Each January, roughly one in three Americans resolve to better themselves in some way. A much smaller percentage of people actually make good on those resolutions. While about 75% of people stick to their goals for at least a week, less than half (46% are still on target six months later.)

LOSE WEIGHT - The fact that this is perennially among the most popular resolutions, you can succeed if you don’t expect an overnight success. Plan for bumps in the road, use a food journal and exercise on a regular basis.

STAY IN TOUCH - Feel like old friends (or family) have fallen by the wayside? Its good for your health to reconnect with them. Research suggests people with strong social ties live longer than those who don’t. In a technology fixated era, its never been easier to stay in touch or rejuvenate your relationship with friends and family. Fire up Facebook and follow up with in-person visits.

QUIT SMOKING - Fear that you’ve failed too many times to try again? Talk to an ex-smoker and you’ll see that multiple attempts are often the path to success. Try different methods to find out what works. And think of the cash you’ll save!

SAVE MONEY - Save money by making healthy lifestyle changes. Cut back on gym membership costs by exercising at home. Take stock of what you have in the fridge and make a grocery list. Aimless supermarket shopping can lead to poor choices for your diet and wallet.

CUT YOUR STRESS - A little pressure now and again won’t kill us; in fact, short bouts of stress give us an energy boost. But if stress is chronic, it can increase our risk of (or worsen) insomnia, depression, obesity, heart disease and more. Stress is an inevitable part of life. Relaxation, sleep, socializing and taking vacations are all things we can do to alleviate stress in our lives, especially at this time of the year.

VOLUNTEER - We tend to think our own bliss relies on bettering ourselves, but our happiness also increases when we help others. Happiness is good for our health. Persons who make volunteering a part of their lives are more likely to obtain a tremendous personal benefit in the “happiness” department.

A lack of sleep has been linked to a greater risk of obesity and type 2 diabetes. Sleep is crucial for strengthening memories, so take a nap and don’t feel guilty about it.
SENIOR CITIZENS UTILITY TAX REBATES

The Wyandotte/Leavenworth Area Agency on Aging & Disability Resource Center (ADRC) staff assists the Unified Government Clerk’s Office with the Senior Citizen’s Utility Tax Rebate Program (by appointment only). To qualify for this program you must:

1. Be a Kansas City, Kansas resident. Residents of Bonner Springs and Edwardsville are NOT eligible.
2. Be 65 years of age or older during the entire calendar year of 2014 (Born before January 1, 1949).
3. Gross household income from all sources, including that of your spouse shall not exceed $25,000.

If you are eligible, your refund will be the total of the following, not to exceed $150.
- Gas franchise tax paid to Kansas Gas or Atmos Energy
- 90% of water pollution control charges paid to the Board of Public Utilities
- 7.9% of water and electricity paid to the Board of Public Utilities
- Franchise tax (special municipal charge) paid to AT&T telephone
- A refund on city sales tax (based on income)

FOR ASSISTANCE:
You may visit the Clerk’s office Monday - Friday, 8:30am to 4pm on a first come, first serve basis. The Clerk’s office is located inside of City Hall at 701 North 7th Street, KCK 66101 on the 3rd floor.

To visit the Wyandotte/Leavenworth Area Agency on Aging & Disability Resource Center, you must schedule an appointment by dialing 913-573-8531. The ADRC will assist on Tuesdays and Thursdays by appointment only.

The program runs from January 2, 2015 to March 31, 2015. For questions or more information regarding the Utility Tax Rebate Program, contact the Unified Government Clerk’s Office at 913-573-5260.

MEALS ON WHEELS
The Meals on Wheels department now has an email account if you have questions or concerns regarding the application process or meal delivery.

MealsOnWheels@wycokck.org

Should you need to speak to a live person, call the Meals on Wheels Department directly at:

913-573-8546
Dear Newsletter Recipient:

For 21 years “The Communicator” has served as a vital means for providing seniors in Wyandotte County important information regarding aging news, events, programs, services and much more!

We have been able to supply this service on a donation only basis. However, the newsletter’s continuity depends on your donations for its existence.

Please help us to continue to provide this important publication by becoming a sponsor!

Respectfully,

The Newsletter Committee

_____ $100 Advocate
defensor

_____ $50 Benefactor

benefactor

_____ $25 Patron

patrón

_____ $10 Contributor

contribuidor

_____ Other otro

¡Necesitamos su ayuda como patrocinador para continuar con esta publicación importante! ¡Gracias!

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The Cold Weather Rule

November 1 through March 31

WHAT DOES THE COLD WEATHER RULE MEAN FOR YOU?
The Cold Weather Rule helps to ensure you will have electric, gas and water service for your home during the winter. You must make pay arrangements with your utility to use the Rule.

HOW DO YOU SIGN UP?
If you can't pay your entire bill, call your utility company to make payment 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, and agree to pay the remainder in equal payments over the next 11 months.

• Negotiate a payment plan to pay the overdue amount off quicker than 12 months.

Remember, you must also pay your full bills for new service you use while paying off the overdue amount. Apply for federal, state, local or special funds for which you are eligible. If you are behind in a previous payment plan and cannot catch up, you need to make a new payment agreement with the utility. If you have illegally used service, you must pay for the value of the illegally used service.

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 have funds to help pay for utility bills.

CAN YOU BE DISCONNECTED DURING THE COLD WEATHER RULE?
A utility can’t disconnect you when the temperature is forecasted to drop below 25 degrees or be in the md to low 30s over the next 24 hours, except in certain circumstances.

If the 48 hour forecast changes before the period ends and there is a forecast of below 35 below degrees, the utility cannot disconnect until there is another Cold Weather Rule 48 hour forecast of above 35 degrees.

EVERONE BENEFITS!
The Kansas Corporation Commission wants Kansans to have electric, gas, and water services needed to keep their homes warm during the winter. The KCC also recognizes the customer’s responsibility to make arrangements to pay for that service. The Cold Weather Rule was designed in 1983 to ensure that both goals are met.

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

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Thank You!

Appreciation is extended to the following who have contributed toward the cost of this newsletter. Names are listed in alphabetical order.

Patricia Krambeck (contributor)
Emogene McMurtrey (patron)
Dorothy Reed (contributor)

If you would like to contribute to the cost of the newsletter, please make checks payable to: Wyandotte/Leavenworth AAA, Attn: The Communicator 849 North 47th, Suite C Kansas City, Kansas 66102

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Does Email Work For You?

By joining our email club, you’ll get information before everyone else!

Send an email to: 60Plus@wycokck.org
**DO YOU NEED HEALTH INSURANCE?**
You Can Find Affordable Insurance That Meets Your Needs

**THE MARKETPLACE**
The Health Insurance Marketplace is the online portal where private companies sell affordable insurance plans. In Kansas, you can access the Marketplace by visiting healthcare.gov.

**A NAVIGATOR**
Kansas Navigators are trained, unbiased volunteers who are located within trusted organizations in many communities. Navigators can assist you with the online application and help compare plans to find the one best for you.

**GET READY TO ENROLL**
When enrolling, you will be asked for basic information about your family and household. Make sure to gather the following information before you apply:
- Names, birthdates and Social Security numbers for everyone in your household
- Your projected household income
- Tax information, such as filing status and number of dependents
- Immigration documentation and supporting identification numbers
- If you plan to submit an online application, you will need an email address and the associated password to create an online Marketplace account. Your Navigator or certified assister can help you create an email address if you do not have one.

**LOWER COSTS**
When you buy health insurance through the Marketplace, you may be able to use an Advanced Premium Tax Credit to lower your monthly cost. The amount of tax credit you quality for will depend on your household size and income.

**NUMBER IN HOUSEHOLD**

<table>
<thead>
<tr>
<th>FAMILY OF PERSON</th>
<th>AND INCOME RANGE</th>
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</thead>
<tbody>
<tr>
<td>SINGLE PERSON</td>
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<tr>
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<td>$31,970</td>
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**INCOME RANGE**

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</thead>
<tbody>
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</tr>
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</table>

**ENROLLMENT**

Now is the time to explore your health coverage options. Visit healthcare.gov or insureks.org to learn about the available plans and rates for your area. You can also estimate your out-of-pocket costs by answering a few questions about your household.

**IMPORTANT!** If you choose a new plan, you must contact your current insurance company and cancel your old plan once the new coverage starts.

**RENEWING YOUR COVERAGE**
All 2014 Marketplace health plans will be up for renewal during Open Enrollment beginning November 15, 2014.

Your current insurance company will be sending you information about your insurance plan and coverage for the upcoming year. Review this information for any changes. Make sure that your current providers are in your plan network. If you would like to keep your current plan and your household size and income have not changed, you do not need to do anything. You will automatically be renewed for 2015. However, to make sure you get the full savings you deserve, you must update your information with the Marketplace.

If your current health plan does not meet your needs, now is the time to review the Marketplace health plans available in your area. The open enrollment period is the best time to change your plan.

It is possible that your current plan may not be available in 2015. If you do not choose another plan and enroll, the Marketplace will automatically enroll you in a similar plan. It is important to inform the Marketplace if your household income or size has changed. These changes may adjust your tax credit amount.

Information provided by Cover Kansas

To find a Navigator or other certified assister in your area: visit insureks.org/assistance or contact the Marketplace at 1-800-318-2596.

**HISTORY OF GROUNDHOG DAY!**
Groundhog Day, February 2nd, is a popular tradition in the United States. It is also a legend that has clouded the mists of time with ethnic cultures and animal awakenings on specific dates. Myths such as this tie our present to the distant past when nature did, indeed, influence our lives. It is the day that the groundhog comes out of his hole after his long winter sleep to look for his shadow. If he sees it, he regards it as an omen of six more weeks of bad weather and returns to his hole. If the day is cloudy and hence, shadow less, he takes it as a sign of spring and stays above the ground.

The groundhog tradition stems from similar beliefs and the days of early Christians in Europe and for centuries the custom was to have the clergy bless candles and distribute them to the people. Even then, it marked a milestone in the winter and the weather that day was important.
The Volunteer Income Tax Assistance (VITA) Program offers free tax help to people who generally make $53,000 or less, persons with disabilities, the elderly and limited English speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

In addition to VITA, the Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

Before going to a VITA or TCE site, check the “what to bring” listing below:

- Proof of identification (photo ID)
- Social Security cards for you, your spouse and dependents
- Birthdates for you, your spouse and on the return
- Wage and earning statements (Form W-2, W-2G, 1099-R, 1099-Misc)
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year’s federal and state returns, if available
- Proof of bank account routing and account numbers for direct deposit such as a blank check
- To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign

Majority of the TCE sites are operated by the AARP foundation’s Tax Aide program. You may call the AARP Site Locator by dialing 1-888-227-7669 between January and April 2015.

Continued from cover - Top Healthiest New Year Resolutions

GO BACK TO SCHOOL - No matter how old we are, heading back to the classroom can help revamp your career, introduce us to new friends or even boost brainpower. Not only will you gain a sense of accomplishment by gaining new knowledge, studies link higher education to a decreased risk of Alzheimer’s disease.

CUT BACK ON ALCOHOL - While much has been written about the health benefits of a small amount of alcohol, too much tipping is still the bigger problem. Drinking alcohol in excess affects the brain’s neurotransmitters and can increase the risk of depression, memory loss and even seizures. Chronic heavy drinking boosts your risk of liver and heart disease, hypertension, stroke and mental deterioration. While a glass of wine or two every now and again is fine, only drink in moderation.

GET MORE SLEEP - You probably already know that a good nights rest can do wonders for your mood and appearance. But sleep is more beneficial to your health than you might realize.

¿QUÉ SIGNIFICA LA REGLA DE FRÍO PARA USTED?

La regla de frío ayuda a garantizar que usted tendrá acceso a la energía eléctrica, el gas y el agua en su casa durante el invierno. Usted debe hacer acuerdos de pago con la compañía de servicios públicos para usar la regla.

¿CÓMO SE PUEDE FIRMAR?

Si no puede pagar toda la factura, llame a su compañía de servicios públicos para hacer acuerdos de pago:

- Acuerdo de pagar 1/12 del importe vencido de su factura, más 1/12 de su factura de ley, todas las tarifas de conexión y desconexión, y acepta pagar el resto en pagos iguales durante los próximos 11 meses.
- Negociar un plan de pago para pagar la cantidad adeudada más rápidamente de 12 meses.

Recuerde, usted también debe pagar su factura de servicio nuevo a la misma vez que paga la cantidad adeudada. Solicite fondos federales, estatales, locales o especiales a los que puede optar. Si usted está atrasado en un plan de pago anterior y no puede ponerse al día, es necesario hacer un nuevo acuerdo de pago con la compañía de servicios públicos. Si usted ha utilizado el servicio ilegalmente, usted debe pagar el valor del servicio utilizado.

¿QUE HARA LA EMPRESA DE SERVICIOS PÚBLICOS?

Las compañías de servicios públicos deben informarle acerca del plan de pago bajo la Regla de frío, así como de otros planes de pago. Recuerde que bajo la regla de frío, siempre tiene la opción de extender el pago por un total de 12 meses. Las compañías de servicios públicos deben enviar por escrito a los clientes 10 días antes de la desconexión y tratar de hacer una llamada de teléfono o contacto personal el día anterior. Las compañías de servicios públicos deben informar a los clientes acerca de los organismos que tienen fondos para ayudar a pagar las facturas de los servicios.

PUEDEN DESCONNECTAR LOS SERVICIOS PÚBLICOS DURANTE EL TIEMPO FRÍO?

Un servicio público no se puede desconectar cuando la temperatura está prevista a caer por debajo de 25 grados o a los 30 grados más bajos en las próximas 24 horas, salvo en determinadas circunstancias.

Si las 48 horas previstos cambia antes de que finalice el período y no hay una previsión de por debajo de los 35 grados, el servicio público no puede desconectar hasta que haya otra regla de frío 48 horas previstas de por encima de 35 grados.

TODOS SE BENEFICIAN!

La Kansas Corporation Commission (KCC) quiere que los residentes en Kansas tengan electricidad, gas, agua y servicios necesarios para mantener sus hogares cálidos durante el invierno. El KCC reconoce también que el cliente tiene la responsabilidad de hacer arreglos para pagar esos servicios. La regla del frío fue diseñada en 1983 para garantizar que estas metas se cumplan.

¿PREGUNTAS?

La regla del frío se aplica sólo a los clientes residenciales de electricidad, gas natural, y empresas de servicios de agua potable en la jurisdicción del KCC. Si usted tiene preguntas o está interesado, llame al (800) 662-0027 para obtener ayuda.
LOW INCOME ENERGY ASSISTANCE PROGRAM (LIEAP)

The Low Income Assistance Program (LIEAP) is a federally funded program that helps eligible households pay a portion of their home energy costs by providing a one-time per year benefit.

The 2015 application period is from Tuesday, January 20, 2015 through Tuesday, March 31st, 2015. Applications must be received prior to 5:00pm on March 31, 2015.

The following summary describes basic LIEAP eligibility provisions. In order to qualify, applicants must meet the following requirements:

- An adult living at the address must be personally responsible for paying the heating costs incurred at the current residence, payable either to the landlord or the fuel vendor.
- Applicants must demonstrate a recent history of payments toward purchase of the primary heating energy.

The combined gross income (before deductions) of all persons living at the address may not exceed 130% of the federal poverty level according to the guideline listed below:

<table>
<thead>
<tr>
<th>PERSONS LIVING AT THE ADDRESS</th>
<th>2014 MAXIMUM ALLOWABLE MONTHLY INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1,265</td>
</tr>
<tr>
<td>2</td>
<td>1,705</td>
</tr>
<tr>
<td>3</td>
<td>2,144</td>
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<tr>
<td>4</td>
<td>2,584</td>
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<tr>
<td>5</td>
<td>3,024</td>
</tr>
<tr>
<td>6</td>
<td>3,464</td>
</tr>
<tr>
<td>+ $440 FOR EACH ADDITIONAL PERSON</td>
<td>+ $440 FOR EACH ADDITIONAL PERSON</td>
</tr>
</tbody>
</table>

Benefit levels vary according to the following factors:

- Household income
- Number of persons living at the address
- Type of dwelling
- Type of heating fuel

You may apply online at: www.dcf.ks.gov or by dialing 1-800-432-0043.

HOW SENIORS CAN STAY MENTALLY SHARP

Feeling forgetful?
Here are some tips for preserving your mental abilities as you age.

Have you noticed some changes in your thinking? Maybe you misplace your keys often or have trouble coming up with the right word in conversations. How do you know when these changes are a “normal” part of getting older, or if they might point to a health problem such as dementia?

As you age, your brain’s volume gradually shrinks. When this occurs, some of the nerve cells in your brain can shrink or lose connections with other nerve cells. In addition, blood flow within your brain slows somewhat in old age.

These age related transitions are thought to be behind the changes in cognitive function many people notice as they get older. Everyone has lapses in memory from time to time, but significant memory loss is a normal part of old age. It’s important to talk with your doctor if you or a loved one is experiencing memory loss and other cognitive symptoms that are interfering with your normal activities and relationships.

Dementia is the impairment of mental functions including memory, language skills, perception, reasoning and judgment. There are several different causes of dementia, including:

- Alzheimer’s disease. The most common cause of dementia, Alzheimer’s disease occurs when nerve cells in the brain become damaged or die, which leads to a gradual decline in cognitive ability.
- Vascular dementia. Vascular dementia, the second leading cause of dementia occurs when the nerve fibers in the brain are damaged by cerebrovascular or cardiovascular problems - most often strokes.
- Lewy body dementia. Lewy body disease is when brain cells located in certain areas of the brain die, leaving abnormal, protein-filled nerve cells known as Lewy bodies.
- Front Temporal dementia. Front Temporal dementia occurs because nerve cells in the frontal and temporal lobes of their brain degenerate, which can interfere with brain activity and result in brain cell death.
- Other types of dementia. Human immunodeficiency virus (HIV) infection, Huntington’s disease, head trauma and other health conditions can affect nerve cells in the brain, leading to symptoms of dementia.

Dementia can strike anyone, but certain factors increase your risk for developing it, including:

- Advanced age
- Family history of dementia
- Smoking
- Excessive alcohol use
- Atherosclerosis (buildup of plaque in the arteries)
- High levels of low-density lipoprotein cholesterol
- High levels of homocysteine
- Diabetes

Tips for Staying Mentally sharp as You Age

Promising research indicates that taking the following steps may help keep your mind sharp as you age:

- Control cholesterol problems and high blood pressure. Cholesterol problems and high blood pressure can increase your risk of heart disease and stroke, which are thought to contribute to the development of certain types of dementia.
- Don’t smoke or drink excessively. Because these are both putting you at an increased risk of dementia, kick the habit if you smoke and if you drink, do so only in moderation.
- Exercise regularly. Regular physical activity is thought to help maintain blood flow to the brain and reduce your risk of conditions such as high blood pressure that are associated with the development of dementia.
- Eat a healthy diet. People who consume plenty of vegetables and fatty fish and keep away from saturated fats are thought to have a lower risk of cognitive decline.
- Stimulate your brain. Keep your mind active by increasing your level of social interaction, learning new skills, playing challenging games and doing other activities that require your brain cells to work. People who are more socially intellectually engaged have a lower risk of developing dementia.

By Krisha McCoy, MS & Medically reviewed by Cynthia Haines, MD
Broccoli Spinach Fettuccine

**Ingredients:**
- 1 package (10 ounces) frozen chopped spinach
- 2 cups frozen chopped broccoli
- ½ pound fettuccine
- 4 Tablespoons butter
- 3 Tablespoons olive oil
- 4 cloves garlic, minced
- ⅛ teaspoon salt
- ½ teaspoon pepper
- 1 cup sour cream
- 2/3 cup grated Parmesan cheese

**Directions:**
1. Bring a large pot of water to a boil.
2. Thaw the spinach and broccoli in a microwave (one at a time). Set the broccoli and spinach aside on paper towels to drain excess moisture.
3. Add the pasta to boiling water and cook until al dente, 10 to 12 minutes, or according to package directions.
4. In a large skillet, warm the butter in the oil over medium heat until butter is melted.
5. Add the garlic and sauté until lightly browned.
6. Increase the heat to medium-high and add the spinach, broccoli, salt and pepper.
7. Cook, stirring, until the vegetables are heated through (about 5 minutes).
8. Stir in the sour cream and remove from the heat.
9. Drain the pasta and toss it with the vegetables and Parmesan cheese.
The Communicator is published bi-monthly by the Wyandotte/Leavenworth Area Agency on Aging. It is funded by the Kansas Department for Aging and Disability Services through the Older Americans’ Act. We assume no responsibility for the care and return of unsolicited material. Donations are suggested.

The Wyandotte/Leavenworth Area Agency on Aging does not discriminate on the basis of race, color, religion, age national origin, sex, or handicap.

If you feel you have been discriminated against, you may file a complaint with the Kansas Department for Aging & Disability Services at 1-800-432-3535.

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