

# Add LIFE Today!

October/November 2015

Vol 7/ Issue 5

*Autumn paints in colors  
That summer has never seen.*

Laughter  
Independence  
Friends &  
Energy

## MEDICARE OPEN ENROLLMENT

OCTOBER 15 – DECEMBER 7

It's time once again to review your Medicare Part D plan. Even if you did so last year, it's important to do so again this year as plan coverages and costs do change from year to year. Would you like to.....

## Learn How To Do It Yourself - OR - Have Us Do It For You?

### MEDICARE PLANFINDER 101

*Learning to Choose the Best Plan for you*

This year, the ADRC is partnering with the Reedsburg Area Medical Center and Sauk Prairie HealthCare to teach Medicare beneficiaries how to determine their best prescription drug plan.

#### WHAT YOU WILL LEARN:

- How to navigate Medicare.gov Planfinder
- How to compare drug plans
- How to enroll in a drug plan

#### WHAT YOU WILL NEED:

- Medicare card
- List of current medications
- Laptop or tablet

*(Limited computers available for use upon request)*

#### WHEN AND WHERE:

**Monday, October 5**

**10:00 am - 12:00 pm OR 1:00 pm-3:00 pm**

**Reedsburg Area Medical Center – Fusch Center**

**Wednesday, October 7**

**4:30 pm-6:30 pm**

**West Square Building, Baraboo, Room B30**

**Thursday, October 8**

**10:00 am - 12:00 pm OR 1:00 pm-3:00 pm**

**Sauk Prairie Healthcare**

*(Please arrive 1/2 hour prior to start time in order to set up your computer/laptop. Classes will begin promptly. Light refreshments will be provided.)*

### PART D ASSISTANCE CLINICS

The ADRC will once again be offering clinics throughout open enrollment in Baraboo and Plain. New this year, we will be adding an additional clinic in the Sauk Prairie area. At our clinics, we can help you:

- Evaluate your current plan
- Compare your current plan to other plans to determine if changing could save you money
- Enroll for the first time if you did not enroll when you were first eligible

#### WHAT YOU NEED:

- Pharmacy print out of your current medications
- Medicare card

#### PLEASE NOTE:

There are no changes to SeniorCare, the Forward Card or the VA prescription program.

**To participate in any of these events, please call the ADRC Eagle Country-Baraboo office (608-355-3289 or 800-482-3710) and our receptionist will schedule you.**

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## New ADRC Office Hours:

**Monday Wednesday Thursday Friday**  
**8:00 a.m. - 4:30 p.m.**

**Tuesday**  
**8:00 a.m. - 7:00 p.m.**



*Very often a change of self is needed  
more than a change of scene.*

---A.C. Benson





## Voice of the Messenger

Tony Tyczynski,  
Veterans Service Officer



VETERANS MESSENGER



### Dear Friends,

In our ongoing efforts to serve you better I have a concern that we have had several instances over the past few weeks where veterans have showed up without an appointment and had to wait for quite a bit of time to get help, or showed up and we were not able to help them, because they did not have an appointment. Our days are usually fairly full. As we try to do a better job of serving you I want to ask that whenever possible, please call and make an appointment. It will go a long ways to allowing us to provide the best possible service to you.

As we approach Veterans Day I want to encourage all veterans, certainly, but even the non-veterans, to please get out and participate in the ceremonies that are in all the communities throughout Sauk County. Your participation is one of the ways to show how much you appreciate veterans and the service and sacrifices they have made. Usually the ceremonies are at 11:00 a.m. on Veterans Day.

The Veterans Day observances we have been made aware of are: **Baraboo Civic Center** on Wednesday, November 11 at 11:00 a.m. The public will listen to a guest speaker and additional participation by the local High School Band, St Joseph's School 1st graders and Patriotic messages read by local Baraboo Jr. and Sr. High School Students. Other observances will be held at local schools during the week of Veterans Day determined by each Baraboo school.

Veterans Day observations in the Sauk/Prairie area are: Prairie du Sac Veterans of Foreign Wars Lachmund-Cramer Post 7694 will have

the following Veterans Day events on November 11.

- 9:00 a.m. - Veterans Day Observance at Grand Avenue School, Prairie du Sac. All 5th Graders of Sauk Prairie School District will be in attendance with speakers Open to the public.
- 10:00 a.m. - Veterans Day Observance, Maplewood of Sauk Prairie, 245 Sycamore Street Sauk City
- 10:45 a.m. - Veterans Day Observance Sauk Prairie Area Veterans Memorial, entrance of August Derleth Park, Sauk City. Open to the public with speakers.

As always, be sure to stay up to date with important veteran related items and events on our Sauk County website <https://www.co.sauk.wi.us/veteransserviceoffice>. Our website also has links to our Facebook and Twitter pages.

**In Your Service,**

*Tony*



## ***Veterans Benefit Specialists***

Veterans Office

505 Broadway \* Baraboo, WI 53913

Telephone - 608-355-3260

[www.co.sauk.wi.us](http://www.co.sauk.wi.us)



*Kathy Kent ★ Lonie Birkholz ★ Pamela Russo*

### **Hearing Loss in Veterans**

This month we are taking a look at hearing loss in veterans. To one degree or another the vast majority of veterans suffered some noise trauma while serving in the military. In many cases this trauma ultimately leads to hearing loss in many of our veterans. This disability can be claimed with help from our office as a service-connected disability. There is no time limit and the evidence needed to have a successful claim is easily obtainable. Getting service connected for hearing loss has an additional benefit of getting veterans that might not be eligible, into the VA health care system where they can get hearing aids at little or no cost. If you have hearing loss and think it might be due to noise exposure you occurred while serving in the military, please call and schedule an appointment with us.



### **Did you know ...**

Today in Wisconsin, there are 56,784 disabled veterans. There are more than 3,500 Wisconsin veterans who are currently unemployed, and many more who are under-employed, resulting in veterans being the fastest growing sector with an energy-related crisis situation. Next to health challenges and extreme income limitations, the principle cause of homelessness and veterans in crisis is their inability to pay for the escalating costs of keeping their heat and power on. (This information was taken from the Keep Wisconsin Warm/Cool Fund website).

If you are a veteran in need of energy assistance, the Heat for Heroes Campaign is here to help. To see if you are eligible for energy assistance, please contact your local Energy Assistance office. The Energy Assistance phone number for Sauk County is 608-356-8887. Be sure to ask about the Heat for Heroes program while you are there.

### **Pierce's Rewards Card**

We want to remind you that you can designate the Sauk County Veterans Care Trust Fund, Code 1115 on your Pierce's Rewards Card, and all money we receive goes to help needy Sauk County veterans. Thank you.



## **VA Announces Review of Exposure to Contaminated Water at Camp Lejeune**

The Department of Veterans Affairs has announced it will review the disability status of people developing cancer and other medical conditions after exposure to chemicals at Camp Lejeune. This review will act in addition to the health care already being provided to eligible veterans who were stationed at Camp Lejeune for at least thirty days between August 1953 and December 1987.

Sen. Richard Burr, R-N.C., also released a separate statement announcing the VA will begin granting presumptive disability status. This means veterans who say they were affected by the contaminated water at the North Carolina Military base will receive the benefit of the doubt, as long as they are able to effectively meet eligibility requirements.

The diseases currently being reviewed for potential presumptive service connection include kidney cancer, angiosarcoma of the liver, and acute myelogenous leukemia, which are known to be related to long-term exposure to the chemicals that were in the water at Lejeune from the 1950s through 1987.

Veterans with health problems they believe are related to exposure to the water at Camp Lejeune may file a claim for disability compensation by contacting their county veteran's service office.

## **THE SBA'S MICRO LOAN PROGRAM**

### **LOF SBA Microloans Now Available Statewide**

Effective July 1, 2015, Lincoln Opportunity Fund (LOF) SBA's Microloan program is available throughout the state of Wisconsin.

The Microloan program assists women, veterans, low income, and minority entrepreneurs and other small businesses in need of financing in amounts of \$50,000 or less. Eligible uses for the Microloan include working capital, inventory or supplies, furniture or fixtures, machinery or equipment and payment of short term debt.

Wenda Roycraft, WBD's Chief Credit Officer, had this to say about the expansion. "For the past year, Lincoln Opportunity Fund has been a designated Intermediary for SBA's Microloan program in eight Wisconsin counties and to date, has assisted 11 Microborrowers who did not have access to credit elsewhere. We are excited to have the ability to expand our program service to Microborrowers across the state of Wisconsin to align with our SBA Community Advantage loan program and a majority of WBD's SBA 504 loan program service area."



### **Lost & Found Item**

Someone turned in a US Marine Corps dog tag with the name of Bubolz, M. J. on it. If this is yours, please contact our office to properly identify it. Thank you.





## Upcoming Events

Please see our website for more information about some of the following upcoming events that are for veterans/to support veterans.

- **Saturday, October 17:**  
**USO of Wisconsin 6th Annual Clay Target Fundraiser Shoot**, Nekoosa, from 9:30 a.m. – 5:30 p.m. Contact Don Grundy at 414-915-9609 for more information.
- **Thursday, October 22:**  
**Women Veterans Conference** in Lake Geneva at the Grand Geneva Resort. Visit [www.wisvets.com](http://www.wisvets.com) for more information.
- **November 7, 8, & 11:**  
**10:00 a.m. – 6:00 p.m.**  
**Veterans Day Appreciation in Milwaukee.**  
We salute you! Harley-Davidson Museum® (Milwaukee) will offer free Museum entry for all active Military, Veterans and their families (need valid Military or Veterans ID for 1 additional adult and up to 4 children 18 years old or younger).



- Our Post Traumatic Stress Disorder (PTSD) Support Group meets the **third Tuesday of each month** from 1:00 – 2:30 p.m. in a meeting room in our office. To be a part of this group you do not have to be service-connected or even diagnosed with PTSD. It is an opportunity to meet with fellow veterans who deal with residuals of their military experiences.

## Thank you!

We want to thank the following for their recent donations to the Veterans Care Trust Fund: American Legion Post 350 in memory of William Gade and Dale Corwith; VFW Post 987 donation from Poppy Campaign; Ellen Holcomb; and anonymous donations.



Gerald Parchem from VFW Post 987 and Tony

These tax deductible donations are used to help needy veterans of Sauk County.

Thank you.

## Sign up for the Electronic Newsmagazine



Any veteran who would like to receive upcoming issues of *AddLIFE Today!* via e-mail, please e-mail [kkent@co.sauk.wi.us](mailto:kkent@co.sauk.wi.us) with your name and e-mail address. If you have already given us your e-mail address, please let us know of any updates or if you no longer wish to receive our newsmagazine.



VETERANS MESSENGER



VETERANS MESS





## FROM THE DIRECTOR'S DESK

*Susan Blodgett*

*Aging & Disability Resource Center Director*



## Harvest Season

Like the farmers and the gardeners who are completing their harvest, I, too have been harvesting, gleaning all the information I can from YOU at ADRC listening sessions held throughout Sauk County. Boy, did I learn a lot!

**Getting you there:** I discovered that mobility is a major issue for our customers, especially those who live in the rural areas. I found that communities with no taxi service have few transportation options, so much so that even getting to the dining center for lunch is a challenge. Folks who use the subsidized taxi card program just love it and are very appreciative of having access to the taxi at a reduced rate. However, having a limit put on the number of cards that can be purchased does create an obstacle for some customers. The overwhelming message taken from listening to YOU is that Sauk County's ADRC should increase the amount of funding available for meeting YOUR needs for getting out and about across the county.

**"Food, glorious food!"** Generally speaking, you are satisfied with our dining centers and home delivered meal program and feel that the food is good but could benefit from a little more variety in the menus. Many of you enjoy visiting the dining centers and meeting new people; however, a few of you expressed concern that you don't always feel welcome at your local dining center and wondered about finding different locations for the dining center. Spring Green diners wanted me to know how much they appreciate Bob, Dan, and all the other volunteers who donate their time to making their dining center special.

Some people didn't realize that **everyone** is welcome to enjoy a nutritious meal at our dining centers and doing so is not tied to person's financial well-being. Home delivered meals continue to be highly valued by those who receive them, not only for the food provided, but also for the wonderful delivery drivers who visit with them on a regular basis.

**You care; we care:** I learned that when it comes to caregiver support, some of us are a little too afraid, a little too proud, or a little too much of both to ask for help. We are here for you, Caregivers! So if you are a caregiver or you know a caregiver who needs support, advice, encouragement, or just a little break, contact us! We want to hear from you. I also learned that *Powerful Tools for Caregivers* is a course that our caregivers find very beneficial. It also became clear that we need to continue to advocate for the preservation of home care and hospice services and Family Care.

**You value us!** Many of you mentioned how grateful you are for the ADRC. We, in return, are grateful for your faith in our service. Thank you to all who came to the listening sessions and shared your thoughts with me in an effort to make the ADRC even better. I "harvested" valuable information from you that we are already using as we set our goals for the coming years. If you have any comments, concerns or questions, please feel free to contact me at the ADRC at (608) 355-3289 or 800-482-3710.

Happy Thanksgiving!

*Susan Blodgett*

# ADRC Transportation

Medical Transportation Line: 608-355-3278 or 800-830-3533

Fun-day Trip Line: 608-355-4888

Look  
Who's  
Getting  
You  
There!



*Julie*



*Bill*



*Gary*



*Tom*



*Jennifer*

My name is Jennifer Kamrowski and I am the new Van Driver/Transportation Assistant for the Sauk County ADRC.

My family and I just recently relocated to the Prairie Du Sac area from Onalaska, WI where I have lived for most of my life. Together, my husband and I have 3 children and 1 on the way. We enjoy spending free time watching football, enjoying the outdoors and taking in a good musical concert as often as we can.

I worked with both the Developmentally Disabled population, as well as the Elderly community for the last 18 years. For the last 12 years, I supervised a privately owned Adult Family Home (AFH). I am happy that I can continue to serve the community with my acquired knowledge and experience, as well as learn new ways and techniques through my new position.

I look forward to working with and meeting everyone that I assist and am very happy to answer any questions you might have!

*-- Jennifer Kamrowski*

## TAXI SUBSIDY PROGRAM

The Taxi program provides half-price punch cards for rides through your local taxi service in Baraboo, West Baraboo, Reedsburg and Sauk Prairie. Participants must be at least 60 years of age, or have an impairment or disability which affects their ability to drive. Participants may purchase one punch card per calendar month. Punch cards are intended to be used by the purchaser and may not be resold to anyone else.

Punch cards are available in the ADRC office during regular business hours. If you need an application sent to your home, simply call the ADRC Transportation office at 608-355-3278 and an application will be sent the same day.

When returning the completed application, enclose your check or money order made out to: ADRC – Transportation and return your application and check or money order to:

*ADRC Transportation  
505 Broadway  
Baraboo, WI 53913*

## SPECIALIZED SHOPPING BUS SERVICE

The Aging & Disability Resource Center offers the Transit Bus for specialized transportation on Fridays to shopping centers and other destinations within the local area.

The round trip cost is \$3.00 from the following communities: Baraboo, West Baraboo, Reedsburg, Bluffview Estates and Sauk Prairie.

Examples of places the bus will take you are Walmart (Baraboo or Lake Delton), The Dells Outlet Mall, Kohl's, Joann Fabrics, Aldi and Pierce's Grocery Stores.

Residents of Spring Green and Plain can also reserve the

*(Continued on page 9)*



(Continued from page 8)

Transit Bus from their communities for shopping in Richland Center. The cost is \$3.00 and includes the return fare.

**Note:**

- Minimum capacity is 5 passengers/trip  
*Will run only if the minimum is met*
- Please call at least 2 days in advance to reserve a seat on the bus
- Seats are limited and by reservation only.
- Passengers will be picked up at pre-arranged group locations

Call our office to reserve the bus  
from your community:  
355-3278 or 800-830-3533

## **VOLUNTEER DRIVER ESCORT PROGRAM**

The Volunteer Driver Escort Program is another source for your transportation needs. The ADRC has volunteers available to provide you with door-thru-door service. Our drivers will pick you up, take you to your appointment or errand and take you back in your home. The volunteer driver can take you: Shopping trips, medical appointments, pharmacy trips, dentist appointments, social activities and any other trip that contributes to health and wellness.

The cost for this service is \$.40/mile. Call within 48 hours of your transportation need and a driver can be arranged for you.

The Transportation line is:  
355-3278 or 800-830-3533.



<b>October Events – Call on or after October 1</b>	
October 6	Richland Center Shopping and Oakwood Fruit Farm
October 13	Cashton Amish Community and Shops – Fall Color Tour
October 15	Ho Chunk Casino- Lake Delton
October 20	WildCat Mountain State Park Scenic Fall tour
October 27	Oakwood Fruit Farm, Richland Center and Peck's Farm Market, Spring Green
<b>November/Early December Events – Call On or After October 23rd</b>	
November 3	West Towne Mall and University Station
November 5	All Things Senior Expo – Ho-Chunk Casino
November 10	Olbrich Botanical Gardens – Admission Fee: \$2.00
November 17	West Gate Mall and Woodmans Market
November 19	Ho Chunk Casino – Lake Delton
November 24	East Towne Mall/Hobby Lobby
December 1	Hilldale Mall and Super Target

These day trips are designed to promote an independent lifestyle, encourage socialization and add some fun to your weekly routine. The trips are designed for adults age 60 and over, as well as adults with disabilities. The round-trip fare is \$5.00 per person for destinations within Sauk County. (Note: As of January 1, 2016 the cost will increase to \$10.00 for destinations outside of Sauk County.) The fare is payable to the bus driver. Passengers are responsible for purchasing their own lunches and any additional admission fees. Pick up locations are determined based on the passenger list.

**For reservations,  
call our Fun-day Travels  
number: 608-355-4888.  
You can make a reservation  
for yourself  
and one other person!**



# The Volunteer Buzz

Cathy Bindl



*This is the time of year we step back and  
count all the things we are thankful for.*

*I'd like to give thanks to those who make a difference -  
the ADRC Volunteers!*

*During this season of Thanksgiving, I was pondering what thoughts to share with you. We are so grateful for the kindness people offer. But do you ever wonder if what you do is really valued? Do you think, they didn't even say "thank you"? Sometimes I do! Then I read the following story and was reminded that it really doesn't matter if I see the rewards of my good deeds because they might just be passed on to someone else.*

## The other side of the wall



There was a young woman who took great pride in the growth and care of the flowers in her flower garden. She had been raised by her grandmother who taught her to love and care for flowers as she herself had done. So, like her grandmother, her flower garden was second to none.

One day while looking through a flower catalogue she often ordered from, a picture of a plant immediately caught her eye. She had never seen blooms on a flower like that before. "I have to have it," she said to herself, and she immediately ordered it.

When it arrived, she already had a place prepared to plant it. She planted it at the base of a stone wall at the back of her yard. It grew vigorously, with beautiful green leaves all over it, but there were no blooms. Day after day she continued to cultivate it, water it, feed it, and she even talked to it attempting to coax it to bloom. But, it was to no avail.

One morning weeks later, as she stood before the vine, she contemplated how disappointed she was that her plant had not bloomed. She was giving considerable thought to cutting it down and planting something else in its place.

It was at this point that her invalid neighbor, whose lot joined hers, called over to her. "Thank you so much! You can't imagine how much I have enjoyed the blooms of that vine you planted." The young woman walked through the gate into her neighbor's yard, and sure enough, she saw that on the other side of the wall the vine was filled with blooms.



There were indeed the most beautiful blooms she had ever seen. The vine had crept through the crevices and it had not flowered on her side of the fence, it had flowered luxuriantly on the other side.

Just because you cannot see the good result of your labor does not mean that it bore no fruit.

Author: Randy Reynolds

*Sometimes the kindness we offer isn't always received how we imagine it should be. Just because we do a good deed for someone doesn't mean we will see the reward. But that doesn't mean someone else will not reap the benefit. Our act of kindness may have been passed on. We will never know the full degree of our deeds. But always remember the kindness has spread. Thank you for all the acts of kindness that have touched more people than we will ever know.*

-- Cathy

***Thank you to  
Our House Senior Living  
for providing a wonderful lunch  
for our newsletter volunteers.***

## **WE ARE SEARCHING FOR VOLUNTEERS**



***PLEASE CONSIDER  
VOLUNTEERING!***

### **Current Volunteer Opportunities**

- The Volunteer Driver Escorts who drive clients to medical appointments and other trips of necessity are always in great demand. We would welcome drivers in all the Sauk County communities, but especially needed in Baraboo and Reedsburg.
- The Sauk County Dining Centers are in need of people willing to be substitute Home Delivered Meal Drivers.

If you have any question about volunteering, don't hesitate to give me a call. I'd love to talk with you!

**Give me a call and  
we can discuss how YOU  
can make a difference  
in your community.**



***No one is more cherished in  
this world than someone who  
lightens the burden of another.***

***Thank you.***



# For Your Benefit . . . Your Elder Benefit Specialists

Call 355-3289 or (800) 482-3710

To confirm site visits or to schedule office appointments



**Mindy Shrader**



**Pam Burdick**

## Mindy - coming to you:

<b>Howard Wynne Apartment</b>	October 6 11:00 to 12:00	
<b>Park Place Senior Apartment Reedsburg</b>	October 6 2:00 to 3:00	November 3 2:00 to 3:00
<b>Plain Green TTEC</b>	October 14 1:00-3:00	November 11 1:00-3:00
<b>Spring Green Senior Center</b>	October 21 10:30 to 11:30	November 18 10:30 to 11:30
<b>Spring Green Library</b>	October 21 1:00 to 2:00	November 18 1:00 to 2:00

## Pam - coming to you:

<b>Baraboo Dining Center</b>	October 13 10:30 to 11:30	November 10 10:30 to 11:30
<b>Sauk/Prairie Community Center</b>	October 15 10:00 to 11:30	November 19 10:00 to 11:30
<b>Merrimac Village Hall</b>	By Appointment only	By Appointment only



# Know Before You Throw: Proper Disposal of Medication

*by the GWAAR Legal Services Team*

If you've ever found old, expired medication, you may have disposed of it by flushing it down the toilet. While it is beneficial for you to get rid of medication you do not need, consider disposing of your excess medication in one of the following ways:

## General Disposal at Drop-Off Site

The best way to dispose of medication is to leave the medication at a designated medication drop-off site. To find a medication drop-off site, contact your local police department. The police department will either

provide you with information on its own medication disposal program or direct you to medical disposal programs in your community.

Be aware that certain medication drop-off sites may have specific items they will accept and some that they will not accept.

In addition to your local police department or a community service, your pharmacy may have its own disposal program. If you have difficulty finding a disposal site in your community or pharmacy, you can seek information from your pharmacy, local police department or healthcare provider about the

Drug Enforcement Administration's mail-back program.

Finally, you may be able to dispose of medication through community take-back days. On May 16, 2015, the Wisconsin Department of Justice coordinated a Prescription Drug Take Back Initiative. On that day, communities collected over 39,000 pounds of prescription medication, which was safely transported to and disposed of in an incinerator.

### **In-Home Disposal**

If you have no other alternative other than to dispose of the medication in your home, you can throw it in your garbage. The Wisconsin Department of Natural Resources suggests the following procedures for safely disposing of medication in-home:

- Remove or completely mark on labels that identify materials as pharmacy drugs, or provide personal information about you that could be used to refill the prescription.
- Dissolve the medication in a small amount of water or alcohol, or grind it up and mix it with coffee grounds or kitty litter.
- Put the medication in another container or non-see through plastic bag, and hide it in your trash. If disposing of sharp medical supplies, please visit the DNR's website on how to safely package and dispose of such material at: <http://dnr.wi.gov/topic/healthwaste/householdsharps.html>

### **Reducing Excess Medication**

Set yourself up to avoid having excess medication by requesting only as much medication as you can reasonably use before it will expire. Also, when trying a new medication or considering ending a certain medication, ask the pharmacist if receiving a trial size of the medication is possible.

### **Reuse/Recycle Drugs Safely and Legally**

In Wisconsin, certain medication and medical supplies can be given back to a pharmacy through the Wisconsin Drug Repository, which provides the medication and medical supplies to individuals with cancer or chronic disease who do not have insurance or are underinsured.

For more information about donating medication and medical supplies, please visit the DNR or Department of Health Services website at:

- <http://dnr.wi.gov/topic/healthwaste/donate.html>
- [www.dhs.wisconsin.gov/guide/cancer-drugrepo.htm](http://www.dhs.wisconsin.gov/guide/cancer-drugrepo.htm)

For more information about disposing of medication and medical supplies, please visit the DNR's website on general disposal at: <http://dnr.wi.gov/topic/healthwaste/householdpharm.html>

**Q:** Why do ghosts like to ride in elevators?

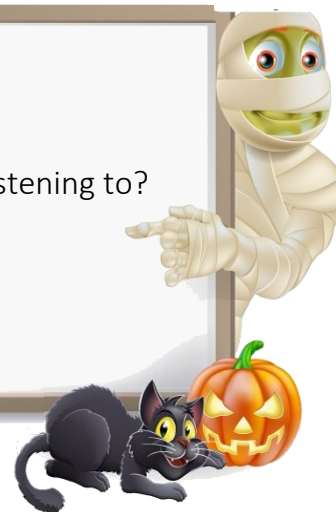
**A:** It raises their spirits.

**Q:** What do mummies like listening to?

**A:** Wrap music!

**Q:** Why did the monster's grandmother knit him three socks?

**A:** She heard he grew another foot!



# Beware of Credit Card Skimming

by the GWAAR Legal Services Team

“Skimming” is an increasingly popular way for thieves to steal credit card data. To skim card data, thieves often use a small device to scan and store victims’ credit card information. The device is usually smaller than a deck of cards and fits directly over an original card reader. Often, a small hidden camera is placed in the vicinity to record PIN numbers. With the stolen data, thieves can sell a victim’s personal information and/or create counterfeit credit cards.

Unfortunately, many individuals are unaware that their data has been stolen until they receive monthly statements with fraudulent charges or withdrawals.

Fortunately, there are ways to try to avoid skimming, including:

- Be on the lookout for odd or out-of-place card readers at ATM’s and gas station pumps. If a card reader seems to protrude from the machine or appears to be crudely affixed to the machine, it may be a skimming device.
- Use ATM’s located in banks. ATM’s inside of banks are more secure than stand-alone ATM’s because they are often in the presence of bank employees and/or security cameras.
- Treat your credit card like cash; keep it in your sight whenever possible.
- Monitor your statements each month. Make sure that you can account for each charge or withdrawal.
- Protect your PIN numbers. Whenever possible, shield the number pad from others’ view when you enter your PIN.
- Consider using cash when possible to avoid using your card.



- Trust your instincts. If something seems “off,” do not use the machine. If you see obvious signs of tampering (different colored materials, graphics that are not aligned correctly, or an unusual keypad), alert the bank and/or local authorities.

Even if you take all of the necessary precautions, it is still possible for your data to be stolen. If you notice fraudulent charges on any of your accounts, notify your bank. If you contact the bank as soon as you notice fraudulent charges or withdrawals, you may be able to reduce your liability. You should also contact the police and file a police report. Additionally, consider contacting the three major credit bureaus (TransUnion, Equifax, and Experian) to request a credit freeze that will prevent new credit authorizations without your consent.

Find more information on credit card skimming and tips to avoid credit card fraud at:

[www.consumerreports.org/cro/2013/08/credit-card-skimming-at-gas-pumps/index.htm](http://www.consumerreports.org/cro/2013/08/credit-card-skimming-at-gas-pumps/index.htm)

[www.creditcards.com/credit-card-news/credit-card-skimmingscam-1282.php](http://www.creditcards.com/credit-card-news/credit-card-skimmingscam-1282.php)

[www.pcmag.com/article2/0,2817,2469560,00.asp](http://www.pcmag.com/article2/0,2817,2469560,00.asp)



# Medicare Marketing Guidelines:

## *How Can Plans Encourage Enrollment?*

*by the GWAAR Legal Services Team*

Medicare Advantage plans, prescription drug plan (PDP) sponsors, section 1876 cost-based contractors, and employer and union-sponsored group plans, follow guidelines when marketing their plans to potential enrollees.

Individuals representing Medicare plans who are not actual sales agents are not allowed to solicit potential enrollees for personal information, such as their Social Security number, bank account, or credit card number. They may not come to the enrollee's home uninvited to sell or endorse Medicare related products. These rules also cover enticement through gifts: a potential enrollee cannot be given a cash gift, or any other type of gift worth more than \$15. This concept might be familiar to anyone who has attended a convention with marketing booths. The booths usually have a nominal gift for anyone who walks up and views what is being advertised. As long as the gift is not cash or worth more than \$15, the representative can use the gifts to draw attention to their services.

When selling enrollments onto Medicare plans, the Medicare representative cannot sell you anything non-health related, such as an annuity or life insurance policy during a sales pitch for a Medicare health or drug plans. This rule is in place to make sure the potential enrollee does not become confused about what they are

actually purchasing. Medicare-related products must be the only subject, and the marketing and enrollment into these plans cannot be done during events for other purposes such as educational events at a health fair or conference.

In a meeting with a potential enrollee, a sales agent is governed by even more rules. The agent is allowed to give out plan materials, tell the potential enrollee how to get more plan information, talk about the plan options that were agreed to be discussed before the meeting, hand out an enrollment form, collect the completed enrollment form, and provide business cards for the enrollees friends and family.

During this meeting, the agent cannot charge a fee to process the application, steer the enrollee into one plan over another, mislead by describing their plan as "the best" or the "highest ranked," talk about plans other than plans they came to the meeting to discuss, pressure the enrollee into joining a plan in any way, ask for contact information of friends or family, or ask the enrollee to sign an enrollment form before the enrollee is ready. After the meeting, the plan will contact the enrollee to make sure they are certain of their decisions. The original sales agent may call the enrollee afterwards to talk about other plan options.



## FREE LEGAL SERVICES: Wills and Power of Attorney Documents

**Dane County Basic Estate Planning Clinic** is a program to help low-income seniors and veterans prepare basic estate planning documents.

Program participants will fill out a questionnaire in advance and then meet with a volunteer attorney and paralegal who will help them draft a basic will, power of attorney for finances or power of attorney for health care.

**The program is not designed for:** people with large or complicated estates, beneficiaries with special needs, beneficiaries who are unable to handle their own finances, people who want to set up or require sophisticated trusts, Medicaid, tax, or business succession planning.

**Dates:** September 19, (EAST); November 21, (WEST)

**TIME:** Appointments at 8:30, 9:30 or 10:30am.

*You must have an appointment to participate.*

### **LOCATIONS:**

Madison College - East Campus (Truax), Protective Services Bldg, 1701 Pearson St.

**OR** West Campus, 302 S. Gammon Road. (See above for date specific locations).

**CONTACT:** Call 608-243-2881 for information and to make an appointment.

### **Sponsored by:**

- State Bar of Wisconsin
- Madison College Paralegal Program
- Dane County Bar Association
- Community Justice Inc.
- GWAAR—Greater WI Agency on Aging Resources' Elder Law & Advocacy Center

### **Are You Eligible?**

#### **You must be:**

**1. Age 60 or older; and**

**2. Have income less than:**  
\$2,916/mo. (single)  
\$3,975/mo. (married)

**VETERANS of any age** who meet the income limit are welcome to participate

### **Mark Your Calendar**

The ADRC will be closed:

November 26 & 27

Thanksgiving

December 24 & 25

Christmas

Please note that the dining centers and home delivered meals do not operate when our office is closed.



**Office Hours** Monday, Wednesday, Thursday and Friday: 8:00 a.m. - 4:30 p.m.  
Tuesday: 8:00 a.m. - 7:00 p.m.



## "A Picture is Worth a Thousand Words"

Please Join Us for a Dinner Presentation

Tuesday October 13  
Pine Glen Senior Apartments,  
(930 Prairie St., Prairie du Sac)

5:00 p.m. Registration

5:30 p.m. Buffet Dinner

Courtesy of ElderSpan Management



Operators Of:



***Learn why music and art are considered to be  
an alarm clock to the brain".***

Discover the benefits of using art and music with people with dementia, the types and keys to using them, how to incorporate them into daily living, and suggestions for different stages of the disease.

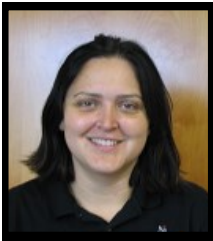
Presented by Janet Weigel, Outreach Specialist for the Alzheimer's and Dementia Alliance of WI for Sauk, Columbia and Marquette Counties.

**This presentation is open to the public and free to attend.**

**Due to limited space reservations are required.**

**Please call the ADRC at 355-3289 for more information  
or to RSVP by October 8.**





Holly Schafer

## Disability Benefit Specialist

Quinn Hause



# What is the difference?

## Social Security Disability Insurance and Supplemental Security Income ?

Many individuals are confused as to the eligibility criteria for the two disability programs administered by the Social Security Administration. The confusion most likely occurs because both disability programs use the same medical determination process. However, it is the non-medical, or financial criteria, that separates the two programs which are known as Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

In a nutshell, the main difference between SSDI and SSI is that SSDI is available to workers who have accumulated a sufficient number of work quarters/credits, while SSI is available to low-income individuals who have either never worked, or who haven't earned enough work credits to qualify for SSDI. SSDI is based on your work history and what you have paid in to Social Security through your work taxes, but SSI is "needs based".

In terms of Social Security, an individual's Insured Status, or an individual's Date Last Insured (DLI), is his/hers status of eligibility for certain Social Security benefits. Prior to an individual receiving Social Security benefits, an individual must be insured under the Social Security program.

When determining an individual's Insured Status, the Social Security Administration looks at the number of quarters/credits of

coverage that an individual has earned during his/her work history. Work quarters/credits are accrued based on the amount of wages or self-employment income that is reported on the individual's tax record annually. The dollar amount earned for one credit of coverage usually changes each year. For example, in 2015, for every \$1,220 in earnings an individual makes he/she will earn one credit. Regardless of an individual's yearly earnings, a maximum of four quarters/credits of coverage per year can be earned.

The number of work quarters/credits that an individual will need in order to be insured when applying for SSDI will vary depending on his/her age. Generally, an individual needs 40 quarters/credits, 20 of which were earned in the last 10 years ending with the year he/she becomes disabled. However, younger workers may qualify for SSDI with fewer quarters/credits.

The rules are as follows:

- **Before age 24--** may qualify if 6 credits earned in the 3-year period ending when an individual's disability starts.
- **Age 24 to 31--** may qualify if credit received for working half the time between age 21 and the time becoming disabled. For example, if an individual become disabled at age 27, they would need credit for 3 years of work (12 credits) out of the past 6 years

(between ages 21 and 27).

**Age 31 or older**--In general, an individual needs to have the number of work credits shown in the chart below. Unless blind, an individual must have earned at least 20 of the credits in the 10 years immediately before becoming disabled.

Born after 1929, Became Disabled at Age	Number of Credits You Need
31 through 42	20
44	22
46	24
48	26
50	28
52	30
54	32
56	34
58	36
60	38
62 or older	40

If an individual does not meet the disability insured criteria for Insured Status, because he/she does not have enough work quarters/credits, then he/she will not qualify for SSDI benefits but may still qualify for SSI benefits if his/her household income and assets are within the limits that have been set forth by the Social Security Administration.

SSI eligibility depends upon an individual's income and resources, because it is a need-based disability program. Currently, the resource limit, also known as asset limit, for an individual is \$2000.00 and a couple's limit is \$3000.00. Resources that are counted include cash on hand, bank accounts, land other than where an individual or couple reside, vehicles other than the highest valued, heir property, 401Ks, stocks, bonds, etc.

If an individual meets the resource limit/asset limit, he/she still has to meet an income limit. Income is defined as wages, pensions, unemployment benefits, short or long term disability benefits, rental income etc.

In both SSDI and SSI cases, an individual's medical records will be reviewed periodically to be sure the individual is still disabled. The Social Security Administration will review your condition every 3 to 7 years, depending on the nature of one's disabilities. This is known as a continuing disability review. Also if an individual is awarded SSI disability benefits, financial records will be reviewed every year to verify that he/she is still financially eligible.

Now that we have shared an abundance of information regarding the difference between SSDI and SSI, we don't expect an individual to know all the requirements regarding qualifying for disability. If there are any questions, or you feel that you or someone you know, qualifies for disability benefits please do not hesitate to call a local Social Security Office or the Aging and Disability Resource Center for more information.

# Welcome Everyone Into Your Home



People do a lot of traveling this time of year to visit family, friends and loved ones, which, in and of itself, can be difficult for very young children, seniors and people with disabilities. It can be further frustrating for all parties involved if the destination is not accessible, or “visit-able.” According to Inside Elder Care, visit-ability is a trend that has been gaining more and more support since the mid-1980s. This “movement” seeks to insure that all homes are at least partially accessible to people with mobility impairments.

There are some modifications in every area of your home, inside and out, that can be made to help visitors move about with greater ease. Many of these changes can be temporary or permanent, and can be low cost as well.

Outside, make sure any areas that people will be walking on or using assistive mobility devices such as a walker, cane, wheelchair or scooter are clear of ice and snow. It’s also

recommended to have at least one zero-step entry into your home, so those that have physical limitations and cannot navigate stairs can enter your home easily.

Inside your home, you can make some simple alterations throughout most of the living areas to decrease injuries and frustrations, and also create greater ease of navigating throughout the home. Some free and easy changes include removing area rugs and floor mats, and securing thresholds and dividers between hard-surface and soft-surface floors to lower the risk of tripping and falling, and moving any pieces of furniture out of high-traffic areas such as family rooms/living rooms and hallways to provide easier movement and reduce falling risks for those using assistive mobility devices.

Some low cost additions to make to your home include purchasing and installing temporary risers to your tables to allow enough leg room and knee clearance for those in wheelchairs; toilet seat lifts, shower benches and railings for the bathroom; and renting or purchasing ramps for step-entry doorways.

Some homecare agencies perform home safety evaluations, as well as provide transportation to and from family events, and care for your loved ones around the clock, whenever and wherever they need care.

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This partnership article is provided by:

BrightStar Care  
507 Linn St., Unit B,  
Baraboo, WI 53913

For more information, please contact

Abby Christopherson at 608-355-5015 or email her at [abbyc@BrightStarCare.com](mailto:abbyc@BrightStarCare.com)

Or visit us online at [www.brightstarcare.com/baraboo](http://www.brightstarcare.com/baraboo)

  
**BrightStar Care**®  
HOME CARE | MEDICAL STAFFING  
*A Higher Standard*



# Sauk County Clean Sweep



**SATURDAY, SEPTEMBER 26.  
8:30 A.M. - 12:00 P.M.**

Sauk County's "Clean Sweep" will be held on Saturday, September 26, from 8:30 a.m. to noon at the former Sauk County landfill located at E8795 Evergreen Lane, Baraboo.

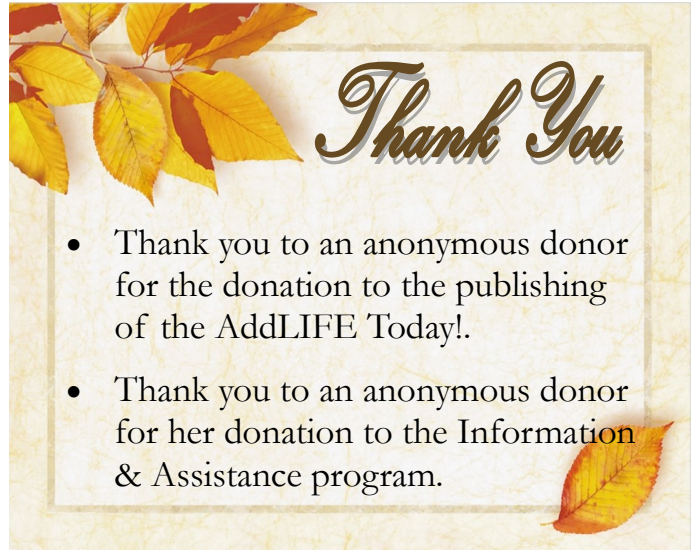
Clean Sweep is an opportunity for homeowners, agricultural enterprises, and businesses to dispose of hazardous products and items which pose an environmental risk.

Sauk County households will be able to dispose of chemicals, pesticides, light bulbs, waste motor oil, oil filters, and paint at no charge.


Tires will be accepted for a fee.

Electronics and appliances will also be accepted for either free or at a charge, depending on the item.

Please contact Aaron Pape at [apape@co.sauk.wi.us](mailto:apape@co.sauk.wi.us) or 355-4842 for more information.



- Thank you to an anonymous donor for the donation to the publishing of the AddLIFE Today!.
- Thank you to an anonymous donor for her donation to the Information & Assistance program.




## All Things Senior Expo

**Admission Is Free!**

Thursday  
November 5th, 2015  
10 AM to 2 PM  
Ho-Chunk Casino  
S3214 County Road BD  
Baraboo, WI

### Information About

- Senior Housing
- Recreation
- Transportation Resources
- Retirement Planning
- Health Care Insurance
- Wellness Opportunities



**For More Information  
Contact:**  
**Brenda Bauer at 608-963-1648**  
**or**  
**Tina Van Hoy at 608-697-2626**

**SATURDAY, SEPTEMBER 26, 2015**

**SAUK PRAIRIE HOSPITAL**

**260 26th Street, Prairie du Sac**

# Medication Take Back

**8:00 am–Noon, Front Entrance**

Staff will safely dispose of all unneeded or expired vitamins, herbals, over-the-counter and prescription medications. Sharps containers will be available upon request for used needles/lancets. If you can't make it on this day, check with your local police department for a medication drop box.

*Sponsored by the Drug Enforcement Administration. Special thanks to the Sauk City and Prairie du Sac Utilities, Sauk Prairie Police Department and Sauk Prairie Healthcare volunteers.*

# Healthy Aging Fair\*

**INFORMATIONAL BOOTHS & DISPLAYS**

**8:00 am–Noon, Lobby**

**LET'S TALK ABOUT MEDICINES**

**8:30–9:30 am & 10:30–11:30 am, Conference Center**

A pharmacist will review how to understand prescription labels and get the most help from your medicine. Get a FREE weekly pillbox to help organize medicines.

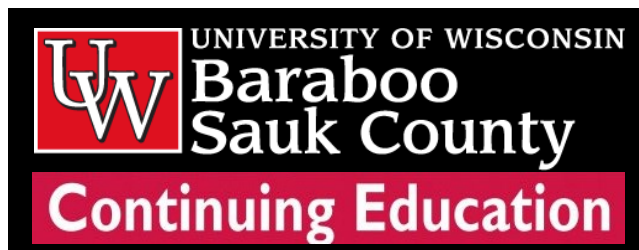
**ANSWERING YOUR QUESTIONS ABOUT LEGAL, FINANCIAL & HOUSING ISSUES**

**9:30–10:30 am, Conference Center**

Experts will be on hand to address many of the important concerns that arise as you age. Learn about elderly living options, community resources, wills, power of attorney, and more.\*

*\* Enter into a drawing for a chance to win \$25 in Sauk Prairie Chamber Gift Certificates.*





## FALL FITNESS OPPORTUNITIES FOR SENIORS

### Friday Morning Wake Up Yoga

This combination of gentle yoga postures and breathing will help awaken your mind, stretch your body, and calm your soul. Improve your balance and increase your positive energy. Improve your circulation and experience better mental clarity. This Hatha-based yoga class is designed to keep you moving from one pose to another in rhythm with your breath. The focus is on natural movement, core strength, and breathing, to help you start your day on the right foot.



Fridays - 8:30 - 9:30 am (  
6 week sessions)

October 23-December 4 (no class November 27)  
Dance Studio, Lange Center UW-Baraboo campus

Instructor : Tatsiana O'Neill

Fee: \$40.00



### Zumba Gold

Zumba Gold® is for first-time or deconditioned exercisers, seniors, or anyone who has wanted to try Zumba but

would prefer an easier-paced class.

Wednesday mornings • 10:15 - 11:00 am  
(8 week session)

September 30 - November 18

Dance Studio, Lange Center UW-Baraboo campus

Instructor: Erika Gerhardt,

AFFA Certified and Zumba Licensed

Fee \$55.00

To register, call Continuing Education  
at 608-355-5220



## CALENDAR OF EVENTS

Refreshments will be provided

### Medicare Part D Drug Plan and SeniorCare with Richard Eggers, State of WI Board on Aging and Long Term Care Medigap Counselor

St. Clare Hospital, Ringling Room

Thursday, Oct. 1, 2015

10:00 am-12:00 noon

**Call St. Clare HOSPITAL's  
GoldenCare  
for Reservation  
(608) 356-1407**

### AARP DRIVER SAFETY CLASS

**with Instructor Vernon Schultz**

St. Clare Hospital, Ringling Room

Thursday, Oct. 15, 2015

**Registration at 12:00 NOON  
Class 12:30 pm-4:30 pm**

AARP Member \$15

Non-Member \$20

**Call St. Clare HOSPITAL's  
GoldenCare  
for Reservation  
(608) 356-1407**

**Sponsored by:  
St. Clare HOSPITAL's  
GoldenCare  
and  
St. Clare HOSPITAL's  
Health Care Foundation**





# Cop's Corner

The Cop's Corner has been written by a member of the Sauk County Chief's Association



## How to meet the challenges of winter driving

The official start of winter this year is not until December 21,

but it won't be long before Wisconsin gets hit with an onslaught of ice, snow, and limited visibility that makes driving difficult and at times nearly impossible. To arrive at your destination safely, you'll need to take precautions and be particularly patient during treacherous winter weather.

When weather conditions deteriorate, too many motorists skid off the road or crash because they were driving too fast for conditions. The posted speed limits are for dry pavement, and those speeds may be hazardous when there's ice or snow on the road. The slogan 'Snow Means Slow' also applies to four-wheel drive and other heavy duty vehicles, which need ample distance for stopping on slippery roads, just like other vehicles.

This time of year, visibility can be poor, and it will be much worse if you don't remove all frost, ice and snow on your vehicle's windows. Clearing a small patch on a windshield or rear window is not sufficient. You must be able to see in all directions at all times to avoid crashes. Clearing snow and ice from the lights, hood and roof also helps improve visibility and safety.

According to state law, a vehicle's windshield, side wings, and side and rear windows must be kept clear at all times. Violating this law costs \$175.30 with two demerit points assessed on the driver's record.

During severe winter storms, the wisest decision often is to stay put and not drive.

Officers often respond to vehicles in the ditch and chain-reaction crashes when there was no real need for the drivers to be on the road at all. Slowed or stalled traffic on slippery roads also delays snowplows and tow trucks that are trying to get the roads cleared," Superintendent Collins says.

To minimize the dangers of winter driving, follow these safety tips:

- Always wear your seat belt even if traveling a short distance. You and your passengers absolutely need this protection even in low speed "fender-bender" collisions.
- Watch for slippery bridge decks. They ice up quicker than adjacent pavement.
- Look farther ahead than you normally do. Loss of traction and other actions by vehicles ahead of you will alert you sooner to upcoming slippery spots and other hazards.
- Brake early and correctly. It takes much longer to stop in adverse conditions.
- Don't pump anti-lock brakes. With anti-lock brakes, the correct braking method is to "stomp and steer."
- Don't be overconfident about the traction of four-wheel drive vehicles, which generally won't stop or grip the road in curves any better than two-wheel drive vehicles.
- Avoid cutting in front of trucks, which take longer than automobiles to slow down or stop.

Leave plenty of room for snowplows. By law, you must stay back at least 200 feet from the rear of a snowplow

- - Mark Schauf, Chief of Police  
Baraboo Police Department



# Sauk County TRIAD Vehicle Winterization Safety Checks

## FREE for Senior Citizens

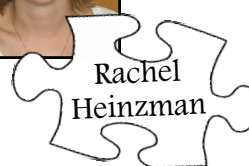
Sauk County Sheriff Chip Meister, in conjunction with Sauk County Police Chiefs and the Sauk County **TRIAD** Program would like to announce the **FIFTEENTH** annual "Vehicle Safety Check" occurring throughout Sauk County on various dates. **TRIAD** is a cooperative effort between Seniors, Police Departments and Sheriff's Departments in the community to work together to reduce victimization of senior citizens. Sauk County **TRIAD** has teamed up with various sponsors, which include Glacier Valley Ford-Mercury in Baraboo, Hartje Farm, Home & Tire in LaValle, Hovlands BP-Amoco in Lake Delton, Ballweg Chevrolet in Sauk City, Schulz Automotive of Reedsburg and George's Auto Body in Spring Green, to conduct **FREE** winterization checks for senior citizens throughout Sauk County. These local businesses have volunteered their services and expertise in checking vehicles to make sure they are properly prepared for winter driving. This service includes the checking of fluids, hoses, belts, lights and equipment on their vehicles and is provided **FREE** of charge. No appointments are necessary and refreshments will be provided.

<b>BARABOO</b>	<b>Friday, September 25 9 A.M. - NOON</b>	<b>Sauk County Law Enforcement Center - (with Glacier Valley Ford- Mercury)</b>
<b>SPRING GREEN</b>	<b>Friday, October 2 9 A.M. - NOON</b>	<b>Spring Green Township Hall with George's Auto Body (Located 1 mile west of Spring Green on Kennedy Road)</b>
<b>SAUK CITY</b>	<b>Friday, October 9 9 A.M. - NOON</b>	<b>Ballweg's Chevrolet (783 Phillips Boulevard, Sauk City)</b>
<b>REEDSBURG</b>	<b>Friday, October 16 9 A.M. - NOON</b>	<b>Schulz Automotive 1400 East Main Street, Reedsburg)</b>
<b>LAKE DELTON</b>	<b>Friday, October 23 9 A.M. - NOON</b>	<b>The NEW Delton Fire Department with Hovland's (45 Miller Drive, Lake Delton)</b>
<b>LAVALLE</b>	<b>Friday, October 30 9 A.M. - NOON</b>	<b>Hartje Farm, Home &amp; Tire Center (Located on STH 33 just north of LaValle)</b>

If you have any questions, please contact one of the following people: Sheriff Chip Meister, Shelly Backeberg of the Sauk County Sheriff's Department at 355-3212, Officer Jeff Shimon of the Baraboo Police Department at 355-2720, Officer Mike Havlik of the Spring Green Police Department at 588-2125, Officer Troy Spencer of the Lake Delton Police Department at 254-7571, Officer Bruce Henn of the Sauk Prairie Police Department at 643-2427, Officer Peggy Porter of the Reedsburg Police Department at 524-2376 and Police Administrator Joe Prantner for the Town of LaValle Police Department at 985-7695.

**Sheriff Chip Meister**  
**Sauk County Sheriff's Department**

## Aging & Disability Specialists - Helping you put the pieces together!



### To Serve You Better!



#### Aging & Disability Specialists Satellite Offices

For your convenience, the ADRC has satellite offices in Reedsburg and Sauk Prairie and extended hours in Baraboo.

The Reedsburg satellite office is in the Reedsburg Human Service Building at 425 6th St is open every Wednesday from 8:00 a.m. - 12:00 p.m. No appointments are needed.

The Sauk Prairie satellite office is located in the Good Neighbor Clinic in the old Sauk Prairie Hospital at 95 Lincoln Ave, Prairie du Sac. The office will be open every Wednesday from 1:00 p.m. to 4:00 p.m.

The Baraboo office has extended hours on Tuesdays evenings until 7:00 p.m..

Feel free to stop in or telephone to discuss services available, options or ask any questions you may have.

If you would like further information  
call the ADRC at 355-3289 or 800-482-3710.

## Welcome Our New Aging & Disability Specialist Megan Fecht



I was raised in Potosi, WI and currently live in Lodi. I graduated from UW-Platteville with a Bachelor's Degree in Psychology in 2009 and earned my Master of Social Work and Master of Public Health degrees from Washington University in St. Louis in 2012.

I spent my first year after graduation doing outreach and information and assistance for the Long Term Care Ombudsman Program in St. Louis. I moved to the Madison area in 2013 and began working as a social work care manager for a managed care organization and did so until transitioning into my role as an Aging and Disability Specialist with the ADRC in August 2015.

I am excited to bring my experience in managed care to my role and look forward to assisting Sauk County residents and the community.

-----*Megan Fecht*



# 10 Warning Signs

## Your Older Family Member May Need Help

Changes in physical and mental abilities that may occur with age can be difficult to detect—for older adults and their family members, friends, and caregivers too. To help in determining when an older adult may need assistance in the home, the Eldercare Locator has compiled a list of 10 warning signs. Any one of the following behaviors may indicate the need to take action. It is also important to inform the older adult's physician of these physical or psychological behavior changes.

Has your loved one:

- Changed eating habits, resulting in losing weight, having no appetite, or missing meals?
- Neglected personal hygiene, including wearing dirty clothes and having body odor, bad breath, neglected nails and teeth, or sores on the skin?
- Neglected their home, with a noticeable change in cleanliness and sanitation?
- Exhibited inappropriate behavior, such as being unusually loud, quiet, paranoid, or agitated, or making phone calls at all hours?
- Changed relationship patterns, causing friends and neighbors to express concerns?
- Had physical problems, such as burns or injury marks, which may result from general weakness, forgetfulness, or misuse of alcohol or prescribed medications?
- Decreased or stopped participating in activities that were once important to them, such as bridge or a book club, dining with friends, or attending religious services?
- Exhibited forgetfulness, resulting in

unopened mail, piling of newspapers, not filling their prescriptions, or missing appointments?

- Mishandled finances, such as not paying bills, losing money, paying bills twice or more, or hiding money?
- Made unusual purchases, such as buying more than one subscription to the same magazine, entering an unusually large number of contests, or increasing purchases from television advertisements?

Through the Aging & Disability Resource Center, older adults and their loved ones can get connected with information on local aging resources that offer assistance for aging in place, enabling older adults to continue living independently in their homes and communities.

For additional information on programs and services for older adults and their caregivers in your area, contact the Aging And Disability Resource Center at 355-3289 or 800-482-3710 and our Aging And Disability Specialists will be very happy to assist you.



Source: Department of Health and Human Services



## *Because You Care ~ The Caregiver's Corner*



### *The Journey May Not Be Perfect . . . But You Don't Have To Do It Alone*

Being provided the opportunity to care for another human being at their most vulnerable is one of the greatest honors and simultaneously, one of the greatest challenges bestowed on a person in their lifetime. It is said people either rise to the occasion and discover strength, perseverance, and even joy along the journey, or they crumble under the weight of despair, loss of control, and stress. However, I would make the case that caregivers live between both of these realities and that regardless, the journey was never meant to be taken alone.

I recently had the pleasure of meeting Rose, a woman who showed incredible fortitude and passion during the many years she cared for her husband who had Alzheimer's disease. Rose had the forethought to know that taking the caregiving journey alone was an exercise in futility, and she courageously reached out for help, armed herself with knowledge, utilized resources, and connected with people who would assist along the way. You would think that with all of the great connections she made and resources she accessed, that the transitions in their journey together were smooth, followed by a perfect ending. However, I discovered that Rose's story had "flaws"; there are things she wished she or others had done differently; at times the resources weren't available when needed, and

as always, wisdom tends to be gleaned from hindsight. The end to their journey together definitely wasn't as positive as it could have been; although through her experience both of us have discovered the necessity for some changes system wide. What Rose did know is that she didn't have to walk the journey alone and she reached out. She knew that expectations are just that...expectations...and so she embraced her reality and took each day as it came.

I am truly inspired by Rose's willingness to be transparent about her own dance between hope and despair, joy and grief, vulnerability and strength. Although the Beatles proclaimed that it was all you need, "love" itself certainly cannot sustain the ups and downs of the caregiving journey, whether it be only a few months or many years. What can sustain the heart is the love and support of others, to let go of expectations of the way things should be, and to embrace each day as a new day...full of grace.



*Trisha Bailkey, Dementia Care Specialist*  
ADCR of Barron, Rusk & Washburn Counties



## **November is National Caregiver's Month!**

**~I am Strong ~ I am Brave ~ I am a Caregiver~**

Join us at our Caregiver Support Group,

November 12 at 10:00 a.m.

for a very special presentation and a light breakfast.

All are welcome so bring a friend.

## ***Seuss for Seniors: A Delightful New Defense Against Aging***

**Moira Kneer,**

Community Outreach Coordinator,

Sacred Heart Hospital, Eau Claire

For details call Cassidy Walsh at 608-355-3290

Please join us for the

## **Caregiver Support Group**



Meetings are  
the second Thursday of each month  
at 9:00 a.m.

Room B24, West Square Building,  
505 Broadway, Baraboo

**The next meetings will be  
October 8 and November 12**

When you attend a support group, you get to meet other people who may be dealing with similar concerns and issues. You will have their support as you realize that you are not alone and the emotions you are dealing with are normal.

Join us to **learn** from, **listen** to, and **talk** with other family caregivers. In Wisconsin there are an estimated 578,000 caregivers (AARP-Wisconsin). **You are not alone.**



## **Foot Clinic Schedule**

To schedule a foot care appointment

call Sauk County Home Care

at **524-7513**

The cost for foot clinic visit is \$25.00.

### **Baraboo - West Square Building**

Tuesdays - October 6 & 20

Tuesdays - November 3 & 17

Wednesday - October 21

### **LaValle - Fire Department**

Wednesday - November 25

### **Plain - Plain Green TECC**

Wednesday - October 28

### **Reedsburg - Maple Ridge**

Tuesday-October 13 & November 10

Thursday-October 15 & November 19

### **Reedsburg - Willow Heights**

Wednesday - October 14

### **Sauk Prairie - St John's Church**

Thursdays - October 1, 8 & 22

Thursdays - November 5 & 12

### **Spring Green - Christ Lutheran Church**

Tuesday - November 24

At the foot clinic appointment you will receive a foot soak, nails trimmed, callouses filed, and your feet are inspected by Sauk County Home Care aides and nursing staff.



## Dining Center Schedule

Please call your local dining center by  
12:00 noon to make a meal reservation  
for the next day

### Baraboo

Highpointe Commons  
1141 12th St., Baraboo  
Phone 963-3436  
*Lunch served at 11:30 a.m.*

Laura Presents:	October 7	November 4
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### Merrimac

Tuesday-Thursday  
Merrimac Village Hall  
100 Cook St., Merrimac  
Phone 963-2286  
*Lunch served at 12:00 noon*

Laura Presents:	October 13	November 10
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### Reedsburg

Willow Heights  
800 Third St., Reedsburg  
Phone 963-3438  
*Lunch served at 11:30 a.m.*

Laura Presents:	October 20	November 18
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### Sauk/Prairie

Sauk Prairie Community Center  
730 Monroe St., Sauk City  
Phone 963-3437  
*Lunch served at 11:30 a.m.*

Laura Presents:	October 15	November 12
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### Spring Green

Spring Green Senior Center  
117 S Washington St., Spring Green  
Phone 588-7800  
*Lunch served at 12:00 noon*

Laura Presents:	October 12	November 11
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### Home Delivered Meals Only

**La Valle**-Bare Necessities  
**North Freedom**-Railroad Inn Café (also  
offers an in-house lunch special for seniors)

## Laura Geick, Nutrition & Prevention Specialist



*"Promoting Healthier Lives . . .  
through Nutrition Education, Physical Activity,  
& Prevention Programs"*

# The Great Pumpkin

From GWAAR

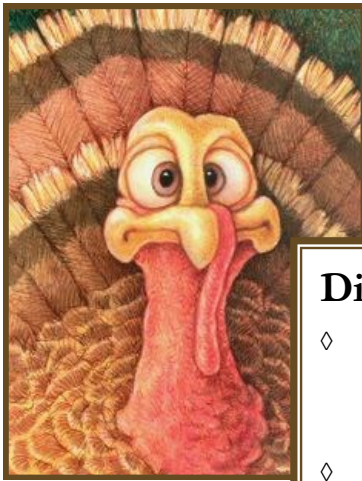
Pumpkin is not just for pies! Its velvety goodness adds taste, texture and nutrition. It is a power food high in fiber, potassium, lutein, and Vitamin A. One half cup of pumpkin puree provides 540% of the daily value of Vitamin A, 4g of fiber and many other vitamins and minerals.

Pumpkin puree adds moisture and flavor to cookies and muffins, and makes a delicious filling for pastas, such as ravioli and tortellini. Pumpkin seeds are a good source of omega-3 fatty acids and an excellent source of phytosterols. They can be seasoned to your liking (sweet or spicy) for a great snack, but can also be used to top pies, pilafs and breads. Pumpkins can be stored up to a month in a fridge or even longer in a dry, cool root cellar.

Did you know?

- The heaviest pumpkin in the world was 1,469 pounds!
- Pumpkins are grown on every continent except Antarctica. They're even grown in Alaska.
- The pumpkin is a squash, and its flowers are edible!





### Did You Know?

- ◇ -Cranberry relish is commonly associated with Thanksgiving dinner in North America and Christmas dinner in the United Kingdom
- ◇ -Stovetop instant stuffing mix was introduced by General Mills in 1972

# What is Your Holiday Made Of?

From GWAAR

Around the holidays eating healthy tends to take a backseat to good meals and good times with friends and family. But the nutrition community would like people to focus on the good and not so much on the bad. With that said, it's time to discuss all the good things that are in our holiday meals. For example, let's look at the obligatory Holiday Ham. Being meat, it of course is high in protein. But ham contains almost twice as much mono-unsaturated fat as it does saturated, and it's a good source of B Vitamins.

Can't keep your fork out of the pumpkin pie? Well, you're helping yourself to heaping portions of dietary fiber, Vitamin A and potassium. If mashed potatoes are more your style, you're consuming a good amount of potassium, which is great for the heart, and you're helping absorb minerals like calcium and iron because of the Vitamin C in potatoes. Not to mention the calcium you're receiving from the milk mixed in to make them smooth and creamy.

If your family is more the Hors d'oeuvre type, shrimp cocktail provides protein that's low in fat. Cheese and crackers are good for calcium, B Vitamins, possibly fiber, and phosphorus, which is an essential component in cell membranes. Olives are filled with healthy fats, and also contain some iron and Vitamin A. Even the traditional fruit cake has its merits-all those fruits and nuts provide fiber and loads of vitamins and minerals.



## HAPPY HOLIDAYS!



## From Our House to Yours!

### Cranberry Sweet Potato Bake

*Yields 12 - 14 servings*

#### ***Ingredients:***

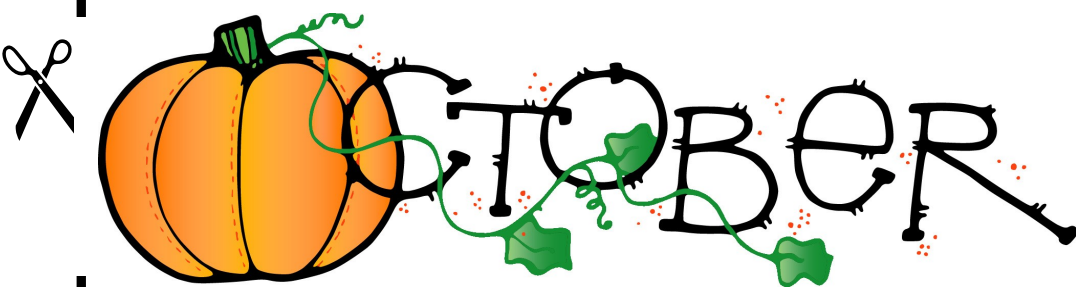
- 3 1/2 lbs. sweet potatoes
- 2/3 C. packed brown sugar
- 1/2 tsp. salt
- 2 large onions, peeled and halved
- 1/2 C. orange juice
- 1/2 tsp. cinnamon
- 2 tsp. olive or vegetable oil
- 2 T. grated orange peel
- 1/2 tsp. nutmeg
- 1 C. fresh or frozen cranberries, halved
- 1/2 tsp. ground ginger

#### ***Directions:***


- Place sweet potatoes and onions on a baking sheet; brush onions with oil. Bake uncovered, at 400 degrees for 50 - 60 minutes or just until tender.
- When cool enough to handle, peel and cube potatoes and dice onions; place in a large bowl.
- Combine the remaining ingredients; mix well. Gently stir into potato mixture.
- Transfer to a greased 13"x9" baking dish. Bake uncovered, at 350 degrees for 25-30 minutes or until heated through, stirring once.

This recipe brought to you from the kitchens of Our House Senior Assisted Living.  
Visit us in Baraboo, Lodi, Reedsburg, and Wisconsin Dells

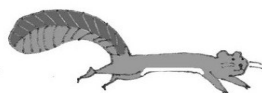




## Dining Center Menu

Mon	Tue	Wed	Thu	Fri
			1 Pork Steak Mashed Potatoes Peas and Carrots Birthday Cake Dinner Roll	2 Orange Chicken Baby Red Potatoes Tossed Salad Baked Apples Sliced Bread
5 Swiss Steak Mashed Potatoes Corn Applesauce Sliced Bread	6 Meatballs in Honey Mustard Sauce Baked Potatoes Baby Carrots Poppy Seed Torte Dinner Roll	7 Roast Turkey Mashed Potatoes Green Bean Cass. Cranberry Gelatin Sliced Bread	8 Chili Casserole Winter Blend Vegetables Gingerbread Cake Cornbread	9 <b>Closed for Site Manager Training</b>
12 Chicken Breast Mashed Potatoes Carrots Ice Cream Cup Sliced Bread	13 Ham Rolls Squash Health Slaw Pineapple Tidbits Dinner Roll	14 Baked Spaghetti Broccoli Cuts Key Lime Pie French Bread	15 Baked Chicken Twice Bk Style Pot. Copper Penny Salad Applesauce Dinner Roll	16 Hamburger on a Bun German Pot. Salad Green Beans Mand. Orange Gel.
19 Swedish Meatballs Mashed Potatoes Mixed Vegetables Choc. Banana Torte Sliced Bread	20 Meatloaf Baked Potato Spinach Salad with Rasp. Vinaigrette Peach Slices	21 Chicken Cacciatore Baby Red Potatoes Summer Blend Veg. Orange Sherbet	22 BBQ Pork Cutlet Au Gratin Potatoes Winter Blend Veg. Applesauce Dinner Roll	23 Salisbury Steak Mashed Potatoes Wax Beans Spice Cake Sliced Bread
26 Escalloped Potatoes and Ham Casserole Calif. Blend Veg. Fruited Gelatin Sliced Bread	27 Baked Chicken Twice Bk Style Pot. Cole Slaw Butterscotch Pud. Dinner Roll	28 Hawaiian Meatballs Baked Potato Baby Carrots Sugar Cookie Sliced Bread	29 Country Fried Steak Mashed Potatoes Pickled Beet Salad Cantaloupe Slice Dinner Roll	30 Chicken Marsala Baby Red Potatoes Maple Br. Sprouts Pumpkin Cake Sliced Bread

# NOVEMBER



## Dining Center Menu

Mon	Tue	Wed	Thu	Fri
<b>2</b> Chop Steak in Burg. Mushr. Sauce Mashed Potatoes Mixed Vegetables Peach Slices Sliced Bread	<b>3</b> Chicken, Broccoli, Rice Casserole Tossed Salad Chocolate Pudding Dinner Roll	<b>4</b> Roast Pork Loin Mashed Potatoes Red Cabbage Applesauce Sliced Bread	<b>5</b> Teriyaki Chicken Breast Baked Potato Carrots Birthday Cake Dinner Roll	<b>6</b> Salmon Loaf Scalloped Potatoes Broccoli Cuts Petite Banana Sliced Bread
<b>9</b> Glazed Ham Sweet Potato Bake Health Slaw Pineapple Tidbits Sliced Bread	<b>10</b> Meatballs in Honey Mustard Sauce Baby Red Potatoes Peas and Carrots Alexander Torte Dinner Roll	<b>11</b> Baked Chicken Twice Bk Style Pot. Pickled Beet Salad Fruit Cocktail Sliced Bread	<b>12</b> Beef Stroganoff Casserole Spinach Salad with Rasp. Vinaigrette Cantaloupe Slice Dinner Roll	<b>13</b> Mushroom Pork Cutlet Mashed Potatoes Corn Applesauce Cake Sliced Bread
<b>16</b> Beef Bologna Baked Potato Summer Blend Veg. Fruited Gelatin Sliced Bread	<b>17</b> Lasagna Casserole Mixed Italian Salad CreamSicle Torte French Bread	<b>18</b> Pork Jaegerschnitzel Mashed Potatoes Swiss Spinach Applesauce Sliced Bread	<b>19</b> Pepper Steak Baby Red Potatoes Chinese Ramen Sal. Sugar Cookie Dinner Roll	<b>20</b> Chicken Breast Mashed Potatoes Green Beans Apple Slices Sliced Bread
<b>23</b> Meatloaf Sour Cream and Chive Potatoes Winter Blend Veg. Ice Cream Cup Sliced Bread	<b>24</b> Beef Stew Maple Brussel Sprouts Peach Slices Cheddar Biscuit	<b>25</b> Roast Turkey Mashed Potatoes Escalloped Corn Pumpkin Pie Sliced Bread	<b>26</b> <b>Thanksgiving</b> 	<b>27</b> <b>Closed</b>
<b>30</b> Swedish Meatballs Mashed Potatoes Peas and Carrots Butterscotch Pud. Sliced Bread	  			

For *AddLIFE Today!* questions or comments, please  
contact Cathy Bindl at 355-3289  
or email at [cbindl@co.sauk.wi.us](mailto:cbindl@co.sauk.wi.us).

If you know of someone who would enjoy receiving the *AddLIFE Today!* Newsmagazine - Let us know! Do you have a family member or friend who cannot read *AddLIFE Today!* because of poor eyesight? *AddLIFE Today!* is also available on cassette tape. For more information, please call the ADRC at (608) 355-3289 or (800) 482-3710.

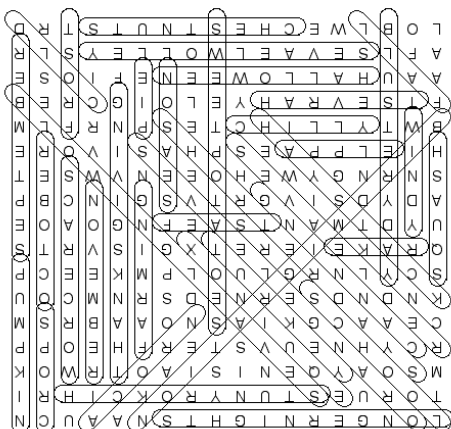
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WHEN EVERY LEAF IS A FLOWER  
AUTUMN IS A SECOND SPRING

The hidden sentence is:



The answer solution to the word search

## Donation Designation Form

I want to help the Aging & Disability Resource Center to continue its mission and dedication of service to older adults and individuals with disabilities and their families.

### Please designate this donation:

In Memory of \_\_\_\_\_ or

In Honor of \_\_\_\_\_

I want my donation to go to the following program(s):

- ☐ AARP Tax Preparation Program
- ☐ *AddLIFE Today!* Publishing
- ☐ Care for the Caregiver Program
- ☐ Caregiver Support Programs
- ☐ Dining Center Program
- ☐ Disability Benefit Specialist Program
- ☐ Eat Better, Move More Program
- ☐ Elder Benefit Specialist Program
- ☐ Fun-day Travels Program
- ☐ Health Promotion Programs
- ☐ Helping Hand at Home Program
- ☐ Home Delivered Meals Program
- ☐ Information & Assistance Programs
- ☐ Living Well with Chronic Conditions
- ☐ Prevention Programs
- ☐ Shopping/Grocery Bus Program
- ☐ Tele-assure Program
- ☐ Turning 65/Retirement Workshops
- ☐ Veterans Transportation Program
- ☐ Volunteer Driver Escort Program
- ☐ Volunteer Programs

Kindly make your check payable to:  
"ADRC"

505 Broadway, Room 102  
Baraboo, Wisconsin 53913






*Autumn carries more gold in its pocket  
than all the other seasons.*  
- Jim Bishop



**This Brainteaser brought to you by:**  
Reedsburg Area Medical Center  
2000 North Dewey Avenue, Reedsburg, WI 53959  
608-524-6457  
www.ramchealth.com



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Aging & Disability Resource Center  
505 Broadway  
Baraboo, Wisconsin 53913

**CHANGE SERVICE REQUESTED**

**X**

**AUTUMN**

Find and circle all the Autumn words that are hidden in the grid.  
The remaining letters spell a secret message - an Albert Camus quotation.

L	O	N	G	E	R	N	I	G	H	T	S	N	A	A	U	C	N
T	O	R	U	E	S	T	U	N	Y	R	O	K	C	I	H	R	I
M	S	O	A	Y	Q	E	N	I	S	I	A	O	T	R	W	O	K
R	C	Y	H	N	E	U	V	S	T	E	R	F	H	E	O	P	P
C	E	A	A	C	G	K	I	A	S	N	O	A	A	B	R	S	M
K	N	D	N	D	S	E	R	N	E	D	S	R	N	M	C	O	U
S	C	Y	L	N	R	G	L	U	O	L	P	M	K	E	E	C	P
Q	R	A	K	E	I	E	R	E	T	X	G	I	S	V	R	T	S
U	Y	D	T	M	A	N	T	S	A	E	F	N	G	O	A	O	E
A	D	Y	D	S	I	V	G	R	T	V	S	G	I	N	C	B	P
S	N	R	N	G	Y	W	E	H	O	E	E	N	V	W	S	E	T
H	I	E	L	P	P	A	E	S	P	H	A	S	I	V	O	R	E
B	W	T	Y	L	L	I	H	C	T	E	S	P	N	R	F	L	M
F	T	S	E	V	R	A	H	Y	E	L	O	I	G	C	R	E	B
A	A	U	H	A	L	L	O	W	E	E	N	E	F	I	O	S	E
A	F	L	S	E	V	A	E	L	W	O	L	L	E	Y	S	L	R
L	O	B	L	W	E	C	H	E	S	T	N	U	T	S	T	R	D

ACORN	LONGER NIGHTS
APPLE	NOVEMBER
BIRD MIGRATION	OCTOBER
BLOWING LEAVES	ORANGE LEAVES
BLUSTERY DAY	PIE
CANNING	PUMPKIN
CHESTNUTS	RAKE
CHILLY	RED LEAVES
COLD	SCARECROW
CROPS	SCHOOL
EQUINOX	SEASON
FALL	SEPTEMBER
FARMING	SHORTER DAYS
FEAST	SQUASH
FROST	SWEET POTATOES
HALLOWEEN	THANKSGIVING
HARVEST	TURKEY
HAYSTACK	WINDY
HICKORY NUTS	YELLOW LEAVES