

JACKSON COUNTY

# Sixty Forward



*"Not just for Seniors" ...  
A resource for seniors, families and caregivers.*

**VOL. 10 - ISSUE: 4  
OCTOBER 17, 2022**

## Welcome Lori Holmgreen



Hello! My name is Lori Holmgreen. I am excited to begin my new role as an ADRC (Aging and Disability Resource Center) professional, and I am looking forward to serving the Jackson County community with Jackson County Aging and Disability Services! This is a new role for me, as I have been a health care professional for 25 years as a licensed physical therapist assistant. I have a diversified background of experience to a wide range of orthopedic and neurological diagnosis across hospital, sub-acute, home health and outpatient rehabilitation settings, but my focus has been serving the geriatric community in long-term care and assisted living settings. I most recently was the director of rehab for Powerback Rehabilitation at the Pine View Care Center and Pine View Terrace. I truly enjoyed working for the Pine View and Pine View Terrace, and I will miss the wonderful residents and employees that I have grown so close to.

I appreciate the warm welcome I have received from the Aging and Disability Service Team, and I am ready and excited to transition into the role of an ADRC Professional and serve the Jackson County area!

## Community & Culture: Dinner After Five

One of the Aging & Disability Resource Services of Jackson County Aging goals over the next three years is to host a quarterly Community & Culture: Dinner after 5 in which we explore a local ethnic group with our Senior Nutrition program. We are hoping to showcase the culture, food and diversity of one of Jackson County's population.

Our first dinner was held on Thursday, September 22, 2022. Thank you to the American Legion for allowing us to host this event at their wonderful building. The evening started with a short presentation, given about the Ho-Chunk Nation culture and how the Jackson County community can support and participate in their culture, followed by a wonderful meal cooked by L & M Café.

Our next Community & Culture: Dinner After Five event will be in February – watch for details in the next 60 Forward edition in January!



Shan Rose and Sarah Denstad, Aging and Disability Resource of Jackson County staff, at the welcome table.



Michelle-Greendeer-Rave, Jackson County Board and Aging and Disability Resource Center Advisory member, presents information on the Ho-Chunk diet and "eating mindfully," along with sharing Ho-Chunk history during the dinner.

## November is National Family Caregiver Month

Join the ADRC of Jackson County  
November 30 • 1:30pm  
at the  
Lunda Community Center/The HUB  
for a viewing of the documentary:

*"Unconditional:  
A Journey of  
Selfless Love"*



## Welcome Sarah Denstad



Hello! I am Sarah Denstad and I am the new Aging and Disabilities Services Program Assistant. I graduated from Melrose-Mindoro High School in 2013 and a little over a year ago moved back to Jackson County. My fiancé and I have two little boys, and we love going to community events. I am so excited to be back in the Jackson County community and to be able to help where I can!



## Beneficially Speaking



with  
**Megan Gerardy**  
Jackson County  
Elder Benefit  
Specialist

### Medicare Open Enrollment is Oct. 15 - Dec. 7

Plans change every year. So can your health needs. Medicare plans change from year-to-year. Even if you are happy with your current plan, check to see if it will be changing next year.

- \* Read the Annual Notice of Changes mailed to you by your health plan.
- \* Check the plan formulary - the list of covered prescription drugs - to make sure yours are covered.
- \* Have a Medicare Advantage plan? Check to see that your providers are still in the plan's network and if there are any changes in co-pays.
- \* Look for plans that best meet your changing health, life, and financial needs

There are options for assistance reviewing your current coverage.

**Online:**

Medicare.gov/plan-compare

**Over the phone:**

1-800-Medicare

**In-person:**

Call to schedule an appointment with the Jackson County Elder Benefit Specialist  
715-284-4301, ext. 377

### Medicare Savings Program

Need help with Medicare costs? You may qualify for help from your state to pay for Medicare premiums and other costs. If your income for 2021 is below \$18,000, it might be worth contacting your state's Medicaid program about Medicare Savings Programs that could be available for you. To find out more, contact 1-800-MEDICARE or contact the Jackson County Elder Benefit Specialist at 715-284-4301, ext. 377.

## WELCOME TO MEDICARE CLASSES

Got Medicare? Got Questions?  
Join our FREE classes to learn more about how your coverage works!

January 3, 2023  
12 p.m. – 1 p.m.

February 7, 2023  
12 p.m. – 1 p.m.

March 7, 2023  
12 p.m. – 1 p.m.

**Held at Black River Fall Public Library**  
222 Fillmore Street, Black River Falls, WI 54615

## Fire and Fall Prevention Program for Older Adults to be Held During October Fire Prevention Month

Jackson County Public Health, ADRC of Jackson County, and the Lunda Community Center are partnering together during October to host a Fire and Fall Prevention Program for older adults. The Remembering When program will be held on Wednesday, October 26, from 1 to 2:30 p.m. at The Hub in the Lunda Community Center. This free event is open to the public. All senior citizens are welcome to attend.

Older adults are at high risk of fire and falls. The Remembering When program, developed by the National Fire Protection Association (NFPA),

teaches older adults through trivia, humor, and nostalgia how to protect themselves from fires and falls. This fun, interactive program will discuss important topics, while sprinkling in fun trivia from the past. What hit television show was set during the Korean War? What singing legend brought rock'n'roll into popular culture? The focus is on fun, but the safety messages are serious.

For more information on the Remembering When program or other programming, please contact the ADRC of Jackson County at 715-284-3978.

## EAT WELL, CARE WELL – Sweet Potatoes

### Sweet Potato Recipes:

Microwave, roast, and boil sweet potatoes as an entrée or side

- Dress up sweet potatoes with plain Greek yogurt, cheese, beans, or vegetables like broccoli
- Try sweet potatoes in place of regular potatoes – make them mashed or as wedges
- Sweet potato roots, leaves, shoots, and skins are edible – wash before consuming
- Jazz up lasagna, shepherd's pie, and casseroles with sweet potatoes
- Keep sweet potatoes in mind with dessert! Roast them with a bit of sugar and nuts, put them in pastries, or create a pudding.

### Butternut Squash Jumble:

- 1/2 small butternut squash
- 1/2 sweet potato, peeled and cut into 1-inch pieces
- 1/2 T. olive oil
- 1/8 tsp. dried thyme
- 2 T. gorgonzola cheese
- 2 T. chopped pecans
- 1 T. fresh parsley
- Dash of salt and pepper

**Directions:**

- Preheat the oven to 425 degrees
- Mix in a large bowl squash, sweet potatoes, olive oil, salt and pepper, and thyme
- Transfer to a baking pan
- Roast until tender for 40-45 minutes, stirring occasionally
- Sprinkle with cheese, pecans, and parsley

Recipe from

[www.tasteofhome.com/recipes/butternut-squash-jumble/](http://www.tasteofhome.com/recipes/butternut-squash-jumble/)

News Publishing Company, Inc.,  
409 East Main St.,  
Black River Falls, WI 715.284.4304  
is publishing, quarterly,  
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provided by the Aging and Disability  
Resource Center of Jackson County.



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**Butternut Squash Jumble:**

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- 1/2 sweet potato, peeled and cut into 1-inch pieces
- 1/2 T. olive oil
- 1/8 tsp. dried thyme
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[www.tasteofhome.com/recipes/butternut-squash-jumble/](http://www.tasteofhome.com/recipes/butternut-squash-jumble/)



**Aging & Energy News**  
with Lyn Gates  
Jackson County  
Coordinator Aging/Energy

**Aging in Place: Growing Older at Home**

These are common issues for older people. You may share the often-heard wish, "I want to stay in my own home!" The good news is that with the right help, you might be able to do just that. Staying in your own home as you get older is called "aging in place." This article contains suggestions to help you find the help you need to continue to live independently.

**How to plan ahead to age in place:** Planning ahead is hard because you never know how your needs might change. The first step is to think about the kinds of help you might want in the near future. Maybe you live alone, so there is no one living in your home who is available to help you. Maybe you don't need help right now, but you live with a spouse or family member who does. Everyone has a different situation. One way to begin planning is to look at any illnesses, like diabetes or emphysema, that you or your spouse might have. Talk with your doctor about how these health problems could make

it hard for someone to get around or take care of him- or herself in the future. If you are a caregiver for an older adult, learn how you can get them the support they need to stay in their own home.

**What support can help me age at home?** You can get almost any type of help you want in your home - often for a cost. You can get more information on many of the services listed here from your local Aging and Disability Resource Center, tribal organization, or nearby senior center.

**Personal care.** Is bathing, washing your hair, or dressing getting harder to do? Maybe a relative or friend could help. Or, you could hire a trained aide for a short time each day.

**Household chores.** Do you need help with chores like housecleaning, yard work, grocery shopping, or laundry? Some grocery stores and drug stores will take your order over the phone and bring the items to your home. There are cleaning and yard services you can hire,

or maybe someone you know has a housekeeper or gardener to suggest. Some housekeepers will help with laundry. Some drycleaners will pick up and deliver your clothes.

**Meals.** Worried that you might not be eating nutritious meals or tired of eating alone? Sometimes you could share cooking with a friend or have a potluck dinner with a group of friends. Find out if meals are served at a nearby senior center or house of worship. Eating out may give you a chance to visit with others. Is it hard for you to get out? Ask someone to bring you a healthy meal a few times a week. Meal delivery programs bring hot meals into your home; some of these programs are free or low-cost.

**Money management.** Do you worry about paying bills late or not at all? Are health insurance forms confusing? Maybe you can get help with these tasks. Ask a trusted relative to lend a hand. Volunteers, financial counselors, or geriatric care managers can also help. Just make sure you get the referral from a trustworthy source, like your local Area Agency on Aging. If you use a computer, you could pay your bills online. Check with your bank about this option. Some people have regular bills, like utilities and rent or mortgage, paid automatically from their checking account.

Be careful to avoid money scams. Never

give your Social Security number, bank or credit card numbers, or other sensitive information to someone on the phone (unless you placed the call) or in response to an email. Always check all bills, including utility bills, for charges you do not recognize.

Even though you might not need it now, think about giving someone you trust permission to discuss your bills with creditors or your Social Security or Medicare benefits with those agencies.

**Health care.** Do you forget to take your medicine? There are devices available to remind you when it is time for your next dose. Special pill boxes allow you or someone else to set out your pills for an entire week. Have you just gotten out of the hospital and still need nursing care at home for a short time? The hospital discharge planner can help you make arrangements, and Medicare might pay for a home health aide to come to your home.

If you can't remember what the doctor told you to do, try to have someone go to your doctor visits with you. Ask them to write down everything you are supposed to do or, if you are by yourself, ask the doctor to put all recommendations in writing.

**Common concerns about aging in place:** If staying in your home is important to you, you may still have concerns about safety, getting

around, or other activities of daily life. Find suggestions below to help you think about some of these worries.

**Getting around - at home and in town.** Are you having trouble walking? Perhaps a walker would help. If you need more, think about getting an electric chair or scooter. These are sometimes covered by Medicare. Do you need someone to go with you to the doctor or shopping? Volunteer escort services may be available. If you are no longer driving a car, find out if there are free or low-cost public transportation and taxis in your area.

Maybe a relative, friend, or neighbor would take you along when they go on errands or do yours for you.

**Finding activities and friends.** Are you bored staying at home? Your local senior center offers a variety of activities. You might see friends there and meet new people too. Is it hard for you to leave your home? Maybe you would enjoy visits from someone. Volunteers are sometimes available to stop by or call once a week. They can just keep you company, or you can talk about any problems you are having.

**2022-2023 ENERGY ASSISTANCE OUTREACH**

The Jackson County Aging & Energy Offices will be taking applications for energy assistance for the elderly and disabled at the sites listed below.

Please bring:

- \* Social security numbers for everyone in the household
- \* Verification of income for the three months prior to the date of application
- \* Landlord name, address, and phone number
- \* Account numbers and total amount of fuel and electric used during the past 12 months as verified by your fuel dealer and electric company.

If you are shut-in and unable to get to one of these sites, please call (715)-284-4301 and someone will make other arrangements to take your application.

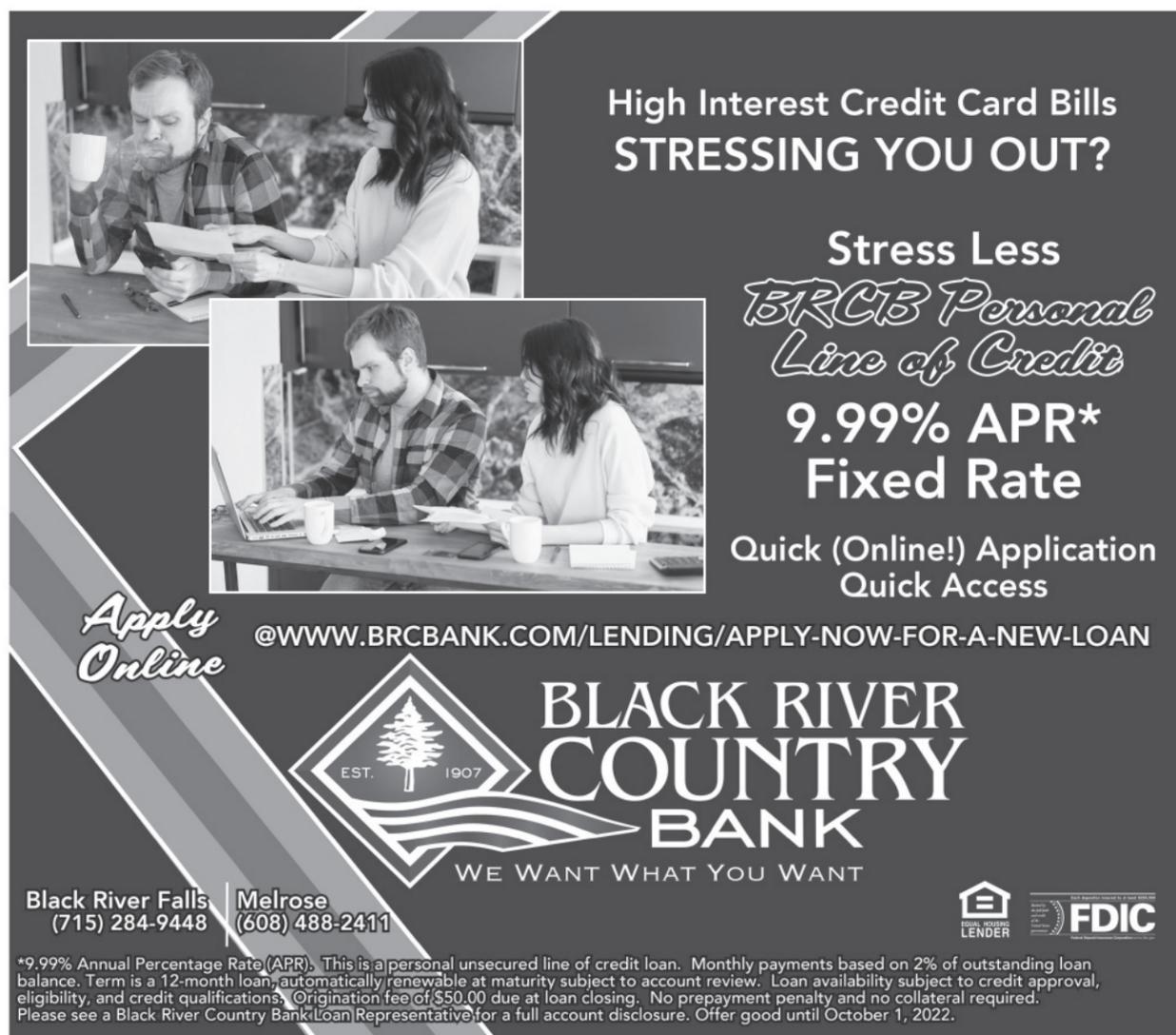
**Outreach services will be offered in the following sites:**

**MERRILLAN**

Village Hall  
101 S. Main Street, Merrilan  
Wednesday Oct. 18, 1 p.m.

**BLACK RIVER FALLS**

Black River Area Chamber of Commerce  
Community Room  
120 N. Water Street, BR Falls  
Monday, Nov. 14, 1 p.m.



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**YOUR LIBRARY TO GO**

offers materials to people in Jackson County who find it difficult to get to the library. If you are homebound for various reasons and would like a volunteer to bring items to you, register with Interfaith Caregivers at 715.284.7058.



**Aging and Disability Services Unit**

- Angie Shafer - Aging and Disability Services Manager
- Lynette Gates – Aging and Disability Services Supervisor
- Megan McCormick - Community Health Worker
- Megan Gerardy – Elder Benefit Specialist
- Mary Valentino - Disability Benefit Specialist
- Elizabeth Braun - ADRC Options Counselor
- Lori Holmgreen – ADRC Options Counselor
- Amber Ducklow - Adult Protective Services
- Rachel Burzynski - Adult Protective Services
- Darby Rush - Dementia Care Specialist
- Sarah Denstad – ADS Program Assistant

**Contact the Aging and Disability Services Unit at 715-284-3978.**

**Meal Planning to Make Life Simpler**

*Complied by: April Duval, FoodWise Nutrition Education Coordinator for Jackson and Trempealeau Counties UW-Madison, Division of Extension*

Planning meals in advance is an important step in ensuring the foods you eat are healthy and are within your budget. Planning meals save you time and money and makes your life less stressful.

To plan a menu, start by picking a length of time that works best – three days, five days, a week... whatever works best for you. Write down your meals and snacks on a dry-erase board, calendar, notebook, piece of paper, app, worksheet or whatever works best for your family. Using your menu plan, write your grocery list and you are ready to go shopping. Here are some additional strategies to try out:

1. Look through your

refrigerator, freezer, and cupboards to see what items you already have. Use these foods in your meal plan.

2. Look at grocery fliers or go online to see what is on sale. Plan meals around foods on sale.

3. Write down which meals/snacks/recipes you will prepare this week. You can use a Weekly Meal Planner to write down meals and snacks for the coming week or pen and paper. Use MyPlate as a guide for planning healthy meals.

4. Once you have a meal plan of foods and snacks, the next step is to develop a shopping list of foods you need to buy before you go to the grocery store.

You can view several meal planning templates, videos and other resources here: <https://spendsmart.extension.iastate.edu/plan/menu-planning/>

**Recipe of the Month  
Meat and Veggie Mac**

Serves 4 Serving Size: 1 1/2 cups

**Ingredients:**

- 1 package (7.25 ounces) macaroni and cheese
- 1 package (16 ounces) mixed frozen vegetables
- 1 1/2 cups cooked, chopped meat (beef, pork, chicken, etc.)
- Milk and butter (as per macaroni and cheese box directions)
- 1/8 teaspoon garlic or onion powder or other seasoning

**Instructions:**

Cook macaroni in large saucepan as directed on package. Add the frozen vegetables after about 5 minutes. Cook until macaroni is tender and vegetables are cooked. Drain.

Return macaroni and vegetables to the pan. Add the cooked meat.

Stir the cheese powder mix, milk, butter (as per box directions) and garlic or onion powder together. Stir into macaroni mixture.

Cook over low heat for 1-2 minutes or until heated through. Stir off and on.

*FoodWise education is funded by the USDA Supplemental Nutrition Assistance Program– SNAP and Expanded Food and Nutrition Education Program - EFNEP. An EEO/AA employer, the University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements.*

**Improving Communication, with Hearing Loss**

*From Your Friends at Interfaith*

A lot of frustration and relationship strain can come from sensory issues, especially hearing loss. If you are constantly struggling to hear or having to repeat yourself, it is common to get frustrated. To help keep your relationships healthy, here are some tips for you and your loved ones.

**When talking to someone with hearing loss:**

- Begin each conversation with their name so they know you are talking to them.
- Make eye contact with the person you are speaking with, and never speak from a different room, or when walking away.
- Be aware of background noise and limit them as much as possible.

- Be sure to speak clearly, and slowly, but also naturally. It is not necessary to shout, and that often creates more relationship distress. Shouting distorts speech and may make lip reading more difficult. It can also make the person feel like you are yelling at them.
- Keep your hands away from your face while talking. Facial hair can also make it harder for someone to read your lips, or understand what you are saying. If you are eating, chewing, or smoking while talking, your speech will be more difficult to understand.
- When speaking on the phone, make sure you have a clear connection, and you are talking directly into the mouthpiece. Begin

each conversation making sure that the connection is clear and the other person can hear and understand you.

• Active listening is very important. If the other person has a confused or puzzled look, they may not be hearing or understanding you.

**If you are experiencing hearing loss:**

- Be sure and have your hearing checked. There could be some treatment solutions, and also a way to gauge the level of loss and monitor its progression.
- Be proactive in protecting your hearing.
- Talk to family about your hearing loss and ask them to help you by doing the items listed above. Communication is the key to most relationship issues.

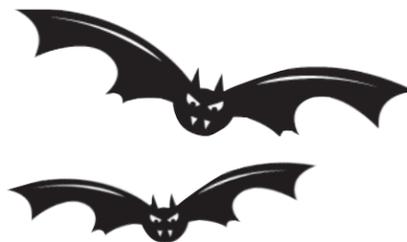


**Trunk or Treat Event**

Jackson County DHHS will be having its 2nd annual Trunk or Treat Event.

This is an outreach event for programs in the community and fun for the children of Jackson County.

It will take place on October 28, 2022, from 3 p.m. to 5:30 p.m. at the Jackson County DHHS building, located at 421 County Rd R, Black River Falls, WI 54615.



Please, join us for the fun!

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## Beneficially Speaking II



with  
**Mary Valentino**  
**Jackson County**  
**Disability Benefit**  
**Specialist**

### Feeling Bombarded by Celebrity Commercials?

*By Ingrid Kunding,  
SMP Project Manager*

If you watch television, you have probably seen the commercials for Medicare insurance. Some of these commercials feature famous athletes delivering “important information if you are on Medicare.” Other commercials might make you feel like you are missing out on all sorts of benefits that you are entitled to. Are you nodding your head right now because you’ve seen these types of commercials?

These types of commercials are intensifying due to Medicare’s Open Enrollment Period, October 15 – December 7, 2022. This is the time of year that Medicare health and drug plans can make changes to things, like cost, coverage, and which providers and pharmacies are in their networks. This is when anyone with Medicare can change their Medicare health plan and prescription drug coverage for the following year to better meet their needs. Television commercials will try to entice you with additional benefits or make you feel like you are missing out. Be careful and do your homework to make sure you understand the benefits and plans available to you.

**Here are a few important things to know before you make the decision to call the number on the TV screen:**

- While commercials may use the word Medicare, as well as the red, white, and blue colors and images of a Medicare card, the telephone numbers displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the screen, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.

- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a “one-size-fits-all” type of option.

- Some commercials mention that you may qualify for up to \$144 added back to your Social Security check every month. Be careful, as there are conditions that apply to this statement. This rebate is something that you may be eligible for IF you purchase a Medicare Advantage plan AND live in a certain area of the country. It is important that you understand whether you live in an eligible area of the country or zip code.

- The commercials may also state that you could qualify for a zero-dollar premium or mention available benefits at no additional cost. Again, there is fine print for these types of situations that you need to be aware of. Zero-dollar premium plans may also have co-payments and coinsurance that can apply. And again, these types of plans may not be available where you live.

What’s the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred healthcare provider, or has costs that you were not anticipating. And since the new plan doesn’t go into effect until January 1, 2023, you may not find out these things until it’s too late.

**So, what can you do to make sure that you understand all your options?**

- Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

An important resource for Wisconsin Medicare Beneficiaries is the Jackson County Benefit Specialists at local Aging and Disability Resource Centers (ADRC) at 715-284-3978.

## Happy Thanksgiving



Eat ham.  
Please!

# Fun By The Numbers

Like puzzles? Then you’ll love sudoku. This mind-bending puzzle will have you hooked from the moment you square off, so sharpen your pencil and put your sudoku savvy to the test!

Here’s How It Works:

Sudoku puzzles are formatted as a 9x9 grid, broken down into nine 3x3 boxes. To solve a sudoku, the numbers 1 through 9 must fill each row, column and box. Each number can appear only once in each row, column and box. You can figure out the order in which the numbers will appear by using the numeric clues already provided in the boxes. The more numbers you name, the easier it gets to solve the puzzle!

			2			1	8	
					4			9
	3							
9					3		4	
	5					1		
			7		8			2
1		3		9		7		
4	2							
		5	3	1		6		

Solution on page 8.



**daylight saving time ends**

**November 6**

Turn your clocks back one hour  
Saturday night, Nov. 5.



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800-258-0023 [www.coopcu.com](http://www.coopcu.com)

Black River Falls | Fall Creek | Galesville | Melrose | Onalaska | Strum

# Picnic held for Dementia Caregiver Support Group

A support group picnic was held on August 11 at the Lunda Community Park Pond shelter, with 22 people attending. Caregivers and their loved ones enjoyed a picnic lunch and yard games, giving them a chance to have some fun together.

The ADRC and Interfaith, in partnership with the Alzheimer's Association, started a Dementia Caregiver Support Group in 2019. This group meets the first Thursday of each month from 2 p.m. to 3 p.m. at the Jackson County Department of Health and Human Services, providing emotional, educational, and social support for individuals caring for someone with dementia.



Contributed photo  
Aging and Disability Resource Center of Jackson County and Jackson County Interfaith Volunteer Caregivers hosted a support group picnic for those living with dementia and their caregivers.

# Cool as a Cucumber

Presented by the Aging and Disability Resource Center

Typically when you think of nutrient-packed vegetables, the cucumber may not be the first one that comes to mind, even though it's very popular and eaten all year-round in Wisconsin. Cucumbers are scientifically known as *Cucumis sativus* and belong to the same botanical family as melons (including watermelon and cantaloupe) and squashes (summer squash, winter squash, zucchini, and pumpkin).

We usually see cucumbers in two forms: "slicing cucumbers" that we eat fresh and "pickling cucumbers" made into pickles. Slicing cucumbers are usually larger and have thicker skins, while pickling cucumbers are usually smaller with thinner

skins.

One cup of sliced, raw cucumber only has 16 calories! Because they have a high water content, they don't have a high amount of vitamin contents, but do have a beneficial amount of antioxidants and anti-inflammatory phytonutrients! (That includes eating the skins!) Including cucumbers in your meal plan can potentially help prevent or manage heart disease, type 2 diabetes, and development of cancer.

Cucumbers are grown all over the United States, but most are produced in Florida, Michigan, North Carolina, Ohio and Texas. Approximately 50,000 acres of cucumbers are grown for fresh consumption and 100,000 acres for pickling.

Fun Facts about Cucumbers!

A. The largest cucumber ever grown weighed 154 pounds and was 67 inches long.

B. Placing a slice of cucumber on the eyelid can reduce puffiness due to its cool temperature, so technically not the cucumber.

C. People suggested that cucumbers never lost its cool due to its water retentive ability and its internal cooler temperature. The inside of cucumbers can be up to 20° F cooler than the temperature outside.

D. Apparently, rubbing a cucumber slice over the mirror in the bathroom can help stop the mirror from fogging up and provides a nice smell.

E. Michigan ranks first in the nation for producing pickling cucumbers and 4th in the nation for producing fresh cucumbers.

## Jackson County Mini Bus Schedule

Rider costs: Round Trip cost from the villages is \$3.00

Within the City of Black River Falls the cost is \$1.00

2 stops: Walmart and Hansen's IGA  
1 hour stop at each location

Approximate Pick-up Times:

### Tuesday:

Melrose 8:30 a.m.  
Black River Falls 9:15 a.m.

### Wednesday:

Hatfield 8:15 a.m.  
Merrillan 8:45 a.m.  
Alma Center 9:00 a.m.

### Thursday:

Hixton 8:15 a.m.  
Taylor 8:30 a.m.  
Black River Falls 9:00 a.m.

All ride pick-up times are approximate depending on ridership for the day.

Please call 715-284-4301, ext. 370, to set up a ride and give two days notice.

# Jackson County Memory Café supports those with dementia and their caregivers

The first Jackson County Memory Café at the Black River Falls Public Library was held on Wednesday, Sept. 21, with an Apple Social as their theme for the afternoon.

The Memory Café program will be offered every other month, on the third Wednesday from 1 p.m. to 2:30 p.m. A Memory Café invites individuals with dementia and their care partners

to a safe and supportive environment to enjoy a social event, with a special activity.

The Memory Café is a partnership with the Aging and Disability Resource Center of

Jackson County, the Black River Falls Public Library, and Jackson County Interfaith Volunteer Caregivers' Time for You Group Respite Program.

**Memory Café**  
A safe and supportive environment for those with dementia or other memory loss and their care partners. Take a break and enjoy coffee, social time and a special activity.

**HOLIDAY CARD MAKING**  
Wednesday, November 16th  
1:00pm - 2:30pm  
Black River Falls Public Library  
222 Fillmore St. | Black River Falls, WI 54615

MEMORY CAFE MONTHS  
January, March, May, July, September, November

Have some questions?  
Give us a call at the Jackson Co. ADRC at 715-284-4301

ADRC  
Aging & Disability Resource Center of Jackson County

BRF Public Library  
CELEBRATING 150 YEARS

Time for you  
RESPIRE PROGRAM

**PINE VIEW TERRACE**

For information or to schedule a private tour, please contact:  
PH: 715-284-7077  
Email: ltrocinski@rphfcorp.com  
404 County Road R  
Black River Falls, WI 54615

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**Large One & Two Bedroom Apartments**  
Call for availability and/or private tour

Providing you with the independence you desire and the assistance you need with **24 hour staff**

~ Outdoor Patio ~ Daily Activities ~ On-Site Beauty Shop

## Announcement: SNAP online retailers

By the GWAAR Legal Services Team

The list of retailers accepting SNAP (FoodShare) benefits continues to grow. Quest cards can now be used at the following online sites:

- ALDI
- Amazon
- Lou Perrine's Gas and Grocery
- Meijer
- Miller and Son's Supermarket
- Pfacek's IGA
- Sam's Club Scan and Go
- Schnuck's Market
- Walmart
- Whole Foods
- Woodman's Markets

As a reminder, FoodShare benefits can be used for qualifying food purchases only. If any delivery fees apply, the beneficiary needs to use a different payment source.

To stay up-to-date on this growing list, visit:  
<https://www.fns.usda.gov/snap/online-purchasing-pilot>

# BAKING TREATS WORD SEARCH

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

Find the words hidden vertically, horizontally, diagonally, and backwards.

Solution on page 10.

## WORDS

BAKING  
 BROWN  
 BUTTER  
 CAKE  
 CONFECTION  
 COOKIES  
 DESSERT  
 EGGS

ICING  
 INGREDIENTS  
 LEAVENER  
 MIXER  
 OIL  
 OVEN  
 RISE  
 SHEET

SIFTED  
 STIR  
 SUGAR  
 SWEET  
 TASTE  
 TEMPERATURE  
 TEST  
 WHIP

### JACKSON COUNTY SENIOR MEAL SITES

Carryout orders need to be called in to the restaurant between 8 and 10 a.m. Pick-up is between 11 a.m. and noon.

**BLACK RIVER FALLS**  
 Home-Delivered  
 11 a.m. to 1 p.m.  
 (Monday through Friday)

**MELROSE L & M CAFÉ**  
 608-488-2611  
 Dine-in or Carryout available  
 Monday through Thursday  
 11 a.m. to 1 p.m.

**MERRILLAN MERRILLAN CAFÉ**  
 715-333-9200  
 Dine-in or Carryout available  
 Monday through Thursday  
 11 am. to 1 p.m.  
 Friday 11 a.m. to 1:30 p.m.

**TAYLOR TAYLOR GENERAL STORE & CAFÉ**  
 715-662-2225  
 Dine-in or Carryout available  
 Monday through Friday  
 11 a.m. to 1 p.m.

**MILLSTON TK'S 400 CLUB**  
 Dine-in Only  
 Wednesday through Thursday  
 11 a.m. to 1 p.m.

For Home Delivered Meals or more information, contact the ADRC of Jackson County  
 715-284-3978.

## Emergency Preparedness



with  
**Jack Workman**  
 Jackson County Emergency  
 Management  
 Coordinator

### Fire Safety is Important

As winter approaches and more opportunities exist to use heating appliances it is important to remember to use the appliances correctly. Making sure to use things correctly in addition to keeping in mind a few other safety tips can help reduce the risk of fire in your home. Below are some safety tips specifically related to fire.

- Make sure to plug things that heat or cool directly into a wall outlet. Devices such as a space heater or air conditioner (like a window unit) draw a lot of electricity. If you plug these devices into a power strip it is possible to overwhelm the strip which could cause sparks and lead to fire.
- When using a space heater make sure that it is equipped with an auto shut off both with a timer and in case it gets knocked over. A space heater is designed to help make a space more comfortable for a short term and is not a replacement for an appropriate heating device like a furnace

- or a fire place.
- Also while using a space heater make sure to keep the area in front of it clear. Use the manufacturer's guidelines but a good rule of thumb is at least three feet in all directions from the heater.
- Make sure that if you have a fireplace, it is in good repair. This means inspecting the fireplace yourself or having someone knowledgeable check it for you. Also be sure that the fireplace is clean to prevent a buildup of potentially flammable substances.
- When cooking, especially with grease, it is important to have a lid that can cover the pot/pan nearby. If the grease catches fire and it is safe to do so put the lid over the pot/pan to smother the fire. Leave the lid on until the pot/pan has cooled.
- Have a fire extinguisher nearby so that you can try to extinguish the fire if you feel safe doing so, if you do not feel safe trying to put out the fire evacuate the building and call 911. A fire

- extinguisher can be used with the acronym PASS, Pull the pin, Aim at the base of the fire, Squeeze the handle, Sweep back and forth.
- Have smoke detectors (and carbon monoxide detectors are good too, some units have both in one) in major rooms of the house/apartment. Major rooms include the kitchen, the living room, the bedroom(s) and at landings in stairwells. More smoke detectors can lead to a higher chance of being notified of an event which could help save lives.
- Have an evacuation plan for you and your family (including your pets), having the plan of how to get out and where to meet once you are outside improving outcomes should there be a fire.
- Fires are dangerous events that move rapidly. Making quick decisions (or having pre-made plans) help keep you and your family safe in the event that something does happen.

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# Options Counseling

By: Elizabeth Mueller, Rowena Nelson and Samantha Braun

## What is the IRIS program?

IRIS (Include, Respect, I Self-Direct) is a self-directed program for Wisconsin's frail elders and adults with disabilities. You have to be eligible for Medicaid to be in the IRIS program.

IRIS is built on the principles of self-determination and self-direction. That means that you will have the freedom to decide how you want to live your life.

### How it works

When you join IRIS, a budget is established for you based on your long-term care needs and goals. You get to decide what goods, support, and services will help you achieve your goals and, using your budget, you will help create a support and service plan to meet your needs. Your IRIS services will be there to help you live a meaningful life.

Since you will have a lot of freedom and choice, you will be taking on the responsibilities of managing your budget, acting as an employer to workers you choose to hire, and completing important paperwork for the program and your workers. You will also be responsible for reporting changes in

your health or safety and maintaining your eligibility for Medicaid and the IRIS program.

You will need to understand and follow IRIS program rules and policies. If you choose to work with a provider, you will be responsible for negotiating the rate. If you choose to hire your own workers, you will be responsible for recruiting, hiring, training, scheduling, and supervising your employees. You will also need to have an emergency back-up plan to make sure someone is there to help you if your regular worker is unavailable. If there are changes in your health, condition, or safety, you will be responsible for reporting those changes.

### Support from others

Joining IRIS does not mean doing things all by yourself. You will have others to help you along the way. Every IRIS participant has an IRIS consultant agency and fiscal employer agent to help support self-direction.

Resource: [dhs.wisconsin.gov/adrc/index/htm](https://dhs.wisconsin.gov/adrc/index.htm)

## Reminder: get your flu shot

By the GWAAR Legal Services Team

Flu season starts each fall and lasts until the following spring. The Centers for Disease Control and Prevention (CDC) recommends that everyone six months of age and older get a flu shot every season with few exceptions. Vaccination is especially important for people who are at high risk for complica-

tions from the flu. People aged 65 and older are at great risk of serious complications compared with younger adults.

It's important to get vaccinated before flu activity begins in your community. In general, it takes about two weeks after vaccination for antibodies to develop in your body and provide protection against the flu. If possible, you should

get a flu shot before the end of October. However, getting vaccinated later can still help later in the season while flu viruses are circulating.

In addition, it's safe to get the flu shot with other vaccines. Protect yourself against COVID-19 by getting your COVID-19 vaccine or booster at the same time as your flu shot.

Most insurance, in-

cluding Medicaid, covers an annual flu shot without charging a copay or coinsurance. Check with your plan to find out whether you must go to a specific provider to receive the shot. Original Medicare Part B covers 100% of the Medicare-approved price when you receive your flu shot from a provider that accepts Medicare. Additionally, Medicare Advantage Plans are required to cover flu shots without deductibles, copayments, and coinsurance, as long as you get the flu shot from an in-network provider.

## Explore Jackson County This Fall with Jackson in Action

Submitted by Dawn Jacobson, Jackson County Public Health Specialist

Fall is a beautiful time to explore outdoors in Jackson County, with the many parks, trails, and wooded areas in our county. Jackson In Action is hosting two free community events this fall to promote physical activity.

During two weekends this fall (October 14-16 and November 4-6), Jackson In Action is hosting their 2nd annual Fall Hike Series. This free, family-friendly event will take place over the course of two weekends. On each weekend listed, a fall hike course will be marked for an at-your-own-pace hike through the beautiful trails of Jackson County. Courses will be marked from Friday at 9 a.m. through Sunday at 4 p.m.

On October 14-16,

a hiking trail will be marked at Wazee Lake Recreation Area, with the starting location at the Wazee Lake Boat Launch Area. This is a more challenging walking path, so walking poles would be a good idea for anyone needing a little assistance. The path is a 3-mile loop, but participants can turn around at any point if wanting a shorter hike. Park admission is free for the hiking event. If hiking on the wooded path is not appropriate for your ability level, the paved roads at Wazee also make for a beautiful fall walk.

On November 4-6, the trail through the woods at Skyline Golf Course will be marked, with the starting location at the Skyline Parking Lot. Beginner and intermediate level courses will be marked. Participants can turn around at any point.

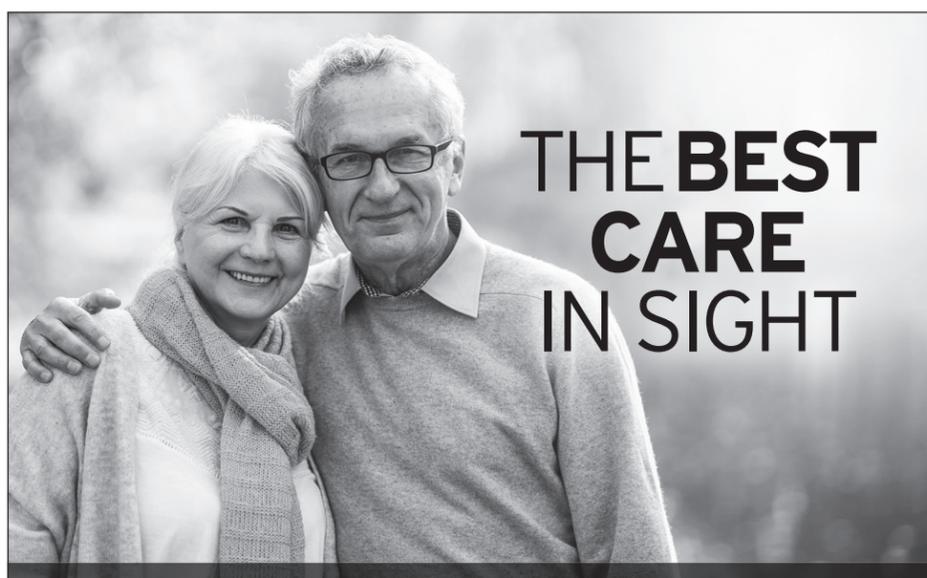
Then on Thanksgiving morning, Thursday, November 24, join Jackson In Action for the ninth Annual Gobbler Giveback Event. The Gobbler Giveback is a great opportunity for family and community members to join together to be active over the holiday weekend, while also supporting several local non-profit organizations in Jackson County. Par-

ticipants can choose to join in either in-person or virtually.

The in-person Gobbler Giveback will take place at 8 a.m. on Thursday, November 24, on the paved Black River Falls Foundation Trail. Participants should meet at the Black River Area Chamber of Commerce for a 5K out and back fun walk/run. Participation is at your own risk. Be sure to dress for the weather and wear appropriate footwear, as the trail can be icy. Hot chocolate will be available for participants. Participants selecting the virtual option can sign up online for the free event, and then complete a 5k (3.1 mile), walk, run or hike, any time November 24-27. The location can be anywhere, indoor or outdoor.

All participants are asked to register online ahead of time. During the online registration process, participants can select to donate to one of three local non-profit organizations: Jackson County Animal Shelter, Project Christmas, or Jackson in Action.

Visit [www.JacksonInAction.org](http://www.JacksonInAction.org) for more information on both the Fall Hike Series and the Gobbler Giveback.



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6	4	9	2	7	5	3	1	8
5	1	7	8	3	4	2	6	9
2	3	8	9	6	1	4	5	7
9	7	2	1	5	3	8	4	6
8	5	4	6	2	9	1	7	3
3	6	1	7	4	8	5	9	2
1	8	3	4	9	6	7	2	5
4	2	6	5	8	7	9	3	1
7	9	5	3	1	2	6	8	4

**FROM THE  
DESK OF THE  
VETERANS  
SERVICE  
OFFICE**



**Randy Bjerke**  
Jackson County  
Veterans Service Officer

## Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics Act of 2022

Congress recently passed, and the President signed, the PACT Act, which is a new law that expands VA health care and benefits for Veterans exposed to burn pits and other toxic substances. It adds 20 new presumptive conditions for burn pits and other toxic exposures. It adds 2 more presumptive Agent Orange conditions and expands presumptive-exposure locations for Agent Orange and radiation. It also expands and extends eligibility for VA health care.

To get a VA disability rating, veterans need to prove that their service caused the condition. But for some conditions, the VA automatically assumes that a person was exposed to the environment that may have caused the

medical condition. Like Agent Orange – the VA presumes that anybody who stepped foot in Viet Nam, or sailed within 12 miles of Viet Nam during the war, was exposed to Agent Orange. If a Veteran has a presumptive condition, they don't need to prove that their service caused the condition. They only need to meet the service requirements for the pre-sumption – basically, just prove that they were in that particular geographical area, at the correct timeframe.

If a Veteran served in any of the following locations and time periods, VA has determined they had exposure to burn pits or other toxins. This is the presumption of exposure.

On or after September 11, 2001, in any of these

locations: Afghanistan, Djibouti, Egypt, Jordan, Lebanon, Syria, Uzbekistan, Yemen, or the airspace above any of these locations.

On or after August 2, 1990, in any of these locations: Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, Somalia, The United Arab Emirates (UAE), or the airspace above any of these locations.

The VA added more than 20 burn pit and other toxic exposure presumptive conditions, such as: brain cancer, glioblastoma, respiratory (breathing-related) cancer of any type, gastrointestinal cancer of any type, head cancer of any type, lymphoma of any type, lymphatic cancer of any type, neck cancer, pancreatic cancer, reproductive cancer of any type, kidney cancer, or melanoma.

VA also now considers these illnesses presumptive conditions due to burn pits:

Asthma that was diagnosed after service, chronic rhinitis, chronic sinusitis, constrictive bronchiolitis or obliterative bronchiolitis, emphysema, granulomatous disease, interstitial lung disease (ILD), pleuritis, pulmonary fibrosis, sarcoidosis, chronic bronchitis, or chronic obstructive pulmonary disease (COPD).

The VA is extending and expanding health care eligibility because of the PACT Act. Veterans who served in a combat zone after the Persian

Gulf War or in combat after November 11, 1998, and who were discharged or released between September 11, 2001, and October 1, 2013, have a special enrollment period between October 1, 2022, and October 1, 2023. During this one-year period, they will have another opportunity to apply for enrollment. Up until now, they have had five years after leaving combat to apply for VA Health Care. The PACT Act extends eligibility to 10 years after their most recent discharge date. Back in 2003, the VA added an income cap for new enrollees, and many of our Veterans missed the boat on that. This is the next generation's chance to get into VA Health Care.

The PACT Act added two new Agent Orange presumptive conditions for VA disability compensation:

Monoclonal gammopathy of undetermined significance (MGUS) and High blood pressure (also called hypertension).

The VA added five new Agent Orange presumptive locations:

Any U.S. or Royal Thai military base in Thailand from January 9, 1962, through June 30, 1976, Laos from December 1, 1965, through September 30, 1969, Areas in Cambodia from April 16, 1969, through April 30, 1969, Guam or American Samoa or in the territorial waters off of Guam or American Samoa from January 9, 1962, through July 31, 1980, Johnston Atoll

or on a ship that called at Johnston Atoll from January 1, 1972, through September 30, 1977

If a Veteran served on active duty in any of these locations and at those times, the VA automatically presumes that they had exposure to Agent Orange.

The VA also added these three new response efforts to the list of presumptive locations for radiation exposure:

Cleanup of **Eniwetok Atoll**, from January 1, 1977, through December 31, 1980, Cleanup of the Air Force B-52 bomber carrying nuclear weapons off the coast of **Palomares, Spain**, from January 17, 1966, through March 31, 1967, or Response to the fire onboard an Air Force B-52 bomber carrying nuclear weapons near **Thule Air Force Base in Greenland** from January 21, 1968, to September 25, 1968.

If a Veteran took part in any of these efforts, the VA will automatically presume that they had exposure to radiation.

Those veterans with exposure in the locations and time frames noted above should file a VA disability compensation claim for any associated disease or condition that they have, or have had in the past.

The VA considers all conditions established in the PACT Act to be presumptive on August 10, the date the bill was signed into law. The VA will begin processing claims as soon as January 2023. Here's a good thing: the VA will prioritize the claims of Veterans with cancer to make sure that they get timely access to the care and benefits they need.

Survivors may be eligible for Dependency and Indemnity Compensation (VA DIC), which offers a monthly payment. That Veteran's death certificate would have to show cause of death as one of the presumptive conditions, and that Veteran would have had to have active-duty service in the appropriate geographical area. Those surviving spouses who receive DIC would also be eligible for CHAMP-VA, which is a health care plan for dependents.

If the VA previously denied a claim for something that would now be considered, the veteran should re-file that claim.

The VA says that they will actually go through past denied claims, and contact veterans or their families. But we don't have to wait for that; we can file a claim now.

## Nutritional drink scam warning

The Senior Medicare Patrol is warning people about a new scam involving nutritional shakes. People are offering seniors "free" nutritional drinks at senior living facilities, public fairs, and even grocery stores in exchange for their Medicare number. When they get their Medicare information, these scammers are signing the seniors up for hospice services. This is incredibly dangerous, because once signed up for hospice services, any curative services (surgeries, medications, treatments) will be denied. Please share this with every older adult you know. Never accept "free" services or products from someone saying they just need your Medicare information.

If you have been approached about "free" nutritional shakes, please report this to the Wisconsin Senior Medicare Patrol right away at 1-888-818-2611.



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## Become a Classroom Grandparent

**Contact Amy Larson at  
Workforce Connections 608-317-9133  
larsona@workforceconnections.org  
www.workforceconnections.org**

**Seeking Classroom Grandparents to tutor elementary students in Black River Falls and surrounding counties. Paid volunteer hours and training that DO NOT affect Social Security, rent subsidies, or other assistance.**

**Eligibility:**

- Individuals 55+
- Must meet income guidelines of \$27,180 or less for one person; higher limit if there are additional members in household.
- No formal experience with tutoring required.

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# Energy assistance program started October 1

The Jackson County Energy Assistance Office has announced that the 2022-2023 WHEAP Energy Assistance program year started October 1, 2022, and will go through May 15, 2023.

Persons wishing to apply for energy assistance may contact the Jackson County Energy Assistance Office at 421 County Road R, Black River Falls, located in the Jackson County Department of Health and Human Services building,

which is open Monday through Friday, 8 a.m. to 4:30 p.m. or call 715-284-4301, ext. 317.

There are four ways to apply for energy assistance with Jackson County starting October 1, 2020:

1. Online applications at <https://energybenefit.wi.gov/>
2. We can email you an application
3. We can mail you an application
4. You may pick up an application at the

front desk of the Jackson County Department of Health and Human Services building

In order to be eligible for energy assistance, households must have an energy burden or be responsible for payment of their heating costs. Households may also be eligible if heating costs are included in their rental costs. Both gross income and energy use will be used to determine grants.

Household income

eligibility is:

Household size: 1, monthly income - \$2,675.25, annual income - \$32,103;

Household size: 2, monthly income - \$3,498.42, annual income - \$41,981;

Household size: 3, monthly income - \$4,321.58, annual income - \$51,859;

Household size - 4, monthly income - \$5,144.83, annual income - \$61,738;

Household size - 5, monthly income - \$5,968, annual income - \$71,616; and

Household size -

6, monthly income - \$6,791.17, annual income - \$81,494

Mandatory information from the applicant will include:

\*Social security numbers of all household members

\*Verification of income of all household members for the previous one month prior to the month of application (ex: Apply in October will need September income verification),

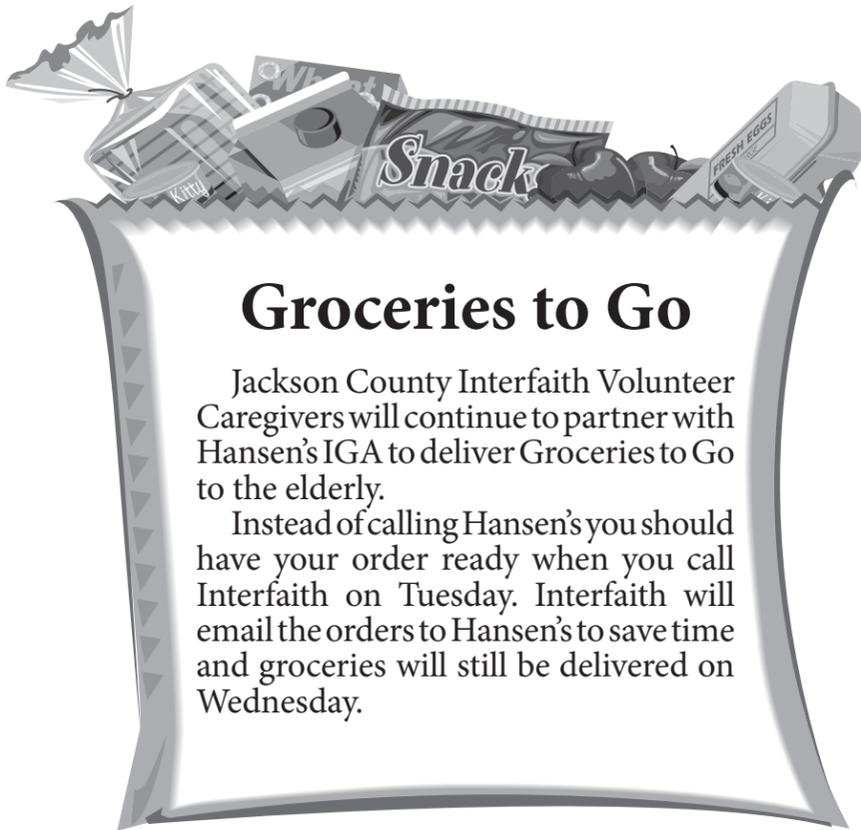
\*Landlord name, address and phone number

\*Verification of fuel and electric account number and cost for the

past 12 months.

These verifications are required even though the household may be receiving other types of public assistance, such as W-2, Food Stamps, Medical Assistance or SSI. You must turn in the above information with your application. If you do not provide this information, your energy assistance grant may be delayed.

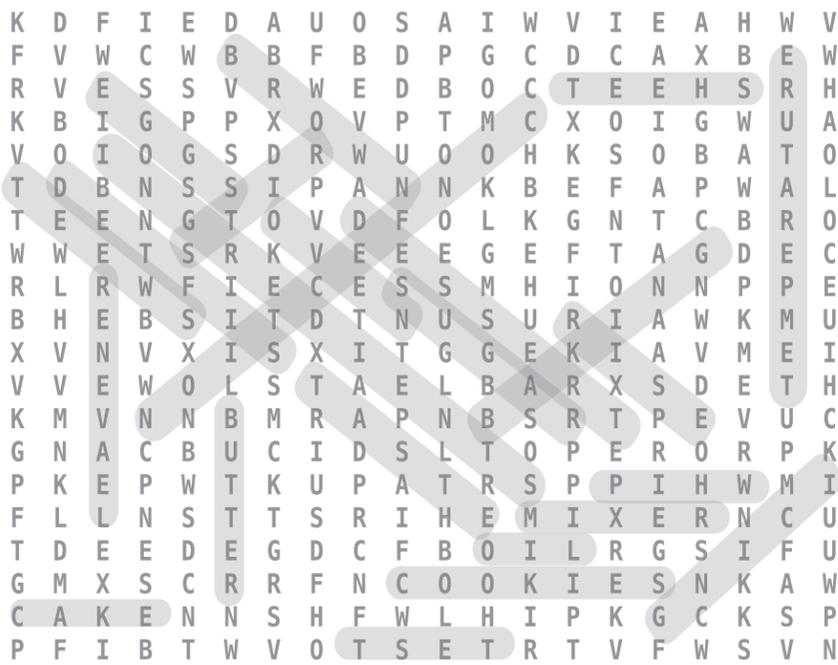
For more information, please feel free to contact our offices at 715-284-4301 or stop in at 421 County Road R, Black River Falls, WI 54615.



## Groceries to Go

Jackson County Interfaith Volunteer Caregivers will continue to partner with Hansen's IGA to deliver Groceries to Go to the elderly.

Instead of calling Hansen's you should have your order ready when you call Interfaith on Tuesday. Interfaith will email the orders to Hansen's to save time and groceries will still be delivered on Wednesday.



## Let Me Tell You How Dad Got Sick

Submitted by: Amy Gundersen, Jackson County Nutritionist  
From USDA-FSIS

I've got to tell you what happened to my dad!

On Saturday, my mom prepared chicken for us and we all ate lunch.

After eating lunch, it was almost time for my baseball practice! We all rushed out of the house, but mom forgot to put the cooked chicken in the refrigerator! When my dad came home, the chicken was still out on the kitchen table.

Dad was hungry, so he made a sandwich with the leftover chicken. One hour after eating the chicken, my dad's stomach started to bother him, but he was tired and decided to go to sleep. During the night, my dad was throwing up, had stomach cramps, and went to the bathroom a lot. The next day, we drove him to the doctor.

My dad told the doctor about the cooked chicken he ate last night that was left on the table. The doctor said he probably got sick from the food. My mom felt bad and told the doctor that it was her

fault because she forgot to place the chicken in the refrigerator.

The doctor told my mom, "What caused the problem was dangerous bacteria that grow very fast on food left out of the refrigerator for more than two hours. You cannot tell if food is still safe just by looking at it because you can't see, smell, or taste harmful bacteria. Next time, refrigerate chicken within two hours after cooking it."

"My dad got well in a couple of days, but the doctor explained that some people could get more seriously ill than others and could even end up in the hospital! Young kids, pregnant women, and older adults, like our grandparents, are all part of the group that has a greater chance of getting sick from bacteria in food. She also gave us some informa-

tion on how to handle food at home and how to store food safely. Look!"

(Doctor says:) "Follow these four simple steps to prevent food-borne illness and Be Food Safe!"

1. Clean: Wash your hands with warm water and soap for 20 seconds and wash surfaces often with hot, soapy water.

2. Separate: Keep raw meat, poultry, and seafood away from ready-to-eat food, fruits, and vegetables.

3. Cook: Cook food to safe internal temperatures. Use a food thermometer to check the internal temperature. To find a list of internal temperatures, visit FSIS' Web site, at [www.fsis.usda.gov](http://www.fsis.usda.gov).

4. Chill: Place leftovers in the refrigerator, at 40 °F (4.4 °C) or below, within 2 hours; 1 hour if temperatures are above 90 °F (32.2 °C).



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- Retiring or Losing Coverage Through an Employer?
- Medicare Advantage or Supplements

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Neither The Insurance Center nor James Dingeldein is connected with the Federal Medicare Program. This is a solicitation for insurance. ID0621A

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**Tuesdays & Thursdays**  
**11:30AM - 3:30 PM**

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RESPIRE PROGRAM

Providing stimulating activities for those experiencing memory loss, valuable resources for family members and a few hours of respite for caregivers.

For more information or to schedule an intake screening call  
**715-284-7058**

## Memory Wellness

with  
**Darby Rush**

**Dementia Care Specialist**



### Be a Healthy Caregiver

As a caregiver, you may find yourself with so many responsibilities that you neglect taking good care of yourself. But the best thing you can do for the person you are caring for is stay physically active.

**See the doctor**

Be sure to visit your physician regularly (at least annually), and listen to what your body is telling you. Any exhaustion, stress, sleeplessness, or changes in appetite or behavior should be taken seriously. Ignoring these symptoms can cause your physical and mental health to decline.

If you are caring for someone in the late-stages of Alzheimer's, talk to your health care provider about the seasonal flu shot. Being vaccinated protects both you and the person you are caring for.

**Get moving**

No doubt you know that exercise is an important part of staying healthy - it can help relieve stress, prevent disease and make you feel good. But finding the time to exercise is another story.

Use these tips:

- **Take friends and family members up on their offers to help.**

You can get in a good workout in a short amount of time - even a 30-minute break. Help coordinate a schedule where you have breaks to exercise and take care of your health.

- **Start small.**

While it is recommended that you get 30 minutes of physical activity at least five days a week, even 10 minutes a day can help. Fit in what you can, and work toward a goal.

- **Exercise at home.**

When the person with dementia naps, pull out a yoga mat and stretch, set up a stationary bike, or try exercise tapes.

- **Find something you love.**

If you enjoy the activity, it will be easier to make it a habit.

There also are many ways you can be active with the person with dementia.

Here are a few ideas:

- Take a walk together outside to enjoy the fresh air
- Go to the mall and take a stroll indoors
- Do seated exercises at home
- Dance together to favorite music
- Garden or do other routine activities that you both enjoy

**Eat well**

Heart-healthy eating patterns, such as the Mediterranean diet, are good for overall health and may help protect the brain. A Mediterranean diet includes relatively little red meat and emphasizes whole grains, fruits, vegetables, fish, nuts, olive oil and other healthy fats. Try new recipes and involve the person with dementia.

**Five tips to help you cope**

1. Manage your level of stress. Stress can cause physical problems (blurred vision, stomach irritation, high blood pressure) and changes in behavior (irritability, lack of concentration, change in appetite). Note your symptoms and discuss with a doctor, as needed. Try to find relaxation techniques that work for you.

2. Be realistic. The care you give does make a difference, but many behaviors can't be controlled. Grieve the losses, focus on positive times as they arise, and enjoy good memories.

3. Know you're doing your best. Remember that the care you provide makes a difference and that you are doing the best you can. You may feel guilty because you can't do more, but individual care needs change as Alzheimer's progresses. You can't promise how care will be delivered, but you can make sure that the person with the disease is well cared for and safe.

4. Take a break. It's normal to need a break from caregiving duties. No one can do it all by themselves. Look into respite care to allow time to take care of yourself.

5. Accept changes as they occur. People with Alzheimer's disease change over time and so do their needs. They may require care beyond what you can provide on your own. Becoming aware of community resources and care options — from home care services to residential care — can make the transition easier. So will the support and assistance of those around you.

*Article from Alzheimer's Association - alz.org*



**"60 Forward" is now available on cassette tape for visually impaired persons. If you or a loved one is interested in obtaining a copy, please contact Interfaith Volunteer Caregivers at 715-284-7058 for more information.**

# Inflation Reduction Act

*By the GWAAR Legal Services*

Congress recently passed the Inflation Reduction Act of 2022 (IRA). A major component of the IRA is the reforms made to the Medicare Part D program.

Highlights of the IRA's changes include the following:

• **Extra Help/LIS**

In 2024, the income limits for Medicare Part D "Extra Help" (also known as the low-income subsidy (LIS) will be raised to 150% FPL (Federal Poverty Level). This will eliminate the partial subsidy level entirely. However, full-subsidy asset limits will now apply to all beneficiaries.

• **Out-of-Pocket Costs**

In 2023, insulin costs for people with Medicare will be capped at \$35 per month with no deductible.

In 2024, cost sharing will be eliminated in the Part D catastrophic phase, effectively capping out-of-pocket costs at the catastrophic threshold.

In 2025, a new monthly cost-sharing cap policy will allow people to choose to spread their out-of-pocket costs throughout the year. This option will also be available to people with Extra Help/LIS.

• **Vaccines**

In 2023, Medicare will cover all recommended vaccines with no cost-sharing for beneficiaries. Specifically, the IRA aligns vaccine coverage under Part B and Part D and eliminates cost-sharing and deductibles for vaccines covered under Part D, such as shingles.

The IRA also improves access to vaccines for adults with Medicaid by requiring coverage of all recommended vaccines, including administration, with no cost sharing and enhancing federal reimbursement to states.

• **Drug Prices Lowered**

Medicare is now required to negotiate the prices of certain high-cost prescription drugs covered under either Part D or Part B.

In 2023, the IRA also requires prescription drug manufacturers to pay rebates to the government if they raise the price of a drug covered by either Part D or Part B above the inflation rate. This inflationary rebate rule is similar to existing rebates in the Medicaid program and its aim is to discourage pharmaceutical companies from making large price hikes.

• **ACA Marketplace Tax Credits**

The IRA extends the enhanced premium tax credits for Affordable Care Act Marketplace coverage for three years (through 2025), which will help older adults not yet eligible for Medicare.

For more information, visit: [How Medicare Prescription Drug Reforms in the Inflation Reduction Act Help Low-Income Older Adults](https://www.hhs.gov/medicare/prescription-drug-reforms) ([justiceinaging.org](https://www.justiceinaging.org)).



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# JOKER'S CORNER

## Elderly Man Thinks Fast

An elderly farmer in Florida had a large pond down by his fruit orchard. One evening he decided to go down to the pond and took a five gallon bucket to pick some fruit.

As he neared the pond, he heard female voices shouting and laughing with glee. As he came closer he saw a bunch of young women skinny-dipping in the pond. He made the women aware of his presence and they all went to the deep end. One of the women shouted to him, 'We're not coming out until you leave!'

The old man thought for a second and said, 'I didn't come down here to watch you ladies swim or to make you get out of the pond naked.'

Holding the bucket up he said, 'I'm here to feed the alligator!'

Moral: Old men can still think fast.

\*\*\*

An elderly woman decided to prepare her will and told her preacher she had two final requests. First, she wanted to be cremated, and second, she wanted her ashes scattered over Wal-Mart. Wal-Mart?" the preacher exclaimed. "Why Wal-Mart?" Then I'll be sure my daughters visit me twice a week."



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# Fire Safety



Author: Maggie Lass, Public Health Specialist

This year, 2022, marks the 100th year of Fire Prevention Week. Every year Fire Prevention Week occurs on the week of October 9th to remember the Great Chicago Fire of 1871, which was responsible for so much destruction in the Chicago area. Fire Prevention Week was started in 1922 by the National Fire Protection Association and made a national observance in 1925 by President Calvin Coolidge.

The Fire Prevention Week campaign for this year is, "Fire won't wait. Plan your escape", encouraging everyone to take action to protect themselves against homefires. Today's newer homes burn much faster than older homes, sometimes leaving you with as little as two minutes to get out of the burning home. An early warning sign from a smoke alarm and having a planned escape route are critical to saving lives. Knowing what to do during a fire is important for everyone, but especially so for older adults. Our risk of being killed or injured in a fire doubles at age 65 and only continues to increase as we get older.

The two leading causes of house fires and fire related injuries are cooking and heating. When cooking make sure to stay alert, stay in the kitchen, use a timer, and keep any flammable items away from your heat source or stovetop. When heating your home make sure to keep all flammable items at least 3 feet away from your heat source, never leave portable heaters or fireplaces unattended, keep space heaters off of rugs and carpet, and keep children and pets away from space heaters.

A few other causes of fires to keep in mind include: smoking, electrical problems and candles. Tips to lessen your risk include: not smoking indoors, checking all cords and replacing those that are frayed or have bare wires, switching to flameless candles, and keeping matches and lighters locked out of children's reach.

Some tips to protect you and your loved ones from a fire include:

(1) Installing smoke alarms on every level of your home; including inside bedrooms and outside sleeping areas.

(2) Testing smoke alarms once a month and changing the batteries if they are not working. It is recommended that smoke alarm batteries are changed once a year.

(3) Creating a fire escape plan and practicing twice each year.

(4) Learn how to use a fire extinguisher, remember the acronym PASS: Pull the pin, Aim low at the base of the fire, Squeeze the handle slowly, and Sweep the nozzle side to side.

The National Fire Protection Association also offers these fire safety tips to older adults:

(1) Keep it low, sleeping in a room on the ground floor can make it easier to escape.

(2) Sound the alarm, make sure you have working smoke alarms in your home and if you or a loved one is hard of hearing, consider installing an alarm with flashing lights or vibration.

(3) Do the drill, create a fire escape plan and practice it.

(4) Open up, make sure you are able to open all doors and windows in your home in case of an emergency.

(5) Stay connected, keep a phone and emergency contact numbers nearby in case you become trapped in your room by fire or smoke.

If a fire occurs in the building, you are in; GET OUT, STAY OUT, and CALL FOR HELP. Never go back into a burning building for anything or anyone.

Content for this article was provided by the American Red Cross (<https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/fire.html#:~:text=Top%20Tips%20for%20Fire%20Safety,the%20plan%20twice%20a%20year>) and the National Fire Protection Association (<https://www.nfpa.org/Public-Education/Fire-causes-and-risks/Specific-groups-at-risk/Older-adults>)

