

MARCH 2025

in this issue...

- Medical Debt and Credit Reports
- A Puzzling Pastime
- Test Your Home for Radon
- Vehicle Modification Grants Available
- Homestead Tax Credit
- The Joys of Springtime: A Senior's Viewpoint



DGIN

hippewa County

Tax Preparation Assistance Options

For important information about the AARP Tax Aide program (the one that meets with folks at the Chippewa Falls Senior Center) you must call 1-651-300-2431. This is not a senior center program so please don't call there expecting to sign up.

The following is a news release reprinted from Royal Credit Union website which explains the process for the Volunteer Income Tax Assistance program.

EAU CLAIRE, Wis. – Royal Credit Union is partnering with Chippewa Valley Technical College and the Volunteer Income Tax Assistance (VITA) program to provide assistance to community members with their tax returns. VITA was created to provide free income tax return assistance to taxpayers who cannot afford to pay for professional help. VITA volunteers provide free tax assistance to anyone with an adjusted gross annual income of \$66,000 or less including disabled, non-English speaking, senior citizens and special needs taxpayers.

This service will be available on on Thursdays from noon to 4 p.m. from February 6 until April 10, with the exception of March 27. Services will be provided at CVTC's Business Education Center (2nd floor) at 620 W. Clairemont Avenue in Eau Claire. Appointments for VITA are required due to the limited capacity of the program; appointments can be made online through this link https://www. signupgenius.com/go/5080D4CAFAD28A7FE3-53446398-volunteer#/ or by calling 800-341-9911 and dialing extension 6.

Tax returns are prepared by student volunteers from Chippewa Valley Technical College who have taken the steps to become certified by the IRS and the Wisconsin Department of Revenue. VITA offers free basic income tax return preparation and e-filing. Taxpayers with complicated returns or questions will be referred to an IRS publication, to the IRS, or to seek private professional assistance. Eligibility is determined on a case-by-case basis by the VITA volunteer. Those that take advantage of this unique service are asked to bring



photo ID, social security cards for taxpayer and all dependents, earnings statements, a copy of their tax return from last year, forms 1095(A, B or C) affordable health care statements, rent certificates from landlord or property tax statement, and financial institution's routing and account numbers for direct deposit. Royal Credit Union is among a number of credit unions in Wisconsin who are taking the initiative to help build financially strong, self-supporting families and communities by offering innovative services like VITA.



SAVE THE DATE AGING ADVOCACY DAY 2025

Tuesday, May 13, 2025 | Madison, WI

#WIAgingAdvocacyDay #WIAAD25

Staff Spotlight: Sue Barnum

I've worked for Chippewa County ADRC since 2015. I really enjoy helping our older population.

I became a first time Grandma in June 2023. Gus truly is the light of my life. I can't wait to go see him every Monday and play with him, cuddle him and read him books.



What do you like to do when you aren't working? When I'm not working I like to go on road trips, walk and watch sports.

If you could have a super power, what would it be? I would want to learn to fly.

What three words would you use to describe your personality? Dedicated, caring and fun.

ADRC Board Meetings Are Open to Public

Did you know that your Aging & Disability Resource Center (ADRC) Board meetings are open to the public? They meet the second Thursday of odd numbered months at 3:30 pm. The meetings are in room 302 of the Chippewa County



Courthouse and there is plenty of room for you to join us. You can hear first hand what is happening with ADRC programs and services. If you want to speak to the board, you will have the opportunity at the beginning of the meeting. Most meetings last 75-90 minutes.

Our next meeting is March 13, 2025! The agenda will be available starting on March 6, 2025. You can find it on the county website, or you can call Sarah Zielke, the ADRC Manager, to have an agenda mailed to you.

The March 13th agenda will have some updates about our caregiver respite programs, Café 60, and opportunities for advocacy following the release of the Governor's proposed budget. Hope to see you there.

The ADRC is Online!

Subscribe for FREE to get this eNewsletter emailed to you each month at www.chippewacountywi.gov/adrc or scan the QR code below. You can always pick up this free newspaper at most local grocery stores, or pay \$16/year for a mailed subscription. Call the ADRC at 715-726-7777.



Aging and Disability Resource Center (ADRC) Staff ... Your Bridge to Support!

• ADRC Manager – Sarah Zielke

- Administrative Assistants Breanna Schemenauer, Renee Price, Carmen Olson, Carrie Schick
- Dementia Care Specialist Carla Berscheit
- Disability Benefit Specialist Stephanie Rasmussen

- Elder Benefit Specialist Michelle Fellom
- Nutrition & Transportation Programs Supervisor Kayla Colbenson
- Nutrition Program Assistant Jason Kolano, Jen Buckley
- Nutrition Site Aides Sue Barnum, Linda Felmlee, Darcy Bjerke, Cindy Sarazen, Ann Mueller, Laurie Hanson, Cindy Irish, Vicky Steinmetz
- Options Counselors Kasha White, Sarah Hedlund, Erika Stevens, Jessica Gibson, Libby Leinenkugel

Aging and 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.

Medical Debt and Credit Reports

By Greater Wisconsin Agency on Aging Resources Legal Services

Earlier this month, the Consumer Financial Protection Bureau (CFPB) finalized a rule to remove medical bill debt from credit reports. The CFPB reports that this will affect approximately 15 million Americans. Lenders can no longer use medical bills on credit reports,



and lenders cannot use medical information to determine lending decisions. This helps improve consumer privacy protections and stop unfair medical debt collection practices that pressure consumers into paying medical bills they may not even owe to protect their credit reports.

Research from the CFPB indicates that medical debt offers little in predicting a borrower's ability to repay other types of debt. Furthermore, many consumers report experiencing issues such as receiving incorrect medical bills or being asked to pay bills that insurance should have covered. As a result, including medical debt on credit reports often leads to unnecessary financial strain and denies people access to credit they can afford, for things such as mortgages.

The new rule aligns with broader privacy protections established by Congress, which restrict lenders from accessing or using medical information. However, a previous exception allowed lenders to consider medical debts when making decisions, and the CFPB has now closed this carveout. The rule also maintains certain exceptions, such as the ability to verify medical expenses for loans, assessing income for underwriting, and making other legitimate uses of medical information.

This new rule will soon take effect, allowing many individuals to access previously inaccessible lending opportunities. It will also enable individuals to review medical bills and resolve invalid ones without fearing that their credit scores will drop. The average American can worry less about their medical bills affecting their ability to find lending. Medical care is expensive, and this rule helps people get the care they need without missing out on lending opportunities.



The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes



Free 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.



Registration Required (3 ways)
1. www.chippewacountywi.gov/adrc/events

2. Or use your phone's camera to

scan this code & register online.

3. Or call us to register: 715-726-7777

Various locations offered throughout Chippewa County, including *Virtual. See our website for the full schedule.

Upcoming this month

*03-11-2025, 1-3pm at Chippewa Courthouse 03-25-2025, 5-7pm at Chippewa Courthouse

2025

Survival Coalition of Wisconsin Disability Organizations SAVE THE DATE! Disability Advocacy Day of Action! Wednesday, March 12, 2025 In -Person 10 A.M.- 3:00 P.M. Starting at Monona Terrace, One John Nolen Drive, Madison, WI (And State Capitol) Disability Day of Action is back in person! The event is focused on connecting Disability Advocates with their legislators to talk about issues that matter to them. Attendees are expected to participate

in the morning briefing and visit their legislators in the afternoon.

REGISTRATION OPENS FEBRUARY 1, 2025

iDía de acción!

RESERVE LA FECHA! Día de Abogacía de la Discapacidad

Miércoles, 12 de Marzo de 2025 <u>Presencial de 10:00 a.m. - 3:00 p.m.</u> Salida desde Monona Terrace, One John Nolen Drive, Madison, WI

(Y el Capitolio del Estado) ¡El Día del activismo por las personas con discapacidad vuelve en formato presencial! El evento se centra en poner en contacto a los defensores de las personas con discapacidad con sus legisladores para hablar de los temas que les preocupan. Se espera que los asistentes participen en la sesión informativa de la mañana y visiten a sus legisladores por la tarde.

LA INSCRIPCIÓN SE ABRIRÁ EL 1 DE FEBRERO DE 2025

WWW.SURVIVALCOALITIONWI.ORG

SCAMS Got A Package You Didn't Order? It's Probably A Scam

Reprinted from Federal Trade Commission website. By Jim Kreidler, Consumer Education Specialist

What could be better than opening the mailbox or the front door and finding an unexpected package? Free gifts might seem like fun — but when an unexpected package lands on your doorstep, it may come with a higher cost than you expected.



Scammers are sending people fake "luxury" items like rings, beauty products, and even Bluetooth speakers. This is sometimes called a "brushing scam," so called because it's "brushing up" — or increasing — the scammer's sales. How does it work? Scammers or sellers of knock-off merchandise find your address or other personal information online. They send you goods you never ordered and use your information to write fake online reviews about their products in your name which helps them boost sales.

"Who cares if they write a fake review in my name?" you might say. Well, if you got a package you didn't order, it means someone likely has your personal information — and undoing the potential harm from identity theft could cost you time and money.

If you got an unexpected package you didn't order:

- Change passwords on all your online shopping accounts in case they were compromised. If the package came from Amazon or another online marketplace, send the platform a message so they can investigate removing the seller.
- Check your credit weekly for free at AnnualCreditReport. com to monitor the information in your credit report and check for signs of identity theft.
- **Don't contact the sender.** If you search online for the sender and reach out, anyone who responds will likely try to get more sensitive information from you to try to steal your money.

Got a package you didn't order? Keep the merchandise and report fake reviews and scams to the FTC at www.reportfraud. ftc.gov.





DISCOVER THE DIFFERENCE

Providing assisted living and memory care services in a thoughtfully designed community setting.

Experience the difference of a non-corporate, unconventional care provider like Comforts of Home.



GREAT LOCATIONS

Menomonie Chippewa Falls Hudson River Falls Baldwin St. Croix Falls

www.COHSeniorLiving.com





We can help you with ALL of your needs! • Med Sync - one pickup saves time • Convenience Packaging such as planners • Rx Consulting • Durable Medical Equipment • Wellness Products • Local Delivery Simplify your refills and your life. Ask us how. Give us a call or stop in today.

Mondovi Pharmacy 122 SOUTH EAU CLAIRE STREET - MONDOVI 715-926-4938 Ed's Pharmacy 1511 MAIN STREET - BLOOMER 715-568-2190 Wally Shong Pharmacy 153 W LINCOLN STREET - AUGUSTA 715-286-2515 WARM WELCOMES ALWAYS IN STORE

A Puzzling Pastime By Ken Anderson, themayberryguru@gmail.com

Winter in Wisconsin is the ideal time to pursue indoor hobbies and interests. On cold winter days, I read, solve word search puzzles, and watch sports on television while my wife, Linda, knits or works on jigsaw puzzles. Jigsaw puzzles are her favorite pastime, which she has been doing since early childhood.

When Linda and I first started dating back in 1969, we decided to find out who was better at doing jigsaw puzzles. So we each bought

an identical-sized puzzle and had a contest. Whoever finished first would call the other. Within a few days, Linda called to say she was finished, and I had not even completed the outer edge. That was the last puzzle I ever did. Linda leaves her puzzles out at night, so after she goes to sleep, I get up and remove about 20 pieces that she has completed. She has been working on the same puzzle now for three years. Just kidding, but I am tempted.

The first jigsaw puzzle was created in 1760 by John Spilsbury, a London cartographer and engraver. Spilsbury glued a map to wood and cut it into pieces along country borders. These early puzzles, called "dissected maps," were used to teach geography. Americans now use jigsaw puzzles more than any other table game, with over 1.8 billion jigsaw puzzles sold annually.

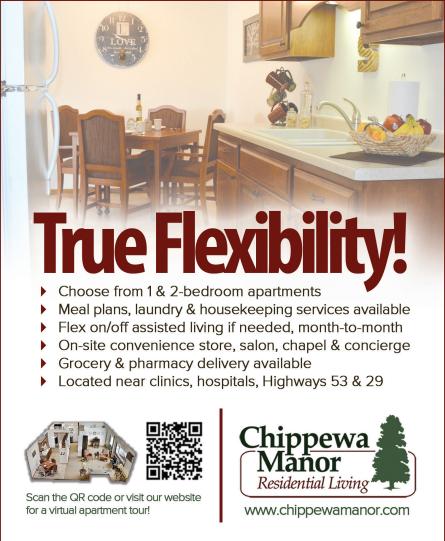




When jigsaw puzzles were first introduced, they were expensive. Each piece was handcut and made from high-grade materials. However, they became more affordable for the average family as time passed. During the Depression, some small towns in America sponsored puzzle contests. Teams were formed, and contestants practiced for the big events. It was even possible to rent puzzles for between a nickel and seven cents if people needed them for practice.

There are some fascinating world records regarding jigsaw puzzles. According to braintreegames.com, in 2011, 1,600 students from the University of Economics in Ho Chi Minh City, Vietnam, assembled a 551,232-piece puzzle, a lotus flower that took 17 hours to complete. In 2023, John and Kyle Marczak of Carmel, Indiana, set the record for the largest collection of jigsaw puzzles with 2,022 items. The collection includes vintage puzzles dating back to the 1940s. The title of largest jigsaw puzzle ever goes to a massive 65,905 square foot mural assembled in Dubai, United Arab Emirates according to the Guinness World Record.

I doubt Linda will ever break any of these records, but she does have a rather extensive collection of puzzles. As of today, she has 193. I am thankful that she has given away many. However, I am confident that over the coming years, she will accumulate new ones as they make wonderful birthday and Christmas gifts.



Call (715) 723-4437 for more information today!

MARCH DEMENTIA SUPPORT

FOR MORE INFORMATION AND PROGRAM FLYERS, CHECK OUT THE ADRC CALENDAR EVENTS AT WWW.CHIPPEWACOUNTYWI.GOV/ADRC AND CLICK ON "DEMENTIA AND BRAIN HEALTH"

DEMENTIA P.A.C.T.

Positive & Assertive Caregiver Training

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

ALL TRAININGS WILL BE HELD AT ASPIRUS STANLEY HOSPITAL FROM 10 - 11:30AM

- **STAGES OF DEMENTIA MAY 13** Determine roughly what stage of dementia your loved one is in and how to best support them
- DEMENTIA & HOME SAFETY AUGUST 12 Learn about low tech and high tech solutions to keep your loved one safe at home
- HOW TO SPEAK DEMENTIA NOVEMBER 11 Learn tips and strategies to improve communication and decrease frustration

Join Carla Berscheit and Hannah Quicker, Dementia Care Specialists to gain knowledge, understanding and resources. Attend one or all of the trainings. Registration is required.

715-644-6153 | Diane.Finn@aspirus.org

UNDERSTANDING DEMENTIA

How common is it?
What can I do to decrease my risk?
Warning signs of brain changes
How to communicate with someone living with dementia

When: Tuesday, March 11, 2025
Time: 1:00 - 2:30pm
Where: Central Lutheran Church 28 East Columbia - Chippewa Falls
RSVP at 715-723-9336

DEMENTIA SUPPORT GROUPS

Supporting caregivers of those living with dementia

Colfax

-Grapevine Senior Center | 121 Main Street Colfax -First Wednesday of the month | 1:00 - 2:30pm

Menomonie

-Menomonie Senior Center | 1412 Sixth Street E -Fourth Monday of the month | 10:30 - noon

Chippewa Falls

-Central Lutheran Church | 28 East Columbia Street -Second Thursday of the month | 1:00 - 2:30pm

For more information, call the ADRC at 715-726-7777

VIRTUAL DEMENTIA SUPPORT GROUPS

Join us for support, encouragement & resources

For Caregivers of someone living with dementia:

Monday Coffee Connect - Every Monday 10-11 am Contact Kelsey at <u>kflock@lacrossecounty.org</u>

Monday DISH - 1st Monday of the month 7-8pm Contact Scott at <u>scott.seeger@adrc-cw.org</u>

Circle of Support - 3rd Tuesday of the month 2-3pm Contact Teresa at <u>teresa.gander@vernoncounty.org</u>

Evening Conversations - Every Thursday night 7:30-8:30pm Contact Teresa at <u>teresa.gander@vernoncounty.org</u>

Minds & Voices - 2nd Wednesday of the month, 10:30-11:30am Contact Rob at 920-386-4308 or <u>rgriesel@co.dodge.wi.us</u>

Lewy Body Dementia Caregiver Support Group -2nd & 4th Wednesday of each month 1:30-3:30pm Contact Rob at 920-386-4308 or <u>rgriesel@co.dodge.wi.us</u>

Friday Support - Every Friday morning 9-10am Contact Karen at <u>karen.tennyson@co.rock.wi.us</u>

Wednesday Support - Third Wed. of the month 6:30 - 7:30 pm contact Tricia at <u>tricia.rotering@co.trempealeau.wi.us</u>

For those living with MCI or early stage dementia **Conversations** - 1st & 3rd Wednesday of the month, 10:30am - noon Contact Rob at 920-386-4308 or <u>rgriesel@co.dodge.wi.us</u>

Questions about brain health, dementia, and/or caring for a person with dementia?

Contact Carla Berscheit, Dementia Care Specialist, ADRC 715-738-2584 or 715-944-8091 cberscheit@chippewacountywi.gov National 24/7 Helpline 1-800-272-3900 or www.alz.org



Find more Brain Health information & upcoming events!



★ BRAIN HEALTH ★

What is Lewy Body Dementia?

ewv Body Dementia is the second most common form of dementia (Alzheimer's is number one. Over 1 million Americans are affected by this disease. Lewy Body Dementia is marked by a protein found in the brain that disrupts the communication between neurons. This disruption, eventually leads to brain cells dying. Lewy Body Dementia affects memory and thinking skills, but also affect motor components. Some common symptoms include, tremor, slower and shuffled walking, stiffness of muscles and



stooped posture. Visual hallucinations and fluctuations in alertness and energy are also common. The cause of this type of dementia is unknown. The number one risk factor, like most dementias is age.

If you would like to find out more about this type of dementia, a good resource is www.lbda.org







Powerful Tools aregivers

Caregiving is rewarding. But it can be challenging too.

Whether you provide care for a spouse, partner, parent, friend; at home or in a care facility, whether down the block or miles away, yours is an important role

But taking care of yourself is important also. Powerful Tools for Caregivers is an educational workshop designed to help caregivers take care of themselves while caring for someone else. By taking care of your own health and well-being, you become a better caregiver.

The classes give caregivers tools to help:

- Reduce stress
- Improve self-confidence
- Manage time, set goals, and solve problems
- Better communicate feelings
- Increase ability to make tough decisions
- Locate helpful resources



WHEN:	Tuesdays April 8th - May 13th, 2025
WHERE:	Lake Street United Methodist Church 337 Lake Street Room 202 Eau Claire WI 54703
TIME:	2:00 - 3:30 pm
COST:	FREE
Registration required:	
Class size is limited to 12 participants	
and registration is required. Register by	
and registration is required. Register by	

contacting the Aging & Disability

Resource Center at 715-839-4735 or online at www.adrcevents.org.

Respite funds may be available. Please contact the ADRC if respite is needed during the class series.



Detecting Alzheimer's disease

Understanding the role of proteins in the brain

Did you know?

Research has discovered a person may have signs of Alzheimer's disease in their brain 10-20 years before noticing symptoms. When research participants complete certain brain scans or lumba punctures, they help scientists understand how these signs of disease start, and more importantly, how to prevent them from progessing to symptoms.

Brain Proteins

Amyloid

Scientists have learned more about the role of the brain proteins Amyloid and Tau. Everyone has small levels of these proteins. But if they accumulate, that can be a sign of Alzheimer's disease This protein growth can only be detected from a special brain

scan or a lumbar puncture

Tau

Amyloid clusters (called plaques) accumulate between brain cells and can disrupt cell function. Brain scans can detect these clusters years before symptoms develop. However, not everyone with amyloid plaques will develop symptoms; understanding the reasons why is a major goal of our research.

How we monitor brain proteins









cells are closely connected defined as having elevated amyloid plaques and tau tangles

Amyloid (yellow) and tau (blue)

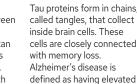
A healthy brain cell

What's next?

Soon, it could be possible to detect these proteins from a blood sample We are seeking participants to explore this important possibility.

Participants make science possible WRAP is recruiting participants to help us track these proteins in the brain, helping our researchers identify ways to prevent or even stop their growth.

> Join our study! 1-800-417-4169 wrap@medicine.wisc.edu wrap.wisc.edu



★ HEALTHY LIVING ★

Healthy Living Programs Available to YOU

The ADRC of Chippewa County has made arrangements with the ADRC of Eau Claire County to allow Chippewa County residents the ability to enroll in any of their healthy living programs. If you would like more information about any of these programs or would like to register, please call the ADRC of Eau Claire County at 715-839-4735 or go to www.adrcevents.org

StrongBodies[™] Information Session (new participants must attend)

Strength training is especially important as we age. Being physically active and socially connected are both essential for health and wellbeing. 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 April 2025.

-Thursday, 10:00 - 11:15 am/ March 6, 2025 (virtual and phone conference)

-Friday, 10:00 - 11:15 am/ March 7, 2025 (in person) ; Augusta Senior & Community Center, 616 W Washington Street, Augusta

StrongBodiesTM 10-week workshops, classes meet one hour, twice weekly

Virtual:-Mondays & Wednesdays, 8:30 am or 11:15 am
March 31 - June 4, 2025 or
-Tuesdays & Thursdays, April 1 - June 5, 2025 at 8:30 am
-Mondays & Wednesdays 8:00 am March 31 - June 4
(Augusta Senior Center) or
-Mondays & Wednesdays, 5:00 pm March 31 - June 4
(Dove Healthcare-West) or
-Tuesdays & Thursdays, 1:00 pm April 1 - June 5
(Grace Lutheran Church)



Healthy Living with Diabetes is an evidencebased program for adults of all ages who have type 2 diabetes, pre-diabetes, or live with someone who does. In just 6 weeks, you learn to take charge of your health and get back to doing the things that matter to you.

Build confidence in your ability to manage your condition.

You will get information and advice for:

- Healthy eating: Meal planning and reading
- nutrition labels
- Short-term goal settingFeedback and problem-solving
- Stress and depression management
- Preventing low blood sugar, strategies for sick days, foot care, medication management
- Managing difficult emotions
- Tips for physical activity and exercising
 Working with and communicating more effectively with family, friends, and medical
- providersDealing with difficult emotions, and more!

Participants receive a complimentary companion book, "Living a Healthy Life with Chronic Conditions."



Healthy Living with Diabetes

A diabetes diagnosis brings big changes. Find solutions that work for you.

Thursdays, 9:00 - 11:00 am April 3 - May 8, 2025 (plus Certified Diabetes Educator on May 8)

Location (Toolkit Phone Support option) Ag & Resource Center 227 1st Street West, Altoona

No fee (\$10 suggested contribution)

Registration Please register at least one week in advance at <u>www.adrcevents.org</u> or call 715-839-4735



conic Conditions." A company of the county of the constraint in diduce for Healthy Aging

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.eauclaireadrc.org adrc@co.eau-claire.wi.us Repeat participants must complete a Re-enrollment Consent Form to **sign up by March 17**. \$20 suggested contribution for repeat participants. Download form at www.adrcevents.org, email adrc@eauclairecounty.gov or call the ADRC of Eau Claire County at 715-839-4735 to request a form by mail.

Healthy Living with Diabetes (Toolkit/Telephone support)

Designed for adults of all ages who have type 2 diabetes, pre-diabetes, or who live with someone who does. Learn how to



manage the condition through 14 self-management tools. Topics include healthy eating: food label reading, meal planning, relaxation techniques, fitness for exercise and fun, problem-solving, stress and depression management, short-term goal setting, communicating with friends, family, and your medical team. This program provides telephone support in 1-1 ½ hours. It is a great option for those who don't have internet access but want to improve their self-managing of diabetes or pre-diabetes. Meets weekly for 6 weeks, plus optional class with a Certified Diabetes Specialist for optimum support.

-Thursdays, 9:00 - 11:00 am / **April 3 - May 8, 2025** -Session 1 Kickoff: Agriculture & Resource Center, 227 1st Street West, Altoona

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; how to identify and remove or avoid fall hazards both inside and outside your home; the ways in which vision, hearing, medication, and footwear affect your risk of falling; how to get back on your feet the right way if you do fall.

-Tuesdays, 10:00 am - 12:00 pm/ April 8 - May 20, 2025

-Lake Street Methodist Church, 337 Lake Street, Eau Claire

Powerful Tools for Caregivers (in person)

Caregiving is rewarding. But it can be challenging too. Whether you provide care for a spouse, partner, parent, friend; at home or in a care facility, whether down the block or miles away, yours is an important role. This workshop is designed to help caregivers take care of themselves while caring for someone else. By taking care of your own health and well-being, you become a better caregiver. The classes give caregivers tools to help reduce stress, improve self-confidence, manage time, set goals, solve problems, communicate feelings, increase ability to make tough decisions, and locate helpful resources.

-Tuesdays, 2:00 - 3:30 pm/ April 8 - May 13, 2025

-Lake Street Methodist Church, 337 Lake Street, Eau Claire

REGISTER at least one week prior: Call the ADRC at **715-839-4735** or go to www.adrcevents.org.

★ HEALTHY LIVING ★

Don't let a fall cramp your style!

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'll learn:

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

7-week Fall Prevention Workshop Tuesdays, 10:00 am - 12:00 noon April 8 - May 20, 2025

Lake Street Methodist Church, 337 Lake Street, Eau Claire Class size is limited. No fee (\$10 suggested contribution) **Register** at least one week in advance. Call **715-839-4735** or go online at <u>www.adrcevents.org</u>.



Stepping On has been

researched and proven

to reduce falls

by 31%!



StrongBodies™ is a 10-week program designed to help older adults become and stay strong. Each class includes warm-up, progressive weight training, balance, and flexibility exercises. Minimal equipment needed: set of dumbbells, ankle weight & floor mat or towel.

All new participants must complete forms at an Information Session before participating in classes. Virtual and in person workshops. Class size is limited. Registration is required two week prior to the start of all classes.

Registration

New participants register online www.adrcevents.org or call 715-839-4735. Repeat participants must complete a Re-enrollment Consent Form to sign up by March 10, 2025. Fee applies to those under age 60.





StrongBodies[™] - Information Session WHEN: Thursday, March 6, 2025

10:00 - 11:15 am Webex or phone conference

Friday, March 7, 2025 10:00 - 11:15 am August Senior & Community Center

Workshops: M&W, March 31 - June 4, 2025 8:00 am*, 8:30 am, 11:15 am, 5:00 pm* T&TH, April 1 - June 5, 2025 8:30 am, 1:00 pm* (Virtual and *In person)

COST: \$20 suggested contribution for repeaters

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.eauclaireadrc.org adrc@co.eau-claire.wi.us

Test Your Home for Radon

Radon is the second leading cause of lung cancer in the United States. Chippewa County Department of Public Health (CCDPH) is working with the Environmental Protection Agency (EPA) in a nationwide campaign to educate Americans about the dangers of radon exposure and encourage them to take action to protect their homes and families.



Radon is present at elevated levels in approximately half of the Chippewa

County homes tested through CCDPH. The only way to know if you have a radon problem is to test for it, as radon is a colorless, odorless, and tasteless radioactive gas. It can enter homes through cracks and openings in a home's basement or foundation. Once inside, it can accumulate to levels that present a health risk to you and your family.

The EPA estimates that radon is responsible for more than 20,000 lung cancer deaths per year. However, because you can't see or smell radon, people tend to downplay the health effects and ignore the possibility that there might be an invisible killer in the homes.

Testing homes for elevated radon levels is easy and inexpensive. Radon problems can be fixed for about the same cost as other common home repairs, like painting or installing a new water heater.

For more information about radon, log on to www.lowradon.org. For more information about low cost testing or to obtain a radon test, contact Chippewa County Department of Public Health at 715-726-7900 or 1-800-400-3678, Monday - Friday, 8:00 am - 4:30 pm or email health@ chippewacountywi.gov.

Reprinted from Chippewa County Department of Public Health Website

• • • • • • • • • •

If the cost of radon mitigation is a barrier for you, you can contact your local Radon Information Center or speak with local public health department experts at 1-888-LOW-RADON (1-888-569-7236) to discuss available options. Additional information can be found at https:// www.dhs.wisconsin.gov/radon/index.htm.



★ HEALTHY LIVING ★ March is National Colorectal Cancer Month

March is National Colorectal Cancer Month!. Colorectal cancer is the third most common cancer in both men and women in the United States. Approximately 1 in 23 men and 1 in 25 women will develop this cancer during their lifetime. Sadly, colorectal cancer is also the second most common cause of cancer deaths in the U.S., when mortality numbers for men and women are combined. This year alone, over 53,000 people are expected to die from it.



There are steps that individuals can take to lessen their risk of developing colorectal cancer. These include maintaining a healthy diet, staying physically active, limiting alcohol consumption, and avoiding tobacco. It is also important for individuals aged 45 - 75 years old to discuss their specific risk factors with their doctor and to undergo regular screenings. Screening helps detect potential issues early, making treatment easier and more effective. How often someone should be screened depends on their level of risk and the type of screening test used.

Individuals on Medicare should be aware that although Medicare generally covers preventive colorectal cancer screenings and tests -including colonoscopies -- in full, if a polyp or other suspicious tissue is found and removed, the patient may have to pay 15% of the Medicareapproved amount for the doctor's services. In a hospital outpatient setting, they may also have to pay the hospital a 15% co-insurance. The Part B deductible would not apply. If the individual has a Medicare Advantage Plan or Medicare Supplement Policy, it may cover the costs mentioned above that the patient would otherwise have to pay out-of-pocket.



Go to www.esmmweighless.com to view class times for the upcoming series beginning soon.

10 Bridging Chippewa County

\star NUTRITION \star

Key Nutrients to help Maintain Muscle Mass

As we age, our muscles become harder to build and maintain. This is due to such things as inactivity and decreased testosterone in males and estrogen in females. There are, however, such things as strengthening activities (lifting weights, using resistance bands and doing push-ups or pull-ups) that



can be done daily to help maintain muscle mass. Another way to help build/maintain muscle mass is through proper nutrition. Key nutrients such as protein, carbohydrates and fats play a major role in muscles.

Carbohydrates help to give energy to fuel muscles and are used as a quick energy source when needed. Each day most people consume about half of their calories through carbohydrates. It is important to make sure these carbohydrates are good quality. These include whole grain breads cereal, pasta, flour, etc. Other options include fruits and vegetables and low or non-fat dairy products.

Protein is another key nutrient that should make up between 10-35% of total caloric intake for the day. Protein helps build muscle by providing amino acids which are the building blocks for muscle tissue and also helps muscles to repair and grow. Food sources of protein include beans, fish, poultry and other lean meat.

Fats supply energy to muscles during times of activity and exercise. Most adults should have fats making up 20-30% of their total daily caloric intake. Heart-healthy fats include such things as olive and canola oil, avocados, nuts, and fatty fish.

Here is simple recipe that include the key nutrients discussed from Nams.org:

Cashew Chicken Stir-fry

Ingredients:

- 5 oz Chicken (diced)
- ¹/₄ cup cashews
- 5 tbsp soy sauce
- 1 clove minced garlic
- $\frac{1}{2}$ tbsp rice vinegar
- ¹/₂ teaspoon cornstarch
- $\frac{1}{2}$ tsp sesame oil
- 5 cups mixed veggies
- 1 cup cooked rice (preferably brown rice)

Directions:

Place sesame oil in pan and heat over medium heat. Add veggies to the pan. Add chicken to the pan with sesame oil and cook until thoroughly cooked. Stir soy sauce, garlic, and rice vinegar together in a bowl. Add cornstarch to sauce and stir. Add sauce to the pan and cook 2-4 minutes until the sauce reduces. Serve over rice.



Vehicle Modification Grants Available

o 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 Kayla at 715-738-2590.

Café 60 Hiccup in February

Café 60 has been a wonderful program that has been greatly successful in the area of Holcombe and Cornell and while we have had a bit of a hiccup in February, we are working hard to make sure that March is hiccup free. We are diligently working to get the program up and running again. Your patience is appreciated and rest assured that we will make sure you have an opportunity to use your Café 60 vouchers! Keep an eye on our website for updates to the program and reach out to Kayla with any questions, 715-738-2590.

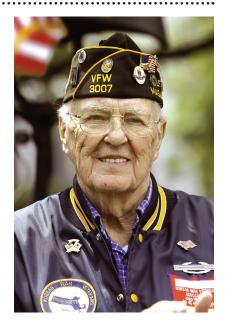
Veteran Benefit Information and News

VA Benefit Myths

Myth 1: A 0% disability rating means no benefits. Truth A 0% rating recognizes a condition as service-connected, which can make you eligible for other benefits (e.g., VA healthcare, priority for future claims, and access to adaptive equipment).

Myth 2: VA disability

compensation is taxable. Truth: VA disability benefits are tax-free at both the federal and state levels.



Myth 3: You need a lawyer to file a VA claim.

Truth: Veterans are not required to have a lawyer or advocate to file a VA claim. However, working with a VA-accredited attorney or Veterans Service Officer (VSO) can help ensure your claim is accurate and complete.

Myth 3: You must be "completely disabled" to receive VA benefits.

Truth: Veterans can receive compensation for partial disabilities rated between 10% and 90%. Full (100%) ratings or TDIU are only required for the maximum benefits.

Myth 4: Once granted, your rating can't be reduced.

Truth: The VA can reduce a disability rating under certain conditions, such as evidence of improvement in your condition. However, there are protections after certain periods (e.g., stabilized ratings after 5 years, or permanent and total ratings).

Veterans Events

Bloomer Outreach Event – March 6th G E Bleskacek Public Library 1519 17th Ave, Bloomer, WI 54724 From 11am to 1:30pm Peter Johnston, Chippewa County VSO, will be at the Bloomer Library to answer any questions anyone has about Veteran Benefits

Visit out our website at seniorreviewnewspapers.com for a FREE email subscription!

Pets, Service Animals, and Emotional Support Animals in Rental Housing By Greater Wisconsin Agency on Aging Resources Legal Team

by Greater wisconsin Agency on Aging Resources Legal Team

As a general matter, when it comes to pets such as dogs, cats, snakes, hamsters, and fish, private landlords can choose to allow or disallow pets in their units at their discretion. They can also impose breed restrictions, require pet-owning tenants to purchase renter's insurance and sign a pet addendum to the



lease, charge additional rent and deposits, and withhold actual damages caused by the pet from security deposits at move-out. Also, if a lease prohibits pet ownership, a landlord is permitted to bring an eviction action against a tenant if they have an unauthorized pet.

Pets should not be confused with service animals or emotional support animals (ESA), however. A service animal is defined under the federal Americans With Disabilities Act to include a dog or miniature horse that is "individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability."

ESAs are also called "companion animals" or "assistance animals." Unlike service animals, they do not require specific training and may be considered reasonable accommodations under fair housing law if a tenant has a disability and there is a disability-related need for the animal. ESAs are defined under Wisconsin law in Wis. Stat. 106.50(1m)(im) as "an animal that provides emotional support, well-being, comfort, or companionship for an individual but that is not trained to perform tasks for the benefit of an individual with a disability."

Neither service animals nor ESAs are pets. Rather, they are best thought of as a reasonable accommodation for a disability. Except in limited circumstances (discussed below), the law requires landlords to allow tenants to have an ESA or service animal if the person has a documented disability and there is a disability-related need for the animal. In fact, it could constitute unlawful discrimination for a landlord to refuse to rent to, evict, require a fee from, or harass a prospective or current tenant based solely on the tenant having an ESA or service animal.

A landlord can require a tenant to provide documentation from a medical provider that:

- The individual has a disability, unless the disability is evident (e.g., the person has a visual disability and is walking with a mobility cane), and
- The animal is necessary to treat that disability.

A landlord cannot require an individual to reveal what kind of disability they have or to prove that their animal has been specifically trained. If a tenant has an ESA or service animal, the landlord cannot charge them any sort of pet fee or special pet deposit for the animal. However, if the animal causes damage to the premises, Wisconsin law allows the landlord to charge a tenant for the actual damage caused.

A landlord can deny a request for a tenant to keep an ESA or service animal in a rental unit under limited circumstances, including:

- If the landlord lives in the unit, and they or an immediate family member are allergic to the animal.
- Allowing the animal would cost the landlord an unreasonable amount of money or would require unreasonable changes to the unit or the services offered on the property.
- The tenant is not disabled, does not have a disability-related need for the animal, or the tenant fails to provide the required documentation.
- The specific animal poses a direct threat to a person's health or safety or would cause substantial physical damage to the property, and those risks cannot be eliminated or reduced by another reasonable accommodation. For example: A landlord could not deny a request for an ESA simply because the animal was a German shepherd, but the landlord could deny the request if there was evidence that the specific German shepherd had caused significant property damage at a previous apartment.



Contact Senior Medicare Patrol | www.smpwi.org 888-818-2611
WisconsinSeniorMedicarePatrol

Call us with questions about billing errors, scams, and medical identity theft



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).



Social Security Changes

The Social Security Administration (SSA) recently announced that it has transitioned to appointment-based services for in-person visits to local field offices. Beginning January 6, 2025, SSA requires customers to schedule an appointment for services, including requests for Social Security cards.

SSA emphasized that it will not turn people away for walk-in services, such as "members of vulnerable populations, military personnel, people with terminal illnesses, and individuals with other situations requiring immediate or specialized at

requiring immediate or specialized attention."

The SSA encourages people to take advantage of online services or the automated services available by telephone at 1-800-772-1213.

Advertise online for as low as \$150 for the year! seniorreviewnewspapers.com





Discover the warmth of community at **LakeHouse Chippewa Falls** Assisted Living, where quality care isn't just a promise; it's a way of life. We believe personalized care is more than a service—it's a

commitment to well-being. Our residents enjoy a maintenance-free lifestyle, allowing them ample time to spend with friends over shared meals and engaging in fun activities, while also providing the peace of mind of knowing assistance is readily available when needed. Come home to LakeHouse Chippewa Falls

Schedule Your Tour Today and Enjoy Lunch On Us!



😩 & ©2025 LakeHouse Senior Living. All Rights Reserved. Prices, plans and programs are subject to change or withdrawal without notice. 😭 🔿 Void where prohibited by law. Managed and Operated by LakeHouse Senior Living. LHCPF-0031 02/25

Lake Hallie Memory Care A happier life for everyone... Celebrating 11 Years



Control Con

Homestead Tax Credit

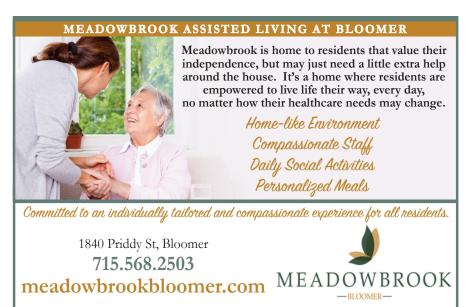
The homestead credit program is designed to soften the impact of property taxes and rent on persons with lower incomes. The benefit available may take the form of an income tax credit or a direct refund. The credit is based on the relationship of your household income to the amount of your allowable property taxes and/or rent for the calendar year.

To qualify for the Homestead Tax Credit in 2024, you must:

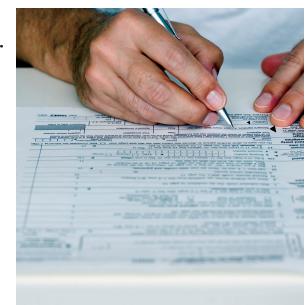
- 1. Be a legal resident of Wisconsin for all of 2024, January 1 through December 31, and
- 2. Be at least 18 years of age or older on December 31, 2024, and
- 3. Have a household income of less than \$24,680 for 2024.
- 4. You own or rent your Wisconsin homestead that is subject to Wisconsin property taxes during 2024.
- 5. You are not claimed as a dependent on someone else's 2024 federal income tax return. NOTE: this limitation does not apply if you were 62 years of age or over on December 31, 2024.
- 6. You did not live for the entire 2024 year in housing that is exempt from property taxes. NOTE: Property owned by a municipal housing authority is not considered tax-exempt for homestead credit purposes if that authority makes payments in place of property taxes to the city or town in which it is located. If you live in public housing, you should check with your rental manager.
- 7. At the time of filing a claim, you are not living in a nursing home and receiving medical assistance.
- 8. You are not claiming Wisconsin farmland preservation credit for 2024.
- 9. You are not claiming the veterans and surviving spouse's property tax credit n 2024 real estate taxes.
- 10. Only one claim may be filed per household. A married couple residing together is one household.
- 11. You are not filing a claim on behalf of a person after their death.
- 12. You have not received Wisconsin Works (W2) payments of any amount or county relief payments of \$400 or more for each month of 2024.

And you must meet One of the following conditions:

- You, or your spouse, if married, and reside in the same household, have positive earned income during the year.
- You, or your spouse, if married, and reside in the same household, are disabled.
- You, or your spouse, if married, are 62 years of age or older at the end of 2024.

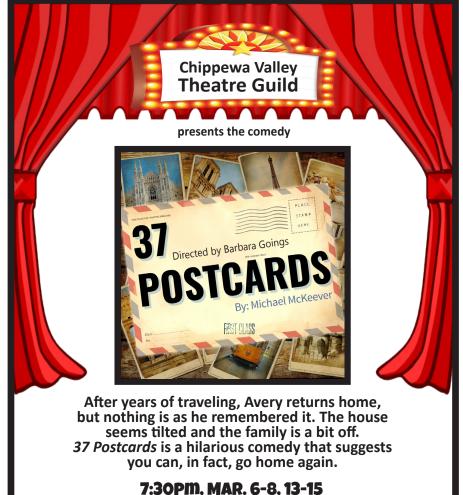


How do I claim Homestead Credit? If you meet all of the qualifications, you must complete a Wisconsin Homestead Credit Claim, Schedule H or Schedule H-EZ, to determine the amount of any benefit available. Please note that you may meet all of the



qualifications but still not receive a credit because the credit is based on the relationship of your household income to the amount of your allowable property taxes and/or rent. If you do qualify for a credit, you must submit a copy of your relevant property tax bill (if you owned and occupied your home) or original rent certificate signed by your landlord (if you rented your home) along with your Schedule H or H-EZ.

The filing deadline for a 2024 claim is April 16, 2029, for most claimants. Do not file a 2024 Schedule H or H-EZ before January 1, 2025.





DigiCOPY

Adults/Seniors \$28 Youth/Students \$15

The Joys of Springtime: A Senior's Viewpoint

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

I love springtime-those first warm days when the sun dares to peek through the clouds and the air smells of fresh blooms and hope. For those who are of retirement years, spring isn't just another season; it's a reminder of years gone by and of things experienced. But I must be honest. Springtime, for all of us past retirement age, isn't just about happy memories, pretty blossoms and chirping birds. It's a time that brings a mix of humor, nostalgia, and... the occasional challenge. As someone who has seen a few springs come and go, I've come to appreciate the beauty of the season in ways I never did as a younger person. And in this moment, I invite you to look at spring through the eyes of someone who's had an abundance of decades to reflect.



the knowledge that spring comes every year, renewing life and love in its own way. Even in the sadness, spring offers a reminder that life, like the flowers, always finds a way to bloom again.

In the end, springtime for seniors isn't just a season; it's a celebration. It's a commemoration of life—its ups and downs, its challenges and triumphs, and the quiet moments that often go unnoticed. Spring reminds us that even in our later years, there's still room for growth, for change, and for a bit of fun. Yes, our knees might creak a little louder, and our back might protest after a day of gardening, but that doesn't take away from

the joy of being part of a world that is always moving forward.

Seniors are usually quick to celebrate spring. We celebrate the change from the dreary cold of winter to the warming temperatures and increased sunshine that comes with the vernal equinox. We also see it as a time for laughter at the little things we do that make up the season. For example, the challenge of digging out the garden tools after a long winter. You know the drill: the first warm day rolls around, and suddenly you're full of enthusiasm to rake your lawn, only you can't find your gardening gloves or that new rake you bought last fall. When you finally find them, the gloves have become home for a family of spiders who have hidden your new rake with their webs. And don't forget the way your back feels after a few hours of doing those important gardening chores. It's like your lawn is laughing at your body: "You thought you could still do this?"

Then there's the grand adventure of spring cleaning. It's one of those activities that, on paper and in conversation seems like a good idea. "I'll start in the kitchen, and in just a couple hours, I should have the whole house, basement, and garage all nice, clean, and tidy." You think. And so, you begin, only to realize halfway through, at this stage in life, cleaning your house feels more like an Olympic decathlon event than a good intention. Spring cleaning requires the same energy that you once used to run marathons. And now, you need a 10-minute break for every 10 minutes worked. And of course, long before the job is even half done, you need a nap.

Springtime is a season of new beginnings, but it's also a season of old memories. The vivid flowers that bloom outside the window are often reminders of times long gone—of when the hands that now are wrinkled and achy once held the hand of someone special, of first kisses in a park, or days spent running barefoot through fields of daisies. Ah, young love. Springtime, with all its beauty, often takes us back to memories of those carefree days of our youth, when everything felt possible.

For many seniors, spring carries an extra emotional weight – and it's impossible to ignore the bittersweet side of this season. For those who have lost loved ones, the arrival of spring can stir up feelings of longing and loss. The vibrant greenery of the trees may evoke memories of family picnics or quiet evenings spent with a partner who's no longer around. Still, amid this nostalgia, there is comfort in For those of us who have lived through many springs, we've learned that there's beauty in every season of life—whether it's the boundless energy of youth or the quiet contentment of our later years. And spring, with its promise of renewal, is the perfect time to reflect on all the ways life has unfolded, all the love that has blossomed, and all the memories that continue to bloom in our hearts. So, here's to the joy, humor, and hope that spring brings to our lives—no matter how many springs we've seen.

CHIPPEWA VALLEY EYE CLINIC

Low Vision Care

Dr. Laura Paulson, O.D. Expert in Low Vision exams and devices



ADAPT TO LOW VISION

- Learn tools and strategies for a fuller life
- Improve your daily activities with specialized care





New issue available at the Local Store in Eau Claire!

Accepting submissions for our 2025 issue this spring at barstowandgrand.com

BARSTOWANDGRAND.COM