

OPINION



Dear Savvy Senior,

I'm a divorced 68-year-old childless cat lady and have been thinking a lot lately about who will look after me when I get older and my health falters. What resources are available to solo seniors like me, and where can I turn to find a reliable person to be my emergency contact, as well as lookout for my health, financial matters and living arrangements in my elder years?
—Solo Ager

Dear Solo,

This is a very common concern for the 22 million solo agers across the United States who don't have adult children or other family they can depend on to watch out for their well-being. Here are some tips and resources that can help you plan ahead.

Choosing Helpers & Decision Makers

While older adults who have children or are married usually name offspring or spouses as proxies/decision makers, solo agers most often choose a sibling, niece or nephew, or rely on a trusted friend or neighbor. Whomever you choose, talk to them first to make sure they're up for the task.

If, however, you don't have anyone you feel comfortable with, or who is willing to take on that responsibility, you can hire someone.

One of the best resources for this is an aging life care manager. These are trained professionals in the area of geriatric care who often have backgrounds in nursing or social work and can serve as your emergency contact, oversee your care and even act as your executor. They can also connect you with professional legal and financial services in your area that can help you manage your affairs.

Aging life care managers typically charge anywhere from \$100 to \$300 an hour, depending on their location and experience. To search for an expert near you, visit aginglifecare.org.

If you can't afford this, there are other reliable sources you can turn to for specific help. For example, if you haven't already done so, you need to prepare a basic estate plan (including a power of attorney, advance directive and a will) to ensure your wishes are carried out if you become incapacitated and when you die.

Where solo agers can find help

To help you prepare these documents, your best option is to hire an experienced estate planning attorney, which can cost anywhere between \$500 and \$2,000. He or she may also be able to act as your power of attorney or executor, or help you locate a professional in your area that can.

To locate someone, the National Academy of Elder Law Attorneys (naela.org) and National Association of Estate Planners & Councils (naepc.org) have online directories to help you search.

If you need help with bill-paying there are services like SilverBills (silverbills.com), or you can work with a daily money manager (aadmm.com) who, in addition to paying bills, can handle tasks like balancing your checkbook and organizing tax information. And to help you navigate care and senior housing options there are certified senior advisors (csa.us).

It's also a good idea to meet with a financial adviser to help figure out what services and living arrangements you can afford and what steps you can take to ensure that your financial resources last your lifetime. If you don't have an adviser, you can find a fee-only, fiduciary financial planner through the National Association of Personal Financial Advisors at napfa.org.

Some other helpful resources you can turn to include Aging Alone Together (dorotusa.org/agingalonetogether), a program offered by DOROT, which is a nonprofit social services organization that provides practical ways to help solo agers prepare for the future. They are offering a free, six-session virtual workshop (offered weekly) via Zoom starting April 24th.

Also see Navigating Solo (navigatingsolo.com), a national clearinghouse of resources for solo agers and information about solo-ager groups in the U.S.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit SavvySenior.org. Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.



Dr. Universe: Insects are scary to me. Should I be afraid of bugs? Can you help me not be afraid please?

—Devyn, 6, Ohio

Dear Devyn,

I love insects, but—between you and me—I'm a little scared of spiders. I've been nervous around them ever since I was a kitten.

I talked about our fears with my friend Paul Strand. He's a psychologist at Washington State University.

He told me that anxiety about insects or spiders is common. Some people even have phobias of them. That's an intense fear that causes distress.

Many common fears involve things that were probably dangerous to our ancestors—like snakes, the dark, heights and social rejection. Strand told me that being afraid of insects is similar.

"It's almost like a double whammy," he said. "Bugs can signal contamination like rottenness of something we might eat. They also might be harmful to us if they bite or sting us."

Often, we avoid things we fear. But avoiding it reinforces our belief that it's scary. If I run away from a spider, my brain says, "Whew, that feels so much better. I was right to be scared."

That's why experts recommend learning relaxation techniques and gently facing those fears.

One way I do that is by being around people who love spiders. I learn interesting facts about spiders—like how to tell if one is male or female. I watch people treat spiders with tenderness—like giving thirsty spiders water with cotton swabs.

Strand told me this works for three reasons. First, I'm using my brain to learn about spiders. It's harder to be afraid while using the logical parts of my brain like the prefrontal

cortex.

Second, I'm looking at spiders instead of avoiding them. That's called counter conditioning. When I take small steps toward the thing I fear—instead of running away from it—that reinforces the new idea that maybe it isn't so scary.

Third, I'm watching people enjoy spiders. That involves social referencing, or the way people (and cats like me) use cues from others to figure out how to react to something. When I see people treat spiders like eight-legged puppies who just need a drink, that starts to change how I think about them, too.

If you want to work on your fear of insects, you can begin by getting curious about them. Maybe pick an insect that's especially cute and gentle and that does interesting things—like tortoise beetles.

Tortoise beetles don't bite or sting. They're pleasantly round and come in metallic colors. They have telescopic butts they wiggle around like an elephant's trunk so they can make pool shields. Unlike most insects, they take care of their babies. Plus, tortoise beetles live all over, so once you're comfortable, you could meet or even befriend one.

The important thing is to keep working on it. "We override the fear with a new pathway in the brain," Strand said. "But that pathway is a bit fragile, and we can only overcome the fear if we continue to cultivate the new pathway."

For you and me both, a little hard work and lots of kindness for ourselves can help us beat our fears.

Got a question? Ask Dr. Universe! Send an email to WashingtonStateUniversity'sresidentcat-scientistandwriterWendySueUniverseatDr.Universe@wsu.edu or visit her website at askdruniverse.com.

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PUBLIC NOTICE

(Published in The Oskaloosa Independent May 22, 2025)1t **ORDINANCE No. 2025-002 AN ORDINANCE GRANTING GIANT COMMUNICATIONS, INC. A LICENSE TO OPERATE AND MAINTAIN A COMMUNICATIONS SYSTEM IN THE PUBLIC RIGHTS-OF-WAY OF THE CITY OF NORTONVILLE, KANSAS, PRESCRIBING THE TERMS AND CONDITION OF SAID GRANT.**

WHEREAS, The City seeks to:

1. Adequately compensate itself for occupancy and maintenance of the City Right-of-way by all Communications Services,
2. Fully protect the public and the City from any harm caused by private, commercial use of Right-of-way, including but not limited to reducing the risk of loss of service or personal or property injury from errant excavation,
3. Protect the regulatory authority of the City in a manner consistent with federal and State law, and
4. Promote the entry and occupancy of Right-of-way by communications providers in a competitively neutral manner, maximize the available space for such providers by requiring coordination, co-location, and planned construction of infrastructure in the Right-of-way;

NOW, THEREFORE, BE IT ORDAINED BY THE GOVERNING BODY OF THE CITY OF NORTONVILLE, KANSAS:

SECTION 1. Definitions. For the purposes of this Ordinance, the following terms, phrases, words, and their derivatives shall have the meanings set forth in this Section, unless the context clearly indicates that another is intended. Words used in the present tense include the future tense, words in the singular number include the plural number, and words in the plural number include the singular. The words "shall" and "will" are mandatory and "may" is permissive. Words not defined shall be given their common and ordinary meaning.

A. "City" means the City of NORTONVILLE, Kansas.

B. "Facilities" means any portion of a Communications System located in, along, over, upon, under, or through the Right-of-Way.

C. "Agreement" means the license agreement that is governed by this Ordinance and agreed to by Licensor.

D. "Licensor" means Giant Communications, Inc. which is granted a license pursuant to this Ordinance and that entity's agents and employees.

E. "License Fee" means the fee imposed by the City on a license pursuant to this Ordinance.

F. "Public Project" means any project planned or undertaken by the City or any governmental entity for construction, reconstruction, maintenance, or repair of public facilities or improvements, or any other purpose of a public nature.

G. "Public Project for Private Development" means a Public Project, or that portion thereof, arising solely from a request or requirement of a third party (non-City or governmental) primarily for the benefit and use of a third party.

H. "Right-of-Way" means only the area of real property in which the city has a dedicated or acquired right-of-way interest in the real property.

It shall include area on, above and below present and future streets, alleys, avenues, roads, highways, parkways or boulevards dedicated or acquired as right-of-way. This term shall not include any county, state, or federal right-of-way or any property owned or controlled by any person or agency other than the City, except as provided by applicable Laws or pursuant to an agreement between the City and any such Person or Agency. Right-of-Way shall not include property owned or held by City and not typically considered Right-of-Way such as City Parks and City Buildings. The term does not include easements obtained by private easements in platted subdivisions or tracts.

I. "Communications System" or "System" means the cables, wires, lines, optic fiber, and any associated converters, equipment, or other facilities designed, constructed or occupied by a Licensor or others for the purpose of producing, receiving, amplifying or distributing wireless information communications service to or from locations within the City.

SECTION 2. Nonexclusive.

Nothing herein contained shall be construed as giving to the Licensor any exclusive privileges, nor shall it affect any prior or existing rights of the Licensor to maintain a Communications system or related business within the City.

SECTION 3. Grant.

A. The City hereby grants to Giant Communications, Inc., (hereinafter referred to as "the Licensor" or "the Company") a license which conveys the right, privilege, and authority to construct, operate, and maintain Facilities in, through and along the City's Right-of-Way for the purposes of supplying wired or wireless Communications Services on a nonexclusive basis within the City.

B. The Company shall continue to operate its Communications System and all business incidental to or connected with the conducting of its business and system in the City. The plant, construction and appurtenances used in or incidental to the offering of Communications and other services and to the maintenance of such system and business by the Company in the City shall remain as now planned and constructed, subject to such changes as may be considered necessary by the City in the exercise of its inherent powers and by the Company in the conduct of its business.

C. The Company shall continue to exercise its right to place, remove, construct and reconstruct, extend and maintain its plant and appurtenances along, across, on, over, through, above and under all the public streets, avenues, alleys, bridges, utility easements and all public grounds and places within the limits of the City.

SECTION 4. Excavations; Underground Facility Locating Service.

A. Prior to any underground excavations by Licensor in the public streets, roads, alleys, sidewalks or other public places, Licensor must submit written plans for approval by the City.

B. The City shall promptly, and in no event more than 30 days, with respect to facilities in the public right-of-way, process each valid and administratively complete application of a provider for any permit, license or consent to excavate, locate

lines, construct facilities, make repairs, effect traffic flow, or for other similar approvals, and shall make reasonable effort not to unreasonably delay or burden the Company in the timely conduct of its business.

C. If there is an emergency necessitating response work or repair, the Company may begin that repair or take any action required under the circumstances, provided that the Company notifies the City promptly after beginning the work and timely thereafter meets any permit or other requirements, had there not been such an emergency.

D. The Licensor must continue to participate fully in Kansas One Call to ensure that damage and/or interference with other underground facilities' occupants is minimized. The City will notify the Company either directly or through voluntary participation in Kansas One Call of its excavation plans in public Right-of-way, to avoid damage to Company facilities pre-existing in public Right-of-way.

SECTION 5. Relocation of Facilities.

A. The Licensor shall not be responsible for the expenses of relocation to accommodate any new Public Project for Private Development. The expenses attributable to such a project shall be the responsibility of the third party upon the request and appropriate documentation of the Licensor. Before such expense may be billed to the third party, the Licensor shall be required to coordinate with the third party and the City on the design construction to ensure that the work required is necessary and done in a cost-effective manner. Upon the request of the Licensor or the third party, the allocation of expense attributable to the project shall be made in the reasonable determination of the City. Eligible third parties may request to have the City specially assess those expenses billed by the Licensor under this section.

B. The City will use its best efforts, but is not required, to continue to provide a location in the Right-of-Way for the Licensor's Facilities as part of a Public Project, provided that the Licensor has cooperated promptly and fully with the City

in the design of its Facilities as part of the Public Project.

SECTION 6. License Fees.

A. The City requires the Company as a provider of information Communications, and not a local exchange service provider subject to the franchise provisions of K.S.A. 12-2001(c), to contribute to city right-of-way maintenance. Accordingly, the company will annually pay \$.07 per foot of communication facility toward such maintenance. No sales, excise, use or other tax shall be included in the calculation of such taxes.

B. The Company shall submit payment to the City each August 1 based on its internal property records as of the previous December 31.

The City maintains a right to review these records on notice to the Company; the Company would have 10 days to respond.

SECTION 7. Term. The License shall remain in effect for 15 years from the anniversary of its adoption, or until June 1st, 2040, whichever date is the earlier, unless either party shall notify the other in writing of its intention to terminate this agreement. The notice of intention to terminate shall be served by either party on the other at least six (6) months prior to the date of such termination.

SECTION 8. Non-assignable. Neither Party may make any assignment of this Agreement or any interest herein, by operation of law or otherwise, without the prior written consent of the other; provided, however, that the Company may assign its rights and obligations under this Agreement without the consent of the City in the event that the Company shall hereafter effect a reorganization, consolidation or merger or in the event the Company transfers all or substantially all of its properties or assets.

This Agreement shall inure to the benefit of and be binding upon the

Company and the City, their respective successors, executors, administrators, heirs and permitted assigns.

SECTION 9. Enforcement; Attorney Fees. The City shall be entitled to enforce this Ordinance, and, any License granted pursuant to it, though all remedies lawfully available, and Company shall pay City

reasonable attorneys' fees in the event that the Company is determined judicially to have violated the terms of this Ordinance or License.

SECTION 10. Indemnification.

A. The Company shall indemnify and hold the City and its officers and employees harmless against any and all claims, lawsuits, judgments, costs, liens, losses, expenses, fees (including reasonable attorney fees and costs of defense), proceedings, actions, demands, causes of action, liability and suits of any kinds and nature, including personal or bodily injury (including death), property damage or other harm for which recovery of damages is sought, to the extent that it is found by a court of competent jurisdiction to be caused by the negligence of the provider, any agent, officer, director, representative, employee, affiliate or subcontractor of the provider, or their respective officers, agents, employees, directors or representatives, while installing, repairing or maintaining facilities in a public right-of-way. The indemnity provided by this subsection does not apply to any liability resulting from the negligence of the City, its officers, employees, contractors or subcontractors.

B. If Licensor and the City are found jointly liable by a court of competent jurisdiction, liability shall be apportioned comparatively in accordance with the laws of this state without, however, waiving any governmental immunity available to the City under state law and without waiving any defenses of the parties under state or federal law.

SECTION 11. Effective date; procedures.

A. This ordinance shall become effective upon publication, or June 1st, 2025, whichever comes first.

B. Publication costs shall be reimbursed by the Company to the city, upon presentation of publication costs' receipts.

/s/ Raymond R. Brown
Mayor
5/14/2025

/s/ Austin Taylor
General Manager — COO
5/15/2025

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