

FREE



AUGUST 2023

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## Be Alert to Medicaid Scams

During the pandemic, states had to keep people enrolled in Medicaid so they didn't lose their insurance. Now that the health emergency declaration is over, that requirement has been phased out — which means people eligible for Medicaid have to reenroll in their state's program or find new insurance, if they're not eligible. When big changes affect millions of people, scams will follow. Here's what to know. Read the information below from the Federal Trade Commission.



HealthCare.gov will ask only for your monthly income and your age to give you a price quote. If anyone asks for your bank account or credit card number to give you a quote for health insurance, that's a scam. Don't do it.

- **Medicaid won't charge you to renew or enroll.** You may get a call, text, or email from your state Medicaid agency to renew your enrollment in your state's program. But the real Medicaid program won't ask for money or personal information like your credit card or bank account number. Learn more about eligibility for Medicaid in your state at [www.medicaid.gov](http://www.medicaid.gov) (scroll down to find the link to your state's Medicaid agency).
- **Scammers try to sell you medical discount plans that are not major medical.** Medical discount plans charge a monthly fee for supposed discounts on some medical services or products from a list of providers. They're not a substitute for health insurance, though some plans do give actual discounts. But others just take your money for very little in return. If you're considering one, find out if your doctor participates in the plan. Check what coverage it gives for major events. And be sure to get the plan's details in writing before you sign up. If anyone pressures you to sign up quickly or insists you'll miss out on a special deal, say, "no, thanks."
- **Visit <http://www.HealthCare.gov> to compare insurance plans, coverage, and prices.** HealthCare.gov lets you compare prices on health insurance plans, check your eligibility for healthcare subsidies, and begin enrollment.

If you think you've spotted a scam, tell your friends and family about it so they can protect themselves. Then tell the FTC at <https://reportfraud.ftc.gov> and your state attorney general.

### BadgerCare Plus and Wisconsin Medicaid Members

Health care renewals are back!



[dhs.wi.gov/renew](http://dhs.wi.gov/renew)

#### Medicaid renewals—what you need to know:

##### Know your renewal month.

Check the letter we sent you in March or find it online at [access.wi.gov](http://access.wi.gov).

##### Watch your mailbox.

About two weeks before your renewal month, we'll send you a renewal form and instructions.



**Renewal Tip:** To avoid a gap in coverage, renew as soon as you get your renewal packet in the mail.

#### Ways to renew:



**By mail.** To renew by mail, complete and return your renewal packet.



**Online.** Renew online through your ACCESS account. Log in or set up an account at [access.wi.gov](http://access.wi.gov).



**By phone or in person.** You can renew by phone or in person through your local agency. Find your agency at [dhs.wi.gov/im-agency](http://dhs.wi.gov/im-agency).

#### Questions?

Find a benefits specialist for your county by visiting your local Aging and Disability Resource Center (ADRC) or go to [dhs.wi.gov/benefit-specialist/counties.htm](http://dhs.wi.gov/benefit-specialist/counties.htm).



P-03478A (07/2023)

Find us at  
[seniorreviewnewspapers.com](http://seniorreviewnewspapers.com)

A MAGAZINE FOR LIVING A HEALTHIER, SMARTER AND MORE ACTIVE LIFE IN CHIPPEWA COUNTY

# Learn About Medicare

New to Medicare? Want to know more about those Medicare commercials you keep seeing? Wondering where you can go for objective Medicare information?

The Aging & Disability Resource Center of Chippewa County is providing in-person, unbiased Medicare presentations. The presentation will cover enrolling in Medicare, the parts of Medicare, the difference between Medicare Advantage Plans and Medicare Supplements and drug coverage options. The presentation is open to anyone new to Medicare, currently on Medicare, caregivers, families and community partners. There is no cost to attend.

Sessions are held twice a month on the first Thursday 5:00 – 7:00 pm or the third Wednesday 1:00 – 3:00 pm. All sessions are at the Chippewa County Courthouse, 711 N. Bridge Street, Chippewa Falls.

Space is limited so registration is required. To register, please call 715-726-7777 or visit [www.co.chippewa.wi.us/adrc](http://www.co.chippewa.wi.us/adrc) and look for the Medicare tab. You can also use your phone's camera to scan this code and register online.

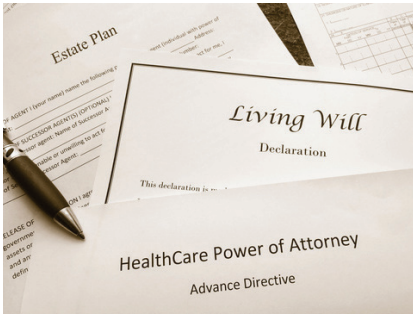


# That's A Good Question!

**QUESTION:** What is a guardian's responsibility when a ward dies?

**ANSWER:** The authority of a guardian of person ends with the passing of the ward. The guardian is required to notify the court of the ward's death, but any other duties are fairly limited.

This is also true for a guardian of estate's authority to make decisions about the ward's money and property, however, they do have a few additional responsibilities. The guardian of estate is required to turn over assets to the person appointed as personal representative for the ward's estate or those entitled to them. If there is a will, the guardian is responsible for making sure that the necessary people are notified of the will and of the ward's death. The guardian of estate is also required to complete a final account to be provided to the court and the deceased ward's personal representative or the person appointed to administer the estate.



For an estate under \$50,000, there may be other procedures a guardian may follow to settle an estate if there is no personal representative or other person willing to handle the matter. In this case it is recommended that a probate attorney be consulted.

**QUESTION:** What is the power of attorney (POA) agent's responsibility when the principal dies?

**ANSWER:** A POA document only gives authority to the agent (both health care and financial) to act on behalf of the principal while the principal is living. However, a health care POA may authorize an anatomical gift/organ donation whether the principal is near death or had died, unless prohibited in the POA document.

*Senior living for 62 and better*

- Flexible rent options
- Located behind HSHS Sacred Heart Hospital
- Optional noon meal on site
- Heat, water, sewer & garbage included
- Storage in apartment & basement
- Beauty salon, library and recreation room
- **First month rent FREE**

**Open house every Tuesday 2 - 4 pm**  
**Call 715.834.1338 to take a tour today!**

**Feels like home.**

**851 University Drive, Eau Claire**  
**[saintfrancisapartments.com](http://saintfrancisapartments.com)**

**Summer Means Outdoor Activities!**  
**Do You Suffer With Allergies?**

Now is a great time to call our pharmacist and make an appointment to go over your medications to ensure your health and safety needs are being met. Our pharmacist will make sure you are compliant with your medications and will also advise you on over-the-counter products for allergies to take or avoid for adverse interactions.

**VISIT YOUR LOCAL HOMETOWN PHARMACY!**

<b>Mondovi Pharmacy</b> 715-926-4938	<b>Ed's Pharmacy</b> 715-568-2190
<b>Wally Shong Pharmacy</b> 715-286-2515	<b>Colfax Pharmacy</b> 715-962-3784

[www.hometownpharmacyrx.com](http://www.hometownpharmacyrx.com)

**\$5.00 OFF**  
**a \$25.00 Purchase**

One coupon per customer per visit. Good for any over-the-counter products. Not valid for prescriptions. Expires 09/30/23

**Aging & Disability Resource Center (ADRC) Staff ... Know us before you need us!**

<ul style="list-style-type: none"><li>• ADRC Manager – Leslie Fijalkiewicz</li><li>• Administrative Assistants – Breanna Schemenauer, Renee Price, Carmen Olson, Carrie Schick</li><li>• Dementia Care Specialist – Carla Berscheit</li><li>• Disability Benefit Specialist – Stephanie Rasmussen</li></ul>	<ul style="list-style-type: none"><li>• Elder Benefit Specialist – Michelle Fellom</li><li>• Nutrition &amp; Transportation Programs Coordinator – Kelly Zimmerman</li><li>• Options Counselors – Kasha White, Sarah Hedlund, Erika Stevens, Jessica Gibson, Sue Koepnick</li></ul>	<ul style="list-style-type: none"><li>• Nutrition Program Assistant – Jeff Hahn, Jason Kolano</li><li>• Nutrition Site Aides – Rose August, Sue Barnum, Mary Ann Brodbeck, Cathie Mercier, Linda Felmlee, Laura Henderson, Darcy Bjerke, Debbra Judnic</li></ul>
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*Aging & Disability Resource Centers are the first place to go with your aging and disability questions. We are an "information station" where you can get accurate, unbiased information related to aging or living with a disability. Our job is to help you remain as independent as possible! Give us a call at 715-726-7777 or stop in at 711 N. Bridge Street (Courthouse), Room 118, Chippewa Falls.*

**Want to get this paper delivered?**  
A one-year subscription is only \$16!  
Complete this form, mail to the address below and include your check for \$16. Do not send cash.

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_  
Phone: \_\_\_\_\_

ADRC of Chippewa County  
711 N. Bridge Street, Room 118  
Chippewa Falls, WI 54729

# Unpaid Medical Bills and Older Adults

By Greater Wisconsin Agency on Aging Resources Legal Services Team

The Consumer Financial Protection Bureau's (CFPB's) Office for Older Americans recently released a report on medical billing and collections that showed that even though most older adults have insurance coverage, many of them have unpaid medical bills and are in collections.

According to the report, these bills are often due to improper billing practices. Unfortunately, these unpaid bills can have significant negative emotional and financial effects.



According to the CFPB report, most adults over the age of 65 have health insurance, like Medicare, Medicaid, or coverage through the Veterans Administration (VA). However, nearly four million older adults had medical bills they were unable to pay in full in 2020. Those with unpaid medical bills were more likely to have multiple medical conditions, to have other debts, and/or to have incomes between 100 and 200% of the federal poverty level and be people of color.

While thirteen percent of older adults with unpaid medical bills had no health insurance, almost 70% of those with unpaid medical bills did have coverage from more than one source, like Medicare, Medicaid, Medigap, employer group health coverage, or Tricare. In fact, older adults with both Medicare and Medicaid are more likely to report unpaid medical bills than the general older adult population. In addition, they report that they owe higher dollar amounts toward these bills than older adults who are not enrolled in both Medicare and Medicaid. **Individuals who are dually eligible for these programs should have little to no out-of-pocket costs for Medicare-covered care because federal and state laws prohibit providers from billing them more than a nominal co-pay for these services.** Therefore, it appears that providers may be billing dually eligible older adults improperly.

According to the report, many of these unpaid bills are due to inaccurate billing. This may be because older adults are more likely to have multiple chronic health conditions requiring complex care. Some of this care requires providers to use "higher-intensity" medical billing codes, which in turn require more detailed documentation. Claims using these codes face more scrutiny from insurance providers because of concerns about overuse. As a result, this can lead to billing errors and subsequent claim denials.

Moreover, older adults are more likely to have multiple forms of insurance coverage for their medical care than adults under the age of 65. Unfortunately, having more than one insurer makes the billing process more complex.

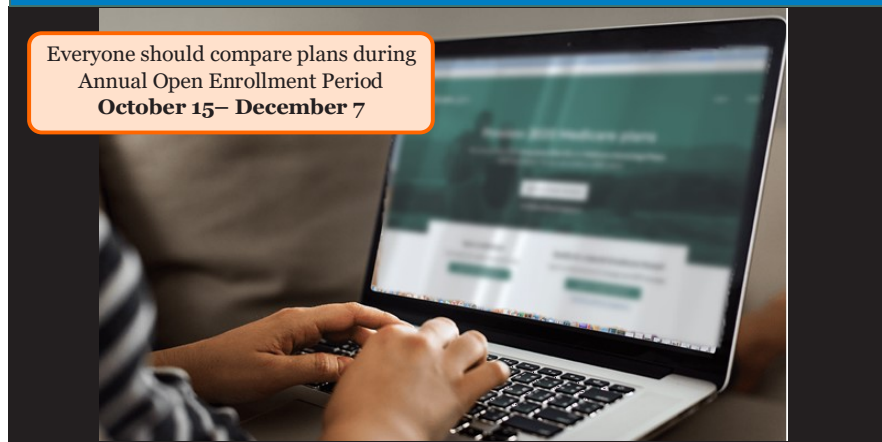
In fact, CFPB debt collection complaints involving Medicare show that inaccurate billing is a common issue for individuals with more than one insurer. In 53% of these complaints, people with Medicare only reported that the underlying debt was inaccurate. However, 61% of people with more than one insurer reported that the underlying debt was inaccurate. Billing complexities associated with multiple chronic health conditions or more than one form of insurance coverage can lead to delays in payment, errors in who is billed for services, and providers inappropriately seeking reimbursement directly from patients.

To read the full CFPB report, please see: <https://www.consumerfinance.gov/data-research/research-reports/issue-spotlight-medical-billing-and-collections-among-older-americans/full-report/>.

The Aging and Disability Resource Center (ADRC) brings you a presentation on:

## Compare Medicare Drug Plans Online

Everyone should compare plans during  
Annual Open Enrollment Period  
**October 15– December 7**



### Using Medicare's Online PlanFinder Tool

Did you know drug plans change their costs and coverage every year? Want to see if you can save money on drug costs? Don't get stuck in a plan that doesn't work for you. The power is at your fingertips!

Everyone on Medicare (or their caregivers) should compare plans every year during Open Enrollment either online or by calling 1-800-Medicare.

Learn how to navigate the Medicare.gov website, create an account, enter your drug list, pharmacy choices, and learn what to look for in a good plan & what's important to you. The ADRC provides free, unbiased information.

#### Registration Required

Must be able to operate a computer on your own to follow along on screen with the class.

Register: [www.jotform.com/ADRC\\_adrc/planfinderclass](http://www.jotform.com/ADRC_adrc/planfinderclass)  
Or use your phone's camera to scan this code & register online.

Classes at CVTC Chippewa Campus  
**Oct 25, Nov 30 (11am-12pm)**

Questions? 715-726-7777 or  
[ADRC@co.chippewa.wi.us](mailto:ADRC@co.chippewa.wi.us)



2023

# Johnson MONUMENT

LOCALLY CRAFTED SINCE 1917  
Between Eau Claire & Chippewa Falls

## Plan your memorial. Preserve your legacy.

Planning your memorial in advance ensures you are remembered exactly the way you want. Decisions you make today will reduce the emotional and financial strain your family experiences in their grief.

**Plan ahead. It's what's best for everybody.**

*Turn your  
memories into a  
lasting memorial*



**715.723.5576** [johnsonmonument.com](http://johnsonmonument.com)

**SIMPLY ELEGANT, SIMPLY TIMELESS, SIMPLY PRICED**

# SCAMS

## Home Improvement Scammers

How can you tell if a contractor might not be reputable? Here are some tactics scammers use:

- Scammers knock on your door looking for business because they are “in the area.”
- Scammers say they have materials left over from a previous job.
- Scammers pressure you for an immediate decision.
- Scammers ask you to pay for everything up front or only accept cash.
- Scammers ask you to get any required building permits.
- Scammers suggest you borrow money from a lender they know.



Here's some advice to help protect yourself and your money:

- **Consider only contractors who are licensed and insured.** Check with your state or county government to confirm a contractor's license, and ask the contractor for proof of insurance.
- **Get contractor recommendations from people you know and trust.**
- **Check with the local Home Builders Association and consumer protection officials** to see if they have complaints against a contractor. Also search online for the company's name with words like “scam,” “review,” or “complaint.”
- **Read reviews with a critical eye.** Read customer reviews to find out more about the contractor and use online rating websites you trust to see what others are saying about the contractor.
- **Get multiple estimates.** A written estimate should include a description of the work to be done, materials, completion date, and the price. Don't automatically choose the lowest bidder. And ask for an explanation if there's a big difference among the estimates.
- **Read the contract carefully.** Contract requirements vary by state. Even if your state doesn't require a written agreement, ask for one. Before you sign a contract, make sure it includes:
  - o the contractor's name, address, phone number, and license number
  - o an estimated start and completion date
  - o any promises made during conversations or calls related to issues such as the scope of work and the cost of labor and materials
  - o a written statement of your right to cancel the contract within three business days, if you signed it in your home or at a location other than the seller's permanent place of business

And, make sure all blank spaces are filled in.

**Don't pay the full amount for the project up front.** Some states actually limit the amount of money a contractor can ask for as a down payment. Contact your state or local consumer agency (<https://www.usa.gov/state-consumer>) to find out the law in your area. And never make the final payment until the work is done and you're satisfied with it.

From Federal Trade Commission Consumer Advice website <https://consumer.ftc.gov>

The Aging and Disability Resource Center of Chippewa County Presents

## Medicare & You Classes



### Receive Unbiased Medicare Information!

New to Medicare or want to know more about those Medicare commercials you keep seeing? Wondering where you can go for objective Medicare information?

We will cover multiple topics including enrolling in Medicare, the parts of Medicare, the difference between Advantage Plans, Supplements & drug coverage options.

This is open to anyone new to Medicare, currently on Medicare, caregivers, families and community partners. There is no cost to attend.



Follow the ADRC of Chippewa County on Facebook

### Registration Required

[jotform.com/ADRC\\_adrc/medicareandyou](http://jotform.com/ADRC_adrc/medicareandyou)



Or use your phone's camera to scan this code & register online.

Or contact us to register:

715-726-7777 or [ADRC@co.chippewa.wi.us](mailto:ADRC@co.chippewa.wi.us)

Located at the Chippewa County Courthouse  
711 North Bridge Street, Chippewa Falls, WI

1st Thursdays..... 5:00 — 7:00 pm  
3rd Wednesdays..... 1:00 — 3:00 pm

### Upcoming Dates:

August 3rd ..... 5:00 — 7:00 pm  
August 16th ..... 1:00 — 3:00 pm

2023

## “It's my life and they respect that.”



Local long-term care supports  
and services delivered with a  
focus on Life. Defined by you.



[inclusa.org](http://inclusa.org) | 877-622-6700

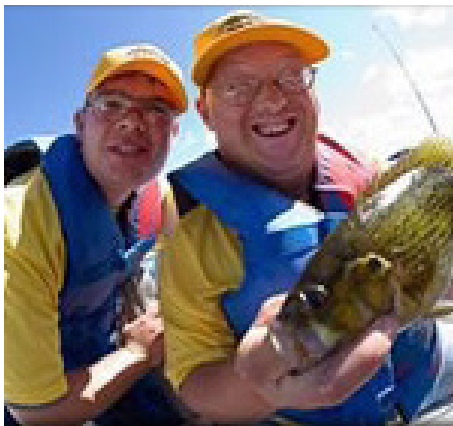
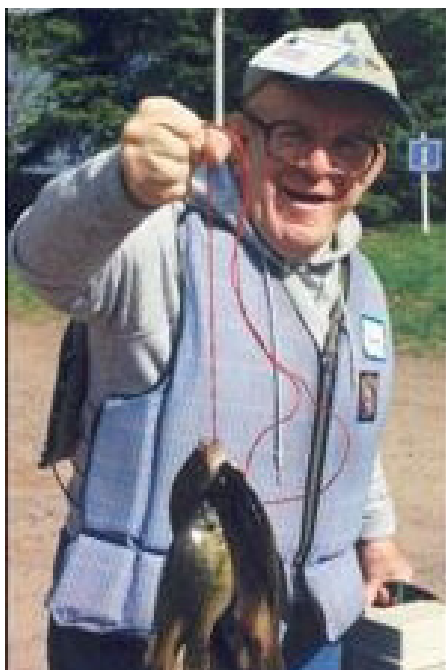
# Fishing Has No Boundaries

An adaptive one-day fishing event to open up the world of adaptive fishing to anglers. A typical event is PACKED with fun, fishing, boating, and eating. Provided are rods, reels, life vests, adaptive fishing equipment, bait, fish cleaning, boats, pontoons, guides, and dinner Saturday evening.

No fishing license or experience needed! Participation is free, but free will donations are accepted.

For more information or to register to participate, contact Amanda Miller or Bobbi Craig at 1-800-228-3287 v/tty or email [amandam@cilww.com](mailto:amandam@cilww.com) or [craigb@cilww.com](mailto:craigb@cilww.com)

*Fishing Has No Boundaries®*, Inc. (FHNB) is a non-profit organization whose goal is to open up the great outdoors for people with disabilities through the world of fishing. Fishing Has No Boundaries® has established 21 chapters in 10 states, each provides recreational fishing opportunities for disabled people in their areas regardless of their age, race, gender, or disability.



Photos courtesy of Bridget Chapman, [fhnvinc.org](http://fhnvinc.org)

# Vehicle Modification Grants Available



Do you have a vehicle that you no longer can drive due to a physical disability? The Aging & Disability Resource Center of Chippewa County has funding available to help you modify your vehicle so you can continue driving. Eligible applicants are persons with a permanent disability that prevents them from driving their own vehicle or riding in the vehicle of the person who normally transports them. Applicants must be a resident of Chippewa County.

The process to apply is easy and you don't have to be the driver to get the modification grant. If you have a family member that was taking you places but is no longer able to because you can't safely travel in their vehicle anymore, this grant might be the answer.

Whether it's going to work, family gatherings, church or just leaving the house to get groceries, these grants have been life changing for many people.

*"I just feel so blessed to have received the grant. I will be able to get out doors and go to places I haven't been to in some time like family reunions at the park and pumpkin fest in Thorp. I'm so looking forward to the nice weather now."*-Carol

Individuals enrolled in Family Care, IRIS, Partnership or PACE and those residing in nursing homes or assisted living type facilities are not eligible for these vehicle modification funds. For more information, call Kelly at 715-738-2590.

## Volunteer Drivers Needed!

### New Freedom Transportation Program

Volunteer drivers are needed to provide rides for people with disabilities and the frail elderly. You can help people by providing rides for medical appointments, shopping, or social and recreational activities.

**Please call 1-800-228-3287 and ask for Mel for more information and application.**

You will receive mileage reimbursement at the Federal Rate which is currently **65.5 cents per mile.**

**Please Help Make a Difference in Someone's Life by becoming a Volunteer Driver!**

This program is paid for by a New Freedom Grant from WI Dept. of Transportation and Center for Independent Living for Western WI, Inc.



**CORNELL**  
HEALTH SERVICES

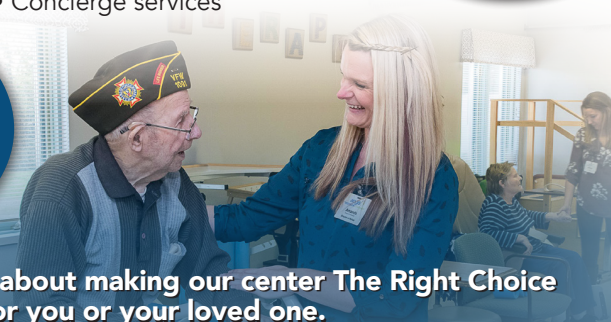
*The right choice*

- Flexible visitation for loved ones
- Physical, occupational & speech therapy 7 days a week
- Concierge services

Our residents have the opportunity to be a partner in the care they receive, to develop trusting relationships with our caregivers, and to reach their highest level of independence.

**We are passionate about making our center The Right Choice for you or your loved one.**

**320 N 7th Street, Cornell | 715-239-6288 | [cornellhs.com](http://cornellhs.com)**



## Can Amazon Echo Show Help Caregivers?

The Amazon Echo Show could be considered a cross between Amazon Alexa and an Amazon Kindle. It allows for video calls and “drop ins” on loved ones. Some families feel this is too big brother, other families feel this gives them peace of mind. What do you think?



Here are a couple of thoughts about how this device may be beneficial for people living with dementia and their care partners:

### For the Caregiver:

- Set appointment reminders
- Monitor loved one’s activity from another room
- Stress relief – funny animal video, joke, calming music
- Social engagement and support (video calls)
- Self-care (meditation, mindfulness, exercise, set daily goals)
- Remote drop in to check on your loved one
- Offer meal ideas
- Phone finder feature
- Hands free assistance – (make phone calls, texts, add to your grocery list, reminder to make appointments, access schedules, do internet searches)

### For the Person Living with Dementia:

- Medication reminders
- Appointment reminders
- Set up to play their favorite music
- 7-minute exercise routine
- Set up daily to do list
- Set up daily routine reminders
- Social engagement with loved ones
- Can ask it repeated questions (weather, time, date)
- Caregivers can add items to your calendar
- Caregivers can remind them to eat lunch
- Create a grocery list (can share with caregiver that can pick up groceries for you)
- Set timers (i.e. 20 min timer, then it is time to leave for appointment)
- Find your phone feature
- Can pair with other smart devices (turn on/off lights, TV)

For more information, you can see reviews by caregivers on YouTube.



## Art Classes

Art Classes are free to seniors.  
Attend one or all of them.

Classes will be held at the  
Chippewa Falls Public Library.  
Registration is required.  
Call 715-723-1146

November 16  
February 15  
May 17  
August 16

10 am - Noon

- Joining these classes will:
- Provide Social Engagement
  - Learn something new
  - Be creative

Which helps keep your brain healthy!

Classes taught by local artists!

## Breakfast & The Brain



All are welcome to this free community event, we will discuss:

Brain Health - what you can do to protect your brain as you age

Dementia - what it is, common types and how to communicate with someone that has it.

**September 10, 2023**

**Breakfast: 9:30**

**Brain Talk: 10:00 - 11:30**

**Hosted by: Holcombe United Methodist Church  
27841 County Hwy M, Holcombe**

Registration is not required. Have questions? Call the ADRC at 715-726-7777

**Sponsored by:**



Tip #10

Help Yourself to Better Health

### Sleep Well

Getting good quality sleep is critical for good health. Adults need 7-9 hours per night, but often get much less. If you’re not getting enough sleep or don’t feel rested, check with your doctor. Lack of sleep can affect your memory, mood and increases your falls risk.

wi ha  
Wisconsin Institute  
for Healthy Aging  
wihealthyaging.org

## Early Stage Dementia Support Group

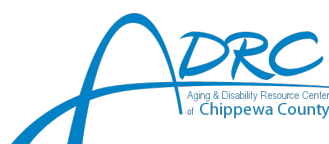
Central Lutheran Church  
28 East Columbia Street - Chippewa Falls

2nd Thursday of  
the month  
1 pm–2:30 pm



This group is dedicated to people with early stage dementia or memory loss and their care partners to come together to share, learn and grow.

For more information, contact Vern Weeks at 715-313-0635



## Living Well w/Memory Loss Events

Aug  
1

### Memory Café - Chippewa Falls

Time: 10am-11:30am Location: Central Lutheran Church  
Recurring: 1ST Tues. every month

Aug  
10

### Early Stage Memory Loss Support Group

Time: 1pm-2:30pm Location: Central Lutheran Church  
Recurring: 2ND Thur. every month

Aug  
22

### Memory Café - Cornell

Time: 10am-11:30am Location: Our Saviors Lutheran Church  
Recurring: 4TH Tues. every month

Aug  
24

### \*Growing Connections (gardening group for people living w/memory loss)

Time: 1:00- 2:30 pm Location: Chippewa Falls Public Library  
Recurring: 4TH Thurs. every month

Sept  
5

### Memory Café - Chippewa Falls *(note different date due to holiday)*

Time: 10am-11:30am Location: Central Lutheran Church  
Recurring: 1ST Tues. every month

Sept  
14

### Early Stage Memory Loss Support Group

Time: 1pm-2:30pm Location: Central Lutheran Church  
Recurring: 2ND Thur. every month

Sept  
26

### Memory Café - Cornell

Time: 10am-11:30am Location: Our Saviors Lutheran Church  
Recurring: 4TH Tues. every month

Sept  
28

### \*Growing Connections (gardening group for people living w/memory loss)

Time: 1:00- 2:30 pm Location: Chippewa Falls Public Library  
Recurring: 4TH Thurs. every month

**\* Registration Required call 715-723-1146**

Trinity United Methodist Church - 201 West Central Street, Chippewa Falls  
Central Lutheran Church - 28 East Columbia Street, Chippewa Falls  
Chippewa Falls Public Library - 105 W. Central Street, Chippewa Falls  
Our Saviors Lutheran Church - 201 South 6th Street, Cornell

## Meaningful Activities for People Living with Dementia

We all have a core purpose of being helpful and having purpose in our days. Meaningful Activities provides that outlet for people living with dementia. The activity may need to be simplified to allow the person to successfully participate; better yet, do the activity together and help when needed.

Some of the benefits of meaningful activities for the person with dementia include:

- Increase connection with your loved one
- Fosters self-expression
- Increase feelings of engagement in their life
- Make them feel productive and valued
- Improve routine and decrease boredom



Activity Ideas:

- o Play favorite songs and sing along
- o Enjoy a scoop of ice cream
- o Put a simple puzzle together
- o Cut out pictures from magazines
- o Fill a birdfeeder
- o Dust furniture
- o Tear old clothes for rags
- o Sit outside and have lemonade
- o Scrub the kitchen sink

*Creating Hope:*

### Confronting Dementia with Meaningful Action

THURSDAY, SEPTEMBER 28, 2023

Jacobs Well Church  
989 122th Street, Chippewa Falls  
9:00 am - 3:00 pm

Learn about the Respite for All Program and how a national movement of faith-based, volunteer-driven intergenerational programs are working together to build communities of well-being and connection for those living with Alzheimer's disease and related dementias.



**DAPHNE JOHNSON**  
Respite For All  
Co-Founder & Executive  
Director



**DR. SUSAN MCFADDEN**  
Co-Founder Fox Valley  
Memory Project  
Professor Emerita, Psychology  
UW-Oshkosh

- This is a free, educational event for all faith communities, ministries, community partners, professional and family caregivers.
- Lunch is provided.
- Registration required at [www.adrcevents.org](http://www.adrcevents.org) or call the ADRC at 715-839-4735 by Friday, Sept. 22nd.



## Get Active With Geocaching

By Kathy Zawacki, Chippewa County, Human Resources Department

Looking for a fun way to get active with your family or friends and boost your overall well-being? Try geocaching!

What is geocaching? From [www.geocaching.com](http://www.geocaching.com) it's "a real-world, outdoor treasure hunting game using GPS-enabled devices. Participants navigate to a specific set of GPS co-ordinates and then attempt to find the geocache (container) hidden at that location." It's physical activity, a puzzle and an outdoor adventure all rolled into one!



Health benefits of geocaching:

- It gets you active – increasing physical fitness, strength, endurance and balance
- Everyone can play – there are levels of geocaching for all ages and abilities and it's great for intergenerational connections and healthy socializing
- Nature and adventure – a definite boost for body, mind and mood
- Brain power – some caches require solving a puzzle to find them which builds mental skills
- Sense of accomplishment and all the mood boosting that accompanies a goal realized
- Discovering and exploring new locations creating the joy of a well-rounded life

If geocaching sounds like something that interests you, it's super easy to get started! Visit the Geocaching website at <https://www.geocaching.com/play> and let the adventure begin! You can also check out <https://gochippewacounty.com/listing-category/explore-the-outdoors/> for local resources.



# Chippewa Falls Parkinson's Support Group

Trinity United Methodist Church  
201 W. Central Street  
Chippewa Falls

First Tuesday of each month at 1:30 pm

August 1 - Annual picnic and chat time

September 5 - Alzheimer's Association Guest Speaker

## 4 Keys to Strength Building and Muscle Mass

Reprinted from Academy of Nutrition and Dietetics website, contributor Sarah Klemm, RDN, CD, LDN

Muscle is harder to build and maintain as we age. In fact, most of us start losing muscle around age 30. Physically inactive people are at particular risk and can experience anywhere from a 3 to 8% loss of lean muscle mass every decade after that.



This is due to lower testosterone levels in men and lower estrogen levels in women — both hormones that help build muscle. Changes in nerve and blood cells and how the body converts proteins into muscle tissue, are also factors. Muscle loss doesn't have to be inevitable, though: For adult men and women, regular resistance training exercises are key to building and keeping muscle. Tweet this

**Muscle Strengthening Activities and Health.** Men and women should participate in muscle strengthening activities that work the major muscle groups (legs, hips, back, chest, abdomen, shoulders and arms) at least two times each week. Examples of muscle strengthening activities include lifting weights, using resistance bands and doing push-ups, pull-ups, sit-ups and some types of yoga. Even everyday activities such as carrying groceries, playing with your kids and gardening can strengthen muscles.

An important way to support strength building is with good nutrition. Foods that provide protein, carbohydrates and fat play a major role, as does getting enough calories throughout the day. Read on to find out how each macronutrient can help you — and an estimate of how much to eat every day.

**Protein and Muscle Building.** When building muscle, the more protein the better, right? Not necessarily. Protein should make up 10 to 35% of total calories for adults. While you're working to build muscle with physical activity, your needs may be on the higher end of this range. Keeping muscle mass, on the other hand, requires less protein than building new muscle.

Aim for 3 servings of low-fat or fat-free dairy and 3 ounce-equivalents of protein foods (such as fish, beans, poultry or lean meat) each day, to provide quality sources of protein to help reach that goal. Grains, especially whole grains, also provide some protein but are typically not enough to meet protein needs on their own.

**Carbohydrates and Muscle Building.** Carbohydrates are another important group of foods for fueling your muscles. That's because carbs are partially converted to glycogen, which is a form of energy stored in muscles. This energy helps to power your workouts. Men and women need about half of their calories from carbohydrates per day. Try focusing on good quality carbohydrates that provide dietary fiber, such as whole-grain breads and cereals. Many dairy products, including milk and yogurt, also provide carbohydrates. Choose low-fat or fat-free dairy foods and beverages in order to limit sources of

...continued from page 8

saturated fat. Fruits and vegetables also are good options. When timing your meals and snacks, you may wish to avoid foods high in dietary fiber immediately before or during physical activity.

**Fat and Muscle Building.** Your body relies on fat to supply energy to muscles during some types of activity. How much fat a person needs can vary. As a general guideline, fat should make up 20 to 35% of your total calories.

For overall health and muscle strength, focus on sources of heart-healthy fats, including vegetable oils, like olive oil and canola oil and avocados. Nuts and fatty fish such as salmon, herring, sardines and trout, which are all good sources of protein, also provide healthier types of fat.

Eating a variety of healthful foods each day can help you meet your nutrient needs. For a customized eating plan, consult a registered dietitian nutritionist in your area.

## Tip #10 Help Yourself to Better Health Sleep Well

Getting good quality sleep is critical for good health. Adults need 7-9 hours per night, but often get much less. If you're not getting enough sleep or don't feel rested, check with your doctor. Lack of sleep can affect your memory, mood and increases your falls risk.

**wiha**  
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for Healthy Aging  
wihealthyaging.org

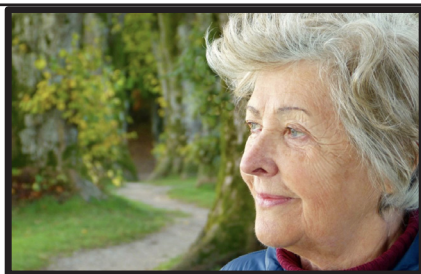
## Stepping On

**A fall could change everything**  
One in four people age 65 or older has a fall each year.  
You don't have to be one of them.

### Take a Stepping On workshop!

Stepping On can help you avoid a dangerous and costly fall so you can keep doing the things you love to do. In just seven weeks, you will learn:

- Strength and balance exercises you can adapt to your individual level
- How vision, hearing, medication, and footwear affect your risk of falling
- To identify and remove or avoid fall hazards in your home and outside
- To get back on your feet the right way if you do fall



### 7-week Fall Prevention Workshop

**WHEN:** Tuesdays, 9:30 - 11:30 am  
September 12 - October 24, 2023

**WHERE:** Grace Lutheran Church  
202 W Grand Avenue, Eau Claire

**COST:** No fee (\$10 suggested contribution)

#### Registration

Please register at least one week in advance by calling **715-839-4735** or online at [www.adrcvents.org](http://www.adrcvents.org).



*Stepping On has been researched and proven to reduce falls by 30%!*

Aging & Disability Resource Center, 721 Oxford Avenue, Room 1130, Eau Claire WI 54703  
715.839.4735 1.888.338.4636 tty: use Relay (711) [www.eauclairadrc.org](http://www.eauclairadrc.org) [adrc@co.eau-claire.wi.us](mailto:adrc@co.eau-claire.wi.us)

## NAMI Chippewa Valley presents



### A 5-week wellness program

**NAMI Hearts & Minds** is a **free 5-week** wellness program for adults who live with a mental illness or have a friend or family member who lives with a mental illness. The goal of this program is to educate and empower individuals to better manage their health, mentally and physically.

**September 14-October 12, 2023**

**Thursdays from 6:00-8:00 PM**

**Banbury Place in Eau Claire, WI**

Scan the QR code below or call 715-450-6484 to register.  
Please email [info@namicv.org](mailto:info@namicv.org) for more information.



#### Topics include:

- Advocating for your health
- The connections between physical and mental health
- How nutrition can affect the brain
- Diet and fitness
- Managing side effects of medication and chronic pain
- Improving sleep

## TOPS (Take Off Pounds Sensibly)

is a low-cost weight loss support group. Each week the members weigh-in, encourage each other (no matter what the scale says), exchange tip & recipes, enjoy short programs that help us to be healthier.

If you would like to get to a more comfortable weight with the help of new friends, join us.



We meet at Our Saviors Lutheran Church, 201 S 6th St. Cornell. Weigh-in is from 8:00-8:50 am, with the meeting starting at 9 am. Our members come from many communities because it is worth the drive!

If you would like more information, please call Linda at 715-595-3804.

## Tip #17 Help Yourself to Better Health Get Outside

Spend time outdoors — especially in nature, if you can. Getting out into the fresh air can lower your heart rate, blood pressure and reduce stress. Being outside also promotes physical activity which can make you feel better both mentally and physically.

**wiha**  
Wisconsin Institute  
for Healthy Aging  
wihealthyaging.org

## Healthy Living Workshops

Registration for all workshops can be done online at [www.adrcevents.org](http://www.adrcevents.org) or call 715-839-4735.

### StrongBodies Information Session for new participants (virtual and phone conference)

Strength training is especially important as we age. Being physically active and socially connected are both essential for health and well-being. The StrongBodies program provides a safe environment for older adults to improve strength and balance with a fun group of peers. Learn more in this free orientation and sign up for classes starting in October.

Thursday, 10:00 - 11:15 am/ September 7, 2023

### Stepping On fall prevention program (in person)

Are you feeling unsteady on your feet? Stepping On can help you avoid a dangerous and costly fall so you can keep doing the things you love to do. In just 7 weeks, you will learn: Strength and balance exercises you can adapt to your individual level. To identify and remove or avoid fall hazards both inside and outside your home. How vision, hearing, medication, and footwear affect your risk of falling. To get back on your feet the right way if you do fall.

Tuesdays, 10:00 am - 12:00 pm

September 12 - October 24, 2023

Grace Lutheran Church, 202 W Grand Avenue, Eau Claire

### Walk With Ease

Looking to get motivation to be active and relief from arthritis pain? The Arthritis Foundation's Walk With Ease program can show you how to safely make physical activity part of your everyday life. Walk With Ease is designed to help people living with arthritis better manage their pain, but it is also ideal for people without arthritis who want to make walking a regular habit. Classes are one-hour, three times per week for six weeks. Must have ability to be on your feet for at least 10 minutes without increased pain. Participants receive the Arthritis Foundation Walk With Ease guidebook.

Mondays, Wednesdays, Thursdays / 9:30 - 10:30 a.m.

July 10 - August 17, 2023

### Mind Over Matter: Healthy Bowels, Healthy Bladder

Three-session workshop designed to give women the tools they need to take control of symptoms. It provides information and group activities along with simple exercises and dietary changes to practice at home. Even if you do not have leakage symptoms now, it is never too early or too late to think about bladder and bowel health.

Tuesdays, 1:00 - 3:00 pm

July 18, August 1 & 15, 2023

Eau Claire County Courthouse, 721 Oxford Avenue, Eau Claire



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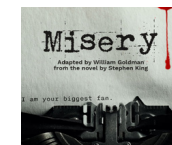
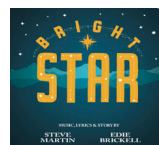
Season 42

102 West Grand Avenue, Eau Claire, WI  
715/832-7529 [cvtg.org](http://cvtg.org)

Season 42

### WELCOME!

CVTG offers a Mainstage Season, a Season on the Grand, family and holiday shows, fundraisers, theatre arts education classes and workshops, scholarships, internships, service-learning, and partnerships with local artists, schools and businesses.



7:30PM, SEP 28-30  
1:30PM, OCT 1  
THE GRAND

7:30PM, OCT 26-28, NOV 2-4  
1:30PM, OCT 29 & NOV 5  
THE GRAND

7:30PM, DEC 1-2, 8-9  
1:30PM, DEC 3 & 10  
THE GRAND

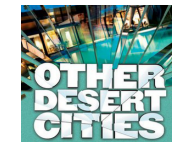
7:30PM, JAN 11-13, 18-20  
1:30PM, JAN 14 & 21  
THE GRAND

Inspired by a true story and featuring the Tony-nominated score by Steve Martin and Edie Brickell, BRIGHT STAR tells a sweeping tale of love and redemption set in the Blue Ridge Mountains of North Carolina.

True life becomes stranger than fiction when an acclaimed romance novelist wakes up in the home of his "Number One Fan" - Annie Wilkes in this suspenseful adaptation of the Stephen King best-selling novel.

Twas the Night Before Christmas is a holiday adventure about a mouse, an elf & a little girl and their quest to find out why Santa missed their house. Frosty tells the tale of a snow man who comes to life one day.

Oscar Wilde's comedy is a crowd-pleasing farce filled with mistaken identities, romance, and cultural satire. It's the story of two bachelors, Jack and Algernon, who both create alter egos named Ernest to escape their tiresome lives.



7:30PM, FEB 8-10, 15-17  
1:30PM, FEB 11 & 18  
THE GRAND

7:30PM, MARCH 1-2, 7-9  
1:30PM, MARCH 3  
THE GRAND

7:30PM, APRIL 11-13, 18-20  
1:30PM, APRIL 14 & 21  
THE GRAND

7:30PM, MAY 2-4  
1:30PM, MAY 5  
THE GRAND

7:30PM, JUNE 27-29  
1:30PM, JUNE 30  
THE GRAND

In this riotously funny comedy, the three Verdeen cousins—Gaynelle, Peaches, and Jimmie Wyvette—could not have picked a worse time to hold a family reunion as things spin hilariously out of control.

Recent college grad Princeton moves into a shabby apartment on all the way out on Avenue Q, where he meets a number of colorful characters in this laugh-out-loud Tony-award winning Broadway musical.

Brooke Wyeth returns home to Palm Springs after a six-year absence to visit her family, where she announces that she is about to publish a memoir dredging up a pivotal and tragic event in the family's history.

Based on Dickens' *Oliver Twist*, this award-winning musical follows Oliver - an orphan who escapes to the streets of London where he meets Fagin, the Artful Dodger and a band of pickpockets.

Plunge into this all-singing, all-dancing, dynamic stage show based on the beloved animated series. The citizens of Bikini Bottom discover a volcano will soon destroy their humble home.

**Tickets on sale September 5. Purchase tickets online at [cvtg.org](http://cvtg.org) or call 715-832-7529.**

## Senior Farmer's Market Voucher Program Wait List

Chippewa County may be able to get additional Senior Farmer's Market Vouchers if other counties in the state are unable to distribute all of theirs. Therefore, if you are eligible, and have not received them this summer, contact the ADRC to be added to the wait list.



To be eligible you must meet ALL of the following:

- Be a Chippewa County resident
- Age 60 or better (or 55+ if Native American)
- Meet income guidelines
  - o 1-person household income - \$2,248/month
  - o 2-person household income - \$3,041/month
  - o For each additional household member add \$793/month
  - o Be sure to add back in your Medicare B and D premiums to your gross income

These will still be first come, first serve so get your name on the list in one of three ways:

1. Complete online application at [www.co.chippewa.wi.us](http://www.co.chippewa.wi.us)
2. Call 715-726-7777
3. Stop in at the ADRC (Room 118 of the Chippewa County Courthouse)

## RECIPE: Strawberry Pinwheels

### Ingredients:

- 8oz package cream cheese (light or regular)
- 1 cup fresh strawberries, diced
- Pinch of cinnamon
- 4-5 flour tortillas

### Directions:

In a medium bowl, combine cream cheese and strawberries and stir until blended. Spread cream cheese mixture on each tortilla and tightly wrap each up. Wrap in plastic wrap and place in refrigerator for several hours until set. Using a sharp knife Cut slices and serve cold.



Source: GWAAR Nutrition Team, Beneficial Bites

## Volunteer Corner

### Meals on Wheels



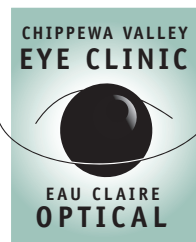
are the eyes and ears of Meals on Wheels!

We continue to see hot weather in August! Watch for signs of participants experiencing symptoms of heat exhaustion including: weakness, dizziness, nausea, or vomiting. Remind them to drink plenty of water, rest, avoid midday sun, and take cool baths or showers to cool off. Be sure to take precautions for your own safety during hot weather when delivering meals. Also let the local program coordinator know when you have concerns about dangerously warm temperatures in someone's home. You

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For more information on your long-term care options, contact your local ADRC.



DHS Approved 5/27/2021

My Hometown *By Ken Anderson, The Mayberry Guru, themayberryguru@gmail.com*

Two episodes of The Andy Griffith Show dealt with how Mayberry was "My Hometown." In a very early episode, a stranger, Ed Sawyer, arrives in Mayberry. He knows everything about the people of Mayberry, and even though he has never been to Mayberry, he claims Mayberry is his hometown. He said he was from "no place" and learned about Mayberry by reading his army friend's Mayberry newspaper. So he decided to make Mayberry his hometown.



In another episode, Kevvy Hazleton, a famous rock and roll singer, stops in Mayberry and decides to stay a few days to fish. However, Aunt Bee and her friend Clara Edwards decided to get Kevvy to sing a song they wrote called "My Hometown." Despite some initial hesitation, Kevvy agrees to sing the song on TV, and it becomes an instant hit.

This past Father's Day weekend, I returned to my hometown of Dorchester to participate in their Sesquicentennial celebration. It turned out to be a very fun-filled and emotional experience. While I could only be there for the Sunday festivities, I met up with some high school classmates and my very best friend while growing up in Dorchester.

I contacted my Dorchester best friend, Greg Mertens, our best man at

my wedding, to see if he could drive my Mayberry squad car in the parade while I walked the parade route. Because he was in Utah at the time, he said he could not make it. However, while waiting to meet up with some classmates at Dorchester, he suddenly appeared with a big smile. So, after having a chicken dinner, he drove my squad car while I walked. After the parade, we both commented on how many memories surfaced as we passed by many old familiar people and places.

When it was time to leave Dorchester, my wife and I visited the Dorchester Memorial Cemetery to see if our headstone needed attention. We had just pulled in when Greg's car drove up behind us. Greg and I spent quite a while together, walking around the cemetery. It was as if we were going back in time over 60 years. We saw the many names of all the people who had been a part of our lives when we were children.

There is something special and unique about having a small village as your hometown. A part of that town stays with you for your entire life. The people and places that you once knew have helped in small ways to make you the person you are. Even though I have been gone for over fifty years, whenever someone asks me what my hometown is, I always proudly say Dorchester.

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# Stumbling Block to Optimal Mobility by Judy Soborowicz, Active Health Chiropractic

**M**obility impacts every aspect of life and remains one of the primary principles of chiropractic health science. According to the National Institute of Health, “older adults who lose their mobility are less likely to remain living at home; have higher rates of disease, disability, hospitalization, and death; and have poorer quality of life.” Balance, strength, and mobility throughout a lifetime rely on an integrated interdependence between healthy nerve system, muscular system, and joint health. Understanding the beneficial aspects of maintaining optimal mobility through the integration of these complex systems is essential to overall wellness.



too relaxed, it is noticeably more difficult to ‘spring’ into action quickly, such as what is required to maintain healthy stability and mobility.

We often think of stability problems in elderly, but many athletes, toddlers and young children suffer from low muscle tone, which has direct consequences to proper brain development. Just as the nerve system is actively eliciting a muscle movement in response to load, it simultaneously passively maintains tone and regulates the degree of tone necessary for stabilization.

Movement and mobility require stabilization of our frame, and in order for our muscles to perform properly they, require both tone and strength. Many people think tone and strength are essentially the same thing: they sound similar, but there is a really big difference between strength and tone. Muscle strength is the amount of force muscles exert against resistance, whereas muscle tone is the level of tension in muscles when they are at rest—think active or passive nerve action. Muscle tone is passive because the degree of muscle tone is directly regulated and maintained by specific automatic centers of the nerve system.

Understanding the difference between muscle tone and strength is helpful to better prevent the cause of many injuries, and it is the core stumbling block of many mobility issues in people of all ages. Mobility is not solely related to a strength problem. Often muscles that appear weak are unexpectedly strong when presented with an active load. The challenge can be with the rapid responsiveness of the muscle, which is diminished when the tone falls too low. When resting muscles become

Trauma such as slips, falls, auto accidents, toxin exposure, and stress can cause interference to the nerve system which regulates and maintains muscle tone and muscle strength. Tone and strength impact each other. Lifting weight and exercising successfully strengthen muscles and can improve tone. Persistent lack of tone can present as a hip drop while walking, rotation of the pelvis while squatting, imbalance with a lunge, or a weakness on one side of the body with a multitude of movements. Low tone may be the cause of subtle instability, which leads to injuries such as tendonitis, sprain, muscle strain, or pain.

Gentle adjustments to the spine help the nerve system to restore communication, and they are key to optimal coordination of strength and tone. Chiropractic is focused on the integration, global interdependence, and innate healing ability of our whole being.

Source: <https://www.nia.nih.gov/news/maintaining-mobility-and-preventing-disability-are-key-living-independently-we-age>.



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