



Hi SENIOR Lites

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- CapTel Phone

Merry Christmas!



RESOURCES FOR SENIORS, FAMILIES AND CAREGIVERS IN DUNN COUNTY

Reporting Income to Social Security Administration

By the GWAAR Legal Services Team



Submitted by Bethany Schneider, ADRC Elder Benefit Specialist

There are several types of benefits administered through the Social Security Administration (SSA) that require recipients to report their monthly wages – Social Security Disability Insurance (SSDI), Social Security Retirement (SSRE) if taken before full retirement age, and Supplemental Security Income (SSI). The information below outlines each program's requirements as well as information on how beneficiaries may report their monthly wages.

Social Security Disability Insurance (SSDI)

If you collect an SSDI benefit, you need to report your wages and some other types of income as well. You need to report if you stop working, change a job, start a new job, have a change in self-employment, or have an increase



or decrease in hours and/or pay. You must also report your wages from employment if you earn over a certain threshold. For 2025, that threshold is \$1,160 per month. You do not need to report changes in your spouse's income.

To report your wages, you can call SSA or log in to your Social Security account. For more information on how to report your earnings for SSDI, visit: <https://www.ssa.gov/disability/reporting/wages>.

Social Security Retirement (SSRE) (before full retirement age)

You may begin collecting a Social Security benefit as early as age 62. However, you will have your benefit amount permanently reduced depending on when you begin collecting. Additionally, there is an earnings limit and if you go over that limit, you will have a reduction in benefits. The formula to figure out what that limit is and by how much your benefit will be reduced depends on several factors. SSA has a calculator at the following website to assist: <https://www.ssa.gov/benefits/retirement/planner/whileworking.html>.

When collecting SSRE early, you estimate your gross earnings each year. Gross earnings means before taxes or other deductions and does not include your spouse's income. Additionally, if your earnings change during the year for whatever reason, you should report this to SSA.

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Aging & Disability Resource Center of Dunn County
3001 US Highway 12 East, Suite 160, Menomonie, WI 54751 Phone: 715-232-4006

Manager: Tracy Fischer
Aging & Transportation Programs Manager:
Bernie Allen
Elder Benefit Specialist: Bethany Schneider

Social Workers: Amy White, Wendy Sterry and
Kelly Bien
Outreach Coordinator: Casey Schnacky
Dementia Care Specialist: Carla Berscheit

Disability Benefit Specialist: Lisa Schuler
Case Worker: Mary Linberg

LOCAL FREE MEALS & FOOD PANTRY

MONDAY'S MEAL:

Free, nourishing meal lovingly prepared from scratch at Menomonie United Methodist Church, 2703 Bongey Drive, Menomonie, WI 54751. Curbside pickup only, available from 5:00-6:00 pm every Monday evening.

TUESDAY'S TABLE:

Free HOME COOKED meal. Tuesday, 5 to 6 p.m. St. Joseph's Church basement 10th St and Wilson Avenue in Menomonie. Come and enjoy good company, Great food! Handicapped accessible.

WEDNESDAY'S TABLE:

Free meal served from 5 to 6:00 p.m. at Christ Lutheran Church, 1306 Wilcox Street, Menomonie, every Wednesday.

THURSDAY'S TABLE:

First Congregational Church, 420 Wilson Ave. Menomonie. Free meal served from 5-6pm.

KNAPP COMMUNITY PROJECTS/PLATES & KNAPPKINS FOOD PANTRY:

Open every Thursday from 2:00 to 5:00 p.m.
Food Distribution every 5th Saturday of a month.
Open from 7:00 a.m. to 9:00 a.m. Located at 508 Highway 12 next to the BP station in Knapp.

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Knapp, Wisconsin
Income Based Housing

This institution is an equal opportunity provider and employer



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Stepping
Stones
of Dunn County

Updated
Food Pantry Hours

Located at 1602 Stout Rd, Menomonie
Enter through 17th St

MONDAY
Inside Only

1:00 pm
to
4:00 pm

TUESDAY
Inside Only

10:00 am
to
1:00 pm

WEDNESDAY
Curbside Only

2:00 pm
to
6:00 pm

FRIDAY
Curbside Only

12:00 pm
to
4:00 pm

SATURDAY
Inside Only

9:00 am
to
12:00 pm

Mon/Tues/Sat - **Inside Shopping only.** No curbside available.
Wed/Fri - **Curbside Shopping Only.** No inside shopping available.

Check-in once a week to receive meat, dairy, dry goods, bakery, fresh fruits & vegetables (as available).



Stepping
Stones
of Dunn County

POP-UP CURBSIDE FOOD PANTRY

Stepping Stones Food Pantry provides this service to families and individuals in rural Dunn County who have limited access to a food pantry.

EVERY 1ST TUESDAY

Elk Mound
11:30 am - 12:30 pm
Village Hall
E206 Menomonie St,
Elk Mound

Rock Falls
1:00 pm - 2:00 pm
Township Hall
N995 County Rd H,
Rock Falls

EVERY 1ST AND 3RD THURSDAY

Sand Creek
11:30 am - 12:30 pm
Arts Center
E9311 County Rd I,
Sand Creek

Ridgeland
1:30 pm - 2:30 pm
Community Center Lot
200 Diamond St,
Ridgeland

EVERY 2ND AND 4TH THURSDAY

Downsville
11:30 am - 12:30 pm
New Hope Lutheran
N2698 460th St,
Downsville

Colfax
2:00 pm - 3:00 pm
Viking Bowl and Lounge
N108 S Main St,
Colfax

For more information, contact Angie Wolf:
715.235.2920 ext. 204 | a.wolf@steppingstonesdc.org
All pop-up pantries are closed on holidays.

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ADRC DUNN COUNTY NUTRITION PROGRAM

Colfax	M - Th	962-2550	Tantara in Menomonie	M - F	556-0266
Hosford-Rich Apts.	M, T, Th, F	235-4047	Sand Creek	M - F	658-1335
Ridgeland	M - F	949-1937	ADRC Office for Dunn County	M - F	232-4006

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1 Breaded Pork Chop, Oven Roasted Sweet Potatoes, Pinto Beans, Wheat Bread, Grapes	2 Western Omelet, Tri Tator, Raisin Bran Muffin, Diced Peaches	3 Baked Spareribs, Sauerkraut, German Potato Salad, Spinach Salad, Pumpkin Bread	4 Beef & Vegetable Stir Fry, Steamed Rice, Steamed Cauliflower, Cheesecake w/ Cherry Topping	5 Honey Mustard Glazed Salmon, Parslied Red Potatoes, Asparagus, Wheat Bread, Fruit Ambrosia Salad
8 Hamburger Gravy, Mashed Potatoes, Corn, Wheat Bread, Banana	9 Roast Turkey, Boiled Potato, Glazed Carrots, Bread, Applesauce	10 Meat Lasagna, Green Beans, Garlic Bread, Bread Pudding w/ Raisins	11 Baked Fish Fillet, Parmesan Potatoes, Broccoli, Bread, Fruit Salad	12 Three Bean Chili, Mixed Green Salad, Cornbread, Mixed Berries
15 Open Face Hot Turkey w/ Gravy, Mashed Potatoes, Broccoli, Apple Slices	16 Baked Ham & Pineapple, Scalloped Potatoes, Pinto Beans & Bacon, Frosted White Cake	17 Meatloaf, Baked Potato, Creamy Corn Casserole, Apricots	18 Chicken Pot Pie, Sliced Carrots, Dinner Roll, Cherry Cobbler	19 Battered Fish, Side Winder Fries, Coleslaw, Frosted Pumpkin Bar
22 <u>Holiday Meal 2025:</u> Beef Pot Roast, Mashed Potatoes w/ gravy, Carrots w/ parsley, Wheat Dinner Roll, Cheesecake	23 Oven Fried Chicken, Mashed Potatoes, Corn, Wheat Bread, Watermelon	24  Closed	25  Closed	26 Italian Meat sauce with Spaghetti Noodles, Spinach Cranberry Salad, Garlic Breadstick, Iced Brownie
29 Sailsbury Steak, Parslied Potatoes, Stewed Tomatoes, Wheat Bread, Pineapple Tidbits	30 Creamed Turkey over Biscuit, Carrots, Peach Cobbler	31 Shepards Pie, Rutabagas, Dinner Roll, Mandarin Oranges		

PUT ME ON THE HI-LITES MAILING LIST

If you consider yourself homebound and are interested in having the Senior Hi-Lites delivered to you by mail, please complete the information slip below and return to our office. We will gladly add you to the list. Please Print. Check the box if you are interested in receiving information on the Home Delivered Meal Program.

Name _____

Address _____

City _____ Phone _____




NEED HELP WITH HOUSING?

Receive assistance with filling out housing applications

DATES

- September 4
- October 2
- November 6
- December 4
- January 8

WHEN & WHERE

 Kaleidoscope Center
809 Wilson Avenue
Menomonie, WI 54751

 4:00 - 5:00 PM

Walk-ins welcome or
schedule an appointment

For more information or to sign up,
contact:

tfischer@dunncountywi.gov
715-231-6481



Stepping Stones

of Dunn County

"People helping people strengthen the Dunn County Community by providing food, shelter, and support"

GET HELP



Food Pantry: Offers in-person, curbside, and pop-up options.



Shelter: Provides emergency housing, assistance, and referral services.



Community Connections: Links volunteers to neighbors to provide supportive services.

1602 Stout Rd, Menomonie, WI 54751
715.235.2920 | www.SteppingStonesDC.org

ACTIVITY CALENDAR FOR SITES IN DUNN

ACTIVITY CALENDAR FOR THE MONTH OF DECEMBER FOR SITES IN DUNN COUNTY (CHECK MONTHLY MENU FOR SITE CLOSINGS)

COLFAX GRAPEVINE SENIOR CENTER (715-962-2550)

- Dine-In Meals Monday through Thursday at 11:30 am
- Congregate and Home Delivered Meals
- Cards and Bingo – Call for Details

HOSFORD-RICH APARTMENTS (715-235-4047)

- Dine-In Meals Monday, Tuesday, Thursday and Friday at 11:30 am
- Congregate and Home Delivered Meals

TANTARA APARTMENTS DINING ROOM (715-556-0266)

- Dine-In Meals Monday through Friday
- Congregate and Home Delivered Meals

For all questions regarding the Dunn County Nutrition Program, please call the ADRC at 715-232-4006.

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There is not an online or app-based reporting system for this at this time. You may call SSA or complete a basic statement form (SSA-795) and submit it to SSA. More information on this is available here: <https://www.ssa.gov/retirement/reporting>.

Supplemental Security Income (SSI)

Supplemental Security Income or SSI is a needs-based program. This means that it is reserved for people with low or no income from any other sources. It also requires that an individual have low resources – under \$2,000. Therefore, you need to report ALL of the income you and your spouse receive. You must also report if you go over (or back down below if previously over) the \$2,000 resource limit. You must report your (and your spouse's) wages monthly and report other income sources only if there are changes. See below for the full list of income you need to report.

Every month:

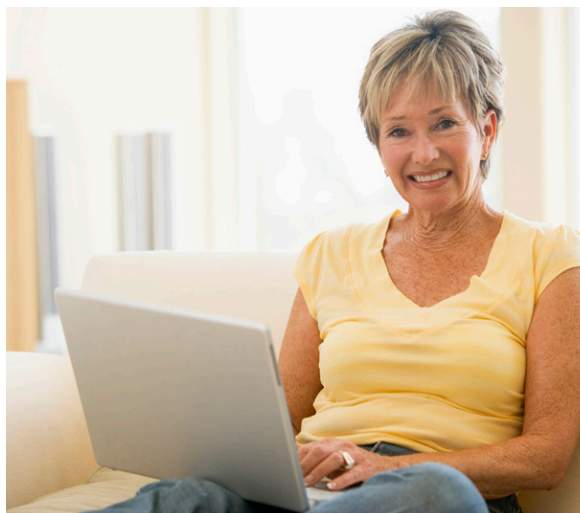
- Wages from employment (self and spouse)
- Child support
- Unemployment benefits

Yearly by January 10:

- Self-employment income

As changes occur:

- Cash from friends or relatives
- Pensions
- Lottery and gambling winnings
- Self-employment income estimates
- Changes in income from all sources



For SSI, there are many options to report your monthly wages. You can report online by signing in to your online account. SSA also has a smart phone app for reporting monthly SSI wages. This app is available for Apple or Android smartphones. There is also an automated telephone wage reporting system. For more information on SSI wage reporting options, visit: <https://www.ssa.gov/ssi/reporting/wages>.

SUPPORT GROUPS

THE BRIDGE TO HOPE: The Bridge to Hope offers FREE and confidential services to victims and survivors of domestic abuse, sexual assault and human trafficking in Dunn and Pepin Counties. For ongoing and current weekly support group dates and times, please call 715-235-9074.

DIABETES SUPPORT GROUP: From September through May on the 1st Thursday of the month, the Diabetes Support Group meets from 7 to 8 p.m. in the Mayo Clinic Health System in Menomonie Education Center.

MISCELLANEOUS: Dunn County Genealogical Society meets on the third Saturday of each month at 10 a.m. at the Russell J. Rassbach—Dunn County Historical Museum. For more information, call 715-232-8685. Do not meet in August and December



AFFORDABLE RENTALS!

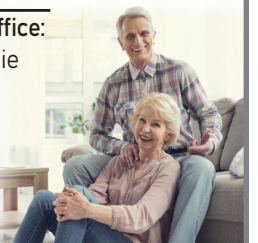
Accepting applications for seniors/disabled persons
1 and 2 bedrooms. Income based rent.
Most utilities included.

Pick up an application at our office:
1202 10th St. East, Menomonie

715.235.0656

Housing Authority
OF THE
City of Menomonie

Equal Housing Opportunity



DO YOU LIKE TO LISTEN TO PODCASTS?

Do you want to know more about dementia and the research that is happening at the University of Wisconsin – Madison. If so, check out Dementia Matters with Dr. Chin. You can listen on podbean, spotify or iTunes.



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HELP END ELDER ABUSE

- Emotional Abuse
- Financial Abuse
- Physical Abuse
- Neglect or Self-neglect
- Harassment

COUNTY HELPLINES

DUNN COUNTY DEPARTMENT OF HUMAN SERVICES & ADRC

Adult Protective Services.....715-232-1116

DOMESTIC ABUSE VICTIM ADVOCATE

24-Hour Crisis Line.....800-924-9918

Dunn County Sheriff's Office.....715-232-1348

Aging & Disability Resource Center.....715-232-4006

Bridge to Hope715-235-9074



Be Aware: Scams Continue To Be An Issue

By the GWAAR Medicare Outreach Team



*Submitted by
Bethany Schneider,
ADRC Elder Benefit Specialist*

It seems like every week, or sometimes every day, there is a new scam to be aware of. According to the FBI, \$4.8 billion in losses due to fraud in 2024 were from older adults. Keeping your information safe can seem overwhelming. Here are some scams to know about, and tips to keep yourself safe. Please note this article isn't all-inclusive; there are new scams all the time. Trust your instincts and follow best practices to stay safe! Some scams to know about:

Phantom hacker scam. A tech support imposter will contact someone via email, phone, or another way, claiming to provide tech support. They will convince the person to download software giving them access to the person's computer and information. Next, someone claiming to be from the person's financial institution reaches out claiming their accounts have been hacked and directing them to transfer money to a governmental entity. Finally, a US government imposter convinces the person that their funds need to be moved.

Social Security scam. Emails telling seniors their social security numbers have been used for criminal activity are scamming people into losing their money and identity. The emails threaten a suspension of benefits unless people act quickly. The Social Security Administration communicates with people via mail, not email. These scam emails also do not come from a .gov email address, another red flag.

Medicare card scam. Calls claiming you need a new Medicare card for any number of reasons are attempts to get your personal information. Never confirm your Medicare number over the phone. Guard your Medicare card as you would a credit or debit card.

Other Medicare scams. Medicare scams tend to increase during the Open Enrollment Period (October 15-December 7). Be especially vigilant during this time. Caller ID can be spoofed, so even if you think you are getting a call from a legitimate organization, be wary of providing information over the phone. You may be told you have to destroy your old Medicare card – this is not true. If you receive a new Medicare card, shred or destroy the old one immediately. Scammers can also pressure you to switch to a certain Medicare plan, claiming it's preferred by Medicare. Medicare does not endorse any specific plans. Be wary of free items or services, such as equipment or genetic testing. These offers will require your personal information and are attempts to defraud Medicare.

Romance scams. A romance scam involves someone gaining your trust and affection to then exploit you emotionally and financially. Social media is an easy way for scammers to target and contact people. Be on guard against any rapid romance and attempts to isolate you or keep things secret. Red flags include requests for money, inconsistent stories, and anything that seems too good to be true. A genuine love interest doesn't ask you for money, toy with your emotions, demand secrecy, or present you with ultimatums.

Other tips:

Prevention is key. It can be very hard to undo damage once a scam is underway, so staying aware of things that don't feel right and asking a trusted person for their opinion or assistance if you feel someone is trying to get personal information from you are smart ways to prevent a scam from occurring. Don't feel ashamed or embarrassed for talking about scam attempts or asking for help. Scams are increasingly sophisticated and hard to detect; there is nothing wrong with you for being targeted.

Don't worry about being nice! It can be hard to say no, especially if you feel you have to be polite. Just because someone asks you something doesn't mean you have to answer it or give them what they want. Taking advantage of this tendency toward kindness is one way scammers get information from people.

Seek healthy social connections. Loneliness is another trait scammers prey upon. Keep family ties, or seek out your chosen family. There are places and activities that can help you stay connected and fulfilled – ask your ARDC staff for ideas! Many times we don't even realize we've grown lonely or feel isolated until it's too late. A scammer can take advantage of that desire for companionship and insert themselves into your life.

Keep your mind engaged. Puzzles, reading, any activity you find enjoyable that engages your brain helps against cognitive decline. Cognitive decline can make it harder to remember who people are or detect warning signs of scams.

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Winter Wellness and Nutrition

Submitted by Jady Anderson, UW-Stout Dietetic Intern – Dunn County ADRC

Good nutrition is crucial to support a strong immune system, increase mood-boosting foods, promote cognitive function, and maintain overall health. The lack of sunlight and increase in respiratory illness during the winter months results in the need for health boosting nutrients.



Nutritious foods provide essential vitamins and minerals to help immune cell function and fight off infection. These nutritious foods can easily be found by eating a balanced diet. This type of diet would include a variety of fruits and vegetables, lean proteins, and whole grains. Consuming a diet enriched with the nutrients from these types of food alongside proper hydration, will boost the immune system and overall gut health. Although it is important to eat a healthy, well-balanced diet, some specific immune-boosting foods include citrus fruits, fatty fish, nuts and seeds, and leafy greens.

These are the top 4 nutrients for winter wellness and where you can find them in your food!

Vitamin D

Vitamin D influences the body's immune cells, helping the body fight off infection and reduce inflammation. Vitamin D is available in fatty fish, like salmon, mackerel, and herring, fortified milks, and fortified cereals like Cheerios, Kellogg's corn flakes, and Special K.

Vitamin C

Vitamin C is rich with antioxidants that strengthens the body's defense against illness and infection. Vitamin C is available in citrus fruits, like oranges, grapefruits, and lemons, kiwi, mango, and berries, like strawberries, blueberries, and raspberries. Vegetables such as bell peppers, broccoli, and cauliflower are also rich sources of Vitamin C.

Zinc

Zinc supports cell function, promotes wound healing, and can help reduce the duration and severity of common respiratory infections, like the cold and flu.

Zinc is available in animal food sources like pork, chicken, beef, eggs, and seafood like oysters. Plant sources such as legumes, pumpkin seeds, fortified cereals, and whole grains like oatmeal and quinoa are also good sources of zinc.

Vitamin E

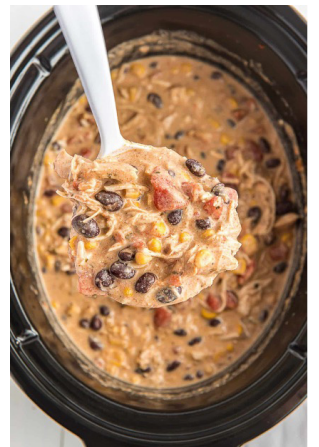
Vitamin E acts as an antioxidant to support cell function, strengthening the body's ability to fight off seasonal illness. Nuts and seeds like almonds, peanuts, sunflower seeds, cashews, and pumpkin seeds are great sources of Vitamin E. Though, it is also available in vegetables such as avocado, spinach, and broccoli, nuts and seeds tend to be richer sources.

December Recipe: Crockpot White Chicken Chili

Recipe from: *Deliciously Sprinkled Home Recipe Blog*

Ingredients

- 2 large chicken breasts (uncooked)
- 1 can of black beans (drained and rinsed)
- 1 can of corn (undrained)
- 10-ounce can of Rotel with green chilis (undrained)
- 1 packet of ranch seasoning/powder
- 1 teaspoon of cumin
- 1 tablespoon of chili powder
- 1 teaspoon of onion powder
- ½ cup of water
- 8-ounce block of cream cheese



Directions

1. Spray the bottom of the crockpot with non-stick cooking spray
2. Place the chicken breasts into the bottom of the crockpot
3. Add the black beans, corn, Rotel, ranch powder, seasonings, and water- mix together
4. Place the block of cream cheese on top- Do not mix
5. Cook on low for 6-8 hours or cook on high for 4 hours
6. Stir and shred the chicken. Serve and top with your favorite chili toppings.



All Welcome - No Cost

Community Meals

Free meals in Menomonie

Monday, Tuesday, Wednesday and Thursday

Monday's Meal

Mondays from 5:00-6:00 PM
Menomonie United Methodist Church
2703 Bongey Drive
Drive Through To Go

Tuesday's Table

Tuesdays from 5:00-6:00 PM
St. Joseph's Church
10th St. and Wilson Ave.
(lower level)
In Person Dining

Wednesday's Table

Wednesdays from 5:00-6:00 PM
Christ Lutheran Church
1306 Wilcox St.
In Person Dining & To Go



Thursday's Table

Thursdays from 5:00-6:00 PM
First Congregational
United Church of Christ
420 Wilson Ave.
To Go

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Protect yourself from medical identity theft. Scammers try to steal personal identity information such as your SSN or Medicare number to submit false claims to Medicare and health insurance companies. Track the dates of your medical appointments and services, and save receipts and statements from providers to check for errors. Call 1-800-MEDICARE if you detect an error or suspect your Medicare number is being used for fraud. If you aren't sure if a request for your personal identity information is legitimate, ask a trusted source for assistance.

Verify requests for information from a secondary source. If someone asks you for personal information, claiming to be from an insurance company or government source like Medicare, tell them you will contact them later with that information. Call the main number you have for that office to confirm the request for information was valid; do not call whatever number the suspicious person gave you.

Don't fall for urgent requests. Scammers rely on you reacting quickly to perceived threats and not thinking things through or checking before acting. Rarely will there be a situation that requires you to act immediately. Take the time to verify requests (see above) and get help with any sudden situations.

And finally, do not EVER go to a cryptocurrency ATM for any reason! A legitimate caller will never ask you to go to a cryptocurrency ATM. A cryptocurrency ATM is a machine found at many retail outlets such as gas stations where you can buy bitcoin or other cryptocurrencies using cash or debit card. An investigation by the Iowa attorney general found that over 98% of transactions at these machines were scam transactions. If anyone ever asks you to go to one of these machines, hang up immediately. You can read more about the Iowa Attorney General's investigation here: <https://www.iowaattorneygeneral.gov/newsroom/attorney-general-bird-sues-crypto-atm-companies-for-costing-iowans-more-than-20-million>.



ADRC
Aging and Disability Resource Center
of Dunn County

DEMENTIA P.A.C.T.

Positive & Assertive Caregiver Training

ATTEND SOME OR ALL TRAININGS



JOIN USE FOR FREE QUARTERLY TRAININGS TO INCREASE YOUR SKILLS AS A CAREGIVER

● HOW TO SPEAK DEMENTIA
MARCH 4TH, 2 PM - 4PM

Learn tips and strategies to improve communication with someone living with dementia. Strategies will decrease your frustration.

● DEMENTIA & HOME SAFETY
SEPTEMBER 2, 2-4PM

Learn about low tech and high tech solutions to keep your loved one safe at home

● STAGES & SUPPORT
JUNE 3RD, 2 - 4PM

Determine roughly what stage of dementia your loved one is in and how to best support them day to day.

● DEMENTIA & SUNDOWNING
DECEMBER 2, 2-4PM

Learn about this symptom that is often present with dementia. You will gain understanding and strategies to work through sundowning.



621 4th St West
Menomonie

- Join Carla Berscheit, Dementia Care Specialist to gain knowledge, understanding and resources.
- Registration is required.

 715-232-4006



adrc@co.dunn.wi.us

Menomonie Area Senior Center

1412 6th Street East
Menomonie, WI 54751
715-235-0954 seniors@wwt.net

Menomonie Area Senior Center

December 2025



SUN	MON	TUE	WED	THU	FRI	SAT
	1 8:30am-9:30am Tai Chi 12pm ADRC Grief Support 12-3pm Open Walking Gym 1-3pm Mah Jongg	2 8:30am Foot & Nail Clinic* 8:30-9:15am Chair Yoga 9:45-10:45am Stronger Srs-Intermediate* 10am Cribbage 11-11:45am Stronger Seniors-Basic	3 8:30am Foot & Nail Clinic* 9am-2pm Crafts /10am-230pm ADS* 12-3pm Open Walking Gym 1pm Open Duplicate Bridge 1pm Hand & Foot	4 8:30-9:15am Chair Yoga 9:45-10:45am Stronger Srs-Intermediate* 10am-2:30pm ADS* 11-11:45am Stronger Seniors-Basic Class*	5 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Bingo	6 C r a f t R o o m O p e n
7	8 8:30am-9:30am Tai Chi 12pm ADRC Grief Support 12-3pm Open Walking Gym 1-3pm Mah Jongg	9 8:30am Foot & Nail Clinic* 8:30am BOARD MEETING - SENIOR CENTER 8:30-9:15am Chair Yoga 9:45-10:45am Stronger Srs-Intermediate* 10am Cribbage 10am-12noon CIL BP & Sugar Screening 11-11:45am Stronger Seniors-Basic Class*	10 8:30am Foot & Nail Clinic* 9am-2pm Crafts /10am-230pm ADS* 12-3pm Open Walking Gym 1pm Open Duplicate Bridge 1pm Hand & Foot	11 8:30-9:15am Chair Yoga 9:30-11am ADRC Relatives Raising Children 9:45-10:45am Stronger Srs-Intermediate* 10am-2:30pm ADS* 11-11:45am Stronger Seniors-Basic Class*	12 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Bingo	13
14	15 8:30am-9:30am Tai Chi 10-11:30am ADRC Purple Perk 11:30am-12:30pm ADRC Artful Expressions 12pm ADRC Grief Support 12-3pm Open Walking Gym 1-3pm Mah Jongg	16 8:30am Foot & Nail Clinic* 8:30-9:15am Chair Yoga 9:45-10:45am Stronger Srs-Intermediate* 10am Cribbage 11-11:45am Stronger Seniors-Basic Class*	17 8:30am Foot & Nail Clinic* 9am-2pm Crafts /10am-230pm ADS* 11:30am CHRISTMAS RAFFLE DRAWING 11:30-12:30 SENIOR CENTER CHRISTMAS IN-HOUSE MEAL 12-3pm Open Walking Gym 1pm Open Duplicate Bridge 1pm Hand & Foot	18 8:30-9:15am Chair Yoga 9:45-10:45am Stronger Srs-Intermediate* 10am-2:30pm ADS* 11-11:45am Stronger Seniors-Basic Class* <i>LAST DAY OF STRONGER SENIORS till 2026</i>	19 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Bingo	20
21	22 8:30am-9:30am Tai Chi 12pm ADRC Grief Support 12-3pm Open Walking Gym 1-3pm Mah Jongg	23 8:30-9:15am Chair Yoga 10am Cribbage 1:45pm ADRC Women Connected	24 CENTER CLOSED Christmas Holiday	25 CENTER CLOSED Christmas Holiday	26 CENTER CLOSED Christmas Holiday	27
28	29 8:30am-9:30am Tai Chi 10:30am-12pm ADRC Exploring Dementia 12pm ADRC Grief Support 12-3pm Open Walking Gym 1-3pm Mah Jongg	30 8:30-9:15am Chair Yoga 10am Cribbage	31 CENTER CLOSED New Year's Eve Holiday	(January 1st) CENTER CLOSED New Year's Day Holiday		

Caregiving And The Holidays: From Stress To Success!



*Submitted by Casey Schnacky,
ADRC Outreach-Caregiver Coordinator*

For many caregivers the holiday season gives rise to stress, frustration and anger, instead of peace and good will.

Caregivers may feel resentful towards other family members who they feel have not offered enough assistance. Managing care for someone who has a cognitive impairment may leave caregivers feeling that they will not be able to participate as fully as they would like in family gatherings. Already feeling overwhelmed with caregiving tasks, stressed-out caregivers may view traditional holiday preparations as more of a drain of precious energy than a joy.

Following are some suggestions that may help make the holidays more enjoyable for you and your loved ones. Keep in mind that the holidays can, in fact, provide unique opportunities to seek better communication, connection and support from family and friends.

An opportunity for communication

It’s hard to know how much to communicate about a loved one’s decline in cognitive functioning and personal care needs. Whom do you tell? How much do you tell?

Although it is understandable to have reservations about discussing a loved one’s impairments, honest communication about the realities of the caregiving situation offers others the opportunity to respond with assistance. Sharing the truths of your situation may help reduce some of the feelings of isolation and lack of appreciation common in caregivers.

Holiday greetings and a brief note

Some caregivers have had success in writing a brief note describing the person’s condition and enclosing it in a holiday greeting card. This can be a nonthreatening way to inform distant or uninvolved relatives about the realities of the caregiving situation. If written in a tone that’s not accusatory or guilt-inducing, family members may be more forthcoming with assistance or, at least, have a better understanding of the effort you are putting into providing care.

Let sleeping dogs lie?

It is common for caregivers to be disappointed with family members who they feel are not “pulling their weight” in caregiving responsibilities. If this holds true for you, and your goal is to enjoy the holidays, you must decide how much and when to communicate this disappointment. Consider clearing the air before the holidays or perhaps resolve within yourself to put those feelings on hold, with the intention to discuss the matter after the holiday season passes. In the meantime, enjoy the holiday!

Be clear about your energy level

Let family members know that your caregiving duties are keeping you very busy and that you only have so much energy for holiday preparation and hosting duties.

Accept the need to adapt

Caregivers often have to adapt their traditional role or experience of the holidays. This may mean allowing another family member to host more time-intensive festivities. You may need to modify the amount of time away from home to match the comfort level of your impaired loved one. You may also have to choose which events to attend based on which would be the simplest, least exhausting and most enjoyable for the person for whom you provide care—and for you.

The visit room

Don’t expect the person with cognitive impairment to be able to adapt to all situations; you may need to adapt the environment to their needs. See if you can arrange to have another room in the house designated as a quiet place for the impaired person. Many people with dementia find multiple conversations and background noise disturbing. To avoid this anxiety, the person may benefit from time in a quieter room with less stimulus where family members could take turns visiting with them.



Share your wish list

- *Respite:* some caregivers ask for time off from caregiving duties as a gift for the holidays. This could mean another family member gives you a break. Sometimes asking for a Saturday off “in the next three months” is more accepted, as family members can then schedule it into their calendars. If this is not possible, perhaps they would consider paying for a home care worker or a stay at a respite facility. Your FCA Family Consultant can help you locate these resources in your area.
- *Home repairs:* Do light bulbs need changing, or grab bars need installation? That maddening pile of junk in the garage needs to go to the dump? Tasks such as these may be the perfect way for a family member to help out if providing personal care is too uncomfortable for them.

Compassion and understanding in your time of need



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715-834-6411
cremationsociety-wi.com

Do you need help paying for burial or cremation expenses for your loved one?

Helpful Hearts Foundation was created to help low-income families who have experienced the death of a loved one, to pay for funeral expenses. For more information visit www.helpfulheartswi.org.



Helpful Hearts Foundation

**535 South Hillcrest Pkwy
Altoona, WI**

We also service the entire state of WI.

- *Care for you!* How about a gift certificate for a massage, facial or manicure? How about an opportunity to spend the day fishing or a walk in the outdoors?
- *Book your homecare worker early!* Speak with your home care worker or home care agency early about your holiday plans!

Schedule one-on-one time

While caregiving, it is easy to get caught up in all the tasks of personal care and homemaking chores. Make a point of setting some time aside this holiday season to enjoy the person you care for in a relaxed, one-on-one context. The best activities are those which take advantage of long-term memory—usually less impaired in people with dementia. Try looking through family photo albums or unpacking holiday decorations, which may stimulate memories.

Reflect on the rewards

Reflecting on the rewards of caregiving can help maintain your self-esteem. It may feel very rewarding to know that you are fulfilling a vow or promise you have made to the person for whom you provide care. Your caregiving may be an expression of living up to your personal ideals or religious beliefs. You may also be experiencing a great deal of growth as you learn new skills and meet challenges in ways you never imagined possible.

A little thank you goes a long way

After the holidays, write a thank you note to family members or friends who spent time with your loved one. Emphasize the positive impact their visit or brief time spent with your loved one had on them. This may reinforce positive feelings from their visit and diminish any discomfort they experienced. They may then be more encouraged to visit again or be more supportive of your efforts. <https://www.caregiver.org/resource/caregiving-and-holidays-stress-success/>



THE PURPLE PERK

A safe space for persons with dementia and their care partner to join for coffee and conversation.



Artful Expressions

A program for people with dementia and their care partners. Explore the arts and find your creative spark!

Program sponsored by:



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1412 Sixth Street E, Menomonie WI

3rd Monday of the month
10am-12pm; art project to start at 10:30am

*Jan. 21	Apr. 21	Jul. 21	Oct. 20
Feb. 17	May 19	Aug. 18	Nov. 17
Mar. 17	Jun. 16	Sep. 15	Dec. 15

*Will meet 1st Tues. in Jan. due to holiday closures.



For more information, call the ADRC at (715)232-4006.

Veteran's Corner

Staff: Greg Quinn, Jessica Christianson, & Amy Lynch

Contact: 715-232-1646 or [vet@co.dunn.wi.us](mailto:veteran@co.dunn.wi.us).

Office hours: Monday-Friday / 8:00am-4:30pm



Dunn County Veterans, please note that our office remains open during the government shutdown.

Recently, the Veteran Service Office teamed with the local UA Plumbers and Steamfitters Union for the annual Heat's On event. The local UA 434 members volunteers visited 13 Dunn County veteran families to perform furnace checks and any needed repairs.



This is a free annual program for Veteran homeowners. Space is limited. Please contact our office to sign up for next year.

If you'd like to sponsor a veteran family that needs an extra bit of support this holiday season, please call us at 715-232-1646.

**Happy holidays from your
Veteran's Service Office team!**

Thank you!

The Dunn County ADRC would like to extend a huge thank you to the Healthy Futures Fund, a fund of the Community Foundation of Dunn County. The Hmong Friendship Center was recently awarded a grant from the Healthy Futures Fund in the amount of \$2,000. These funds will help ensure that the Hmong Friendship Center will be able to continue to provide opportunities for our local Hmong Elders to come together to learn, create, socialize and enjoy a meal on a regular basis.



Maintain your Health through the Holiday Season!



By Tracy Fischer, ADRC Manager

The holiday season is in full swing, which means many of us are preparing for celebrations with family, friends, and good food. The holidays present a wonderful opportunity to connect with others, but can also be a source of stress and anxiety. November and December are busy months for many of us. It's also a time where our routines and schedules are inconsistent and diets consist of special and often heavy foods. In fact, high cholesterol, an increase in blood pressure and foods that cause inflammation in the body are common during this time. If we're not careful, the holiday season can have a negative effect on our health—both physically and mentally. Here are a few tips to help you maintain your healthy habits throughout the holiday season.

Simple Tips for a Healthy Holiday

To help keep you healthy, reduce stress and avoid the holiday blues, you may consider implementing the following tips the next time you find yourself celebrating with family and friends.

- Walk after large meals. We all know that feeling after we've eaten too much at a holiday brunch or dinner. While we might be tempted to nap after a large meal, taking a walk might be a better option. Moving our bodies, especially after a large meal, helps us digest our food and turn it into energy instead of storing it into fat cells.
- Wash hands frequently. As we gather inside for celebrations, it's not uncommon for colds and other wintertime illnesses to spread quickly. To decrease our risk of contracting the flu or common cold, make sure to wash your hands frequently using warm water and antibacterial soap. Alcohol-based hand sanitizer is a good option if you're traveling or don't have access to soap and water.
- Stay hydrated. Fancy cocktails are a fun holiday treat. However, it's best to drink in moderation and stay hydrated by drinking plenty of water. Alcohol based drinks can cause inflammation in the joints,

which can cause pain and decreased mobility. Water helps flush out toxins and helps aids in digestion.

- Get quality sleep. Our bodies heal and replenish themselves while we sleep. Getting enough high-quality sleep supports basic body functions and is also important in maintaining our mental health. It's not uncommon to veer from our normal daily routines during the holiday season, however, it's important to maintain our sleep schedules when possible.
- Maintain your exercise routine. Exercise releases endorphins, which are our body's natural pain reliever and happiness booster. Exercise is also an important factor in maintaining balance, coordination and can help reduce healing time from injuries. So, bundle up for a walk outside or try an indoor workout you can do from the comfort of your own home.
- Rest after traveling. Traveling can become more difficult as we age. Road trips and airplane rides can take a lot of energy. Make sure to get adequate rest after a travel day. This might mean skipping out on the shopping and opting for some quiet time instead.
- Prioritize healthy meal options. Before you enjoy special holiday foods, make sure to consume vegetables and fruits which are high in nutrients and support optimal health.
- Manage stress. The holidays can be stressful! However, it's important to learn how to manage stress because too much of it can disrupt different function in the body including the immune and digestive systems.
- Avoid contact with people who are sick. In addition to washing your hands frequently, you should also do your best to avoid those who are sick with colds or the flu. You might consider avoiding crowded places when possible or protect yourself by wearing a face mask.



Dementia Support Group

This group is for people living with dementia and their caregivers, friends and neighbors. Join us for support, strategies and resources

First Wednesday of the Month

1:00 - 2:30 pm

Grapevine Senior Center

121 Main Street - Colfax

For more information, contact the ADRC of Dunn County at 715-232-4006

Exploring Dementia

A support group for those caring for someone living with dementia

**Fourth Monday of the Month
10:30 am to Noon**

2025 Dates:

January 27	May 19*	September 22
February 24	June 23	October 27
March 24	July 28	November 24
April 28	August 25	December 29*

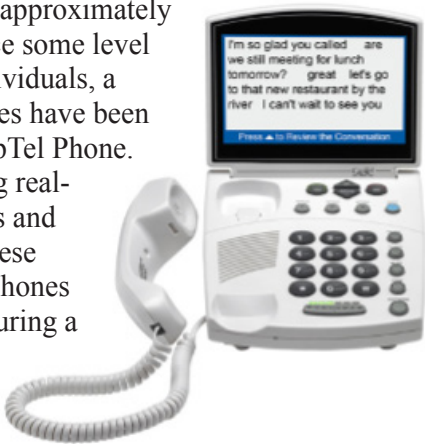
* indicates date change due to holidays

**Shirley Doane Senior Center
1412 Sixth Street E, Menomonie**



CapTel Phone *Submitted by Compass IL*

It is projected that by the year 2050, approximately 2.5 billion individuals will experience some level of hearing loss. To support these individuals, a variety of assistive technology devices have been developed. One device being the CapTel Phone. This phone assists users by providing real-time captions of phone conversations and are compatible with hearing aids. These devices resemble standard landline phones in appearance and functionality, featuring a screen that displays captions during calls.



Please note that captioned phones require a land line phone service and some models require an internet connection to operate effectively.

In Wisconsin, residents may qualify to receive a Telecommunications Equipment Purchase Program (TEPP) voucher that would cover the price of the phone. Prices average from \$75.00 at Walmart and Amazon. Compass IL offers the opportunity for individuals to borrow or try out items mentioned in our articles before making a purchase.

To learn more about this assistive device or other devices that can improve your independence, please contact Compass IL at 715-233-1070 or 800-228-3287. Our services are provided free of charge.

However, we do not directly fund the purchase of assistive technology. Through the WisTech Assistive Technology Program, Compass IL provides a variety of services, including information on alternative financing options like WisLoan, Telework, and TEPP, upon request.

Caring for those who care for others.

Caregiver Support Group

The caregiver support group is a safe and confidential gathering of people who are in a similar situation. They meet to give and receive help, advice, friendship and emotional support. Participants also gain knowledge of local resources and other issues related to their situation.



Contact the Dunn County Aging and Disability Resource Center with any questions. (715)232-4006

3rd Wednesday of the month

2:00pm - 3:30pm

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**Option to attend virtual or in person.
Contact the Dunn County ADRC for
more information (715)232-4006.**



Relatives Raising Children Support Group



A confidential space for grandparents and other relatives raising children. Meet and connect with other caregivers, develop a network of support, and be heard by others with shared experiences.

**2nd Thursday of the month
9:30-11:00am**

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1412 Sixth Street East
Menomonie, WI**



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Virtual Dementia Support Groups

Join us for support, encouragement and resources

For Caregivers of someone living with dementia:

Monday Coffee Connect - Every Monday 10-11 am.

Contact Kelsey at kflock@lacrossecounty.org

Monday DISH - 1st Monday of the month 7-8pm.

Contact Carla at cberscheit@chippewacountywi.gov

Circle of Support - 3rd Tuesday of the month 2-3pm.

Contact Teresa at teresa.gander@vernoncountywi.gov

Evening Conversations - 2nd Thursday of the month 7:00-8:00pm.

Contact Teresa at teresa.gander@vernoncountywi.gov

Minds & Voices - 2nd Wednesday of the month, 10:30 - 11:30am

contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

Lewy Body Dementia Caregiver Support Group - 2nd & 4th

Wednesday of each month 1:30-3:30pm.

Contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

Friday Support - Every Friday morning 9-10am.

Contact Karen at karen.tennyson@co.rock.wi.us

Third Wednesday - Third Wednesday of the month 6:30 - 7:30 pm

contact Tricia at tricia.rotering@co.trempealeau.wi.us

For those living with MCI or early stage dementia

Conversations - 1st & 3rd Wednesday of the month, 10:30 am - noon

contact Rob at 920-386-4308 or rgriesel@co.dodge.wi.us

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- Report suspicious calls to SMP



Preventing Medicare Fraud

SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).

Contact Senior Medicare Patrol

888-818-2611

www.smpwi.org

 [WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)



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FOR WOMEN CAREGIVERS

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4th Tuesday of the month at 1:45pm

2025
Dates: June 24, July 22, Aug 26, Sept 23,
Oct 28, Nov 25, Dec 23

Menomonie Senior Center
1412 6th St., Menomonie, WI

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For more information, contact 
Casey at 715-308-3527

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Grief Support Group

**Mondays
12-1pm**

@ The Menomonie Senior Center
1412 6th St E
Menomonie WI

If you have any questions
call 715-235-0954.
Everyone is welcome!

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You don't have to face grief alone. Join us for a safe, supportive space where we will walk through grief together. This support group will offer open discussion, understanding, compassion, and hope for anyone navigating loss. All are welcome!

Caregiver Coffee Hour

A Support Group for Caregivers

Join us for coffee and conversation in a safe and confidential space and connect with other caregivers.



For more information contact Casey at the Aging and Disability Resource Center at (715) 231-2713.

JOIN US:

1st Thursday of the Month
9:30am-11:00am
Exit 45 Restaurant
2100 County Road B
Menomonie, WI

How are Special Needs Trusts Used to Avoid a Wasteful Spend Down?

by James Giese, Wispact Director of Outreach

Individuals over age 65 and planning to apply for Medicaid benefits or go onto long term care are generally faced with the million dollar question (or more appropriately, the \$2,000 question), “How do I get under a \$2,000 asset limit?”

Pursuant to federal and state law, individuals with disabilities who have more than \$2,000 in available assets are not eligible for means-tested public benefits, such as Medicaid¹ and Supplemental Security Income (SSI)². A “means-tested benefit” (also known as a “needs-based benefit”) is a public benefit provided by the federal or state government agencies (i.e., Department of Health Services and Social Security Administration) to an individual based on his or her income and resources or assets. Therefore, individuals with disabilities looking to apply for means-tested public benefits, but have over \$2,000 in available assets, need to find ways to become eligible for these types of benefits. Typically, they “spend down” their assets before they can apply for and receive public benefits. However, this “spend down” option becomes impractical when an individual acquires large sums of funds at once (e.g., damages awarded in a personal injury settlement, sale of a house, cash distributions from an IRA, or an inheritance from a deceased relative). In scenarios more conducive with the latter category, individuals looking to apply for means-tested public benefits might not have the option of a spend down and are therefore left scrambling trying to find a solution to their health benefit needs. Luckily, there is another option for individuals with disabilities applying for means-tested public benefits who are over the asset limit – transferring funds to a special needs trust (“SNT”) or a pooled special needs trust (“PSNT”).

With a traditional trust, such as a revocable living trust, assets titled in the name of the trust or “owned” by the trust are countable and may prevent the individual from qualifying for means-tested public benefits. Conversely, federal law was passed to allow for the creation and funding of an SNT or PSNT, whereby the assets of the individual placed into the SNT or PSNT are not countable under the means-tested public benefits eligibility rules³.

For example, gifted assets have a five-year “look back” restriction. However, by putting their assets into a Special Needs Trust, an individual with a disability can receive public benefits and conserve their assets. These assets can be later used to pay for certain expenses which will improve the quality of their life.

I’m over 65 years old, can I create my own SNT and have my child act as Trustee?

The short answer is “No.” According to federal statute, if a person desires to create a standalone self-settled SNT (a/k/a (d)(4)(A) trust, referring to the federal code), they must be under age 65.

Well, if I can’t create my own SNT, what options do I have?

If spending down the funds is not a practical or available option for an individual with a disability and they are over age 65, they still have the option to create a first-party funded PSNT sub-account (a/k/a (d)(4)(C) trust). For Wisconsin residents, the two most commonly used PSNT organizations are Wispact, Inc.⁴ and Life Navigators⁵.

If the sub-account is properly created, funds of an individual with a disability placed into a sub-account in a PSNT created for that individual’s sole benefit will be considered an exempt resource for means-tested public benefits purposes.

For purposes of this article, PSNT creation and usage will be detailed using Wispact as the PSNT organization.

Using SNTs in Estate Planning by Family Members of Individuals with Disabilities

Another situation in which SNTs are used is in estate planning for individuals with disabilities by parents, grandparents, and others. Giving a gift of money or property directly to individuals with disabilities could put them over the \$2,000 asset limit if they receive or plan to apply for means-tested public benefits. Instead, the money (e.g. an inheritance) can be directed to and placed into a third-party SNT. Directing the funds to a third-party funded SNT, allows the individual to use the money without being concerned about the means-tested financial eligibility restrictions. For example, funds placed into a Wispact Trust II sub-account (third-party funded PSNT) are considered exempt to the individual with a disability for means-tested public benefits purposes. Please be aware that to remain an exempt resource for the Wispact Beneficiary, the funds in the individual’s Wispact Trust sub-account can only be spent for the sole benefit of the Beneficiary.



How is a Wispact Trust I Sub-Account Created?

In its simplest form, a Wispact Trust I account Contribution Agreement is advised on and completed by a licensed Wisconsin attorney familiar with Special Needs or Elder Law. The trust application form is then submitted to Wispact for legal review. If the application meets the requirements set forth by Wispact and its Trustee (in accordance with federal and state laws), it is forwarded to the Trustee for its approval, and the Trust sub-account is created.

For more information on Wispact and how a sub-account within its PSNT may benefit you or a family member, please visit www.wispact.org or contact James Giese at (608) 268-6006.

Sources: ¹Wisconsin DHS Asset Limit. ²Social Security SSI Asset Limit. ³42 U.S.C. § 1396p(d)(4)(A) & (C). ⁴Wispact, Inc. ⁵Life Navigators.



Our Special Needs Trusts help preserve the assets of people with disabilities without endangering their eligibility for public benefits. For information on setting up a Wispact Trust use our Contact Us Form at wispact.org/contact-us/

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Wartime Christmas *By Ken Anderson, themayberryguru@gmail.com*

As we celebrate another Christmas, we will hear the familiar mantra "Peace on earth, goodwill toward man". As Americans, we can be thankful that at no time since the Civil War has America celebrated Christmas with war upon its soil. For the most part, Christmas in America has always been celebrated with long-standing traditions and joy. However, throughout our history, many fathers, sons, and brothers were absent at Christmas as they were engaged in warfare in other parts of the world.

For the people of Great Britain, this is certainly not true. Sadly, Britain celebrated Christmas while experiencing bombardment from Germany. Beginning in 1915, Britain was attacked during World War I by German airships, the Zeppelins, and later by Gotha bomber planes. These attacks became more numerous as the war progressed. For four long years, Britons did not experience any "Peace on Earth, goodwill toward man".

During the first Christmas of World War I in 1914, an unplanned Christmas Truce occurred along the Western Front. British and German soldiers spontaneously ceased hostilities, with over 100,000 soldiers participating, meeting in no-man's land to exchange gifts, sing carols, and even play football. However, this was a one-time truce and was never repeated during the remaining years of war.



When the armistice of the Great War was finalized, little did the people of Britain realize that within twenty years, the sounds of war would once again prevail throughout their land. Christmas would once again be celebrated without many fathers, sons, and brothers gathered around the Christmas tree. It would be six years before the normalcies of Christmas would return to the families of Britain.

Not only were thousands of men away from their homes fighting for their homeland, but many mothers were also actively involved in the war effort. Each Christmas, thousands of children would spend Christmas away from their families as evacuees in the countryside. Children's gifts were often homemade and practical. When a child received a toy, it would be made from recycled, cheap materials. In 1941, to conserve paper, the Ministry of Supply decreed that "no retailer shall provide any paper for the packing or wrapping of goods excepting food stuffs or articles which the shopkeeper has agreed to deliver." This meant children often received their gifts unwrapped.

This Christmas will be my 79th, and like all others, it will be a wonderful, joyful time spent with family and friends. Linda and I will have an abundance of food, and our gifts will be beautifully wrapped. And I pray someday the entire world will enjoy "Peace on Earth and goodwill toward man."

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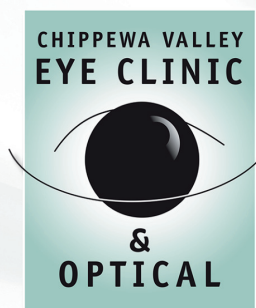
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