Liberal Senior Center	Liz Ramirez	10:00am
2-21-2020	Garden City Senior Center	Liz Ramirez	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.			



# Cudney receives NWS award

Joy Cudney, a Cooperative Weather Observer near Trousdale, Kansas, was presented with the Ruby Stufft Award at her residence on Thursday, November 14th by Larry Ruthi, Meteorologist-in-Charge for the National Weather Service in Dodge City. This award was established in honor of Ruby Stufft.

In 1991, Mrs. Stufft of Elsmere, Nebraska became the first woman to achieve 70 years of cooperative service. This award is granted to observers having completed 70 years of observations.

Mrs. Cudney's husband, Ray, had been the primary observer since 1949 before his passing in 1995. Mrs. Cudney was his backup observer before taking over the primary duties. They have provided precipitation and snowfall data for

70 years.

Ray Cudney's father, H.L. Cudney, started the station and it has been in the family since 1916. Mrs. Cudney is the second longest serving cooperative weather observer in southwest Kansas.

She received letters of congratulations from Senators Pat Roberts and Jerry Moran, Congressman Roger Marshall and National Weather Service Director Louis Uccellini. Presenting the letter from Senator Roberts was James Lane. Tyler York presented the letter from Jerry Moran.

In 2003, Mrs. Cudney was honored with the Thomas Jefferson Award, which is the most prestigious award that a cooperative weather observer can receive. Only five observers across the country receive this award each year.



Left to Right are Jeff Hutton, Wesley Hovorka, Adam Springer, Joy Cudney, James Lane, Tyler York, Jesse Lee and Larry Ruthi.

Also representing the National Weather Service during the ceremony were Jeff Hutton, Warning Coordination Meteorologist, Jesse Lee, Observing

Program Leader, Wesley Hovorka and Adam Springer, Meteorologists. Also in attendance for the presentation were family members of Mrs. Cudney.

## Sharpen your mind to learn better

As we grow older, learning and remembering new information can grow more difficult. Here are some tips to help you stay on top of the knowledge game and keep you learning as you age:

### • Focus on

**concentrating.** Distractions are the bane of any learning attempt. If you're attending a seminar or training session, for example, sit near the instructor and maintain eye contact with him or her. Try not to fidget; simply relax into the session and let your focused attention

do the job.

• **Say it out loud.** Read aloud the material you're trying to learn and repeat out loud the facts you want to retain. This way, both your eyes and your ears are delivering information to your brain.

• **Tame frustration.** If you're getting frustrated over material you're trying to learn, remind yourself that getting emotional will only hamper your ability to retain information. If you have to, step back and take a break.



# Sell, from page 12

an independent living community can allow the senior many ways to socialize, make doctor appointments, run errands, take social trips and have emergency resources available.

Senior independent living facilities provide apartments with amenities focused on the needs of seniors. Most provide some meals, ways to call for help, transportation to doctors, shopping and social trips, some housekeeping services, physical activity machines or classes and social and recreational opportunities. While many seniors in independent living use walkers or need assistance walking, most need little assistance with activities of daily living. There has been a building boom in independent living facilities in the United States with many options available. Continuing Care Retirement Communities are independent living facilities that usually requires a large up-front payment and then allows the senior to move to on campus assisted living or skilled nursing facility if the need arises.

After assessing the current mental, physical, social and emotional health of the senior, the family should see if there are

downward trends in any of these areas and if so the causes of those trends. If the family concludes that the senior should move from the house now or in the future then the family needs to start the conversation about the issues in the house and the possible benefits of independent living. The family should do research on independent living options and when ready schedule visits with the senior at several independent facilities. It is best to have many short conversations over weeks or months instead of trying to one long conversation. Since moving from a house must be the senior’s decision, patience and persistence is needed to move the senior toward a determination of when moving to independent living is preferred. The local Area Agency on Aging has resources for considering independent living facilities. I have a list of issues to consider when choosing an independent living facility. Please call or email me if you would like that list.

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Steven R. Anderson J.D. (913) 341-7800 ext 109

# Plate, from page 11

Damion Zahariadaes, in his *The Art of Saying No*, talks about “standing your ground” and “reclaiming your energy” and remaining guilt-free while saying, “No.”

This holiday season — and beyond — if we find that we are

saying “Yes” too many times and ending up feeling stress because of all we have on our plates, let’s remember that there are suggestions out there to help us take back our serenity and enjoy life more fully. Sometimes it’s necessary to “Just Say No.”

LL.M. in Elder Law Fax (913) 341-7804  
12980 Metcalf Ave. Suite 500

sanderson@sage.law  
Overland Park, Kansas 66213  
www.sage.law

## STAY WARM. STAY CONNECTED.



### Cold Weather Rule November 1 – March 31

The **Cold Weather Rule** is designed to keep your utilities connected during the winter months, even when you’re unable to pay your bill in full. Contact your utility company to see if you qualify to make payment arrangements under the Cold Weather Rule.



#### How do I sign up?

If you can’t pay your entire bill, call your utility company to make pay arrangements:

- Agree to pay 1/12 of the overdue amount of your bill, plus 1/12 of your current bill, all disconnection and connection fees plus any applicable deposit owed to the utility, and agree to pay the remainder in equal payments over the next 11 months; or
- Negotiate a payment plan to pay the overdue amount off quicker than 12 months.

Remember, you must also pay your full bills for any new service you use while paying off the overdue amount.

If you are behind in a previous payment plan and cannot catch up, you need to make a new payment agreement with the utility.

#### What will the utility company do?

Utilities must inform you of the Cold Weather Rule payment plan as well as other available payment plans. Remember, under the Cold Weather Rule, you always have the option of spreading your payment over a total of 12 months.

Utilities must send written notice to customers 10 days before disconnection, plus attempt a phone call or personal contact the day before.

Utilities must tell customers about agencies that may have funds to help pay utility bills.

#### Can I be disconnected during the Cold Weather Rule?

A utility cannot disconnect you when the local National Weather Service forecasts that the temperature will be below 35 degrees Fahrenheit within the following 48-hour period.

A utility may start the final notification and disconnection process if there is a 48-hour forecast of temperatures above 35 degrees. If the 48-hour forecast changes before the period ends and there is a forecast of below 35 degrees, the utility cannot disconnect until there is another 48-hour forecast of temperatures above 35 degrees.

To prevent disconnection when it is 35 degrees or above, or to be reconnected regardless of temperature, you must make pay arrangements with your utility.

#### Please Note

The Cold Weather Rule applies only to residential customers of electric, natural gas, and water utility companies under the Kansas Corporation Commission’s jurisdiction.

**For more information:**  
Call your utility company or the Kansas Corporation Commission at (800) 662-0027.

10/19



# Get social with Social Security

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

Social Security means many different things to many different people. To a spouse who has lost their partner, it may mean a monthly check to help with childcare costs. For a wounded warrior, Social Security might mean a lifeline of income that improves their quality of life. And chances are, you'll rely on us one day as well.

Social Security provides millions of people with retirement

and disability benefits. This means we need to be able to start a conversation and answer questions for those millions of deserving people. Social media allows us to quickly help people in a cost-effective and agile way.

We use our Facebook page to share information about our programs, policies, and services with our vast network of followers and advocacy groups. We also monitor and provide quick-turnaround responses to select questions and comments that people post. We also hold Facebook Live events to dive deep into topics that matter

to you. [www.facebook.com/socialsecurity](http://www.facebook.com/socialsecurity).

Our blog, named Social Security Matters, gives readers information about a variety of topics, including our programs, online services, current events, and human-interest stories, usually in greater detail than typically shared on our other social media platforms. Our blog encourages discussion and offers important retirement- and disability-related solutions. [blog.ssa.gov](http://blog.ssa.gov).

Our Instagram page is a mostly visual outlet where we share our top ten baby names of the year and other trend-setting stats. We

use this page to share information about our programs, policies, and services. [www.instagram.com/socialsecurity](http://www.instagram.com/socialsecurity).

Do you prefer getting information from videos? Social Security's YouTube channel is an archive of informative videos. [www.youtube.com/user/SocialSecurityOnline](http://www.youtube.com/user/SocialSecurityOnline).

Our Twitter page is updated frequently with up-to-date information that is easy to share. [twitter.com/socialsecurity](http://twitter.com/socialsecurity).

Follow us today! Be part of the conversation. Share our posts with friends and family who may not know about our services.

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## Understanding Social Security Spouse's Benefits

**By Dustin Waters**  
*Social Security District Manager,  
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](http://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](http://www.socialsecurity.gov/planners).



# *Merry Christmas*



***From and The Board of Directors and staff at  
The Southwest Kansas Area Agency On Aging,  
Merry Christmas and Happy New Year.***