

# Make Your Appointment Now! Medicare Part D Open Enrollment is from October 15 to December 7, 2013

This is a busy time of year for your mailbox. Insurance companies are marketing and trying to convince you to purchase their prescription plan. Medicare and Social Security Administration also send out various letters which include information about your eligibility for benefits and if they are changing.

Medicare Part D Open Enrollment is the time to:

- Find if there is a less expensive plan;
- Evaluate your current plan to see if all medications are still covered in 2014 and the projected costs;
- Enroll for the first time if you did not enroll when you were first eligible

### PLEASE NOTE: There are no changes to SeniorCare, the Forward Card or the VA prescription program.

After December 7th you will NOT be allowed to make any changes.

If you would like Deb and Mindy's help choosing a Medicare Part D plan, please contact the ADRC at 800-482-3710 or 355-3289 to make an appointment at one of the Medicare Part D Clinics. Other options for assistance are:

- Medicare at (800) 633-4277,
- Part D Prescription Drug Helpline at (866) 456-8211 or
- CWAG Prescription Drug Helpline at (800) 366-2990 ext 323

A helpful tip to remember is CMS, the Medicare agency, color codes most of their important notices during this time of year. Their letters may come on tan, grey, orange, blue, purple, yellow or green paper. If you receive a letter like this, you should probably keep it.

Letters from Social Security Administration do not come on colored paper, but their name and return address on the envelope should be indication enough that the mailing may be very important and not something to be tossed out.

If you don't understand the letter, please call the ADRC for assistance. Your Benefit Specialists, Deb Harvey or Mindy Shrader can help you. They can look through all your envelopes and explain what is important. And they can help you decide if your Part D plan will be right for you in 2014 or if you would benefit from making a change.

Contents at a Glance			
Page	Article		
3	Voice of the Messenger Tony Tyczynski, Veterans Service Officer		
3 - 6	Veteran Benefit Scenario Free Suits for Veterans High-3 Retirees Due Back Pay		
7	<b>Director's Notes</b> Trish Vandre, ADRC Director A Fond Farewell From the New Kid on the Block		
8	<b>Getting You There</b> MTM Replaces LogistiCare Making News Food - Fun - and Prizes		
9	TRIAD Vehicle Winterization Safety Checks		
10	Foot Clinic Schedule St Clare Hospital Presentations		
11	Energy Service Outreach Schedule		
12	Volunteer Vantage Point Welcome To The Team Volunteer Spotlight		
13	Self-Directed Volunteer Teams		
14 - 17	<b>For Your Benefit</b> The Elder Benefit Specialist Schedule The Affordable Care Act REAL ID Access To Physician's Services for Medicare FoodShare Cuts Coming		
18	Cop's Corner Sauk County TRIAD		
20 - 22	<b>Disability Benefit Specialist</b> Upcoming BadgerCare Plus Core Changes Social Security Questions and Answers		
23	Donation Thank You's		
24 - 25	Here to Help You! Adult Protective Services		
26 - 27	Caregiver Corner November is Caregivers Month Baraboo Library—Check It Out!		
28	October is Fire Prevention Month		
29- 32	Nutrition & Prevention Specialist Dining Center Schedule Bone Health Banana Oatmeal Muffins		
33 - 34	Dining Center/Door Step Dinner Menus		



# ★ ★ VETERANS MESSENGER

### Dear Friends,

We still have plenty of room for more participants in our PTSD support group.



The next meetings are scheduled for: Tuesday, October 15, November 19, and December 17 1:00 - 2:30 p.m. in Room 247 (across from the Vaterans Service Office

(across from the Veterans Service Office, second floor of the West Square Building).

If you have any questions, please contact our office at (608) 355-3260. Also, if you are not a regular attender, please call our office for any last minute changes.

We want to remind everyone that the best way to stay informed regarding veterans benefits is to regularly check our website. We post important information and benefits available to veterans and their family members on our website. We also post the same information on our Facebook and Twitter page. Once you are on our website you can link to our Facebook and Twitter pages.

Our website is <u>www.co.sauk.wi.us/</u> <u>veteransserviceoffice</u>

In Your Service,

Voice of the Messenger Tony Tyczynski, Veterans Service Officer



### **VETERAN BENEFIT SCENARIO**

\*\*This is not an individual veteran, and any similarities between the example and an actual veteran are purely coincidental.



This month we are taking a look at Sue, who served in Vietnam in 1966. Despite her relatively healthy lifestyle she developed Type II diabetes (diabetes mellitus) in her late 50's. As of 2001, the federal Veterans Affairs (VA) added this illness to the presumptive list of illnesses associated with exposure to Agent Orange. This means if a veteran served in Vietnam or the inland waters of Vietnam or even passed through Vietnam (boots on the ground) and develop this or any of the other 13 illnesses on the presumptive list then it will be presumed the reason they have the illness is from their service in Vietnam and exposure to Agent Orange.

Sue came to our office to get our assistance in filing a claim for service-connection for her illness. Once the VA verified Sue served in Vietnam, they simply evaluated the severity of her diabetes and granted service-connection and assigned a percentage of disability based on that level of impairment. While we were (Continued on page 4)

Tony





# Veterans Benefit Specialists

Veterans Office 505 Broadway Baraboo, WI 53913 Telephone - 608-355-3260 www.co.sauk.wi.us



Pamela Russo

**Due Back Pay** 

**High-3 Retirees** 

Last November an independent

audit of the Military Retirement

deficiency" in the way the Defense

retired pay for about 15 percent of

Finance and Accounting Service

(DFAS) has been calculating

Fund uncovered a "significant

#### (Continued from page 3)

Kathy Kent

completing the paperwork for Sue's claim, we asked her if she had any other health problems and unfortunately she had several other medical problems, most of which are common side effects of diabetes. We then claimed these conditions as service-connected also, and as a result, the VA agreed that Sue's glaucoma, kidney disease, and peripheral neuropathy were all caused by her diabetes, and thus granted service-connection for those issues as well.

The result for Sue was significant, as not only does she receive a monthly monetary award from the federal VA, but her and her family are also eligible for many other state and federal benefits.

# Free Suits For Veterans ~ Jos. A. Bank

The Gary Sinise Foundation is committed to supporting our nation's defenders, especially as they enter the civilian work force. While this transition can sometimes be difficult, we're doing our best to ensure our defenders are adequately equipped to meet those challenges head-on. One essential component to confidence in the workplace is a professional wardrobe, which is why together with our



(Continued on page 5)

friends at Jos. A. Bank, we're proud to provide a free suit to qualifying veterans and service members through this national promotion.

In order to qualify for a Jos. A. Bank free suit, you must provide the proper documentation. Please fax or email a DD214 form, a statement of service if you are still active duty, or you can also make a copy of the front and back of your military ID. Please email to: contact@garysinisefoundation.org or fax to 818-32-8999.

The suits will be distributed on a first come, first served basis, so please submit your information in a timely fashion. Please keep in mind that the voucher MUST be redeemed at a Jos. A. Bank location before the expiration date, November 11, 2013. You will want to submit your documentation as soon as possible, so that you are eligible to participate in the program.

Additionally, please include your full name as it appears on your identification, your address, city, state, and zip code along with your best contact phone number and email address. That way, if we have any questions, we will be able to reach you. If you have any additional questions, please email: contact@garysinisefoundation.org.

🖈 🖈 VETERANS MESSENGER ★ ★ VETERANS MESSENGER ★ ★ VETERANS

#### (Continued from page 4)

370,000 retirees who are under a "High-3" retired pay formula.

The result was that 55,500 retirees who first entered service on or after Sept. 8, 1980, have been getting a little less in retired pay than the law directs. That's because DFAS, for this High-3 generation, has not been applying a pay protection tool from 1975 called the "Tower Amendment."

If DFAS were to apply Tower protection retroactively, as auditors recommend, these retirees could expect a lump sum average payment of about \$1000, the Congressional Budget Office reports. Individual amounts would vary base on time retired, with the largest payments going to those who retired in the fall of 2000 with the first wave of "High-3" retirees. But if the Department of Defense has its way, DFAS will never have to make those payments.

The House Armed Services Committee has included a provision in its fiscal 2014 defense authorization bill (H.R. 1960) that would revise the law so the Tower Amendment doesn't apply to High-3 retirees. If the full Congress agrees, DFAS would avoid having to make \$60 million in retroactive payments, CBO explained in a June 13 cost analysis of the defense bill. And future retired pay for impacted High-3 retirees would forever be smaller than current law requires, by an average of \$200 a year, saving the Military Retirement Fund more than \$10 million annually.

So what is the Tower Amendment? It requires annuities of military retirees to be recalculated to take account of any cost-of-living adjustment (COLA) they would have received if they were eligible to retire on an earlier date, but did not. The idea behind the amendment, named after the late Sen. John Tower (R- Texas), was to spare members a financial penalty of lower retired pay from serving longer and missing a significant COLA.

To illustrate, CBO asks us to consider a member who retired in October after exactly 20 years of service. If initial annuity is \$1,000 per month and the first COLA is three percent, retired pay after the January COLA would be \$1030. But if the same member waited to retire until January, and in the intervening three months got an active duty pay raise of 1.5 percent, initial retired pay that January, including the effect of serving three more months, would be \$1028. So the member would have been better off retiring the previous October.

The Tower Amendment requires that "look back" so the retiree always draws the higher amount. The Military Retirement Fund audit found that DFAS wasn't giving Tower protection to High-3 retirees who would benefit. "We determined these retiree accounts were eligible under Tower if the retirement date was the first day of a quarter and the retiree had at least 20 years and one day of service," the audit report explained.

Looking at a sampling of 66 High-3 retirees, auditors determined that 13 of them were underpaid every month. And the average underpayment wasn't \$2 a month but almost \$30. So auditors warned that the "estimated errors could potentially have a significant impact to individual retirees' pay." Annuities of High-3 retirees already lag those of "Final Pay" retirees who entered service before September 8, 1980. A Final Pay retiree with 20 years service draws an annuity equal to 50 percent of final basic pay. A High-3 retiree with 20 years would have the same 50 percent multiplier but it would be applied to average

(Continued on page 6)

ERANS

5

#### (Continued from page 5)

basic pay over final three years of service.

Congress made the change for this generation of retiree before they even entered service simply to curb future retirement costs. Perhaps unintentionally, DFAS has added insult to the injury by not using the Tower look-back provision since these High-3 members began joining the ranks of military retirees almost 13 years ago.

Auditors who uncovered this advised making retroactive payments and using the look back formula on future payments. Defense officials instead sought legislative relief. CBO estimates the 10-year savings will total \$212 million. And presumably High-3 retirees won't miss what they never had. Still to be determined is whether the full Congress will approve this approach or DFAS will have 55,500 retroactive payments to calculate. It might be argued this is small potatoes compared to provisions in the House committee bill to block most of the Obama administration's proposed increases in TRICARE fees and to reject a cap of one percent on next January's military pay raise.

# Upcoming Events

Please see our website for more information about some of the following upcoming events.

<u>November 8</u> WDVA Operation Dustoff: Vietnam Remembered



11:00 a.m. - 12:00 p.m., at the State Capitol in Madison. For more information please call 1-800-WIS-VETS.



<u>November 11</u> **Tribute to the Fallen** An all day event at Ho-Chunk in Wisconsin Dells.

# Thank you!

We want to thank the following for their recent donations to the Veterans Care Trust Fund: Wanda West; Paul & Maggie Trigleth; Lands End/Maggie Seamans; John Lee; Warren Bidwell.

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

# 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** 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.

Q. How do witches keep their hair in place when flying? A. They use 'scare-spray' Q. What is a vampire's favorite ice cream flavor? A. Vein-illa. Q. How do monsters tell their fortune? A. They read the 'horrorscopes'. Q. Why can't skeletons play music in church? A. Because they have no organs



A Fond Farewell

In September, with a heavy heart, I said goodbye to my friends and colleagues at the ADRC and moved on to a new opportunity serving people with developmental disabilities through MARC (Madison Area Rehabilitation Centers) in Mount Horeb WI.

The change has come as quite a shock to us all. I still had many projects on my back burners I wanted to test in order to serve people better in our communities.

I know that the ADRC Team will continue this work and continue to provide the highest quality service to older people, people with disabilities and those who love them.

I have been on this team since 1996 in the former Commission on Aging days and was privileged to be among those who ushered in this new era of services via the ADRC.

It has been immensely gratifying and humbling to have been welcomed into the lives of so many precious people in our communities in the hope that I could make a difference for them. As one usually finds in this kind of work, mine was often the life changed by those I worked with and on behalf of through those years.

I have learned much about a life well-lived, about the things that really matter and the ways our public systems can work and sometimes was surprised by the parts of systems that didn't work. I appreciate each person who traveled this road with me to make a difference.

Thanks for the memories and ...

Be Well, Trish

# From the New Kid on the Block



After having had the privilege of working with the staff of the Aging & Disability Resource Center – Eagle Country/ Baraboo office in my previous work, I am now honored to be a part of the team as interim director. The 29 people employed at your ADRC office are completely dedicated to serving you with a depth and breadth of services that makes me grateful to be associated with them and their great work.

By way of introduction, I am a Baraboo native. My parents were Chuck and Barb Naidl. Some of you may remember my dad as having a reptile farm on Highway 12 south of Baraboo for many years, while my mom was a registered nurse and teacher of certified nursing assistants. My own work has included serving as the first public relations director at Circus World Museum for over 15 years and for the next  $12^{1/2}$  years as the first director of the St. Clare Health Care Foundation. I am also a freelance writer and the author of two books. In addition, I write a blog called "Time To Be" about living in the moment with gentleness and gratitude. I live in Baraboo with my husband, Larry McCoy, who was the director of the Al. Ringling Theatre for over 17 years and is now a booking agent for musical, theatrical and dance performers across the U.S.

Everyone at the ADRC will greatly miss Trish Vandre's visionary leadership. During my tenure as interim director, I will do all I can to live up to the ADRC's mission to empower and support older adults, adults with disabilities and their families by providing easily accessible quality information and assistance. I am humbled to be part of such a grand mission. I look forward to being part of your ADRC team to bring that mission to life for you. Please feel free to contact me at (608) 355-3289 or kolson@co.sauk.wi.us, if I can be of assistance to you.

Thank you!

Keri Olson Interim Director Tom Litscher



# Aging & Disability Resource Center Transportation Line: 608-355-3278 or 800-830-3533

Getting You There!



# **MTM Replaces LogistiCare**

The Department of Health Services has entered into a contract with a new nonemergency medical transportation manager, Medical Transportation Management, Inc. (MTM, Inc.).

As of August 1, 2013 MTM Inc. has replaced the Department's former transportation manager, LogistiCare.

Medicaid and BadgerCare Plus members who were eligible to get non-emergency medical transportation through LogistiCare are eligible to get rides through MTM.

To schedule transportation, call 866-907-1493 at least two business days in advance, unless your trip is urgent. If you call less than two business days prior to your appointment and the trip is not urgent, you might be asked to reschedule your appointment.

To schedule your appointment online or for more information, visit the MTM website at: http://www.mtm-inc.net/wisconsinwebsite/wisconsin-home/



Find The Bus on facebook at : http://www.facebook.com/#!/pages/ The-Bus/440115706057919

### **RIDERSHIP REACHES 798!**

**The Bus** has set yet another ridership record of **798** rides provided during August! This follows another record of 752 set in July!

\* \*

# The Bus LAUNCHES NEW BURGUNDY ROUTE

Watch for the new Burgundy Route this Fall. **The Bus** will now be able to make a sameday 2 way connection between Lake Delton, Reedsburg, Merrimac and Sauk Prairie. This route will replace the current Green Line 2 schedule and have a transfer point in Sauk City.



Mr. Schedule a *Fall Color Tour* on **The Bus**. Call 355-3278 for more information.

# FOOD - FUN - and PRIZES

It was a pleasure meeting all who were able to attend the ADRC Open House on August 28th. The goal of the Transportation Department was to teach people to read **The Bus** schedule. Guests were each given four questions that when answered correctly were entered into a drawing for prizes. Congratulations to our winners:

Lyle Jenner Barb Nimmow Linda Ennis Barb Lehman Betty Reinfeldt Donna Fae Kruse Carol Richmond

Magellan GPS System Wis. Gardening Books Bird Feeder Bocce' Ball Set Solar Thermometer **Bungee** Cords Travel Cart



Sauk County Sheriff Chip Meister, in conjunction with Sauk County Police Chiefs and the Sauk County **TRIAD** Program would like to announce the **13th** annual "Vehicle Safety Check" occurring throughout Sauk County. **TRIAD** is a cooperative effort between seniors, Police Departments and Sheriff's Departments in the community to work together to promote safety and reduce victimization of senior citizens. Sauk County **TRIAD** has teamed up with various sponsors, which include Glacier Valley Ford-Mercury, Hartje Farm, Home & Tire, Hovlands BP-Amoco, Ballweg Ford, Schulz's and George's Auto Body, 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.

City/Town	Date and Time	Location
BARABOO	Friday, September 27 9:00 AM - 12:00 NOON	Sauk County Law Enforcement Center (with Glacier Valley Ford-Mercury)
LAKE DELTON	Friday, October 4 9:00 AM - 12:00 NOON	<b>Lake Delton Fire Department</b> (10 Wisconsin Dells Pkwy, Lake Delton)
REEDSBURG	Friday, October 11 9:00 AM - 12:00 NOON	<b>Schulz Automotive Inc.</b> (1400 East Main Street, Reedsburg)
SPRING GREEN	Friday, October 18 9:00 AM - 12:00 NOON	<b>Spring Green Township</b> (1 mile west of Spring Green on Kennedy Road with George's Auto Body)
SAUK CITY	Friday, October 25 9:00 AM - 12:00 NOON	<b>Ballweg Chevrolet</b> (783 Phillips Boulevard, Sauk City)
LAVALLE	Friday, November 1 9:00 AM - 12:00 NOON	Hartje Farm, Home & Tire Center (Located on STH 33 just north of LaValle)

No appointments are necessary and refreshments will be provided.

**\*\*** If you have any questions, please contact one of the following people: Sheriff Chip Meister, Deputy Shelly Backeberg of the Sauk County Sheriff's Dept at 355-3212, Officer Peggy Porter of the Reedsburg Police Dept at 524-2376, Al Zipsie of AARP at 356-3785, Officer Jeff Shimon of the Baraboo Police Dept at 355-2720, Officer Bruce Henn of the Sauk Prairie Police Dept at 643-2427, Officer Troy Spencer of the Lake Delton Police Dept at 254-7571 and Officer Mike Havlik of the Spring Green Police Dept at 588-2125.

# Foot Clinic Schedule

To schedule a foot care appointment call Sauk County Home Care at 355-4313

The cost for foot clinic visit is \$25.00.

Baraboo - West Square Building Tuesdays - October 1 & 15 Wednesday - October 16 Tuesdays - November 5 & 19

<u>LaValle - Fire Department</u> Wednesday - November 27

<u>Merrimac</u> - <u>Village Hall</u> Wednesday - November 20

<u>Lake Delton - Holly Cross</u> <u>Episcopal/United Methodist Church</u> Wednesday - November 13

<u>Plain - American Legion Hall</u> Thursday - October 24

<u>Reedsburg - Maple Ridge</u> Tuesday - October 8 Thursday - October 17 Tuesday - November 12 Thursday - November 21

Reedsburg - Willow Heights Wednesday - October 9

<u>Sauk Prairie - St John's Church</u> Thursdays - October 3, 10 & 31 Thursdays - November 7 & 14

<u>Spring Green - Christ Lutheran</u> <u>Church</u> Tuesday - November 26

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



# Admission Is Free!

Thursday November 7th, 2013 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 Gretchen Lambert 608-697-2626

How beautifully leaves grow old. How full of light and color are their last days. -John Burroughs

# THE BENEFITS OF AN ATTITUDE OF GRATITUDE!



Scientific studies reveal a strong link between gratitude and random acts of kindness and overall good health, including stress reduction, inner peace and happiness. That

evidence is supported by examples from the life of stress relief expert Lauren E. Miller, a breast cancer survivor and author of "<u>Release the Stress around</u> <u>Breast Cancer... with Methods and Mantras for the</u> <u>Mastectomies of Life</u>."

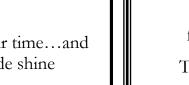
In her book, Lauren shares her experience in dealing with major physical and mental life-changing events over a period of 2 years of her life. She states, "Many times I would lay in bed in a fetal position and start to verbalize everything that I was grateful for in my life. I learned that I cannot be depressed and grateful at the same time." She replaced her focus on her pain with thoughts about the positive things in her life. Next Lauren discovered that doing random acts of kindness, such as phone calls and cards, and volunteering where she was needed, was just what the doctor ordered to decrease her physical discomfort by refocusing on the positive. Peace then came back into her life.

Studies indicate the physiological benefits of positive thinking as improved cognitive performance, increased energy level, lower heart rate, and a stronger immune system.

Give a compliment...give some of your time...and SMILE. Let your Attitude of Gratitude shine through!

Source: Lauren E. Miller/SYS-CON Media, Inc/PR Newswire 2010

This partnership article is provided by: BrightStar 507 Linn Street Baraboo, WI 53913 608.355.5015



# Energy Service Outreach!

**Energy Assistance** 

Energy Services will be doing outreach at the following locations:

# Spring Green

October 10 and November 14 2:30 p.m. - 4:30 p.m. at the Spring Green Library

# Prairie du Sac

October 7 & 28 November 18 1:00 p.m. - 4:00 p.m. at the St. Vincent Resource Center

# Reedsburg

October 3, 17\* & 31 November 7 9:00 a.m. - 3:30 p.m. (\*Note: Oct 17 is 10:00 a.m. - 3:30 p.m.) at the Reedsburg City Hall

### Wisconsin Dells

October 1, 9:00 a.m. - 11:00 a.m. at Wisconsin Dells Electric

Please call the Baraboo office at 608-356-8887 or 800-506-5596 to set up an appointment for any of these locations.

The Baraboo Office is open Monday through Friday 8:00 a.m. - 12:00 noon and 1:00 p.m. - 4:30 p.m..

If you have received benefits in the past, watch your mailbox for a renewal application.

11



# Volunteer Vantage Point

Mary Jane Percy Volunteer Coordinator

# Welcome to the ADRC Volunteer Team !!

In the month of July: Anthony B. - ADRC office Hugh C. - ADRC office Cyndi R. - transportation Austin H. - Reedsburg Dining Center Brenda and Ian H. -Home Delivered Meals in Sauk Prairie Tom, Connie, and Mindy S. -Home Delivered Meals in Sauk Prairie

In the month of August: Donna B. - transportation George D. - transportation

We're very glad you chose us! Thank You!



# What Do ADRC Volunteers Do? Can I "Try Before I Buy" ??

Are you interested in volunteering but hesitant about making a huge time commitment? Are you unsure of how your time and talents could be best used? Are you not sure that the ADRC is the right place for you? We'll help you figure it out ... and if the ADRC isn't the perfect place for you, we may be able to point you in the right direction.

Give us a try, and we think you'll be pleasantly surprised!

Call Mary Jane Percy at 355-3289 for your free, no-obligation volunteer consultation.



You've All Heard of Random Acts of Kindness ... What About Random Acts of Awesomeness ??

On a recent Sunday morning I was having breakfast at a wonderful local restaurant. When we were done eating, I went over to say hello to one of our ADRC volunteers who was also at the restaurant with his wife and a friend. We had a brief conversation, and I left thinking to myself I should have known who that other person was. And then it occurred to me ... the volunteer had met and gotten to know this other person ... while volunteering with the ADRC ...and had picked him up and brought him out to breakfast !! Way to be AWESOME "Jim".

This past week I spoke with a volunteer who came to the rescue of a transportation passenger who hadn't come to the door for his ride. After leaving the passenger's home ... this volunteer listened to his "inner voice", returned to the passenger's home, tried the door handle, and found the passenger inside where he had fallen, and had been unable to call for help for quite some time. Way to be AWESOME "Bill".

> \*\* Names have been changed to protect the awesomeness of these volunteers !! \*\*

Have you been on the receiving end of a Random Act of Awesomeness by one of the ADRC Volunteers? I'd love to hear about it! Call Mary Jane at 355-3289, and you will be entered in a drawing to win a fabulous prize ... So will the volunteer you nominate.

> Thank you to the Recover Health for providing a wonderful lunch for our hardworking newsmagazine volunteers.

# Join the Crew Here At The ADRC Become Part of a Volunteer Team.

The ADRC could not function without the wonderful volunteers who help us provide so many critical services to our older citizens. You help us mail out this newsmagazine, deliver meals, help at our dining centers, help with transportation and give so much of yourselves. We appreciate you all.

Many of you have asked about other ways to volunteer. We have spent some time looking at a growing movement of older volunteers who form small teams that work on their own to solve community problems and provide help to non-profits and other community based organizations, called **Self-Directed Volunteer Teams**.





# Self-Directed Volunteer Teams.

It works like this. If you decide to volunteer for a self directed volunteer team, we will listen to your concerns or interests you, and take note of your experience and history. We will then match you with other volunteers who may have different skills or experiences but share the same kinds of interests (perhaps in reducing poverty or meeting a specific need in your neighborhood). We will provide some assistance and consultation but ask that your small team of 6-7 people use your abilities and contacts to develop a plan of action to solve the problem. We will work with you to implement that plan.

Finally, when you are done, you can maintain your team or leave for a while or even become a part of a new team that is beginning to form. It depends upon YOU and what you would like to do.

This IS something new, but where it has been tried, they have had great success and the team members seem to love it. The ADRC will provide the support that you need to get started.

If you are interested in joining a team or have questions, please contact Mike Lew or Linda Champagne at 608-355-3289 or stop in at the ADRC Office.



For <sup>(</sup>	Your B	enefit	Deb Harvey and Mindy Shrader The Elder Benefit Specialists		
To confirm	55-3289 or (8 n site visits or fice appointm	to schedule	Deb Harv Coming to	~	
Mindy Sh Coming to			Plain Green TTEC	October 16 1:00 to 3:00	November 13 1:00 to 3:00
Howard Wynn Apartment	nn November 5		Spring Green Senior Center	October 23 10:30 to 11:30	November 20 10:30 to 11:30
		o 12:00	Spring Green	October 23	November 20
inclusion			Library	1:00 to 2:00	1:00 to 2:00
Park Place	October 1	November 5			
C	October 1 2:00 to 3:00	November 5 2:00 to 3:00	Sauk/Prairie Community Cntr	October 24 10:00 to 11:30	November 21 10:00 to 11:30
Park Place Senior Apartment			,		

# Health Insurance Under the Affordable Care Act

Published with permission from the Legal Services Team at the Greater Wisconsin Agency on Aging Resources' Elder Law & Advocacy Center.

# Who's eligible and what the law requires of insurers and plans

There is a great deal of information being distributed about the Affordable Care Act (ACA). Some of this information is incredibly helpful, some of it is confusing, and some of it is just wrong.

Very soon many Wisconsinites will enter the Health Insurance Marketplace (also known as the "Health Care Exchange") to obtain their health insurance. There are several important Affordable Care Act (ACA) rules they should be aware of, which are described below.

First, to be eligible for health insurance on the Marketplace, the individual must:

- Be a U.S. citizen or a lawfully-present noncitizen.
- Not be incarcerated.

• Live in a Marketplace's service area.

Second, health insurance rates may only vary from individual to individual because of the following:

- Tobacco use
- Geographic region
- Age (but only to three times the initial rate)
- Self-only or family premiums

Third, more information about specific insurance rates and an individual's ability to qualify for subsidies or BadgerCare is expected to be released in the next few months. For example, to qualify for BadgerCare in 2014, a non-pregnant adult must have a modified adjusted gross income (MAGI) under 100% of the federal poverty level. DHS is expected to release the MAGI formula on November

### 18, 2013.

Next, health insurance companies can no longer do any of the following:

- Deny insurance because of a pre-existing condition (children now and adults in 2014)
- Set lifetime dollar limits on care
- Set annual dollar limits on care (effective 2014)
- Drop coverage if an individual gets sick
- Charge women more for coverage

Health insurance companies may terminate coverage if the premiums are not paid or if the person was untruthful on the insurance application. More information will be provided on payment-related issues at a later date.

Under the ACA, health insurance companies are also required to:

- Justify publically any premium increase of 10% or more.
- Spend premiums prudently. Generally, insurance companies will be required to follow the "80/20" rule. This rule requires 80% of the premium dollars to be spent on health care and 20% on administrative costs.

Lastly, all marketplace health insurance plans must offer certain "essential benefits." Those essential benefits include the following:

- Pediatric services
- Emergency services
- Hospitalization
- Ambulatory patient services
- Maternity and newborn care
- Preventative and wellness services
- Chronic disease management
- Laboratory services
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services

These essential services are the minimum a qualified health plan (QHP) must provide. Insurers may choose to provide additional services. As the federal review of insurers is not complete, specific information about the available plans is not yet available.

# The New Healthcare Law and You

There's a lot to learn about the healthcare law. Get the facts on how it benefits you and your family.



The Aging & Disability Resource Center of Eagle Country,-Baraboo and the Reedsburg Area Medical Center have teamed up to host FREE presentations by AARP of Wisconsin on The Affordable Care Act.

AARP Wisconsin volunteer speakers will provide clear, simple, unbiased, up-to-date information about the Affordable Care Act. There is a lot to learn about the health care law, how it impacts Medicare, and new coverage options such as the Health Insurance Marketplace.

# WHAT:

The New Healthcare Law and You

# WHERE: <u>Reedsburg</u>

Fusch Center, 2090 Ridgeview Dr, Reedsburg (Behind RAMC's Emergency/Urgent Care) October 18 10:00 a.m.

### <u>Baraboo</u>

West Square Building, Room B30, 505 Broadway, Baraboo October 18 1:30 p.m.

### **RSVP**:

Reservations are appreciated Please call the ADRC for reservations at 608-355-3289 or 800-482-3710

# Plan to Fly in the Future? You Will Need a REAL ID

When you renew your driver's license or Wisconsin state ID card, you may want to consider the option of transitioning to the new Federal REAL ID.

Wisconsin started offering the REAL ID at the beginning of 2013. The REAL ID is the result of new federal requirements aimed at improving the authenticity of state-issued identification cards for purposes of gaining entry into federal buildings, nuclear power plants, and for commercial air flight.

While most Americans will not need to gain entry to a nuclear power plant, it is important to note that in a few years anyone who wishes to fly commercially across the U.S. will be required to show a REAL ID. For this reason, many Wisconsinites are opting to change their current ID card to the REAL ID when renewing.

Currently, if you renew your driver's license in Wisconsin, you do not need to provide any identifying documentation. If you want to transition to the REAL ID, you need to provide certified proof of your citizenship, name, date of birth, address, and Social Security number. To prove citizenship or legal presence, you will need to provide certified originals (not copies) of your U.S. Passport, birth certificate, permanent resident card, or certificate of citizenship. To prove your address, you will need a utility bill, pay stub, or current driver's license with your address. To prove your Social Security number, you will need either your Social Security card or a W2 form with your Social Security number, name, and address.

The biggest headache for most people will be the requirement to provide either a U.S. Passport or a certified birth certificate. Many citizens do not have a certified copy of their birth certificate and will have to contact the county in which they were born to request a certified copy.

So if you plan to fly or enter federal buildings in the future and do not have these documents handy, you may want to begin preparing and requesting these documents so you can be ready either when your current ID is up for renewal or for when you want to apply for a new REAL ID.

# Access To Physician's Services for Medicare Beneficiaries



U.S. Department of Health & Human Services (HHS) has recently issued out a very informative report on the status and trends of doctors accepting Medicare, as well as accepting NEW Medicare patients.

Some of the key highlights:

- 87.9% of physicians accepted Medicare in 2005 and 90.7% of physicians accepted Medicare in 2012.
- In recent years, the % of physicians accepting NEW Medicare patients is higher than physicians accepting NEW private-insurer patients.
- There are 650,000 physicians participating in Medicare in 2011, and nearly 1 million participating providers total (includes other providers such as nurse practitioners)
- Overall less than 1% of physicians opt-out of the Medicare program, primarily psychiatrists and plastic/ reconstructive surgeons.
- One third of 1% (0.35%) of primary care physicians opt out of the Medicare program.
- In 2012, 77% of Medicare beneficiaries reported never experienced an unwanted delay in getting an appointment for routine care, compared to 72% of privatelyinsured people reporting never experiencing an unwanted delay.

See the full report at http://aspe.hhs.gov/ health/reports/2013/PhysicianMedicare/ ib\_PhysicianMedicare.cfm

# FoodShare Cuts Coming in November

Wisconsinites participating in the FoodShare benefit program will see their monthly benefit decreased starting in November 2013, because of cuts to the federal Supplemental Nutrition Assistance Program ("SNAP") program recently passed in Washington. Wisconsin will lose an estimated \$89 million in federal support for FoodShare.

Starting in November, Wisconsin FoodShare recipients will see their monthly benefit diminished, depending on the size of their household as follows:

> Household Size 1 person \_\_\_\_ 2 people 3 people 4 people

**FoodShare Cut** \$11 per month \$20 per month \$29 per month \$36 per month

Currently, close to 861,000 Wisconsin residents receive FoodShare representing 15% of the state population.

# Sauk County Hazardous Waste Clean Sweep

Saturday, October 5, 2013

#### 8:30 a.m. - Noon **Former Sauk County Landfill**

E8795B Evergreen Lane, Baraboo (Between Baraboo and Reedsburg off of Hwy. 33 near the junction with Hwy 23)

# What We Will Accept for Free Disposal:

- Unused or unwanted pesticides including herbicides, insecticides, fungicides, rodenticides, and wood preservatives
- Home products: oven cleaners, spot removers, drain cleaners
- Batteries (watch, calculator, etc.)
- Light bulbs/fluorescent tubes
- Waste motor oil, oil filters
- Other products: solvents, animal health products, teat wash, degreasers, wood finishes, paint additives, hydraulic fluid, pool chemicals, strippers, photographic chemicals
- Latex, lead-based, and oil-based paint

Helping Hands Recycling

will accept at **no** charge the following from households(donations will be accepted) at event:

\* Electronics \* Appliances \* Scrap metals \* Batteries (automotive, li-on, ni -mh, ni-cad)

<sup>erly</sup> Dispose

Hazardous W<sub>aste!</sub>

Please contact Helping Hands Recycling at helpinghandsrecycling@gmail.com or (608) 213-8629 for more information. Their website is www.helpinghandsrecycling.com

#### **Very Small Quantity Generators** (VSQGs) and Agricultural Waste

Commercial entities and farm operations in Sauk County that qualify as Very Small Quantity Generators of hazardous waste are required to preregister by September 25. There is a fee for commercial entities but not for farm operations.



What is TRIAD?

It is a partnership between senior citizens, law enforcement agencies (sheriff and police) and other support services. The goal is crime prevention and to enhance the delivery of the services to the older adults of our community. The Sauk County TRIAD program was started in May 2001 and Sheriff Meister and the Sauk County Sheriff's Office has been the lead law enforcement agency. Currently Michelle Backeberg manages the program.

How does the Sauk County TRIAD work? The Sauk County TRIAD is comprised of the Sheriff Office, law enforcement officers, the Aging & Disability Resource Center and Public Health along with seniors. As a county wide organization this committee organizes the activities of TRIAD.

One of the programs Sauk County TRIAD provides in an attempt to enhance the lives of our older adults is the Car Care Clinic which is held every Fall. This program involves law enforcement, local automobile service garages, Public Health and the ADRC. In the Car Care Program law enforcement, with the assistance of area mechanics, complete a check over of your vehicle for the upcoming winter season, looking at your tires, checking the oil, windshield wipers, and other minor vehicle safety issues. All of these can have a major effect on your winter driving. Additionally, a Public Health nurse performs blood pressure checks and the ADRC will provide information on services are available to our older population. Law enforcement personnel will be present to answer questions on current scams and providing crime prevention tips. Another program the Sauk County TRIAD

provides is the 9-1-1 cell phone program. Cell phones are a common household item these days, but many of our older population do not have one. A cell phone which has been deactivated from a service provider can still be used to make a 9-1-1 emergency call. The Sauk County TRIAD collects cell phones that have been de-activated. Michelle Backeberg will provide one to you if you need one. Just give her a call at (608)355-3212. This will allow you to call for help while out walking or out in the car.

D)

TRIAD encourages individuals to participate in the Medical Alert Card program. This program is very simple. It is card you fill out by answering questions such your information, emergency contact information, medicine and other information that can assist law enforcement or EMS if there is an emergency. Once filled out, it is placed on the refrigerator door for the emergency services to easily locate.

We hope to see you at this fall's vehicle inspection program. The 2013 dates have been set for the different areas in the county. They will be held in:

> Baraboo - Friday, September 27 Lake Delton - Friday, October 4 Reedsburg - Friday, October 11 Spring Green - Friday, October 18, Sauk City - Friday, October 25 and LaValle - Friday, November 1

More information is on page 9 and will be in your local newspapers. I look forward to seeing you at one of these clinics.

> Be Safe. Sheriff Chip Meister

# A Guide To Great Grandparenting or Mentoring

## Stay healthy so you can be your best when caring for youngsters

We all know child rearing has changed a lot since today's seniors raised their own kids or spent time with others' youngsters. Then, there were no "apps" or nurse hotlines to answer health questions, and babies were put to bed in whatever position was most comfortable for them. Neighborhood buddies played outdoors rather than in front of a computer or television.

Yet for all the changes that have occurred since then, much of grandparenting – or of mentoring – remains the same today. Seniors still experience the joy of watching young children grow. And grandparents still know the pleasure of seeing their own child develop into a nurturing parent.

Seniors also continue to experience the satisfaction of sharing their own life experiences and history. In fact, one study suggested a link between grandmothers who babysit and the grandmothers' own improved health, thanks to a related more active lifestyle and to healthier eating.\*

# Preserve good health

The demands of caring for an infant or child, while rewarding, can also be physically taxing and can expose you to illness, says Russel Kuzel, M.D., M.M.M, UCare's Chief Medical Officer. Dr. Kuzel advises caregivers to make sure to see their doctor for regular check-ups and preventive health screenings.

The lifting, carrying, pushing, pulling and

This partnership article is brought to you by: UCare 3410 Oakwood Mall Drive, Suite 500 Eau Claire, WI 54701 1-877-523-1518 stooping demanded of a

caregiver may require some physical conditioning as well. A regular exercise or fitness routine can help you keep up with the little ones in your life.

Be ready when a child asks you to read a bedtime story out loud. Maintaining healthy vision starts with obtaining annual, routine eye exams.

# Safety first

The safety of children you're caring for is likely your top priority. Consider these guidelines to help ensure it.

- Follow manufacturers' guidelines for ageappropriateness when shopping for new toys.
- Insist that grandchildren wear helmets when biking, skateboarding, etc.
- Childproof your home.
- Put away small items that could be choking hazards.
- Keep medications out of sight and locked away.

# Caring for you

Remember to take time away from babysitting for yourself. Spend time on hobbies and socialize to ensure you remain ready to play!

Source: All in the Family: The Impact of Caring for Grandchildren on Grandparents' Health, The Journals of Gerontology Series B: Psychological Sciences and Social Sciences, March 2007







# Upcoming BadgerCare Plus Core Changes

### Are you enrolled in

BadgerCare Plus (+) Core or on the program waiting list? If you are, there are some big changes coming in January. As of January 1, 2014, the BadgerCare+ Core plan will be ending!

#### What does this mean for me?

The good news is even though BadgerCare+ Core is going away, you will be able to obtain health insurance starting January 1, 2014, through a different BadgerCare+ program — BadgerCare+ Standard — or through the new Affordable Care Act (ACA) Health Care Exchange, also known as the Marketplace.

If you are currently enrolled in BadgerCare+ Core and your household income is at or below 100% of the federal poverty level (FPL) — currently \$930.83 per month for a single person and \$1260.83 per month for a couple — you will be automatically enrolled in the BadgerCare+ Standard Plan. If you are currently enrolled in BadgerCare+ Core and your income is above 100% of the FPL, you will not be eligible for the BadgerCare+ Standard Plan but you will be eligible for a private insurance plan through the new insurance Marketplace. There are premium tax credits and reduced cost-sharing available through the Marketplace that can make this insurance more affordable. You can apply for this assistance through the Marketplace.

If you are currently on the BadgerCare+ Core waiting list (and a lot of you are — there are over 150,000 on the waiting list as of August 2013) and your income is at or below 100% of the FPL, you are eligible for the BadgerCare+ Standard Plan. However, there is no automatic enrollment for wait-listed members eligible for the Standard



Plan as there is for current BadgerCare+ Core members. Wait-listed members eligible for the Standard plan must enroll themselves. If you are currently on the BadgerCare+ Core waiting list and your income is above 100% of the FPL, you will not be eligible for the BadgerCare+ Standard Plan, but you will be eligible for a private insurance plan through the new insurance Marketplace.

Due to this upcoming change, if you are currently enrolled in BadgerCare+ Core and are scheduled for renewal on or after September 28, 2013, you will not need to pay the \$60 processing fee or complete a Health Needs Assessment. (Current policy requires a BadgerCare+ Core plan member to pay an annual \$60 processing fee and to complete a mandatory Health Needs Assessment before his or her annual renewal can be processed.)

The BadgerCare+ Core plan waiting list will be discontinued as of September 28, 2013.

The Wisconsin Department of Health Services will be sending out letters to ALL BadgerCare+ Core enrollees and waiting list members in September 2013 informing them the Core plan is ending and announcing the availability of the BadgerCare Standard plan (for those at or below 100% of the FPL) and private insurance through the healthcare exchanges (for those above 100% of the FPL).

# Social Security uestions and Answers

**Question:** I need to get a benefit verification letter. Do I need to come into the office?

SEC

MSTRA

Answer: No, you can get it online. There's no need to fight traffic and visit a busy government

office in order to obtain proof of your benefits. To get your benefit verification letter, simply visit us online at www.socialsecurity.gov/myaccount and set up a my Social Security account. After you've spent a few minutes to establish your account, it will be simple to get your benefit verification letter immediately and much more, at any time. For example, in addition to getting another benefit verification letter in the future, you can check your benefit and payment information, as well as your earnings record. You also can change your address, phone number, and direct deposit information. Get your benefit verification now at www.socialsecurity.gov/myaccount.

**Question:** Are Social Security numbers reassigned after a person dies?

**Answer:** No. They do not reassign Social Security numbers. In all, they have assigned more than 460 million Social Security numbers. Each year they assign about 5.5 million new numbers. There are over one billion combinations of the nine-digit Social Security number. As a result, the current system has enough new numbers to last for several more generations. **Question:** I know I am eligible to apply for disability benefits based on my earnings record. But how does Social Security decide whether I am disabled?

**Answer:** Overall, they use a five-step evaluation process to decide whether you are disabled. The process considers any current work activity you are doing. It also considers the severity of your medical condition and how it affects your ability to work. To be found disabled:

- You must be unable to do work you did before you became disabled and they must decide you cannot adjust to other work because of your medical condition; and
- Your disability must last, or be expected to last, for at least one year or to result in death.

Social Security pays only for total disability. They do not pay benefits for partial or shortterm disability.

**Question:** If I go back to work, will I automatically lose my Social Security disability benefits?

**Answer:** No, Social Security has several work incentive programs to help people who want to work. You may be able to receive monthly benefits and continue your health care coverage during a trial work period. For information about Social Security's work incentives and how they can help you return to work, you should:

- Visit their special work site at www.socialsecurity.gov/work;
- See the *Red Book* on work incentives at www.socialsecurity.gov/redbook; or
- Check out their publications at www.socialsecurity.gov/pubs and type "work" in the search box.

**Question:** If I receive Supplemental Security Income (SSI) disability benefits, what is the effect on my benefits if I work?

**Answer:** In most cases, your return to work would reduce your benefit amount. Unlike Social Security disability, there is no "trial work period" for people who get SSI disability benefits. If your only income besides SSI is from your work, you can earn up to \$1,505 in a month (in 2013) before they stop your payments. They have several publications about SSI, including Reporting Your Wages When You Receive Supplemental Security Income, available at www.socialsecurity.gov/pubs. Note there are other work incentives that can help you return to work when you receive SSI. You can read about them in What You Need To Know When You Get Supplemental Security Income (SSI), also available at www.socialsecurity.gov/pubs. For more information, visit their website at www.socialsecurity.gov.

**Question:** I am receiving Supplemental Security Income (SSI). Can my children receive dependent's benefits based on my benefits?

**Answer:** No. SSI benefits are based on the needs of one individual and are paid only to the qualifying person. Disabled children are potentially eligible for SSI, but there are no spouse's, dependent children's, or survivors benefits payable as there are with Social Security benefits. For more information, see the publication, Supplemental Security Income (SSI), available online at www.socialsecurity.gov/pubs. You also may want to read Understanding Supplemental Security Income (SSI), available at www.socialsecurity.gov/ssi/textunderstanding-ssi.htm. For even more information, visit their website at www.socialsecurity.gov.

**Question:** Is it true that if you have low income you can get help paying your Medicare premiums?

**Answer:** Yes. If your income and resources are limited, your state may be able to help with your Medicare Part B premium, deductibles, and coinsurance amounts. State rules vary on the income and resources that apply. Contact your State or local medical assistance, social services, or welfare office, or call the Medicare hotline, 1-800-MEDICARE (1-800-633-4227), and ask about the Medicare Savings Programs. If you have limited income and resources, you also may be able to get *Extra Help* paying for prescription drug coverage under Medicare Part D. Learn more at www.socialsecurity.gov/ prescriptionhelp.



# Mark Your Calendar



The ADRC will be closed on:

November 28 & 29 December 24 & 25 Thanksgiving Christmas

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

> Office hours are: Monday through Friday, 8:00 a.m. - 4:30 p.m.





I know for many people talking about the end of life is extremely difficult. It tends to bring up feelings of sadness. It may even bring up past experiences with loss. These are feelings we generally want to avoid. Yet, this topic is one of the most important topics we can talk about with our loved ones. So where do we begin?

There are many helpful resources available to get the conversation started. One of my favorites is the film, "Consider the Conversation", produced by Michael Bernhagen and Terry Kaldhusdal.

Reedsburg Area Medical Center is sponsoring an end of life forum that will help unravel the confusion between different types of care: hospice care, palliative care, comfort care. Often these terms are misused and misunderstood. Each of these types of care focuses on the patient's ability to live fully and with the help of experts in the field of end of life care we will learn accurate information about each of them. The forum titled, *Creating Peace of Mind for Yourself and Your Loved Ones* will be held Thursday, September 26<sup>th</sup> at the Fusch Community Center from 4:00 p.m. to 7:00 p.m. Registration is required. For more information or to register call Tammy at 608-768-6249 or Jodie at 608-768-6245.

The reality is we will each experience a final chapter of life. Although we can't write it, we can talk it and learn about possible options for optimal living as we journey through the final chapter no matter how it plays out.

This Partnership Article brought to you by:

Tammy Koenecke, RN, BSN, MASL, Spiritual Care Coordinator Reedsburg Area Medical Center 2000 North Dewey Avenue, REEDSBURG AREA MEDICAL CENTER Reedsburg, WI 53959 608-524-6457 www.ramchealth.com



Thank you to Albert Johnson for his donation in honor of his wife Dorothy to the AARP Tax Preparation and to the Care for the Caregiver programs.

We would like to thank an anonymous donor for their donation to the publishing of *AddLIFE Today!* 

Thank you to Robert Blair for his donation to the Elder Benefit Specialist and Information & Assistance programs.

We would like to thank for an anonymous donor for the donation in honor of Shirley McDonough to the Door Step Dinners program.

Thank you to Jerry and Patricia Bullard for their donation to the Aging & Disability Resource Center.

We would like to thank Shirley McDonough for her donation to the Door Step Dinners program.

Thank You!



# **Adult Protective Services**

At times family, friends or neighbors may see things with a loved one and wonder if it constitutes abuse. To understand what the State of Wisconsin defines as abuse or neglect here is the definition of each:

Abuse includes physical abuse, emotional abuse, sexual abuse, medical treatment without consent and unreasonable confinement or restraint

**Neglect** is failure of a caregiver to maintain adequate care, services or supervision for an individual, including food, clothing, shelter or physical or mental health care that creates significant risk or danger to the individual's physical or mental health

**Self-neglect** is a significant danger to an individual's physical or mental health because he/she is responsible for his/her own care but



fails to obtain adequate care, including food, shelter, clothing, medical care or dental care

**Financial Exploitation** includes obtaining an individuals money or property by deceiving or enticing the individual, theft, or the substantial failure of a fiscal agent to fulfill his/her responsibilities or the unauthorized use of an individuals identifying information

When the Aging & Disability Specialists (A&D) specialists) receives a call from a family member, friend or neighbor who wants to report that their loved one is experiencing some type of abuse, neglect, self-neglect or financial exploitation, the A&D specialist will listen to the concerns and then explain the next step if it appears that the adult is at risk. Every county has their own system on how to report and make a referral to Adult Protective Services (APS) which is the agency that investigates the allegations of abuse, neglect, self-neglect or financial exploitation. In Sauk County, the A&D specialist will connect the caller to Sauk County Department of Human Services Access Unit for a referral to be made to APS. The Access Unit will gather as much information as possible and send the referral directly to the Adult Protective Services Unit for follow up. If APS ascertains that the referral is appropriate, the APS social worker

has two working days to follow up and investigate the situation to see if there is reason for them to remain involved and/or help the individual get connected to programs which may be available.

Everyone has heard on the news, or read in the paper, about the extreme case of self-neglect where a woman is living with 100 cats in her home, or a man has no running water and has not bathed for 6 months. Many times these older adults are living alone, shunning contact with family or friends. Relatives become frustrated when their efforts to offer assistance are rejected and they frequently stop contacting their loved one. Authorities become aware of these cases mostly when temporary caregivers, neighbors or others report them to APS. Many of these concerns are related to self-neglect which compromises the person's ability to function and care for themself. They might show deficits in their ability to perform daily activities such as paying bills, shopping for groceries, and cooking meals. The individual may stop bathing, eating, cleaning the home, taking medications, managing financial affairs, disposing of garbage, or going to the doctor. Many times these elderly adults are viewed as eccentric but researchers now believe they may have underlying medical or mental health issues such as depression or dementia which compromise their ability to function and care for themselves.

For example, when an older adult is suffering from self-neglect they might feel that nothing is wrong and that they are living the way they want. But family, friends and neighbors may be noticing a refusal for any type of assistance and many times are told by their loved one they doesn't think anything is wrong with their situation. However, the family, friends or neighbors think their loved one is displaying neglectful habits which may include a filthy house and they see this as a health hazard for their loved one. When family, friends or neighbors call to report abuse it can vary but many times the A&D specialist will hear:

#### "My dad isn't bathing anymore."

"My mom is giving away her money to my adult brother and now doesn't have any money to pay her bills."

"My aunt has dementia and is now starting to wander."

#### "My neighbor can't walk anymore and is living in a home that is dirty and piled with garbage and bugs."

### "I work for a home health agency and I went to see a man who is living in a house with no running water or electricity."

When APS does get involved, the APS social worker can help the person with his or her underlying issues such as the depression or the side effects of medication and then incorporate supportive community services. However, if an older adult is mentally competent and refuses help, nothing can be done. If this is how a person chooses to live and there's no issue of incompetence, you have to respect that and this can be hard for the family, friends, or neighbors who made the referral to APS.

However, when an individual is deemed to lack mental capacity to make their own decisions, a guardian may be appointed to make decisions on behalf of this adult who is at risk. If you know an older person who you're concerned about, raise the red flag. Call Sauk County Department of Human Services and speak to the Access Worker to make an adult protective services referral if you're worried. If your not sure if APS needs to be involved but you still have concerns, please call the ADRC and speak to an A&D specialist about your concerns. All of us have a significant role to play in watching out for our loved ones which includes our family, friends and neighbors.



# November is National Family Caregivers Month and it' a great time to Take Care of YOU!

Adapted from: <u>//http://www.caregivers.com/caregiver-wellness/national-caregivers-month/</u>

National Family Caregivers Month also provides a reminder of the importance of taking care of YOU, so take some time out for yourself. You deserve it, and it's a critical part of tending to your own well being. Stress can wreak havoc on an otherwise healthy body, and let's face it, if you're not well, you won't be able to do the things you need to do.

So this month, I urge you to spend some time focusing on yourself. If you're a full time caregiver, ask a trusted friend to stay with your loved one for an hour or two, or perhaps consider a weekend of respite care if that's a possibility.

# Other Ideas to Ponder

Join a support group! If you can't "find the time", consider a web forum or message board.

**Share your own caregiving story** or keep a journal. Writing is often excellent (and free) therapy and your experience may just help others in the same boat.

Set aside some time for yourself each day, even if it's just 15 or 20 minutes. Light candles and enjoy a hot bath, pick up a favorite book, or take a walk around the block. Whatever it may be, do *something* just for yourself.

**Find a reason to laugh.** The ability to find humor in even the lousiest of situations is one of the greatest survival mechanisms we have.

Get together with a friend for dinner or coffee and dessert. Sometimes talking to someone who cares is just what we need.

Know your own limits and don't be too hard on yourself. Remember that you're doing the best you can. Accept help! Whether it's running a few errands for you or sitting with your loved one while you take a much needed break, if people offer, graciously accept.

**Feed your spirit**. That means something different for everyone; pray, meditate, or just spend 15 minutes quietly enjoying nature. Be a part of something greater than yourself.

**Exercise, eat right,** and make sure you're getting enough rest.

Give yourself a special treat in the month of November! How about a massage, spa day, an afternoon at your favorite coffee shop with a good book, or just a long walk in the park.

**Find the positive**. I had a friend who used to say, "take the good, leave the bad." I realize this is easier said than done, but I find it helps immensely to take time to recognize the blessings.

Last but not least, give yourself permission to have a good old no holds barred cry if that's what you need. It' okay, it really is.

### When Was the Last Time You Went to the Baraboo Library? Check It Out !!

The Baraboo Public Library offers many free services and materials for the homebound and their caregivers. There is a sizeable collection of large-print books, audiobooks are also available for listening to, and many movies are on DVDs. CDs offer a world of music, and e-books can be downloaded free off the Internet, at the library or on a home computer. The staff is happy to assist you !!

The library makes deliveries once a month to four Baraboo nursing homes and assisted living facilities – each receives an assortment of two dozen books for residents to borrow and enjoy. Delivery can also be arranged for the homebound and caregivers who aren't in a position to visit the library. Patrons may request specific titles or ask the staff to choose an assortment for them. The only requirement is that recipients have a Baraboo Public Library card.

Attending a library program can make for a delightful evening out at no cost.

Here's what's on the schedule for this fall:

Thursdays, September 26 - October 17 at 7:00 p.m. Muslim Journeys Series

Tuesday, October 8 at7:00 p.m. New York Times bestselling author Jennifer Chiaverini reading from and signing her new book, The Spymistress

Thursday, November 7 at 7:00 p.m. Author Jerry Apps talks about *Ringlingville*, his Ringling Brothers history

Tuesday, November 12 at 6:30 p.m. Holiday ornament origami workshop with Ruthanne Bessman (registration required)

The Baraboo Public Library has a handicapped parking space with wheelchair-accessible sidewalk ramp in front, an elevator with automatic push-button door, and handicapped-accessible bathrooms. Every effort will be made to accommodate patrons with special needs if they call ahead to make arrangements.

The Baraboo Public Library is located at 230 4th Avenue, just west of the Square in downtown Baraboo. For more information, call 356-6166 or visit www.baraboopubliclibrary.org.

Please tell them you read about it in AddLIFE Today!!



# Because You

Care ...

News and support for caregivers and those they love

New from the ADRC !! We are proud to announce a new monthly newsletter just for caregivers called "Because you Care". Each monthly issue is designed specifically for you ... the caregiver ... and will be packed with information, ideas, ADRC program information, fancy facts about the month, and even a recipe!

Did you receive our first issue? We'd love to hear from you! Do you have some ideas for topics? We'd love to hear from you!

If you would like to be added to our mailing list or know someone who you think would like to be added, please call Mary Jane at 355-3289.



# October Is Fire Prevention Month

During Fire Prevention Month attention is focused on promoting fire safety and prevention, however we should practice fire safety all year long. Take a look around your home to see how fire safe you are.

## Kitchen and Cooking Safety

- Do you stay in the kitchen when food is cooking on the stove?
- Are pot handles turned inward so they can't be bumped off or overturned?
- Do you make sure kitchen towels, pot holders and other things that can burn are kept away from the stove?
- Is a fire extinguisher kept within reach?

# Heating Safety

- Do you service your furnace and chimney each year?
- Do you keep space heaters at least three feet away from flammable items, such as furniture, curtains and papers?

### Smoke Alarms

- Are smoke alarms installed on each floor of your home, in hallways, inside bedrooms and outside all sleeping areas?
- Do you test your smoke alarms monthly to make sure they are working.
- Do you change the batteries in your smoke alarms every six months?
- Have you replaced smoke alarms that are at least 10 years old?

# More Fire Safety

- Are you careful not to leave burning candles unattended?
- Are you careful not to overload electrical outlets, extension cords and power strips?
- Do you check all cords for damage and cover all unused electrical outlets?
- Do you keep a fire extinguisher near each exit?

If you answered "**No**" to any questions, your home may not be fire safe.

# Smoke Detector Maintenance

Test smoke alarms every month. For hard to reach units, use a broom handle or stick to press the test button. Replace batteries once a year. If the low-battery signal begins to chirp, replace battery *immediately*. Vacuum the outside covers periodically to remove dust, dirt particles and insects.

## Safety Tips

Cooking is the leading cause of home fires and home fire injuries.

Smoking is the leading cause of home fire deaths.

- Sleep with bedroom doors closed.
- Purchase and use ashtrays that have the center support feature and never smoke in bed.
- Do not leave cooking, candles or space heaters unattended.
- Store matches and lighters out of the reach of children.
- Avoid overloading electrical circuits, inspect electrical cords and appliances for damage, and use extension cords with built-in circuit breakers.

# Be Safe...Replace!

After 10 years, it's been on the job for over 87,000 hours. For best protection, replace your smoke alarms every 10 years.

*Failure Predictions:* First year: 2 - 3% Second to 10th year: 16 - 30%

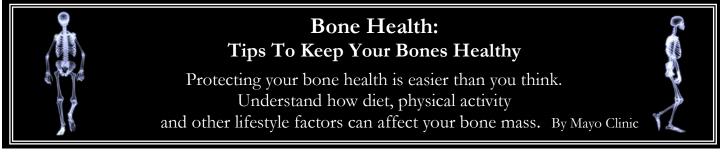
More than 10 years old: 30 - 50%

If you don't remember when the smoke and carbon monoxide detectors where installed, it's best to replace them!

The ADRC and Sauk County Fire Departments have joined together to offer FREE smoke and carbon monoxide detectors to seniors who own their own homes. We are pleased that since August, a number of homes have applied for the FREE smoke and carbon monoxide detectors. and have either had them installed or will soon.

If you are under prepared and in need of new smoke and/or carbon monoxide detectors, contact Cathy at the ADRC at 355-3289 or 800-482-3710 for an application. Your local firefighters will be installing the detectors for you!

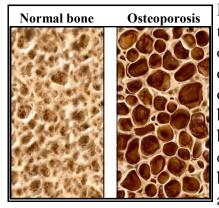




Bones play many roles in the body providing structure, protecting organs, anchoring muscles and storing calcium. While it's particularly important to take steps to build strong and healthy bones during childhood and adolescence, you can take steps during adulthood to protect bone health, too.

### Why is bone health important?

Your bones are continuously changing — new bone is made and old bone is broken down. When you're young, your body makes new bone faster than it breaks down old bone, and your bone mass increases. Most people reach their peak bone mass around age 30. After that, bone remodeling continues, but you lose slightly more bone mass than you gain.



How likely you are to develop osteoporosis — a condition that causes bones to become weak and brittle — depends on how much bone mass you attain by the time

you reach age 30 and how rapidly you lose it after that. The higher your peak bone mass, the more bone you have "in the bank" and the less likely you are to develop osteoporosis as you age.

### What affects bone health?

A number of factors can affect bone health. For example: The amount of calcium in your diet. A diet low in calcium contributes to diminished bone density, early bone loss and an increased risk of fractures.

**Physical activity.** People who are physically inactive have a higher risk of osteoporosis than do their more-active counterparts.

**Tobacco and alcohol use.** Research suggests that tobacco use contributes to weak bones. Similarly, regularly having more than two alcoholic drinks a day increases the risk of osteoporosis, possibly because alcohol can interfere with the body's ability to absorb calcium.

**Gender, size and age.** You're at greater risk of osteoporosis if you're a woman, because women have less bone tissue than do men. You're also at risk if you're extremely thin (with a body mass index of 19 or less) or have a small body frame because you may have less bone mass to draw from as you age. Also your bones become thinner and weaker as you age.

**Race and family history.** You're at greatest risk of osteoporosis if you're white or of Asian descent. In addition, having a parent or sibling who has osteoporosis puts you at greater risk — especially if you also have a family history of fractures.

Hormone levels. Too much thyroid hormone can cause bone loss. In women, bone loss increases dramatically at menopause due to dropping estrogen levels. Prolonged periods absence of menstruation (amenorrhea), before menopause also increases the risk of

#### (Continued from page 30)

osteoporosis. In men, low testosterone levels can cause a loss of bone mass.

### Eating disorders and other conditions.

People who have anorexia or bulimia are at risk of bone loss. In addition, stomach surgery (gastrectomy), weight-loss surgery and conditions such as Crohn's disease, celiac disease and Cushing's disease can affect your body's ability to absorb calcium.

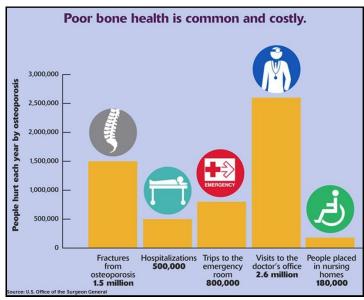
**Certain medications.** Long-term use of corticosteroid medications, such as prednisone, cortisone, prednisolone and dexamethasone, are damaging to bone. Other drugs that may increase the risk of osteoporosis include aromatase inhibitors to treat breast cancer, selective serotonin reuptake inhibitors, methotrexate, some anti-seizure medications and proton pump inhibitors.

### What can I do to keep my bones healthy?

You can take a few simple steps to prevent or slow bone loss.

For example:

**Include plenty of calcium in your diet.** For adults ages 19 to 50 and men ages 51 to 70, the recommended dietary allowance (RDA) is 1,000 milligrams (mg) of calcium a day. The recommendation increases to 1,200 mg a day for women after age 50 and for men after age



70. Good sources of calcium include dairy products, almonds, broccoli, kale, canned salmon with bones, sardines and soy products, such as tofu. If you find it difficult to get enough calcium from your diet, ask your doctor about supplements.

**Pay attention to vitamin D.** Your body needs vitamin D to absorb calcium. For adults ages 19 to 70, the RDA of vitamin D is 600 international units (IUs) a day. The recommendation increases to 800 IUs a day for adults age 71 and older.

Good sources of vitamin D include oily fish, such as tuna and sardines, egg yolks and fortified milk. Sunlight also contributes to the body's production of vitamin D. If you're worried about getting enough vitamin D, ask your doctor about supplements.

**Include physical activity in your daily routine.** Weight-bearing exercises, such as walking, jogging, tennis and climbing stairs, can help you build strong bones and slow bone loss.

**Avoid substance abuse.** Don't smoke and avoid drinking more than two alcoholic drinks a day.

**Enlist your doctor's help.** If you're concerned about your bone health or your risk factors for osteoporosis, consult your doctor. He or she may recommend a bone density test. The results will help your doctor gauge your bone density and determine your rate of bone loss. By evaluating this information and your risk factors, your doctor can assess whether you might be a candidate for medication to help slow bone loss.

Check out our Facebook page: Age of Nutrition at the Aging & Disability Resource Center of Sauk County

"like" this page to receive a gift certificate for a free meal at your local Dining Center!



# **Banana Oatmeal Muffins**

## **Ingredients:**

- 1 1/2 cups all-purpose flour 1 teaspoon baking soda
- 1 cup rolled oats
- 1/2 cup white sugar
- 2 teaspoons baking powder 3/4 cup milk

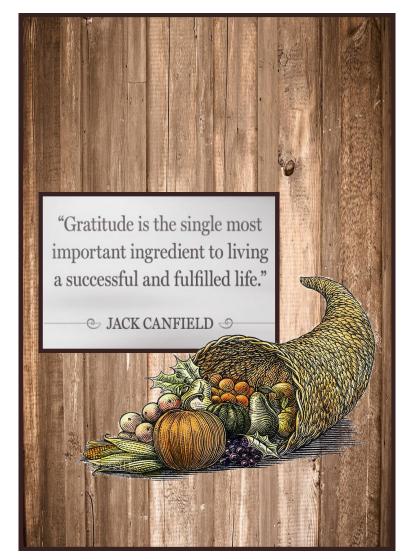
- 1/3 cup vegetable oil
- 1/2 teaspoon vanilla extract 1 cup mashed bananas

- **Directions:**
- Combine flour, oats, sugar, baking powder, baking soda and salt in a bowl. In a large bowl, beat the egg lightly. Stir in the milk, oil and vanilla.

1/2 teaspoon salt

1 egg

- Add the mashed bananas and combine thoroughly.
- Stir the flour mixture into the banana mixture until combined.
- Line a 12-cup muffin tin with paper bake cups and divide the batter among them.
- Bake at 400 degrees F for 18-20 minutes.





A A A	• 0	CTOBE	R	
		2013		= Jun
Monday	Tuesday	Wednesday	Thursday	Friday
Beauty is in the heart	<b>1</b> Beef Stroganoff (inc. veg.) Spinach Salad with Hot Bacon Dressing Mand. Orange Gelatin Dinner Roll	<b>2</b> Pork Jaegerschnitzel Mashed Potatoes Pickled Beet Salad Molasses Cookie Sliced Bread	<b>3</b> Chicken Marsala Baby Red Potatoes Mixed Vegetables Birthday Cake Dinner Roll	<b>4</b> Crispy Fish Fille German Potato Salad Peas/Pearl Onio Pineapple Tidbi Sliced Bread
<b>7</b> Country Fried Steak Mashed Potatoes Copper Penny Salad Chocolate Pudding Sliced Bread	<b>8</b> BBQ Pork Cutlet Baked Potato Corn & Black Beans Applesauce Dinner Roll	<b>9</b> Baked Chicken Twice Baked Style Mashed Potatoes Three Bean Salad Poppy Seed Torte Sliced Bread	<b>10</b> Liver and Onions Sour Cream and Chive Potatoes Peas and Carrots Petite Banana Dinner Roll	<b>11</b> Chicken Tetrazz (incl. veg.) Mixed Italian Sal Rainbow Sherbo Sliced Bread
<b>14</b> Pork Steak Mashed Potatoes Red Cabbage Apricot Halves Sliced Bread	<b>15</b> Pepper Steak Baby Red Potatoes Summer Blend Vegetables Key Lime Pie Dinner Roll	<b>16</b> Beef Stew (includes veg.) Tossed Salad Watermelon Slice Cheddar Biscuit	<b>17</b> Orange Glazed Chicken Breast Escalloped Potatoes Green Beans Coconut Cream Pie Dinner Roll	<b>18</b> Swedish Meatba Mashed Potatoe Winter Blend Vegetables Fruited Gelatin Sliced Bread
<b>21</b> Glazed Ham Baked Potato Baby Carrots Applesauce Cake Sliced Bread	<b>22</b> Baked Spaghetti (includes veg.) Italian Blend Vegetables Butterscotch Pudding French Bread	<b>23</b> Roast Pork Loin Mashed Potatoes Mixed Vegetables Applesauce Sliced Bread	<b>24</b> Hungarian Goulash Cass. (includes veg.) Spinach Salad with Rasp. Vinaigrette Butterfinger Torte Dinner Roll	<b>25</b> Chicken Breas Mashed Potatoe Peas/Pearl Onio Peach Slices Sliced Bread
<b>28</b> Meatloaf Au Gratin Potatoes Wax Beans Tapioca Pudding Sliced Bread	<b>29</b> Baked Chicken Twice Baked Style Mashed Potatoes German Cucumber Salad Pineapple Tidbits Dinner Roll	<b>30</b> Bratwurst on Bun Cheesy Potato Bake Peas and Carrots Fruited Gelatin	<b>31</b> Swiss Steak Mashed Potatoes Swiss Spinach Gingerbread Cake Dinner Roll	Happy Hallowees

		ovember 20 anty Dining Cen		
Monday	Tuesday	Wednesday	Thursday	Friday
"AS WE EXPRESS OUR GRATITUDE, WE MUST NEVER FORGET THAT THE HIGHEST APPRECIATION IS NOT TO UTTER WORDS, BUT TO LIVE BY THEM." —JOHN F. KENNEDY				Pork Cutlet Baby Red Potatoes Tossed Salad Applesauce
<b>4</b> Chicken Breast Mashed Potatoes Carrots Alexander Torte Sliced Bread	<b>5</b> Chili Casserole (includes veg.) Summer Blend Veg. Peach Slices Cornbread	<b>6</b> Salisbury Steak Mashed Potatoes Seven Layer Salad Fruit Cocktail Sliced Bread	<b>7</b> Glazed Ham Baked Potato Wax Beans Birthday Cake Dinner Roll	<b>8</b> Chopped Steak in Burg/Mush Sauce Mashed Potatoes Corn Fruited Gelatin Sliced Bread
<b>11</b> Ring Bologna Baby Red Potatoes Peas and Carrots Oatmeal Raisin Cookie Sliced Bread	<b>12</b> Sweet and Sour Pork over Rice Tossed Salad Cantaloupe Slice Dinner Roll	<b>13</b> Baked Chicken Twice Baked Style Mashed Potatoes Three Bean Salad Choc. Raspberry Torte Sliced Bread	<b>14</b> Salmon Loaf Sour Cream and Chive Potatoes Californian Blend Vegetables Pear Slices Dinner Roll	<b>15</b> Country Fried Steak Mashed Potatoes Peas/Pearl Onions Chocolate Pudding Sliced Bread
<b>18</b> Mushroom Pork Cutlet Mashed Potatoes Mixed Vegetables Applesauce Sliced Bread	<b>19</b> Teriyaki Chicken Breast Baked Potato Baby Carrots Egg Custard Pie Dinner Roll	<b>20</b> Pepper Steak Escalloped Potatoes Spinach Salad with Rasp. Vinaigrette Fruited Gelatin Sliced Bread	<b>21</b> Swedish Meatballs Mashed Potatoes Corn Petite Banana Dinner Roll	<b>22</b> Roast Pork Loin Mashed Potatoes Green Beans Applesauce Cake Sliced Bread
<b>25</b> Baked Chicken Twice Baked Style Mashed Potatoes Pickled Beet Salad Pear Slices Sliced Bread	<b>26</b> Beef Stew (includes veg.) Tossed Salad Butterscotch Pudding Cheddar Biscuit	<b>27</b> Roast Turkey Mashed Potatoes Green Bean Casserole Pumpkin Pie Dinner Roll	TO OBSE	29 SED RVE THE ING HOLIDAY

Q

For *AddLIFE Today!* questions or comments, please contact Cathy Bindl at 355-3289 or email at 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.

In an attempt to reduce the increasing costs of returned issues, please contact us if you are going on vacation, or are moving, or if you want to be removed from this mailing list.

AddLIFE Today! is also available on the county website at <u>www.co.sauk.wi.us/adrc</u> Would you prefer to receive an electronic copy of future issues? Please e-mail the editor at cbindl@co.sauk.wi.us We will email the latest issue of AddLIFE Today!. Thank you for helping us reduce postage costs as well as the amount of paper generated!

Statements or expressions of opinion here are those of the authors and not necessarily those of the Aging & Disability Resource Center. In no event will the authors, the editors, the reviewers or the publishers be liable for any damages resulting from use of this material. The publication of any information provided by an *AddLIFE Today!* partner is not to be construed as an endorsement of the product or service offered unless the article specifically states that there is such endorsement or approval.



# **Donation Designation Form**

I want to help the Aging & Disability Resource Center to continue it's 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 Door Step Dinners Program Eat Better, Move More Program Elder Benefit Specialist Program Foot Care Clinics Health Promotion Programs Helping Hand at Home Program ] Home: Safe & Sound Program Information & Assistance Programs Living Well with Chronic Conditions **Outreach** Programs Prevention Programs Tele-assure Program The Bus ] Transportation Programs Turning 65/Retirement Workshops Volunteer Programs Kindly make your check payable to: "ADRC" 505 Broadway, Room 102 Baraboo, Wisconsin 53913

"The season for enjoying the fullness of life partaking of the harvest, sharing the harvest with others, and reinvesting and saving portions of the harvest for yet another season of growth." -Denis Waitley       The Source of the harvest (Structure)         This ADRC Brainteaser was provided by: Source				
<ul> <li>ACORN</li> <li>ACORN</li> <li>APPLE</li> <li>AUTUMN</li> <li>BOUNTY</li> <li>RAKING</li> <li>COLORS</li> <li>RED</li> <li>CORN</li> <li>SCARECROW</li> <li>CRANBERRIES</li> <li>SQUASH</li> <li>FALL</li> <li>SQUIRREL</li> <li>FOLIAGE</li> <li>HALLOWEEN</li> <li>TREE</li> <li>HARVEST</li> <li>YELLOW</li> </ul>	arkplace.com $\mathbb{A} \times \mathbb{B} \times \mathbb{A}$ TYRLJTAEQHLCPERNVPHREUCGUAXERUMSWBZOARBAXLTARAMANKTHONNIMLKUKRNPIRBXZOARBAXLTARAMANKTHONNIMLKUKRNPIRBXZICLKOETRZIBKSOJBBPIOTWSUVNJUEIECLNZIBKSOJBBZIIBKSOJBNZIIBXIINKIDIINNIIIIIIINIIIIIIIIIIII<			