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Grains of Rice



Grains of Knowledge for Rice County Seniors

- | | |
|--|--|
| Alice Prester
..... <i>Director</i> | Monica Renteria
..... <i>Transportation</i> |
| Carla Null
..... <i>Office Mgr/Human Resources</i> | Rick Hager
..... <i>Transportation</i> |
| Daylene Linville
..... <i>Senior Services Advisor</i> | Roger Griffin
..... <i>Substitute Transportation</i> |
| Alecia Gaines
..... <i>Receptionist/Dispatcher</i> | Rocky Gaines
..... <i>Substitute Transportation</i> |
| JoAnn Hager, RN
..... <i>Attendant Care</i> | Griselda Carrasco
..... <i>Housekeeping</i> |
| Gena Kelly, CMA
..... <i>Attendant Care/Housekeeping</i> | Sandra "Nini" Murillo
..... <i>Housekeeping</i> |

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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.



RICE COUNTY COUNCIL ON AGING
114 EAST AVE NORTH
LYONS, KS 67554

www.ricecountycouncilonaging.com

NONPROFIT
ORG.
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Will KPERs Affect Your Social Security Benefits?

One of the most common questions members ask is “Does KPERs affect my Social Security?” and vice versa. This is important to consider as you make the switch from working income to retirement income. Here are some quick facts on what affects these benefits.

REPLACING YOUR WORKING INCOME

Most retirees replace their working income with a combination of KPERs, Social Security and personal savings. When you retired, KPERs calculated your monthly benefit based on your salary and your years of service. You may have to pay income tax. But your savings and Social Security income don't impact the amount of your KPERs benefit.

In a similar way, Social Security calculates your benefit based on your retirement age and the amount you earned when you were working. This does not include your pension and savings income.

Keep in mind, special rules may apply to some KP&F members. If you're one of them, Social Security may calculate your benefit differently, which lowers your benefit.

WORKING MAY AFFECT YOUR BENEFITS

Generally, your benefit amounts won't change while you're retired. But if you go back to work, your benefits could be affected. You can still receive your Social Security and pension benefits while working. But you may have earning limits.

The Social Security earnings limit applied if

you retired before reaching your full Social Security retirement age. And it only includes your wages or self-employment income. Your pension and savings income don't count.

If you're under full retirement age, you'll have a \$1 deduction in your Social Security benefit for every \$2 you earn over the annual limit. The 2017 limit is \$16,920. In the year you reach full retirement age, there will be a \$1 deduction for every \$3 you earn above the limit. But only in the months before you reach full retirement age. For 2017, the limit is \$44,880. You can learn more about the Social Security earning limit at ssa.gov.

You may also have an earning limit if you go back to work for KPERs or KP&F employer. If this is the case, you might need to choose between working and continuing to receive your retirement benefit. New legislation changes the rules January 1, 2018. Be sure to visit kpers.org for more on the working-after-retirement rules.

The Social Security earnings limit and KPERs earning limit are separate. This means you might need to pay close attention to see if your annual wages will lower your retirement income.

October 19th, 2017 • 2:00-7:00pm

Senior Expo

Celebration Centre • 1145 E. Hwy. 56, Lyons

Sponsored by The Good Samaritan Society

No Bull from Rocky

ROCKY GAINES, RICE COUNTY COUNCIL ON AGING, BOARD PRESIDENT



To Help Clients Stay in Their Homes through Excellent Home Services.

As we look at our plan for a comprehensive, coordinated system of delivering senior services to qualifying adults in Rice County, we always start with the mission statement: "To develop and implement a plan for...affirmatively changing those conditions which...pose significant barriers to those older persons who desire to live independently in the community."

All successful organizations must have healthy financial growth to develop and implement that plan.

Here's how we hope to prosper in a challenging not-for-profit structure:



The bottom line to the financial bottom line is that the RCCA is using every dollar as if it were our own to help our clients remain in their homes, living healthy, happy, independent lives as long as absolutely possible.

Housekeeping Services

Do you need help running the vacuum?



Is your laundry piling up?

Rice County Council on Aging has openings for housekeeping services. If you would like to schedule an appointment to talk about our services, call **620.257.5153**.

Attendant Care Services

Attendant Care Services include the basic care services that will enable an individual in need of care to live in their home and carry out functions of daily living, mobility, and self-care, rather than living in a care facility. The RCCA can provide supervision and/or assistance with bathing, medications, dressing, and personal appearance under the direction of a licensed health professional.



Call for more information and/or to set up an appointment.

620.257.5153

Ride.

MONDAY-FRIDAY
7:30 - 5:00

257.5153

free rides to friendship meals
Rice County's only
Public Transportation



*STOPS ARE \$1.50 IN LYONS. ADDITIONAL STOPS ARE \$1.50. TRANSIT TO STERLING OR OTHER TOWNS IN RICE COUNTY \$2.50 EACH DIRECTION. PUNCH CARDS ARE \$20.00 AND YOU GET 20 RIDES! THAT MAKES EACH STOP \$1.00. A SAVINGS OF \$10.00 FOR 20 RIDES. APPOINTMENTS ARE FIRST-COME, FIRST-SERVED. THIS PROJECT FUNDED BY THE KDOT TRANSPORTATION PROGRAM AND THE RCCA.

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: _____

The Grains of Rice is also available on our website:
www.ricecountycouncilonaging.com

Would you like an email copy of the Grains of Rice?
Call 620-257-5153 to sign up!

SCAM SCAN - Beware of Callers Who Offer to Help with your Social Security Benefits Claim

Social Security Inspector General Patrick P. O'Carroll warns Americans about scam phone calls from people who claim to have information about your application for disability benefits. The callers offer to help you with your claim. A Maryland citizen recently received several of these phone calls, even though they had not applied for disability benefits.

Those making these calls appear to be "phishing" for personal information - such as Social Security numbers or person financial information - from people who may have applied for disability benefits and who might be inclined to provide information believing that the caller is legitimate and offers real help.

WHAT TO KNOW:

- Identity thieves get personal information of Social Security beneficiaries and use it to attempt to open a "my Social Security" account on SSA's website. If successful, they use that account to redirect the beneficiary's direct deposit benefits to an account controlled by the scammers.
- If you receive information from SSA indicating that you have opened a "my Social Security" account, and you did not open an account, you should contact Social Security right away. Appropriate action to protect your account may be taken and the matter may be referred to the Office of the Inspector General (OIG).

WHAT TO DO:

- **NEVER** provide your personal information when receiving calls or contacts you did not initiate
- **NEVER** agree to accept pre-paid debit cards or credit cards in another person's name
- **NEVER** agree to send or wire money to any unknown person
- **ALWAYS** contact your local Social Security Administration office if you receive a call from a person claiming to be from SSA and especially if that person asks you to provide your Social Security number or other information.



TO VERIFY THE LEGITIMACY OF A CALLER WHO CLAIMS TO BE AN SSA EMPLOYEE:

1. Call your local Social Security office or Social Security's toll-free customer service number at 1-800-772-1213 between 7am and 7pm, Monday through Friday.
2. If you find that someone has stolen or is using your personal information to open credit accounts or for other non-SSA-related purposes, call the Federal Trade Commission at 1-877-ID-THEFT or connect at www.ftc.gov/idtheft.

REPORT SUSPICIOUS ACTIVITY INVOLVING SOCIAL SECURITY programs and operation to the Social Security Fraud Hotline at 1-800-269-0271 from 10 am and 4 pm, Eastern Standard Time, Monday through Friday or connect on the web at <http://oig.ssa.gov/report>.

Deaf or hearing-impaired individuals can call OIG's TTY number at 1-866-501-2101.

THE IMPORTANCE OF PRESCRIPTION DRUG INSURANCE (PART D)



Medicare helps pay for insurance coverage for outpatient prescription drugs under the voluntary Medicare Part D program. Independent insurance companies and other private businesses are approved by Medicare to sell this coverage.

PART D ENROLLMENT

Your initial enrollment period (IEP) is the same as your IEP for Part B. Enrollment is voluntary but you must have Medicare Part A & (or) B to be eligible. You must enroll in a Medicare drug plan within three months after becoming eligible for Medicare or you may pay a penalty. If you are already enrolled in a drug plan and want to stay with that plan during the next year, you do not need to do anything. If you want to change plans or enroll late, you can do this during the annual election period from October 15 to December 7 with coverage to begin on January 1 the following year.

You may have to pay a higher premium if you enroll late. You will not pay the higher premium if you have other creditable drug coverage (as good as the standard Medicare drug plan) without a 63-day break in coverage until the time of your late enrollment. For each month you did not have creditable coverage and could have been enrolled in a Medicare drug plan but did not enroll 1% of the "national base beneficiary premium" (about \$.35) will be added to your monthly premium. Other drug coverage can include employer or union sponsored health plans, but they need to inform you that this coverage meets or exceeds Medicare standards.

WHAT DO YOU PAY FOR PART D?

Medicare prescription drug coverage varies depending on you plan. Most beneficiaries who enroll in Part D at their earliest opportunity pay about a \$32 monthly premium and some insurance companies will have an annual deductible of \$400 (\$405 in

2018). After the deductible, you pay 25% of prescription costs between \$400 and \$3,700 (\$405 to \$3,750 in 2018). When you reach the \$3,700 (\$3,750 in 2018) drug coverage limit, you're headed for the "donut hole". After the Affordable Care Act in 2017, you pay 40% for brand-name drugs and 51% for generics while in the donut hole. When your drug costs have reached \$7,425 (\$7,508.75 in 2018) and coverage begins again, you will pay 5% or \$3.30 (\$3.35 in 2018) for generics and \$8.25 (\$8.35 in 2018) for brand-name drugs, whichever is greater.

WHAT CAN THE RICE COUNTY COUNCIL ON AGING DO FOR YOU?

There is an online tool available at www.medicare.gov for you to compare the drug plans available in this area. At the RCCA, Daylene Linville and Carla Null are trained Senior Health Insurance Councilors of Kansas. They have been trained in helping seniors with their Medicare Prescription Drug Insurance (Part D). The Open Enrollment period (October 15 to December 7) is available annually for Medicare beneficiaries to check on their Part D plan for the upcoming New Year. Information about increases in premiums, deductibles and drug costs are posted on the Medicare.gov website by October 1st. It's best to check on your plan and not get caught off guard on January 1, 2018 with unnecessary price increases. **Remember to schedule an appointment with Carla or Daylene 620-257-5153 to discuss your current Part D coverage during the Medicare Open Enrollment from October 15th - December 7th.**

Hard at Work

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| ARCHITECT | DOCTOR | OLYMPIAN | TEACHER |
| ATHLETE | GLASSBLOWER | PASTOR | TELLER |
| BARBER | JUDGE | POLICEMAN | THERAPIST |
| BOOKKEEPER | MAID | POLITICIAN | VENDOR |
| CHAUFFEUR | MANICURIST | RECEPTIONIST | WAITRESS |
| CHEF | MINISTER | SEAMSTRESS | |
| COACH | MUSICIAN | SECRETARY | |

ANSWER KEY ON PG. 8

FEELING THE PINCH

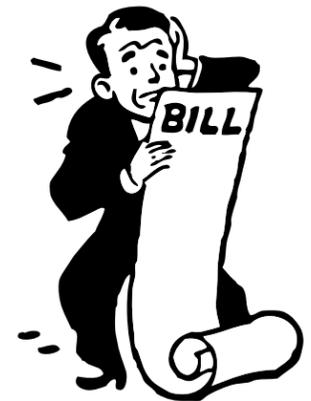
- Daylene Linville, RCCA Senior Services Advisor

In this issue of the Grains of Rice we are focusing on financial concerns and related subjects, both in the present and the future. The Rice County Council on Aging would like to share ways to save your precious dollars. Our office sees firsthand how difficult making ends meet can be for some of our Rice County residents. The Information and Assistance department has access to resources and applications that may help save money or stretch resources.

My husband and I are members of the AARP (American Association of Retired Persons), and in their July/August issue of the AARP Bulletin, they featured "99 Great Ways to Save". It's a great article with helpful tips on saving anywhere from \$10 to over \$1000 on everything from air fare bookings to utilities. A membership with the AARP (\$16 for one year, which includes the magazine and newsletter) can also provide exclusive discounts and benefits to its members.

FOLLOWING IS A LIST OF SUGGESTIONS FOR STRETCHING YOUR DOLLARS.

- BANKING** Special Checking Accounts for Seniors 50 and Older
- NUTRITION**
 - Kansas Food Assistance & Nutrition Program (SNAP)
 - The Northern and Southern Rice County Food Banks
 - Government Funded Commodities
 - Friendship Meals and Meals on Wheels
 - Farmer's Market Coupons
- HEALTH CARE**
 - The Medicare Savings Program
 - Extra Help for Prescription Drugs
 - K-Loan Financing
 - Needy Meds (during the donut hole)
 - Medicare Supplement Insurance
 - Medicare Preventative Services
 - New Eyes for the Needy
 - Starkey Hearing Foundation
 - Affordable Dentures
 - Medicaid (Home & Community Based Services and Long Term Care)
 - Division of Assets
 - Veterans Health Benefits
- TAXES**
 - Homestead Tax Claim
 - Free State & Federal Tax Preparation
- UTILITIES**
 - Low Income Energy Assistance Program (LIEAP)
 - SafeLink Wireless
 - Kansas Weatherization Program
 - HUD Housing
 - Midwest Energy Budget Pay Program
- OTHER** SHOPKO Senior Wednesdays - Prepaid Funeral Plans - Transportation expenses



The RCCA can help you with a number of the items on this list or the contact information for the agency that can assist you. For more information, please call our office 620-257-5153 and ask for Daylene.

IN THESE DAYS OF INCREASED REQUEST FOR SERVICE & DECREASED FUNDING, WE ARE MOST GRATEFUL FOR EACH ONE THAT DONATES.

Newsletter

Dorothy Grimes
Mrs. Ralph Enlow
Norma Johnston
Wayne & Linda Hogan

Unrestricted

Dorothy Grimes
Sara MacDonald
Anonymous
United Way

I & A Donations

Bill Baxter
Carolyn Schoenhofer
Grace Watkins
Stacey Corwin
Dean Mitchell
Tom & Beverly Dill

Barbara Crabbs
Zelena Hemry
Lewis Smith
Vickie Folk
Marlea Erskine
Lana Burgess

Utilities

Lynn Gaines
Church Womens Thrift Store

Thank you to all that gave to the Eleanor Mark Memorial

Helping to Stop Elderly Fraud Cold

General Finance Questions 888-227-1776

Callers are encouraged to dial into this number to speak with an expert from the Financial Planning Association about their family financial security. Callers will get answers to general financial questions, help identifying financial professionals that put your interests first and learn how to protect themselves and their loved ones from financial fraud. FPA professionals can also help initiate a conversation about money with adult children of older parents in order to help prevent elder investment fraud and financial exploitation.

Medical Questions 888-303-0430

Callers to this number can get advice from health care professionals about medical issues such as mild cognitive impairment that can impact an older person's ability to make wise and safe financial decisions and can increase their vulnerability to elder financial abuse and exploitation. The health care professionals can help callers recognize the warning signs of vulnerability to financial abuse in themselves or loved ones and suggest referral routes for further medical screening.

Financial Abuse Questions 888-303-3297

Callers to this number will speak with an adult protective services (APS) professional about elder financial abuse and strategies for keeping themselves or older loved ones independent. Callers can get information on how to recognize the most common ways that older adults are financially exploited and methods for preventing elder financial abuse. APS professionals will also help callers take the proper steps if they suspect that a loved one is currently being financially abused or exploited.

COMMODITIES SEPTEMBER 28TH

1:00 - 3:00
LYONS STATE BANK ROOM

SOLUTION TO PUZZLE

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MONEY & HOW WE THINK ABOUT IT

- AARP MAGAZINE FEB/MARCH 2017

QUIZ: SPENDTHRIFT or SKINFLINT?

Take this quiz to discover where you fall on the spending spectrum



Are you a wild spender, living lushly in the moment, or are you a penny-pincher who worries deeply about every single purchase? Or do you fall somewhere in between? To find out, count how many times you answer "True" to the following 20 statements, then check your score.

- I have more than 18 rolls of toilet paper in stock at my home.T F
- I bring water or home-brewed coffee on long car rides rather than stopping for drinks.T F
- I have a second refrigerator or freezer so I can stock up on food.T F
- I buy the generic or house brand over the name brand when I think the quality is comparable.T F
- I belong to three or more loyalty programs at grocery or drug stores.T F
- I have never paid full price for clothing at a high-end department store.T F
- I have more than \$100 in coins in a container somewhere in my home.T F
- I have never paid more than \$150 for a wristwatch.T F
- I have used a discount coupon at a restaurant in the past three months.T F
- If a museum's suggested donation is \$20, I'd likely donate less.T F
- I can't remember ever tipping more than 20 percent for dinner at a restaurant.T F
- Given the choice of a \$5 turkey sandwich from Subway or a \$8 turkey sandwich at a nice deli, I'd opt for Subway.T F
- It takes me at least 20 minutes to book a hotel room online because I'm checking out all the possibilities and prices first.T F
- If a wedge of cheese has a spot of mold, I cut it off and eat the rest.T F
- Even if I could, I would never pay for business - or first-class airline tickets.T F
- I would drive five extra miles to save 20 cents a gallon on gasoline.T F
- I would never pay more than \$10 for an alcoholic drink.T F
- I would rather spend four or more hours handling a home repair than pay an expert to make the fix in 30 minutes.T F
- If my smartphone screen cracked, I would continue using the phone as long as it worked.T F
- I keep a car until it's at least 8 years old.T F

SCORING:

0-5: SUPREME SPENDTHRIFT - Being frugal has a little appeal to you. As a result, you might be wasting money that you very well could need someday.

6-10: SAVY SPENDER - You are open to savings when they present themselves, but overall aren't too concerned about keeping spending in check.

11-15: FIRMLY FRUGAL - Although you consistently make sensibly frugal buying choices, you appreciate the finer options in some aspects of your life.

16-20: CERTIFIED CHEAPSKATE - Cost factors into almost every purchase you make. That's smart if you are on a tight budget. But if you have a good income, you might be denying yourself things that could make life happier and easier.

Do You Have Cheap Genes? - by MP Dunleavy, AARP The Magazine, February/March 2017

Being a spendthrift may run in the family

Arry and Murray Suid grew up in postwar Ohio, with parents who lived and preached lessons of thrift. The brothers worked to pay for college. Both wrote and taught for a living. You'd never guess they'd end up with such different lives.

Murray, 74, and his wife, Roberta, live modestly in Northern California, enjoying a comfortable retirement that speaks to their years of practicality and saving. Larry, 78, still works, having chosen to spend money on a lifetime of travel and memorable experiences. He has no savings outside of equity in his condo.

What accounts for such stark differences in the brothers' handling of money—habits that influenced the outcomes of their lives?

Researchers are still assembling the pieces of the puzzle of how we become who we are financially. But based on a swath of studies on the brain and behavior, scientists now believe that each of us has unique genetics and brain wiring that make us predisposed to be thrifty or extravagant—long before we even have money to spend. Does that mean it's game over, you're hardwired one way or the other? Not at all. Think about health: Your genes might put you at greater risk of heart disease, yet that doesn't mean a heart attack is inevitable.

How you choose to live is the true deciding factor. Similarly, a genetic propensity to spend can be held in check—by making conscious decisions to counter your natural inclinations. Not easy, but achievable. The lesson is to know your weaknesses.

In fact, a new science, neuroeconomics, is emerging to study just these things. A hybrid of psychology, economics and neuroscience, it offers

the potential for a richer understanding of why some people are frugal and some are quite the opposite. If you're a spender, this knowledge can

help you overcome habits that threaten to derail your financial security. And if you're a cheapskate, you might even learn to live it up a little.

The Marshmallow Tale

The initial clues that financial choices might have biological origins were first detected in preschoolers back in the 1960s. That's when psychologist Walter Mischel, who today is a professor at Columbia University, began putting 4- and 5-year-olds in a room with a treat (a marshmallow, cookie, pretzel, etc.)— and a choice. If they could wait a few minutes, while the experimenter left the room, and not eat the treat in front of them, they would get an extra one. But if they chose to eat it immediately, they would forgo the bonus.

Some kids couldn't wait and ate the treat. Others were able to summon a sort of inner reserve of patience in order to reap the bigger reward. Over the following decades, Mischel followed those children as they grew, and what he learned was illuminating: that the early indicators from the now-famous "marshmallow test" seemed to predict vastly different outcomes. The kids who delayed gratification generally ended up with higher SAT scores, lower body mass index in adulthood and less drug use; they also pursued their goals more effectively. The more impulsive kids—not so much.

These experiments triggered further research to conclude that impulsivity may be a predictor of whether you are an impulsive spender. Paul Glimcher, a professor of neural science, economics and psychology at New York University, has used modern brain imaging to further explore the relationship between impulsivity and spending behavior. In one of his studies, researchers offered

subjects \$100 either today or sometime in the future, then gauged their responses using fMRI (functional magnetic resonance imaging). For all subjects, brain areas associated with gratification were active with the offer of an immediate \$100. But for some, the notion of waiting for the payoff sparked less brain activity the longer the payment was deferred. In other words, these were the spenders. For the less impulsive savers, brain activity was constant whether they were promised the money today, tomorrow or next year.

These traits or preferences endure over time. "When we've studied people who were more impulsive as kids, they stayed impulsive relative to their peers," Glimcher says.

Larry and Murray Suid can attest to that. And so can some of the "marshmallow kids," now adults. A few years ago, researchers armed with sophisticated fMRI technology instead of treats gathered a group of them to see if their brain patterns exhibited differences as well. Indeed, those who were able to delay gratification as children had more activity in the rational, pre-frontal cortex, even as adults. Poor delayers had more activity in the limbic system, which is linked to the "I want it now" reflex.

Money Habits Persist

But does impulsivity influence people's real-life money habits? Scott Rick, a behavioral economist and professor at the University of Michigan, sees a strong link between them. He is known for a test called the spend-thrift-tightwad scale: Based on a short survey about your money habits, you rank as either a tightwad, a spend-thrift or somewhere in between. About a dozen years ago, Rick and his colleagues surveyed more than 13,000 people using this measure and analyzed it for behavior toward spending, saving, income, debt and so on. Interestingly, he found that tightwads outnumber spendy types by about 37 percent and that men are three times more

likely to be cheap than extravagant, while women were split more evenly.

And being wired too much of one way or the other can be disastrous. The dangers of overspending are obvious. But extreme savers can get into financial trouble, too. After a lifetime of building a nest egg, retirees who are tightwads can experience pain watching their holdings shrink, as they spend their money down during their nonworking years. So they begin reaching for higher returns by investing in riskier investments. When those investments go south, the nest egg goes with them.

If you determine you are too cheap, or too spendy, there is hope: Both behaviors can be modified with a little determination.

Building relationships with people whose money styles are different from yours may offer you (and maybe your brain) a chance to consider an alternate comfort level. "It's not that people get married and become different," says Rick, who coauthored a paper called "Fatal (Fiscal) Attraction." "What we see over time," he says, "is couples moving a little closer together. Maybe they're fixing each other."

Murray Suid, for example, feels that his wife, Roberta, has pulled him free of the tightwad mindset he carries from his youth. He recalls a trip they took some years ago, when he was leading a writing workshop in a village outside Paris. "They put us up in a pretty junky hotel," he confesses. It never occurred to him to do anything about it. Not so Roberta. "When I got back after the first day of meetings, she had checked us out and moved us into a nicer, more expensive hotel."

That's one example in a 49-year marriage, but Murray sees a cumulative effect: "I've lived better than I would have because of her sense of living an affordable, comfortable life."