

# GRAINS OF RICE

## PREPARE FOR THE MONETARY SHOCK OF LOSING YOUR SPOUSE



by Linda Stern

your equilibrium, your future together. And just when you're at your lowest, it hits you: You could lose a lot of money, too.

If your spouse was still working—and the average age at which women become widowed is 59, according to the Census Bureau—you may lose much or all of your household income. If you're both retired, your household may go from two Social Security benefits down to one. Your tax rate may rise, now that you will be filing as single. You may lose access to credit cards you thought were yours but that were established under your spouse's name. Availability to savings, retirement accounts and investments could be delayed or even blocked if beneficiary information wasn't properly filled out. You may need to pay someone to do the many things your spouse did for you, from lawn care to home maintenance. If you're widowed from a second marriage, your spouse's assets may go to first-marriage children, not you.

Of course, the best time to deal with all of this is before the death. Financial advisers are comfortable doling out reams of pre-death planning advice: Update your beneficiaries on all your accounts! Get adequate life insurance! Make a list of accounts and passwords and monthly payments to be made! But after he's gone? Not so much. (Note that it is usually a "he," as 58 percent of women and 28 percent of men 75 and older are widowed. I'll use those genders when writing this, but it applies to all.)

### GET THE RIGHT KIND OF HELP

It helps to have a professional look at your whole new financial life. Which accounts need to be switched, moved, renamed or rethought? Can you still afford your home? You can find an adviser who has worked with other widows and can review your situation once and then step away. Just don't glom on to the first casual acquaintance who offers to come in and help you sort out your money, Altfest says. "What worries me is some of these widows can be a target," she says.



*all good things  
come to an end*

Some ancient sage once said, "All good things must come to an end." I'm not sure if that's absolutely true in all cases; in fact I'm positive it's not a universal truism. However, in this case, the adage does apply.

For almost five years I've had the honor and the pleasure of serving you as the President of the Board of Directors for the RCCA. This experience has been quite an education, learning about the people we serve, the statutes that

serve the people we serve, the politicians who sometimes forget to serve the people we serve, and the various sources of income that allow us to do our job.

That job we do covers eight critical areas:

- **Transportation** is the most visible aspect of what we do all over this part of the state. Our dispatcher, Donna is constantly juggling vans, rides, Medicaid trips, and drivers to serve as many people as possible. Our drivers are hand-selected.
- **Employer of Choice** is more than salaries and wages. It relies heavily on staff chemistry, leadership, followership, and attitude. The staff is one of the best I've ever had the pleasure to work with. The person who keeps the wheels turning behind the scene is our multi-tasking operations officer, Alecia, and you can sense the atmosphere when you walk into the office and get a big welcome from our receptionist, Cynthia,
- **Healthy Growth and Financial Health** has been eye-watering. Our services have expanded to a larger portion of our target population, and our financial status reflects a model program. Alice Prester took over a troubled set of books when she became the Director some years back. Now we are absolutely solid.
- Our **Board of Directors** is a group of dedicated, reliable, and committed representatives of their communities. They do wonders for their constituents and keep them actively involved in healthy pursuits. When you see your representatives, please tell them thanks and ask what you can do to help.
- **Housekeeping and Attendant Care** is another visible service that helps build a safe environment and strong communication between the RCCA and the individual, helping clients remain safely in their homes.
- **Information and Assistance** is a semi-unique service that is unavailable in many counties. Daylene has the vast experience to help clients with Medicaid, Medicare, and Social Security issues. She also advises on long-term care and Veterans' benefits.
- The RCCA also provides financial support to **Senior Centers** throughout Rice County. We also provide forums for cross-talk and idea sharing in an effort to keep raising our clients' level of involvement.
- We also support **Friendship Meals** through **Aging Projects, Inc.** This state-sponsored service feeds thousands of Kansans, not only in our region, but state-wide, through other offices.

Beginning in August, the President of the Board will be **Darin Clark**. He brings an experience level that will take the Board of Directors to another level. Please give him your support when you see him. And thanks for your interest and participation over the last five years.

Rocky Gaines  
RCCA Board President

NO BULL FROM ROCKY

*The End*

# KANSAS LEGAL SERVICES



## Question:

### What is Kansas Legal Services and what does it do?

## Answer:

Kansas Legal Services, a statewide non-profit corporation, is devoted to helping low income Kansans meet their basic needs through the provision of important legal and mediation services. Kansas Legal Services strives to erase the causes of poverty and mitigate its effects by helping people achieve and keep up self-sufficiency. Kansas Legal Services served more than 25,000 persons in all 105 counties last year through two mediation offices and eleven legal services offices across the state.

Kansas Legal Services works with the Kansas Department for Aging and Disability Services (KDADS) and the Area Agencies on Aging as a part of the state aging network. The Kansas Legal Services Senior Citizen Law Project (SCLP) gives legal services to persons age 60 and older. SCLP focuses on civil legal issues. The goal is to target older persons who have the greatest needs. Top issues include helping seniors get income and medical assistance needed for their well-being. Another top

issue is stopping any abuse of elders. The Kansas Legal Services **Elder Law Hotline, 888-353-5337**, serves the rising need for quality elder law services in Kansas. In Kansas, many older persons may have health or physical problems or live in an isolated place. Because of this, a statewide Hotline service is a good way to get legal services to elderly Kansans.

Kansas Legal Services visits the Rice County Council on Aging the third Wednesday of each month. Appointments are limited.

**Call 620-257-5153 for your appointment.**

# The Cost of Widowhood

## Be smart about Social Security

If you and your spouse were already drawing benefits, you will be able to elect the higher benefit going forward. If you yourself haven't claimed any benefits yet, you have a choice: You can take either your survivor's benefit based on your spouse's work history, or the retirement benefit based on your own record. You then can switch to the other benefit, if it ends up being higher, later on.

## Keep the 401(k)

Are you still in your 50s? Although it's possible to roll your husband's 401(k) or IRA money over to your own retirement account, don't rush to transfer the 401(k), Weingarten warns. As a widow, you'll be able to withdraw money from your late husband's 401(k) whenever you need it, regardless of your age, without paying a 10 percent withdrawal penalty. (It will still be taxable as ordinary income.) If, instead, you move the 401(k) to a rollover IRA, you'll have to pay a 10 percent penalty on any withdrawals from that IRA before you turn 59 ½, as well as the taxes.

## Take a tax opportunity

If your family income doesn't fall substantially when you are widowed, you may be bumped into a higher tax bracket, because the income cutoffs for filing singly are much lower than they are for couples filing joint returns. So make the most of your more generous tax treatment in the year of your spouse's death, when the IRS still lets you file as a married couple, suggests Carolyn McClanahan, a Jacksonville, Florida, financial planner. In that year, take taxable withdrawals from 401(k) or IRAs so that they take full advantage of whatever bracket you're in, even if you use the money to create a rollover Roth IRA or just to put some extra in your non-IRA savings account.

## Don't rush the big stuff

You've heard it before, but don't be in a hurry to move, sell a house (or even a car) or write big checks for your kids in the immediate aftermath of a death, McClanahan warns. You may regret choices made in haste and grief. And you can always settle your finances and your life later on.



In these days of increased requests for service and decreased funding, we are most grateful for each one that donates.

Robert & Carolyn Behnke  
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Church Women's Thrift Shop  
Aha Cinden  
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# flower GARDEN

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| ASTER     | DELPHINIUM | HYDRANGEA | ORCHID     | TULIP    |
| COCKSCOMB | DIANTHUS   | HYACINTH  | PEONY      | WISTERIA |
| COLUMBINE | FOXGLOVE   | IRIS      | PANSY      | ZINNIA   |
| DAFFODIL  | GERBERA    | LILY      | PETUNIA    |          |
| DAHLIA    | HIBISCUS   | MARIGOLD  | POPPY      |          |

# 6 PILLARS OF BRAIN HEALTH

Lifestyle has a profound impact on your brain health. What you eat and drink, how much you exercise, how well you sleep, the way you socialize, and how you manage stress are all critically important to your brain health. Following are the six pillars important for a healthy brain.

Get your free checkup with their Healthy Brain App at [healthybrains.org/pillars/](https://healthybrains.org/pillars/)



## PHYSICAL EXERCISE

**Your body: Get Moving.** People who exercise regularly have a lower risk of developing Alzheimer's disease. Exercise improves blood flow and memory; it stimulates chemical changes in the brain that enhance learning, mood, and thinking. Be fit. Be Smart.



## FOOD & NUTRITION

**Eat Smart, Think Better.** You are what you eat. As you grow older, your brain is exposed to more harmful stress due to lifestyle and environmental factors, resulting in a process called oxidation, which damages brain cells. Rust on the handlebars of a bike or a partially eaten apple gives you an idea of the kind of damage oxidation can cause to your brain. Food rich in antioxidants can help fend off the harmful effects of oxidation in your brain.



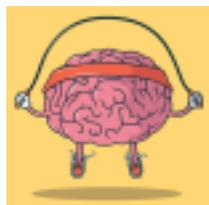
## MEDICAL HEALTH

**Control Medical Risks.** Hypertension, diabetes, obesity, depression, head trauma, higher cholesterol, and smoking all increase the risk of dementia. You can control and reduce these risks. Get your annual check-up, follow your doctor's recommendations and take medications as prescribed. Get engaged in a brain-healthy lifestyle for your body and your mind.



## SLEEP & RELAXATION

**Rest Well.** Sleep energizes you, improves your mood and your immune system, and may reduce the buildup in the brain of an abnormal protein called beta-amyloid plaque, which is associated with Alzheimer's disease. Practicing meditation and managing stress may help fend off an age-related decline in brain health. Stay positive. Be happy.



## MENTAL FITNESS

**Your Mind: Use It or Lose It.** Mental exercise is just as critical as physical exercise in keeping your brain fit and healthy. Mental exercise may improve your brain's functioning and promote new brain cell growth, decreasing your likelihood of developing dementia. Like your muscles, you must use your brain, or you lose it.



## SOCIAL INTERACTION

**Stay Connected.** Leading an active social life can protect you against memory loss. Spending time with others, engaging in stimulating conversation, and staying in touch and connected with family and friends are good for your brain health. Studies have shown that those with the most social interaction in their community experience the slowest rate of memory decline.

# My Brain Test

A reference guide to normal age-related memory changes, and when memory lapses might be a cause for concern.



[www.mybraintest.org](http://www.mybraintest.org)

## Normal Age Related Memory Lapses – Typical for Ages 50+

- Forgetting what you walked into a room for.
- Occasionally misplacing personal items (keys, wallet, phone, purse).
- Forgetting the name of an acquaintance (but not close friends or family members).
- Forgetting the name of uncommon objects, movies, etc. – “at the tip of the tongue” moment.
- More easily distracted and trouble remembering where you left off.
- More time needed to recall directions to a place visited infrequently.
- No change in judgment and decision making capability.

## Probable Mild Impairment of Memory – Check for Possible Causes

- Frequently forgetting appointments and important events.
- Frequently not knowing the date, or day of the week.
- Frequently misplacing personal items (keys, wallet, phone, purse).
- Difficulty following the flow of conversation in a group setting.
- Difficulty following routine medication schedules.
- Becoming confused and disoriented in new places, novel environments.
- Marked loss of interest in personal hobbies, games, crafts (excluding physical limitations).

## Probable Serious Impairment of Memory – Likely Alzheimer’s/Dementia

- Repeating the same thing/story each day, or asking the same question several times each day.
- Frequently not knowing the month or year, in addition to not knowing date/day of the week.
- Difficulty paying bills and managing finances – bills go unpaid or paid multiple times.
- Becoming lost, confused and disoriented in familiar places and settings.
- Not recognizing, or not knowing the names of close friends and family members.
- Not knowing the name or purpose of common objects (spoon, phone, toaster, etc)
- Difficulty, confusion with how to use common appliances (running the dishwasher, etc)

## CAUSES OF MEMORY LOSS

While Alzheimer’s disease can be a cause of memory loss for people aged 50+, there are many other health conditions that can trigger similar memory loss symptoms:

- Vitamin B12 deficiency
- Thyroid problems
- Normal Pressure Hydrocephalus (NPH)
- Certain prescription medications
- Certain non-prescription “over the counter” medications
- Concussions, brain injuries

# 2022

# Summer MOVIES



### **Jurassic World Dominion (adventure/sci-fi)**

Release date: 6/10/22

*Chris Pratt, Bryce Howard, and original cast of Sam Neill, Laura Dern, & Jeff Goldblum*

The future of humankind hangs in the balance as humans and dinosaurs coexist following the destruction of Isla Nublar.



### **Elvis (musical/drama)**

Release date: 06/24/22

*Austin Butler and Tom Hanks*

Elvis Presley rises to fame in the 1950s while maintaining a complex relationship with his manager, Colonel Tom Parker.



### **Thor: Love and Thunder (action/adventure)**

Release date: 7/8/22

*Chris Hemsworth, Tessa Thompson, Natalie Portman, and Russel Crowe*

**Thor: Love and Thunder** is an upcoming American superhero film based on the Marvel Comics character Thor, produced by Marvel Studios, distributed by Walt Disney Studios Motion Pictures. It is intended to be the direct sequel to Thor: Ragnarok and the 29th film in the Marvel Cinematic Universe.



### **Mrs. Harris Goes to Paris (historical)**

Release date: 7/15/22

*Leslie Manville, Isabelle Huppert, and Lambert Wilson*

In 1950s London, a widowed cleaning lady falls madly in love with a couture Dior dress, deciding she must have one of her own. After working to raise the funds to pursue her dream, she embarks on an adventure to Paris that will change not only her own outlook but the very future of the House of Dior.



### **Bullet Train (action/thriller)**

Release date: 7/29/22

*Brad Pitt, Sandra Bullock, and Arron Taylor-Johnson*

Five assassins find themselves on a fast-moving bullet train from Tokyo to Morioka with only a few stops in between. They discover their missions are related to each other.

# Cynthia Greenlee Receptionist



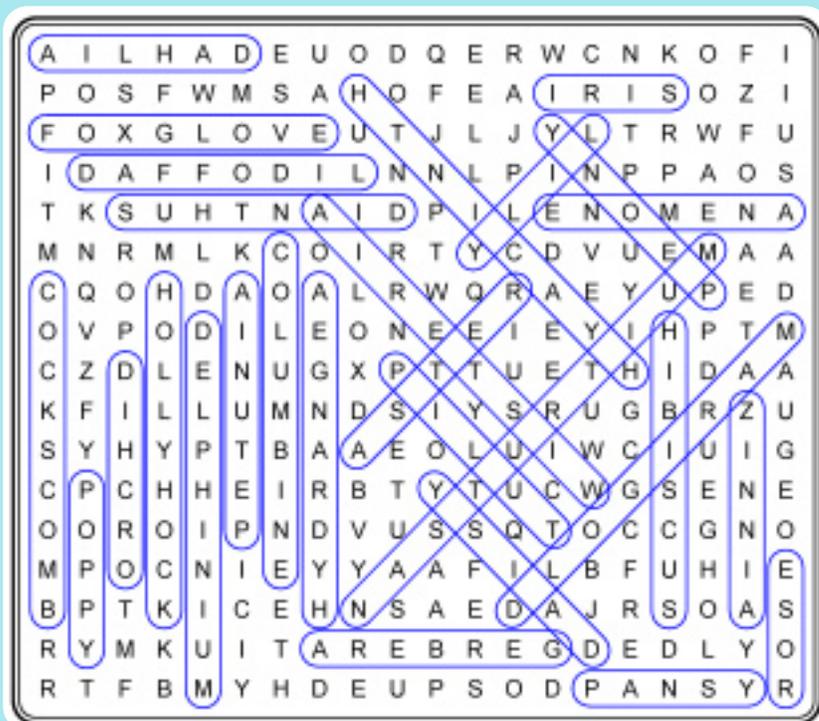
My name is Cynthia, and I am RCCA's new receptionist. I grew up in California, with two younger siblings, a brother, and a sister. I lived in a town the size of Hutchinson (but with 3x the population). Previously I worked in retail and as a pharmacy technician. In the summer of 2020, I went back to school for business administration and accounting.

In October of 2020, I reconnected with an old friend, Nelson Riemenschneider (First Bank Lyons), who moved to Lyons from California, and we started dating long distance the following May.

In January of this year, amidst my last semester of online college, we decided for me to move to Lyons. One of the first differences I noticed (besides how much less traffic you have), is how much more kind everyone is.

In my free time, I enjoy cooking, baking, quilting, and other kinds of crafting, as well as designing vinyl decals for cars, homes, and drinkware. I also enjoy watching movies (especially fantasy, horror, and comic book movies).

I appreciate everyone's kindness and making me feel welcomed here, and I'm excited to be a part of the Rice County community!



SOLUTION TO PUZZLE ON PAGE 5.



**Retired? Bored?  
Husband or Wife  
need space?**

## The Rice County Council on Aging needs you!

We need part-time drivers to fill our empty vans. We need you to drive clients from Lyons or other cities to Wichita, Salina, Hays, and points in between.

- We work around your schedule
- \$14.00 an hour to start
- Physically able to assist passengers in wheelchairs
- Able to lift 50 pounds
- Must pass pre-employment drug screening

*Come by the office for more information.*



**PREVENTIVE HEALTHCARE**  
Early Detection and Prevention Saves Lives



## STAYING HEALTHY - MEDICARE PREVENTIVE SERVICES

An easy and important way to stay healthy is to get disease prevention and early detection services. They can help keep you from getting certain diseases or help you find health problems early, when treatment works best. Talk with your doctor or health care provider to find out what tests or other services you may need, and how often you should get them to stay healthy. If you have Medicare Part B, you get preventive services at no cost to you.

### **Did you know Medicare covers these preventive services?**

- |  |  |
|--|--|
| Abdominal Aortic Aneurysm Screenings           | Lung Cancer Screenings                                       |
| Alcohol Misuse Screenings and Counseling       | Mammograms (Breast Cancer Screenings)                        |
| Bone Mass Measurements                         | Medical Nutrition Therapy Services                           |
| Cardiovascular Disease<br>(Behavioral Therapy) | Medicare Diabetes Prevention Program                         |
| Cardiovascular Disease Screenings              | Obesity Screenings and<br>Behavioral Counseling              |
| Depression Screenings                          | Pap Test and Pelvic Exam<br>(including Breast exams)         |
| Diabetes Screenings                            | Pneumococcal Shots   |
| Diabetes Self-Management Training              | Preventive Visits  |
| Flu Shots                                      | Prostate Cancer Screenings                                   |
| Glaucoma Tests                                 | Sexually Transmitted Infections Screenings<br>and Counseling |
| Hepatitis B Shots                              | Tobacco Use Cessation Counseling                             |
| Hepatitis B Virus (MBV) Infection Screenings   |  |
| Hepatitis C Screening Tests                    |  |
| HIV Screenings                                 |  |

### **What you'll pay**

You'll pay nothing for many preventive services if you get them from a qualified doctor or other health care provider who accepts assignment. Some Medicare health plans may not charge deductibles, copayments, or coinsurance for certain in-network, Medicare-covered preventive services. Contact your plan or benefits administrator directly to learn more about the costs. For more information about Medicare health plans, visit [Medicare.gov/sign-up-change-plans](https://www.medicare.gov/sign-up-change-plans), then choose *Types of Medicare health plans*. You can also call the Rice County Council on Aging and speak to a trained Medicare counselor.

### **For more detailed information**

For more details including costs in Original Medicare, visit [Medicare.gov/publications](https://www.Medicare.gov/publications) to view or print the booklet "Your Guide to Medicare's Preventive Services." Or, come by the RCCA office for a copy of *Staying Healthy, Medicare's Preventive Services*.

# Ride. Public Transportation **QUIVIRA TRANSIT**

**620.257.5153 · MONDAY-FRIDAY · 8:00-5:00**

APPOINTMENTS ARE FIRST-COME, FIRST-SERVED. THIS PROJECT FUNDED BY THE KDOT TRANSPORTATION PROGRAM AND THE RCCA.

**Are you 60 or older?**

## Housekeeping & Attendant Care Services

**Let us help you, with the things we all would rather not do!**



### Our Attendant Care Providers can assist with:

- Medication Management
- Bathing
- Local Pharmacy Pick-ups

Our Attendant Care provider will assist you in daily living tasks. She will help you with bathing, dressing, and other areas of self-care, as well as pharmacy pick-ups and medication preparation. She will give you the supervision and/or help with any area you may need under the direction of a licensed health care professional.

### Our Housekeepers can assist with:

- General House Cleaning
- Laundry
- Meal Prep
- Local Errands

Our Housekeeping Services can help you with the household tasks that we all hate to do. No one likes to dust, vacuum, or do laundry. Also, why does a vacuum cause so much pain? Not to mention how dangerous cleaning a bathtub actually is. The Rice County Council on Aging can assist you with all of those mundane and unsafe jobs.

## COUNT ME IN!

Please take a little time to fill out the coupon below. This helps us to use the funds we have wisely and to know whether Grains of Rice is serving the seniors of our community.

- I want to support the Grains of Rice, enclosed is my donation.
- I wish to receive the Grains of Rice as an email attachment. My email address is:

# 620.257.5153

**If you would like to talk about our services:**

**Call 620.257.5153 or**

**Email: [aleciagrcca@gmail.com](mailto:aleciagrcca@gmail.com)**



As a non-profit organization, the Rice County Council on Aging advocates for, serves and empowers the aging citizens of Rice County, Kansas, providing them with the resources needed to continue living an active, healthy and independent lifestyle.

# OUR STAFF

## OFFICE STAFF

Alice Prester, Executive Director  
Daylene Linville, I&A Supervisor  
Alecia Gaines, Supervisor of Operations  
Donna Grizzle, Dispatcher  
Cynthia Greenlee, Receptionist

## HOUSEKEEPING/ATTENDANT CARE

JoAnn Hager, RN, Attendant Care  
Gena Kelly, CMA, HSKP & AC  
Michelle Kralik, CMA, HSKP & AC  
Denise Johnson, Housekeeping

## TRANSPORTATION

Rick Hager, In-County Transportation  
Dave Suhler, Relief Driver  
Amy Gaines, Relief Driver  
Monica Renteria, Relief Driver

Becki Bushong, Out-of-County Transportation  
Larry Dumler, Relief Driver  
Roscoe Colwell, Relief Driver

Disclaimer:  
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