

Amazing Aging!

For Seniors and Those Who Love Them

A free publication of the Jayhawk Area Agency on Aging, Inc.
Advocacy, Action and Answers on Aging for Shawnee, Jefferson and Douglas Counties

WINTER 2023



Our Mission

Jayhawk Area Agency on Aging, Inc. advocates on aging issues, builds community partnerships and implements programs within Shawnee, Jefferson, and Douglas counties to help seniors live independent and dignified lives.

- Is a 501(c)3 non-profit organization
- Is funded by tax-deductible contributions, federal funds, under state general funds and funds through local governments
- Does not discriminate on the basis of race, color, sex, national origin, age, religion, or disability



**Ralph Leary, retired rural Lawrence farmer and builder of fine homes has morphed into a Wizard of Wood.
(Story begins on page 3)**

A Message from Susan Harris, JAAA Executive Director

Medicare Open Enrollment has ended and the SHICK counselors have enjoyed a break over the holidays. Even though Open Enrollment is over, that does not mean our counselors are still not hard at work. Counselors are available year round to assist any Medicare Beneficiary with questions. Individuals coming on to Medicare as a new beneficiary appreciate the opportunity to talk with a trained counselor to review all the options available and get the information they need to make a decision regarding their Medicare coverage.

The work of a trained Medicare Counselor is not limited

to the October 15 through December 7 time period. Approximately 10,000 individuals become Medicare eligible nationally every day. A large part of the counselors' work is done helping to counsel these individuals that are new to Medicare to help them understand the health benefits offered and provide information that will assist individuals with making informed choices about their Medicare and other health insurance coverage needs. Jayhawk relies on volunteers to help provide this extremely beneficial service.

We often receive feedback from those we have helped stating that there would be

no way that they could understand the choices they are faced with making without having talked with one of our counselors, "I would have been lost without your help," is often what we hear. As Jayhawk continues to grow this program to help meet the ever growing need for Medicare counseling, we encourage you to consider becoming a volunteer and join our team of Medicare superstars.

Jayhawk will begin the planning and allocation processes for Older American's Act services that will be funded during Fiscal Year 2021. This is a process that includes reviewing the needs of the communities we serve and making decisions regarding services that will be funded through the Older American's Act. Our allocations committee meets for three days reviewing proposals, looking at current services provided, and determining where the dollars Jayhawk receives under Older American's Act will best meet the needs of the communities we serve. This is not a simple task as Jayhawk recognizes that there are far more needs than funding allows.

Jayhawk is also starting strategic planning process for current and future years. By 2030, one in five people in America will be 65 or older. With funding levels for services and supports no increasing in proportion to the increased potential need, planning for services and supports for older adults will be vital. We will be seeking out input from provider agencies, older adults, caregivers, and others during this process as we look forward to the future.

The Area Plan identifies goals for service delivery that reflect the priorities of the Older Americans Act. The Area Plan is the result of extensive planning which includes community assessments, surveys, and counsel from all interested parties. Jayhawk is currently gathering survey information regarding needs of older adults in our service area. There are links to the surveys on the home page of our website www.jhawkaaa.org. I invite everyone to complete the surveys to help provide valuable input into our planning of services and supports funded by the Older Americans Act for older adults and their caregivers.



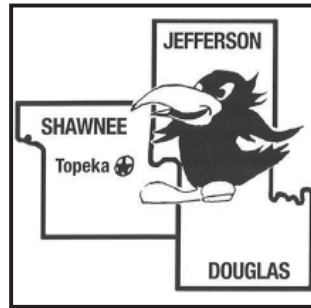
Susan Harris

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You are encouraged to write us at:

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2910 SW Topeka Blvd.
Topeka, KS 66611-2121
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Marsha Henry Goff, editor



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Amazing Aging strives to provide readers with the information they need to live independent and productive lives. We also seek to feature stories of seniors who are active as workers, volunteers or engaged in hobbies. If you know a senior you would like to see featured in a future issue, please contact editor Marsha Henry Goff at mhgink@netscape.net or write to her in care of JAAA, 2910 SW Topeka Boulevard, Topeka, KS 66611.

Ralph Leary: Crafting beautiful memories in wood

By Marsha Henry Goff
Photos courtesy of the Leary family and the author

Ralph Leary is a farm boy who began farming at 13 years of age. Why is that important to a wizard in woodworking? Because farm boys are accustomed to working and do not seem to know how to quit. He farmed with his late brother Norman for 61 years. From 1996 until 2006, in addition to farming, the brothers built houses on their land. During the winter from the time the crops were planted until harvesting, they worked on the houses, doing almost all the work themselves with a few exceptions like concrete work, plumbing and sheet-rocking. "We always worked six days a week," Ralph notes, "and sometimes seven days a week."

Once retired with no crops to raise and no houses to build, he says, "I went nuts! I have to have something to do." That something was becoming an artist in wood. The work is tedious and time-consuming but the end-result is awesome. He has crafted large items and small, from a bench that turns into a picnic table and a big toy box for his great-grandson to beautiful wall art, puzzles, toys for his grandchildren, ornate boxes, bowls, cutting boards and so much more.

The cutting boards Ralph has made are far too pretty to use. Usually made of three different woods (walnut, maple and cherry), they have a 3-D effect and he says he has made at least 16 of them. One very special cutting board has seven different

kinds of lumber (maple, walnut, cherry, rosewood, bloodwood, beech and birch). He shares that, "The maple alone took 30 feet of one-eighteenth-inch lumber, some is half-inch, a quarter-inch, three-eighths of an inch and some is nine-sixteenth of an inch; it's just crazy!" Each piece, some very tiny, had to be cut, sanded and glued. He estimates that it took him two full days to complete. If patience is a virtue, Ralph is virtuous indeed.

He is certainly laid-back as was his brother. Ralph says that he and Norman never fought which may seem surprising for two brothers who worked closely together almost every day of their lives. Their father died when Norman, three years older, and Ralph were in their teens so perhaps maturity was forced on them early. "We'd have discussions at the end of the day's work and decide what we would do the next day," Ralph says. "If we disagreed about something, we'd talk it out until we decided which one of us was right and then we'd just go on our way. We never went to bed mad. I never go to bed mad."

Ralph has made 15 complicated zodiac puzzles for his blended family with wife Leila. Together they have four children (two each) and ten grandchildren (three for him and seven for her). He explains that he did not make a zodiac puzzle for himself because he and Leila have the same astrological sign. A photo shows Ralph with Leila's eldest daughter Annette and her son Hagan as they work at putting together their individual

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Presto-chango and the beautiful bench turns into a picnic table.



In only seconds, Ralph transformed his bench into a picnic table.

Please visit us online at
www.jhawkaaa.org.

Ralph Leary

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puzzles. There are also photos of the Virgo, Taurus and Scorpio puzzles he has made. He uses tiny holes filled with gold wire to show the placement of the stars that comprise the constellation for each zodiac sign.

Although cutting the tiny puzzle pieces is indeed tedious, Ralph likes to make puzzles. He has crafted simple primary-colored puzzles for his young grandchildren to a colorfully

and painted life-size parrot puzzle that hangs from the ceiling between the kitchen and dining room in his and Leila's home. As his great-grandchildren grow older, he notes that the puzzles he makes for them will become harder with more and smaller parts.

One of the most successful presents Ralph made for great-grandson Junior was a very large yellow excavator. Junior caught on quickly (look for the photo) while it was still in the house and soon he was outside moving

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The dots on this puzzle of Virgo are made of tiny gold wires placed in holes which mark the location of stars that comprise the constellation.



These simple puzzles are fun for little fingers and young minds to work.



This colorful parrot puzzle hangs from a swing in the Leary home.

Ralph Leary

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dirt. He was so skilled at operating his excavator that he dug a hole and buried his baby sister's bottle which later found by his

father Julius. Intarsia is a form of inlaying wood that dates before the seventh century AD. Contrasting colors of wood create beautiful objects like a cat wall-hanging Ralph made from walnut and

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Made of cherry, the gold stars in the Scorpio puzzle are easier to see.



The Taurus zodiac puzzle is made of walnut.



What is more fun for a kid on Christmas than learning to work a new excavator?



Ralph assists Leila's daughter Annette and her son Hagan who are working on their zodiac puzzles.

Significant Savings with Rx Cards

By Marsha Henry Goff

You see ads for prescription drug cards on TV all the time. The most ubiquitous are the ads featuring Martin and Charlie Sheen or Martin Short for SingleCare. Good Rx is another. Perhaps you have found an unsolicited card in your mailbox. But are they any good?

I don't take any prescription medication, but recent cataract surgery required me to get three different types of eye drops to use prior to and after surgery. With my drug insurance plan, my price for those three little bottles came to \$151, so I looked up the price on two discount cards to see what it would cost if I did not use my insurance. In

that case, Good Rx at \$77 was cheaper than SingleCare, saving me \$74 or almost half the cost had I used my insurance.

After surgery, I had to add another eye drop which, if I had used my insurance, would cost \$364 for a tiny bottle that was said to last 30 days at one drop a day. You may consider me cheap, but I thought that was absolutely ridiculous so I checked the two discount cards again. This time, SingleCare was cheapest at \$289 (still a ridiculous price in my opinion, but at a savings of \$75). To get the cheapest price for the eye drop, I would have to switch the prescription to a different pharmacy, but that is easily done by asking the pharmacy where

it was cheapest to call the pharmacy where the prescription was sent and effect a transfer.

But I had a better idea and asked the doctor to give me a sample which he did. If at some point I have to buy that eye drop, you can bet that I'll buy it where it is cheapest. That \$75 savings is better in my pocket than theirs.

You do not have to present a card to get the discount. You may check the prices by going to www.goodrx.com or www.singlecare.com. If you do not use a computer or smart phone, simply ask the pharmacist to check for a cheaper price on a discount card. My pharmacist once told me they will routinely check and tell the customer if a discount card

is cheaper for those using insurance or who do not have insurance. But he ended by giving me the caveat "if we have time." In my experience, they have never had the time to check without me asking them to do so. But any time I have asked, they are glad to check and usually remark that it is "smart to inquire."

I have never found an instance where my insurance was cheaper than a discount card. It is possible, of course, that your insurance may make the cost of a drug cheaper than a discount card, but either way you will know that you have the best deal on your medicine that you can get. It costs you nothing to ask and can often save you a lot of money. Just ask.

What you need to know about INFLATION

By Marsha Henry Goff

At the grocery where I purchased a dozen eggs for 88 cents a year and a half ago, I recently paid \$3.67 for a dozen of the same brand, grade and size. As I write this, inflation is said to be 7.1 percent. Say WHAT? I'm not a rocket scientist and have often joked that my Barbie doll said, "Math is hard!" but even I know my eggs have inflated 317%. I couldn't believe that number when I used the formula to arrive at it so I checked with my daughter-in-law who is a math whiz and surprisingly, she said I was correct. I'd be a happy camper if eggs, gasoline for my car or the charge for electricity and natural gas had only

inflated 7.1 percent.

But here's the thing: Food and fuel are not considered in the Consumer Price Index which is used to calculate the core inflation rate. Why? Because food and fuel prices are considered too volatile to use for core inflation, hence a mere 7.1%. A number of experts try to explain why the absolute essentials you cannot possibly do without — food, gasoline and electricity, natural gas and propane — are not considered.

Here is an explanation by livetradingnews.com: "Food and Fuel prices are exempt from this calculation because their prices can be too volatile or fluctuate wildly. Food and Fuel are necessary staples, meaning demand



for them doesn't change much even as prices rise. For example, gasoline prices may rise with the price of Crude Oil, but you will still need to fill up the tank in order to drive your car. Similarly, you will not be pushing [put-

ting] off buying your groceries just because prices are rising at the markets."

But isn't that the point? Shouldn't the real inflation number consider the essentials of daily life? Apparently not.

Ralph Leary

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maple. An intarsia fish is beautiful although it is maple inlaid with maple, while a butterfly of walnut with inlays in its wings of cherry and yellowheart is quite colorful. Intarsia objects require some carving to make the wood three-dimensional where necessary and a great deal of sanding. In fact every object he makes of wood requires sanding.

The bowls he crafts from walnut, maple and cherry are made with a bottom and three strips of beveled wood, all of which are glued together and sanded. He has made open boxes for male members of the family. Other

boxes with lids that open are beautifully designed with patterns formed by different shapes of walnut, cherry and maple.

He has made two very large pieces of walnut and maple wall art (one for his daughter and one for his son) and more smaller pieces of patterned wall art than he can count. His wife Leila mentions that one piece "looks like a quilt pattern. I can see a star in it but he can't."

R a l p h proudly gives wall plaques featuring mascots of colleges and universi-

ties to family members who have attended those schools. Accompanying this article are photos of a Creighton Bluejay where his grandson Julius received his doctorate and another of the Bobcat

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This mascot was given to grandson Julius, who earned his doctorate at Creighton.



Crafted from maple, this intarsia fish is a beauty.



Any cat lover would love this intarsia cat hanging on their wall or standing on a table.



The brown in this intarsia butterfly is walnut, the red is cherry and the yellow is yellowheart wood from Brazil.

Why real estate property taxes must be lowered for Kansas seniors

By Marsha Henry Goff

The highest number of people facing foreclosure live in Vermont, North Dakota and **Kansas** according to an August 29, 2022, article by QuoteWizard, a part of the LendingTree network of personal finance services. This should not be a list where Kansas wishes to be ranked number three. Nor should Kansas be on lists of states with the highest taxes . . . and yet it is. **Senior Living.org lists Kansas 8 on its list of The 9 Most-Expensive States for Seniors Tax-Wise.**

A report by the National Consumer Law Center (NCLC) refers to this situation as “a second nationwide foreclosure crisis,” and claims that elderly homeowners in particular are losing their homes because they owe as little as a few hundred dollars in back property taxes. The report also asserts that “big banks and other investors are snatching up these homes for pennies on the dollar and reaping huge profits.”

Does Kansas really want to be a state that forces seniors to leave or lose their homes? Whether Rep. Mike Amyx of Douglas County and Rep. Vic Miller of Shawnee County will have success in their attempt to lower property taxes at least a small amount for every Kansas homeowner is anybody's guess, but many seniors desperately need help because you have to be heartbreakingly indigent as a senior to get any help with your property taxes in Kansas. That is not the case in most other states where real estate taxes may be

waived entirely, cut in half or frozen in place for seniors age 65 and older.

To provide any real tax relief for seniors, a constitutional amendment must be placed on the ballot so all Kansans can vote on it. It will be supported not only by seniors, but by their children and grandchildren who see them struggling to pay taxes on the homes they have lived in for decades. We have had constitutional amendments on our ballots during the last two elections so placing it on the ballot is not hard to do. It just takes the will of the legislature to do it and that will not happen unless seniors and those who love them insist on it. In politics, the squeaky wheel really is the only one that gets the grease.

Local governments that appear to have an insatiable appetite for taxpayer money are the worst offenders when it comes to the rise in property taxes. Johnson County has lowered its mill levy five of the last six years while the City of Liberty, Missouri, lowered its mill levy 10% saying it was their responsibility to keep taxes neutral when appraised valuations rose. However, my county of Douglas seems to want kudos for keeping the mill levy level or occasionally lowering it by an infinitesimal amount while raking in a huge increase in tax dollars because of the obscene rise in appraisals. Last year, the appraised value on our property raised \$54,000 and taxes increased by \$661.48 which means our real estate taxes now amount to over \$500 a month. I can identify with the man who



said he didn't actually own his home, he just rented it from the county.

A constitutional amendment to lower seniors' real estate taxes should do one or more of several things: 1) cut in half the appraised value of seniors' homes appraised at \$500,000 or less. That amount is fair given the dramatic rise in appraised valuation and the fact that the equity in their homes is often the largest (and sometimes only) investment seniors have; 2) eliminate appraising the home of seniors for “highest and best use” (what the appraiser thinks it would bring if sold most profitably when the owner has no intention of selling) and freeze the appraisal at half of what it was when the owner was 65. When it is sold, the valuation will rise to the selling price as it does now; 3) eliminate entirely the real estate property taxes on the homes of seniors with an income of \$45,000 or less; or 4) once taxes are halved for seniors age 65, lower taxes incrementally

every five years as seniors age.

Appraisals and real estate property taxes will keep rising until taxpayers insist they be lowered. Complaining to your family and friends will do nothing to lower taxes. Contacting your legislators (and the governor) en masse and demanding change will ... especially if they know they will be held accountable when they run for reelection. Providing seniors in Kansas the tax benefits offered to seniors in other states is long past due so encourage — or demand — your legislator to place a constitutional amendment on the next ballot that will protect seniors from losing their homes.

It is the right thing for them to do.

(Editor's Note: to find and contact your state — and even federal — elected officials, simply enter your address and zip code at <https://www.270towin.com/elected-officials/> If you do not have access to a computer, call your local library for information.)

Food Banks and Pantries in Topeka

Phone numbers are given

Please call for hours and information

CLIENT TRACK Agencies; If you receive food from any one of these agencies there will be a 60 day waiting period until you can return to that same agency or any of the other Client Track agencies for food assistance. Exception – Agency Discretion.

Catholic Charities of NE Ks. (Client Track)
234 S. Kansas Ave. 233-6300

Doorstep (Client Track)
1119 SW 10th 357-5341

Fellowship & Faith Ministry (Client Track)
708 SE Lime St. 354-7262

I Care (Client Track)
2914 SE Michigan 267-5910

Let's Help (Client Track)
200 S Kansas 234-6208

Salvation Army (Client Track)
1320 SE 6th 233-9648

Topeka Rescue Mission (Client Track)
Distribution Center 401 NW Norris

Be Filled of South Topeka
200 Airport Rd. Bldg. 818 St 785-861-0766
PLEASE CALL TO CONFIRM HOURS

Bods Feeding Bods
Located in Kuehne Hall, Room 101 785-670-1950

Boys & Girls Clubs of Topeka – Teen Center
1112 SE 10th Ave. 785-234-5601

COMMUNITY ACTION 836-4500: Monthly Commodity Supplemental Food Program distribution to customers living in Shawnee Co. and Maple Hill in Wabaunsee Co. who are 60 or over with an income at or below 130% of the Federal Poverty Level.

East Topeka Semnior Center
Harvesters Commodity Distribution
432 SE Norwood St. 232-7765

Elwanda's Food Pantry
New Hope United Methodist Church
2915 SW 8th Ave, 233-0166

Family of God Church- Randel Ministries
1231 NW Eugene St. 234-1111

Hi-Crest Market
455 SE Golf Park Blvd. 785-783-2535

Highland Park High School Food Pantry,
Fred Willer 785-274-6026

Highland Crest HOPE Food Pantry
3225 SE Adams (use rear door) 266-5537.

Hope House Ministries
Oakland Church of the Nazarene
939 NE Oakland 232-0142 leave message

Inward Faith Outreach Ministries
625 Polk Street 234-2332

New Hope Baptist Church - Food Pantry
404 SW Polk 785-220-1123

Open Arms Outreach Ministries
2401 SE 11th St. 785-232-3463

St. Matthew Church
2800 SE Virginia 785-232-5012

Ralph Leary

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mascot of the College of the Ozarks which was attended by Leila's daughter Annette; her sister Gwen who attended the University of Missouri was given a Tiger. He has made and given away more Jayhawk mascots than any other, but has also made mascots for those who attended DePaul, Elmhurst, University of Chicago, San Jose State, UCLA, Arizona State and Virginia Commonwealth. The mascots are made of pine and carefully painted.

A walnut baseball mitt hold-

ing a ball with a carved out place for a photo is for great-grandson Junior. Ralph is constantly looking for new patterns to make gifts for his family, all of whom would likely be very disappointed if they didn't receive a special wooden treasure from him for Christmas and birthdays. As for Ralph himself, he has never sold anything he made, but prefers to give his wooden art to family and occasionally to a friend. "I tell them that I am giving them a dust collector," he says, "but I get a lot of satisfaction out of it."

And so, quite obviously, do the recipients.



Ralph presents grandson Ryan and son Steve with open boxes to hold their "stuff."



Ralph made two of these huge pieces – one for his son and another for his daughter.



Ralph holds one of the smaller pieces of wall art. On the table is one of his boxes with a lid.

If you would like to place your display ad in the SPRING 2023 issue of Amazing Aging, please call Kevin at (785) 841-9417. The deadline is April 15.