



OCTOBER 2026

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Home Improvement Loans and Grants are Available for Low-Income Rural Homeowners

By the GWAAR Legal Services Team

USDA Rural Development (RD) provides low-income and senior rural homeowners the ability to apply for loans and grants to make health and safety improvements and/or to modernize their homes. The USDA offers these programs because it believes that helping individuals to stay in their homes and to maintain their homes in good repair strengthens families and helps them to build savings and wealth over time. This, in turn, helps to support and develop strong communities and local economies.

Here is what to know if you would like to apply for a USDA RD loan or grant:

Eligibility Criteria

To qualify for the programs, you must:

- Own and occupy the home
- Be unable to obtain affordable credit elsewhere
- Meet certain income threshold for your county
- Be at least age 18 and older for a loan or age 62 or older for a grant
- Live in a qualifying rural area. You can utilize the USDA Eligibility Site to enter your specific address to see if you qualify

Loan Information

- The maximum loan amount for which an owner can qualify is \$40,000
- Loans must be used to repair, improve, or modernize homes or to remove health and safety hazards
- Loans have a term of 20 years
- Loan interest rate is fixed at 1%
- Full title service is required if the total outstanding balance on the loan exceeds \$25,000

Grant Information

- The maximum lifetime grant amount is \$10,000, except in presidentially declared disaster areas in which they have a \$15,000 lifetime limit.

- Grants must be used to remove health and safety hazards
- Grants must be repaid if the property is sold in less than 3 years

Loans and grants can be combined for up to \$50,000 in assistance. Applications for the program are accepted through your local Rural Development office year-round. Approval times depend on funding availability in your area. You can speak with a local USDA home loan specialist in your area for help with the application.

More information about the USDA RD loan and grant programs can be found on the USDA RD's website at <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-35#overview>.

Resources:

- County income limits found at <https://www.rd.usda.gov/media/file/download/504-program-summary-july-2026fm.pdf>.
- USDA Eligibility Site found at <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd>.
- Rural Development local offices found at <https://www.rd.usda.gov/contact-us/state-office-contacts>.
- WI Rural Development Site found at <https://www.rd.usda.gov/wi>.
- More information can be found at <https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-35#overview>.



Save The Date

Friday, October 16, 2026



Speakers
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Contact
Cardinal Community Learning Center
for more information
715.720.3749

Registration is
Required
Begins on
October 1st

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Grace Lutheran Communities

Pederson Volker Funeral Chapel & Cremation Service
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Senior Medicare Patrol
St Croix Hospice
TMG

TAKE THE 2026 CHIPPEWA VALLEY COMMUNITY HEALTH SURVEY!



qrco.de/cha2026e

- Open to all adults who live or work in Chippewa, Dunn, or Eau Claire counties
- Takes 5 minutes to complete
- Anonymous & confidential
- Open through October



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.

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

- | | | |
|---|--|--|
| • ADRC Manager – Sarah Zielke | • Disability Benefit Specialist – Stephanie Rasmussen | • Nutrition Site Aides – Sue Barnum, Linda Felmlee, Cindy Sarazen, Ann Mueller, Cindy Irish, Vicky Steinmetz, Denise Barrett |
| • Administrative Assistants – Renee Price, Carmen Olson | • Elder Benefit Specialist – Cory Miller | • Options Counselors – Sarah Hedlund, Erika Stevens, Jessica Gibson, Libby Leinenkugel, Brittany Lofquist |
| • Benefit Specialist Assistant – Breanna Schemenauer | • Nutrition & Transportation Programs Supervisor – Kayla Colbenson | |
| • Dementia Care Specialist – Bronson Stelzer | • Nutrition Program Assistants – Jason Kolano, Jen Buckley | |

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.

The Written and Spoken Word

By Ken Anderson, themayberryguru@gmail.com

There are many different ways a person can spend their free time. Many people choose sports, others watch television, and others enjoy the arts. For me, much of my time is spent surrounded by words. In 1997, I began logging the titles of the novels I had read. To date, the number is now at 3387. That is a lot of words.

I also spend much of my time writing. In 2006, I wrote my book about The Andy Griffith Show, which involved using many words. I also keep busy writing my monthly article for six publications around Wisconsin. And, of course, there are all the words I have spoken since learning to talk almost 80 years ago.

Words are everywhere. The English language is considered to be the language with the most words, followed by Korean and Arabic. The English language has between 470,000 and 1 million words, depending on how words are counted and which sources are included.

The fewest words are found in the Piraha language, spoken by the Piraha people in the Amazon rainforest. The Piraha language has an estimated 200-300 words. Unlike most languages, the Piraha language has no written form. As of 2026, there are about 7170 spoken languages worldwide, according to Ethnologue's comprehensive global survey. Of all these languages, only seven do not have a written form.



Research shows that most people speak around 12,000-16,000 words per day. The most commonly used words in our daily conversations are “the”, followed by “be”, “to”, and “of”. According to Science Illustrated, women speak more words daily than men. In the 25-64 age group, women utter an average of 21,845 words per day, while men average 18,570. There was no significant gender difference among adolescents (10-17 years), young adults (18-24 years), and elderly adults (65+ years).

The study also shows that we generally talk less these days than we used to. From 2005 to 2018, the number of words we uttered daily across genders decreased by about 3,000. Researchers believe this is primarily due to the widespread use of electronic devices today. Rather than engaging in actual verbal communication, many people prefer text messages.

With all these words, both written and spoken, some appear to be more difficult to use. For some reason, many people find it difficult to say, “I am sorry”, “I am wrong”, or “I don’t know”. Quite often, it is the small words we say that might have the most impact on our lives. I remember saying the words “I do” 65 years ago. And they certainly made a big change in my life. But it was a wonderful change.

Chippewa County Residents:

Do you need financial assistance to help make your vehicle accessible?

The Vehicle Modification Grant may be an option for you to help modify a vehicle for accessibility needs.

This grant supports individuals with disabilities and caregivers who need vehicle modifications to safely drive or ride and do not have the financial means to do so.

Examples of covered modifications may include:

- Hand controls
- Adapted seating
- Wheelchair ramps

Who may qualify:

- Individuals with a disability that impacts vehicle access
- Caregivers supporting someone with accessibility needs

Contact us to learn more or apply:

Aging and Disability Resource Center of Chippewa County

711 North Bridge St. Rm 118 Chippewa Falls, WI 54729

www.chippewacountywi.gov/ADRC

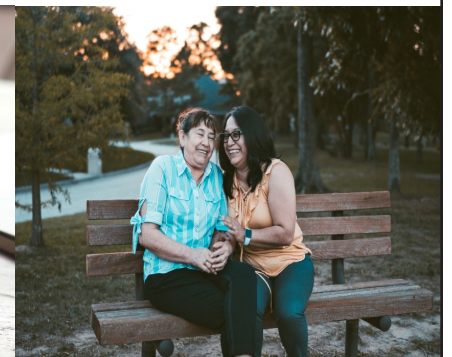
ADRC@ChippewaCountyWI.gov

715-726-7777



The Aging and Disability Resource Center Presents

FREE: Power of Attorney Clinic



Why everyone 18 and older should have a POA

Did you know that **Wisconsin doesn't recognize relatives** as automatic decision makers when someone is incapacitated?

Completing a POA is a gift to your family and friends because they won't be left wondering what you would like.

You can save money by avoiding the need for court-appointed guardianship.

Attend a FREE event where knowledgeable staff from Chippewa County DHS will provide unbiased information on the POA for Health Care and POA for Finance.

Please plan to attend the entire presentation. No registration required.

Remaining 2026 dates!

- Tuesday, October 6
 - 10:00 – 11:30 am
- Wednesday, December 9
 - 3:00 pm – 4:30 pm

Chippewa County Courthouse
Third Floor Conference Room – 302

For questions, contact the ADRC.
715- 726-7777 or find more info online:
www.chippewacountywi.gov/ADRC/events



What is SeniorCare?

SeniorCare is a prescription drug assistance program for Wisconsin residents who are 65 years of age or older and meet the enrollment requirements. Wisconsin's SeniorCare prescription drug assistance program is considered "creditable coverage." This means SeniorCare meets or exceeds the standard Medicare Part D plan, and you will not have a penalty if you choose SeniorCare instead of drug coverage through Medicare.



Is there an enrollment fee? When can I sign up?

Everyone who enrolls in SeniorCare must pay an enrollment fee. The annual enrollment fee is \$30 per person enrolled in the program. There is no monthly premium with this program and you can sign up any time of year for 12 months of coverage.

Who can enroll in SeniorCare?

To enroll in SeniorCare you must be:

- A Wisconsin resident
- U.S. citizen or have qualifying immigrant status
- 65 years of age or older.

Your projected 12-month income determines your level of coverage in SeniorCare and how much SeniorCare will cover. See the table below for out-of-pocket expenses and benefits for each level of participation. The limits are updated each February.

2026	Individual	Couple	Deductible	Drug Copay
Level 1	\$25,536	\$34,624	\$0	After deductible is met: \$5 generic \$15 brand
Level 2A	\$31,920	\$43,280	\$500	
Level 2B	\$38,304	\$51,936	\$850	
Level 3	\$38,305+	\$51,937+	\$850 + spenddown	

Some other things to know about SeniorCare

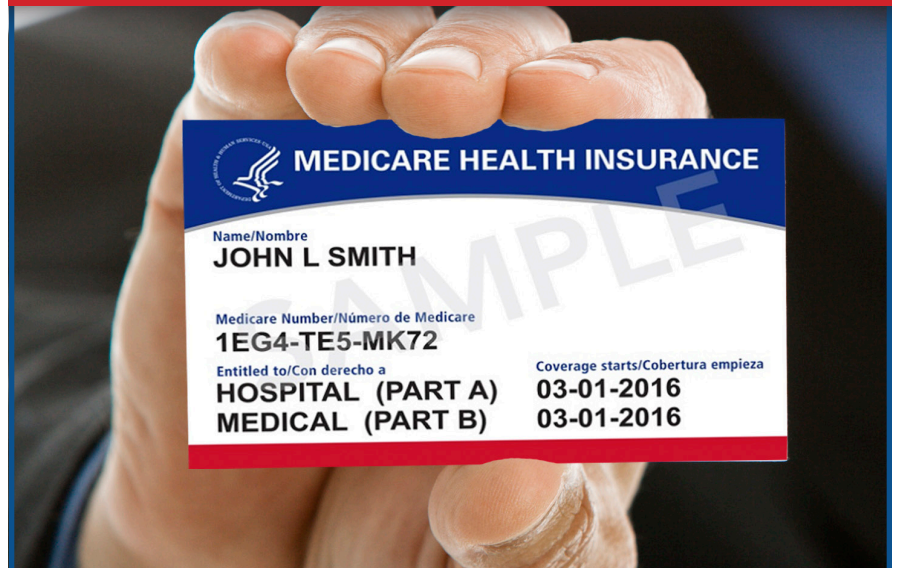
SeniorCare is a program administered by the State of Wisconsin. Because of this, SeniorCare will not work at pharmacies outside of Wisconsin. SeniorCare covers vaccines such as the Shingrix Shingles vaccine if you receive the vaccine at a pharmacy. (Keep in mind that the flu, COVID and pneumonia vaccine are covered by Medicare Part B). Lastly, if you received a bill for your drugs during a hospital stay you would not be able to receive reimbursement from SeniorCare for these drug costs. You can have a Part D plan in addition to SeniorCare.

Who might benefit from SeniorCare?

Deciding what type of coverage is best for you depends on a number of factors including your income, the medications you take and risk tolerance. Each person's situation is different and what works well for one person may not be the same for the next. To find out if SeniorCare would be a good option for you contact:

- SeniorCare Customer Service Hotline 800-657-2038
- Prescription Drug Helpline 855-677-2783
- Elder Benefits Specialist at the Aging and Disability Resource Center of Chippewa County 715-726-7777

NO NEW MEDICARE CARD



Have you been told you need a new Medicare card?

STOP! It's a scam

Here's the truth

- Medicare is NOT issuing plastic cards
- You do NOT need to 'update' your Medicare Card
- Medicare will NEVER call or text you asking for your Medicare number

Protect Yourself

- Never give out your Medicare number to unexpected callers
- Hang up on anyone asking for personal information
- Report suspicious calls to SMP



Preventing Medicare Fraud

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

Contact Senior Medicare Patrol

888-818-2611

www.smpwi.org

 WisconsinSeniorMedicarePatrol

SMART Ways to Save MONEY

By Chippewa County Extension educator Jeanne Walsh

S – Spend Money on Seasonal Items

Purchase fruits and vegetables when they are in abundance. Seasonal produce is often fresher and more affordable.

M – Make a List Before You Shop.

What’s on sale? Create a shopping list and build meals around weekly sale items to reduce grocery costs and avoid impulse purchases.

A – Ask for Reductions on Your Insurance.

Review your car, homeowner’s or renter’s insurance each year. Make sure your coverage and deductible fit your needs. Shop around and compare plans from different insurance companies.

R – Rely on Your Creativity.

- Before buying something new, ask:
- Can I fix what I already have?
 - Can I repurpose something I own?
 - Is there another solution that doesn’t require spending money?

T – Track Your Spending.

Tracking expenses can reveal spending habits and help you make more informed financial decisions.

Keep track of:

- What you buy
- Who you are with when you are buying
- What time and day are you spending money



M – Move away from Multiple Streaming Services. Consider how much time you are spending on each service. Cancel subscriptions you rarely use and keep the ones that provide the most value. Be aware of the “1 month free” subscriptions.

O – Optimize Everyday Spending. Wait at least 48 hours before making any non-essential purchases. Online shopping tip: Add items to your cart, then log off. After 48 hours, decide whether the purchase is still important and fits your budget.

N – Never Pay a Late Fee! Use a bill calendar to track when bills are due and when you get paid. Paying on time helps you avoid unnecessary fees and keeps more money in your pocket.

E – Emergency Fund. Set aside a small amount from every paycheck. An emergency fund can help cover unexpected expenses such as car repairs or appliance breakdowns, without relying on loans or credit.

Y – Yes! Set Savings Goals. Know what you want your money to do for you. Saving is easier when you have a clear goal.

Are you saving to:

- Buy a car?
- Purchase a home?
- Take a vacation?
- Retire?

Remember: Every dollar has a job. Give your money a purpose, make a plan, and watch your savings grow!

SecurityHealthPlan®

Get the recipe for a better Medicare experience

Finding the right Medicare plan shouldn’t feel complicated. At Security Health Plan, we’ve spent more than 50 years helping Wisconsin members choose coverage with confidence.

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- ✓ *Trusted providers across Wisconsin*
- ✓ *Local, award-winning customer service*
- ✓ *Coverage designed around you*

Visit www.SecurityHealth.org/Medicare27 to discover the full recipe for better Medicare.

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If you require large-print materials, please call (877) 998-0998 (TTY: 711).

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Dementia Education at Your Fingertips

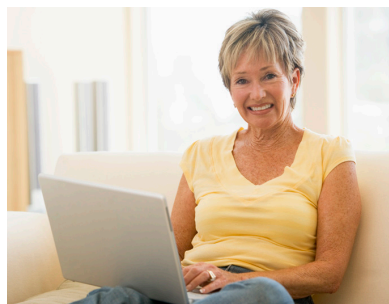


By Bronson Stelzer, Dementia Care Specialist

When dementia enters a family, there are usually a lot of questions. Why are they acting differently? How should I respond? What can I expect as the disease progresses?

Your local ADRC is a great place to start. But there are also many ways to learn about dementia on your own, right from home.

Podcasts and YouTube can be great educational tools. The Alzheimer's Association offers videos and webinars on caregiving, communication, diagnosis and other dementia-related topics. Dementia Careblazers, created by Dr. Natali Edmonds, is another resource with practical information about everyday caregiving challenges.



Podcasts are especially convenient. You can listen while driving, walking or working around the house. Sometimes hearing someone explain a situation you're experiencing can make you think, "I'm not the only one dealing with this."

Just remember, not everything online is accurate. Look for information from reputable organizations and qualified professionals, and be cautious of anyone promising a cure or selling a product as the answer to dementia.

You don't have to spend hours researching or become a dementia expert. Start with one question, find a reliable resource and learn something that may help.

And remember, learning doesn't have to replace your local ADRC. It can complement it. The ADRC of Chippewa County can help connect you with reliable information, education, local resources and support. The more you learn, the better prepared you may feel to navigate the journey.

Sometimes learning one new thing can make tomorrow a little easier.

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Lotsa Helping Hands

Whether you've cared for an aging parent, or helped out with a newborn in the family, most of us have had to work with others to take care of the ones we love. One of the biggest challenges of being part of a caregiving team is communicating with the other members. Fortunately, there are apps like Lotsa Helping Hands that are designed for caregiving teams to organize and connect. Some of its features include a shared calendar for the team to use, a social media style "timeline" that can be used to share well wishes or important updates, and even a photo gallery to post memories and milestones. The best part—it's completely free. You can create your own care team on the app (iOS or Android), or you can use it in your browser of choice. If you care for a loved one with substantial needs, and you need a way to coordinate schedules, appointments, and goals with other caregivers, Lotsa Helping Hands is a great way to support your team.



Compass IL offers the opportunity for individuals to borrow or try out items mentioned in our articles before making a purchase.

To learn more about this assistive device or other devices that can improve your independence, please contact Compass IL at 715-233-1070 or 800-228-3287. Our services are provided free of charge. However, we do not directly fund the purchase of assistive technology. Through the WisTech Assistive Technology Program, Compass IL provides a variety of services, including information on alternative financing options like WisLoan, Telework, and TEPP, upon request.

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Come find your joy here!

The Golden Goodness of Honey

Honey has been enjoyed for thousands of years as a natural sweetener. Its golden color, smooth texture, and rich flavor make it a delicious addition to many foods and beverages. Whether stirred into tea, drizzled over fruit, or used in cooking, honey can add sweetness without needing large amounts.



What is Honey?

Honey is made by bees from flower nectar. Different flowers can produce honey with different colors and flavors. You may see varieties such as:

- Clover honey – mild and familiar in flavor
- Wildflower honey – flavor varies depending on the flowers
- Orange blossom honey – light and fragrant
- Buckwheat honey – darker with a stronger flavor
- Creamed honey – smooth and spreadable

Nutrition Facts About Honey

Honey is primarily a source of carbohydrates and sugars. One tablespoon of honey contains approximately:

- 64 calories
- 17 grams of carbohydrates
- 17 grams of sugar
- Very small amounts of vitamins and minerals
- Virtually no fat

Because honey is considered an added sugar when used as a sweetener, it is best enjoyed in moderation.

Food Safety and Honey

Honey itself is a shelf-stable food, but good kitchen habits are still important. These include: washing your hands before preparing food, using clean spoons when serving honey, avoiding putting spoons that have touched other foods back into the honey jar, and keeping the jar covered when not using.

How to Store Honey

One of the wonderful things about honey is that it stores well.

For Best Quality:

- In a tightly closed container
- In a cool, dry place
- Away from direct sunlight
- Away from excessive heat and moisture

A kitchen cupboard or pantry is usually a good place.

Does Honey Need to Be Refrigerated?

Generally, honey does not need to be refrigerated. Refrigeration can cause honey to crystallize more quickly and become grainy or firm.

Recipe:

Warm Honey Cinnamon Apples

Ingredients

- 3 medium apples, peeled and sliced
- 2 tablespoons honey
- ½ teaspoon cinnamon
- ¼ cup water
- 1 tablespoon chopped walnuts or pecans (optional)

Directions

1. Wash and peel the apples.
2. Place the sliced apples in a saucepan.
3. Add the water and cinnamon.
4. Cover and cook over low heat for about 10–15 minutes, or until the apples are soft.
5. Remove from heat and stir in the honey.
6. Sprinkle with chopped nuts, if desired. Makes 4 servings.

Serving Ideas

Enjoy warm apples:

- On their own
- Over oatmeal
- With plain yogurt
- As a topping for whole-grain toast

Honey can be a delicious part of a healthy eating pattern, but it is still a source of added sugar and calories. Enjoy smaller portions and focus on pairing honey with nutritious foods.



Chippewa Valley
Theatre Guild
presents



Anne Frank

The Diary of Anne Frank

By Frances Goodrich and Albert Hackett and adapted by Wendy Kesselman
Directed by Frank Bartella

Anne Frank, her family and four others hide in an attic from the Nazis during WWII in this real-life impassioned story that still resonates today.

7:30PM, OCT. 1-3, 8-10
1:30PM, OCT. 4 & 11
GRAND THEATRE

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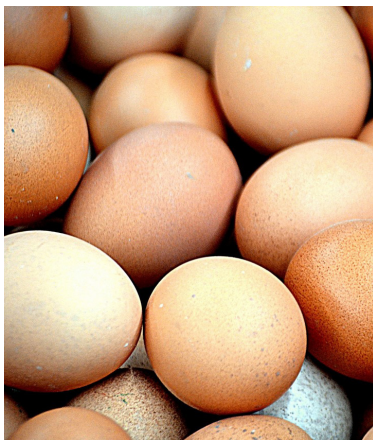


Fall Season Nutrition Tips for Seniors

Nutritious food keeps our bodies healthy and gives us energy to keep moving. As the years progress and our bodies change, so, too, do the nutritional requirements for maintaining a healthy, active lifestyle. With autumn on the horizon, it's a great time to highlight healthful options to enhance daily meals. Let's look at some enticing fall season nutrition tips for seniors.

Lean Proteins

Muscles naturally decrease in mass and strength as we age, which can lead to greater risk of falls and breaks, physical difficulties and mobility issues, and loss of independence. For seniors, one of the keys to maintaining muscle tissue is a protein-rich diet. And since fall is the ideal season for comfort foods, we have some suggestions for adding healthy proteins with minimal fat.



Lean ground beef and pork tenderloin are great sources of protein that can serve as a main dish or be incorporated into chili or a hearty stew (with your favorite seasonal veggies).

Skinless chicken and turkey offer substantial amounts of protein with minimal fat and can be used in creamy or broth-based soups.

Eggs provide a versatile option for protein and good cholesterol as well as other key nutrients that can help safeguard against chronic disease.

Fish such as salmon and tuna are packed with protein and omega-3s, which promote heart and brain health. Cod and halibut also provide a lot of protein with fewer calories.

Plant-based meat substitutes provide a high-protein option for use in stews and chili, tacos, or sloppy joes.



Fruits and Vegetables

No matter your age, fruits and veggies should be a mealtime staple. Chock full of essential vitamins and minerals while being a good source of fiber, these colorful and flavorful additions are power foods that help prevent chronic diseases and promote overall well-being. Their low caloric value and fat content makes them a great part of a healthy, balanced diet. And fall is the perfect time to harvest your favorite produce or try something new, such as these seasonal favorites:

Cranberries reach peak ripeness in the fall, making it the ideal time to add their sweet-tart flavor to salads, breads, desserts, and more. They're also rich in antioxidants and support urinary tract health.

High in fiber, antioxidants, and vitamins, pears are beneficial for digestion and heart health and can be enjoyed either fresh or roasted.

Antioxidant-rich cauliflower is a versatile veggie that can be eaten raw, roasted, mashed, or used as a substitute for rice. It also contains anti-inflammatory compounds for protection against chronic diseases.



Grapes make a great snack or can be added to salads. They're packed with antioxidants and other nutrients, which can benefit heart health, blood pressure, and brain function.

Rich in vitamins, minerals, and antioxidants, sweet potatoes are known to aid in immune and digestive function, improve vision, and possibly lower your risk for chronic diseases.

Many fall vegetables—such as carrots, mushrooms, kale, celery, squash, and more—can be added to comforting soups to add flavor, texture, color, and a whole host of essential vitamins and minerals.



Whole Grains

Whole grains are a good source of vitamins, minerals, and antioxidants, all of which are essential for maintaining overall health. For seniors, these essential nutrients can help boost the immune system and protect against age-related diseases and illnesses. And fall is the perfect time to take advantage of a variety of benefits whole grains have to offer. By including them in seasonal dishes, you're both adding flavor and boosting nutrition.

Start the day with whole-grain oatmeal, cereals, granola, or whole wheat toast for heart health and digestive support.

Whole-grain crackers or popcorn provide healthy snack options that are low in calories and a good source of fiber.

Quinoa or barley in soups and stews adds an abundance of vitamins, minerals, and fiber to help lower cholesterol and improve digestion.

Brown rice's high nutritional content and heart-healthy attributes make it a great option for a side dish.

Hydration

Staying hydrated is a major factor in maintaining organ function as well as overall health. With cooler fall temperatures, it may be more difficult to remember to drink water. Additionally, the body's ability to recognize thirst decreases with age. So, seniors are often at higher risk for dehydration without even knowing it.

Even if you don't feel thirsty, remember to hydrate. Adequate water intake helps maintain blood pressure, regulate body temperature, and keep joints flexible, which can also help prevent falls. Warm teas and soups as well as water-rich fruits also help with hydration while providing flavor and nutrients.

Reminder: Spend Your Farmers Market Vouchers by October 31!

The application period is now closed, but if you received Senior Farmers Market vouchers, you can still use them through October 31. Let's make sure every dollar goes to supporting local Wisconsin farmers—this funding was set aside for them, so let's put it to good use!

Good to know:

- Vouchers can be used **outside of your county**, too.
- Look for the **yellow vendor sign** at farm stands and markets to know who accepts vouchers.

Even if you're not in need of fresh produce right now, you can still make the most of your vouchers:

- **Prep and freeze** fruits and veggies for use later.
- Try new recipes or ways to add more fruits and vegetables to your meals.
- Need inspiration? Visit www.eatfresh.org or www.myplate.gov for healthy ideas.

QUICK & EASY PRODUCE TIPS

Make it easy to grab and go:

- Keep fruit on the counter to remind you to eat it.
- Choose easy-to-eat options like baby carrots, cherry tomatoes, or pears.
- Stock your freezer with ready-to-use veggies for soups or casseroles.

Sneak more veggies into meals:

- Add cooked veggies to omelets, pasta, or even mac & cheese.
- Stir-fry veggies with your favorite protein.

- Dip broccoli or cucumber in hummus or ranch.
- Top sandwiches with sliced tomato, cucumbers, or lettuce.
- Mix in colorful veggies like corn or sweet peppers into salads.

Easy Fruit Smoothie Recipe

1 cup frozen fruit + 1 cup milk

Blend until smooth

Add peanut butter or oats for extra nutrition!



How to Microwave Veggies:

1. Wash and chop fresh or use frozen vegetables.
2. Place in a microwave-safe bowl with 2 Tbsp water (no water for leafy greens).
3. Cover loosely with a paper towel or wrap.
4. Microwave 3–5 minutes; check doneness with a fork.
5. Let sit carefully to finish steaming—watch out for hot steam!

Thank you for a fantastic season!

Want updates on next year's program? Sign up for our e-newsletter: www.jotform.com/ADRC_adrc/newsletter

This institution is an equal opportunity provider.



WINTER IS COMING

Winter weather is on its way and now is the time to prepare. Remember steps and sidewalks become icy. Snowfall can cause travel problems. Cold temps can get to you faster than you think....BE PREPARED!

WEATHER CONDITIONS MAY CAUSE MEAL PROGRAM TO CLOSE....BE PREPARED!

If the weather is bad enough, the Chippewa County Senior Nutrition Program will close; Watch TV 13 & 18 early in the morning for the following message. Chippewa County Meals on Wheels Closed: No Meals on Wheels or Senior Dining. No Calls will be made, so please pay attention.

EXTRA REMINDERS TO HOME DELIVERED MEAL PARTICIPANTS:

During the winter months, be sure to have your driveway, sidewalks and steps clear from snow and ice so our drivers can deliver your meal safely. We do not want to put our drivers at risk of falling and injuring themselves.

Side streets and country roads may remain snow covered and slippery the day after a snowstorm, therefore, home-delivered meal drivers may arrive late with your meal. Please be patient and wait at least 30 minutes after your usual delivery time to report an undelivered meal. You will be contacted if the volunteer was unable to deliver your meal.



Remember to stock up on extra non-perishable nutritious food. We recommend keeping at least a four day supply of foods such as canned soup, tuna, fruit and vegetable juices, and canned fruit and vegetables.



Other nourishing foods to keep on hand are: peanut butter, pasta, rice and dry milk. It is important to have these available. You never know when you will need them. BE PREPARED!

Chippewa County Senior Nutrition Program



Lake Hallie Memory Care

A happier life for everyone...

CALL FOR A TOUR TODAY!



*Celebrating 13 Years
of Exceptional Care*



 **715-738-0011**

  **@MemoryCarePartners**

Virtual tour available at: LakeHallieMemoryCare.com

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

Stepping On fall prevention program

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 strategies for avoiding falls including balance and strength exercises, home safety modifications, medication review and more. Guest experts include a physical therapist, pharmacist and others who visit over the course of the seven sessions. The workshop is designed specifically for people who are aged 60 or older and have fallen or have a fear of falling. Participants can expect to finish the program with more strength, better balance and a feeling of confidence and independence.

Tuesdays, 10:00 am - 12:00 pm/ **April 7 - May 19, 2026**
Lake Street Methodist Church, 337 Lake Street, Eau Claire

Mind Over Matter: Healthy Bowels, Healthy Bladder

If you have issues with bladder or bowel control, you are not alone. More than half of women aged 50 or older experience urine or bowel leakage sometimes! The Mind Over Matter; Healthy Bowels, Healthy Bladder workshop is designed to give women the tools they need to take control of their symptoms. Scientific studies show that attending this workshop reduces or even cures symptoms for many women. Even if you don't have symptoms now, it's never too early or too late to think about your bladder and bowel health.



Three-session workshop for older women includes information, group activities, and simple exercises to do at home.

Thursdays, 9:30 - 11:30 am/ **April 9, 23 & May 7, 2026**
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.

STRONG BODIES Senior Exercise Class for Strength, Balance & Vitality

Location: Bloomer Senior Center

Days: Every Tuesday & Friday

Time: 9:30 AM – 10:30 AM

Program Begins: Tuesday, September 9

Cost: Free to attend!

Please note: There will be no class on Friday, September 26

What You'll Gain:

- Improved strength & flexibility
- Better balance & coordination
- Boosted energy & mood
- A fun, social environment
- Expert guidance from a certified instructor

All fitness levels welcome! Whether you're new to exercise or looking to stay active, Strong Bodies is designed to help you feel empowered and energized.

How to Join: No need to pre-register—just show up and join the fun!

Questions? Contact Maria Seibel at 715-577-7728

Let's build strength together—one movement at a time. Wear comfy clothes, bring water, and come ready to feel great!



ADRC of CHIPPEWA COUNTY
IS OFFERING A NEW WELLNESS INITIATIVE

NEW SERIES BEGINS SOON.

Check it out—a 15-week weight management program that works because it is not a diet—it's a lifestyle! All weekly classes are conducted online by a live instructor, fostering interaction between the instructor and all participants. Participants can conveniently attend classes from home or office using a computer or mobile device.



For registration code, please contact
Sarah Zielke at (715) 726-7777
or adrc@chippewacountywi.gov



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

Small Acts of Support Can Make a Big Difference in the Lives of Older Americans

Adapted from blog.ssa.gov



*Submitted by Stephanie Rasmussen,
Disability Benefit Specialist*

In June, we observed World Elder Abuse Awareness Day, highlighting the importance of protecting America's seniors from abuse, neglect, and exploitation. This day also reminds us to think about how we can support those who have spent years caring for others.

For many older adults, staying connected, informed, and independent is important. Sometimes, a little help from a trusted friend, family member, neighbor, or caregiver can make everyday tasks easier and less stressful.

Whether it's helping someone create a personal [my Social Security](#) account, reminding them about important documents, or simply checking in regularly, small acts of support can go a long way.

Helping Loved Ones Stay Connected to Their Benefits

Social Security benefits are an important part of retirement security for millions of people. Helping older family members understand and access their benefits online can save time and provide peace of mind. Your loved one can create a free and secure [my Social Security](#) account to view their Social Security Statement and manage their benefits.

With a personal [my Social Security](#) account people can:

- Review benefit information
- Get a benefit verification letter
- Update direct deposit, phone, and address information
- Request a replacement Social Security or Medicare card (if eligible)
- Receive important notices online
- And more!

If someone you care about isn't comfortable using online services, offering to sit with them and walk through the process can make a big difference.

Watch for Signs That Someone May Need Extra Help

As loved ones age, everyday responsibilities can sometimes become overwhelming. Family members and friends are often the first to notice when someone may need additional support.

You can help by:

- Checking in regularly
- Helping organize important paperwork
- Assisting with appointments or reminders
- Encouraging safe online practices to avoid scams
- Sharing information about trusted resources and services

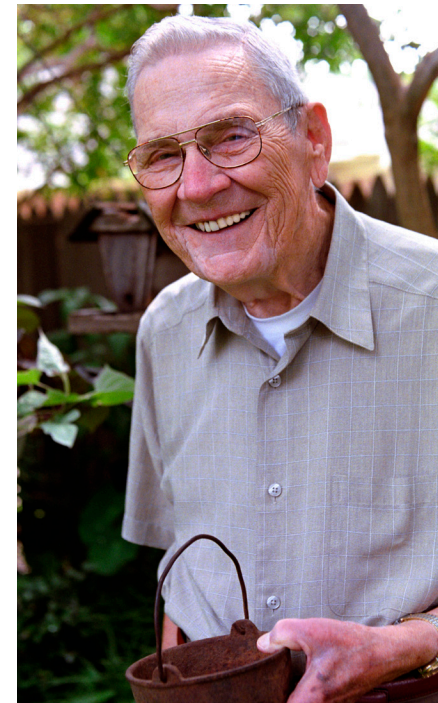
Even a quick phone call or visit can help someone feel supported and connected.

Protecting Older Adults from Scams

Scammers often target older adults by pretending to be government agencies or threatening the loss of benefits. Remind your loved ones about our "[Never Ever](#)" partnership with other agencies to help everyone recognize and avoid government imposter scams.

Remember:

- Never ever will someone from the government say: "Your money isn't safe. Move it to protect it." Only a scammer will.
- Never ever will someone from the government threaten to suspend your government benefits if you don't pay immediately. Only a scammer will.
- Never ever will someone from the government demand that you pay with a payment app, cryptocurrency, wire transfer, or gift cards.



Encourage older adults to pause, verify information, and talk to someone they trust if something feels suspicious. If someone you know was victim of a scam, please guide them to our Office of the Inspector General website to report it.

Protecting Older Americans is an Everyday Priority

The older adults in our lives are parents, grandparents, neighbors, mentors, veterans, caregivers, and friends. Their experiences and contributions continue to strengthen our communities every day. Let's pledge to take time, reach out, listen, and lend a hand when needed. Sometimes the smallest gestures leave the biggest impact. Our Social Security programs and services may benefit an older adult in your life. Visit our website to learn more.

**Volunteers needed for
our nutrition program in
the Bloomer Area!
For more information
contact the ADRC at
715-726-7777.**

MEDICARE OPEN

Medicare Open Enrollment is October 15 – December 7

What is Open Enrollment?

Each year from October 15 through December 7, during Medicare's Open Enrollment Period, you have an opportunity to review your Medicare Part D Plan or Advantage Plan for the following year. For most people, this is the only time of year you may be able to add, drop or change your plan.

Open Enrollment is also the time of year when you can review changes made to your Medicare Advantage Plan for the new year, enroll in an Advantage Plan or go back to traditional Medicare for your other healthcare needs.

Why It's Important Not to Skip Comparing Plans

Companies can (and do) change their coverage, prices, premiums, deductibles, copays, network pharmacies, and network providers. Just because you were happy with your plan this year, doesn't necessarily mean it will be the same for the next year – Additionally, just because a plan works well for your friend, doesn't mean it will work best for you. It's important to find the best plan that fits your individual needs. Most people will be "locked in" the plan for the entire calendar year.

Do I Have To Do Anything?

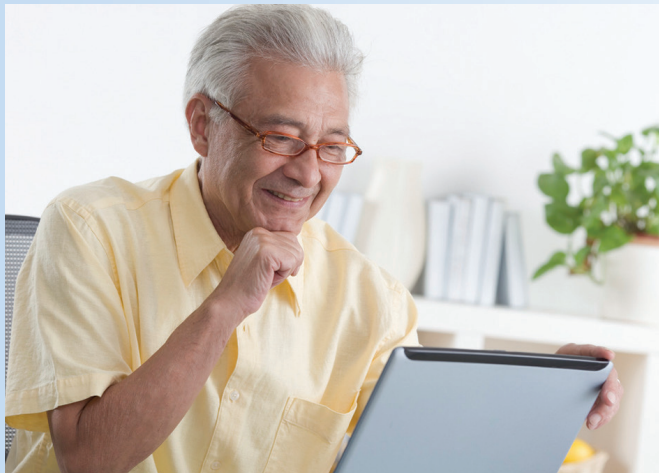
Most people should review and compare plan options during Open Enrollment. The exception to this is people who are covered through original Medicare in addition to VA healthcare and who are satisfied receiving their medications through the VA. Additionally, people who have no prescription medications and are enrolled in SeniorCare to avoid a penalty would not need to do this either. Medicare Supplements (also called Medigap Policies) are not affected by this enrollment period. Everyone else should be looking at plan options to make sure it is providing the best possible coverage for their needs.

If you are enrolled in a Medicare Advantage Plan (even if you are enrolled in VA Healthcare or SeniorCare) you should look at your health and drug benefits if applicable to determine whether staying in the Advantage Plan is still in your best interest. Be sure that your provider network still works for you. If you are happy with the coverage you are getting, and your plan is offered for the new year you do not need to do anything.

Maybe you are wondering if going back to traditional Medicare is better for you, or you think an Advantage Plan might be right...well this is the time to make that decision. It's a big decision so you will want to start gathering information from plans available in this area. Your ADRC Benefits Specialist can provide you with some tips to follow when making this decision.

I Need To Look At My Plan...Now What?

Whether you need help or you can do it yourself, it's important to start as early as possible. It will reduce your stress and give you plenty of time to gather all of the information you need to make an informed decision.



Medicare beneficiaries have several options to compare plans. During Open Enrollment, Medicare is open 24/7 to help you navigate your options. The phone number for Medicare is 1-800-MEDICARE (1-800-633-4227). It will be helpful to have your Medicare ID and a list of your prescription medications including the name, dosage, and frequency handy when you call.

Are you familiar with using the internet? If not, perhaps you have a family member or friend who can help you. Using the Medicare webtool on www.medicare.gov

is the most efficient way of comparing plans. The speed of your computer and the number of people visiting the website can cause the process to slow down a little but overall, it's pretty user friendly. Visit www.chippewacountywi.gov/adrc for more information and step-by-step instructions on how to compare plans or call 715-726-7777 to have instructions sent to you.

Important Note from Our ADRC of Chippewa County

The ADRC has limited availability to assist people who are not able to call Medicare nor have access to a computer or a family/friend able to help. If you need assistance and cannot call Medicare nor have a computer or a friend or family member that can help, you can contact the ADRC at 715-726-7777.

While our office welcomes walk-ins, in some cases, we can't meet with you or answer your questions right away. This is especially true for your Medicare and other benefits-related concerns. During the annual Medicare open enrollment period, which is Oct 15 – Dec 7, the Elder Benefit Specialist is unable to meet with walk-ins for anything other than benefit-related emergencies/time sensitive issues. If you need to meet with the Elder Benefit Specialist, please call the ADRC at 715-726-7777.

As a reminder, we offer monthly Medicare and You classes. These presentations answer a lot of the questions you may have about your Medicare coverage choices. We always ask that people attend our class before reaching out for an appointment, and this is especially true during Open Enrollment.

For people who will be new to Medicare on March 1st or after, please attend our Medicare and You class and then reach out after Dec 7th for individual assistance (if needed).

Marketplace Insurance Plans

The Marketplace Open Enrollment period overlaps with Medicare's and is from November 1st – Dec 15th for January coverage or until Jan 15th for Feb coverage. These plans are typically for people who do not receive insurance through work and aren't eligible for Medicare or Medicaid. For help with Marketplace insurance, call Covering WI (608) 261-1455 www.coveringwi.org or Family Health Center 715-221-5700.

ENROLLMENT GUIDE

How to Create an Account on Medicare.gov to Compare Plans

What You Need Before You Start

- Your red, white, and blue Medicare card (or Medicare number).
- Your Part A or Part B coverage start date.
- A smartphone or computer with a camera.
- A valid photo ID (REAL ID, driver's license, or passport).
- Your Social Security Number (SSN).
- A unique email address not shared with anyone else.

Step-by-Step Account Creation

- Go to the Medicare Login Page.
- Choose a secure login partner service:
 - **Login.gov** (recommended for federal integration).
 - **ID.me** (offers 24/7 support).
 - **CLEAR**.
- Enter your unique email address and create a strong password.
- Set up multi-factor authentication (MFA) via text, phone call, or authenticator app.
- Follow prompts to verify your identity:
 - Upload a photo of your state-issued ID or passport.
 - Submit a quick selfie or video scan using your device's camera.
 - Enter your Social Security Number.
- Link your Medicare information by entering your Medicare ID number and coverage start date.

Mark your calendar for the important dates below:

SEPTEMBER

Read your mail. In September, your current Medicare Prescription Drug Plan or Medicare Advantage Plan will send an Annual Notice of Change (ANOC). It will include plan changes in coverage, benefits, costs and service areas for the upcoming year. This ANOC would also inform you if the plan is not going to be offered for the following year.

Medicare Supplements or Medigap Policies are not affected by Medicare's Open Enrollment Period, but you can drop your Medigap policy and enroll into an Advantage Plan during Open Enrollment. Before doing so, we advise attending our Medicare and You class.

OCTOBER 15 - DECEMBER 7

For most people, this is the only time of year you can change your coverage. The only way to find out if you can save money is to review and compare plan options! See options below on how to compare plans.

Comparing Plans

You or another person you trust can:

- Visit our website for information and resources including a step by step guide on how to compare plans yourself www.chippewacountywi.gov/211
- Call 1-800-MEDICARE (1-800-633-4227) between October 15 and December 7 -- Open 24 hours a day, 7 days a week, during Open Enrollment.
- If you don't have access to a computer or a family or friend that does, you can call a benefits specialist at the ADRC of Chippewa County at 715-726-7777. Limited availability to assist due to high demand.

If your current plan is offered for the following year and you want to keep your same plan, you do not need to do anything.

If you decide to change plans for the following year, you need to enroll in the new plan by December 7. It is not necessary to contact your current plan to inform them of the change; you will automatically be disenrolled from your old plan. Be sure to save your confirmation number into the new plan. You should start to receive mail and an ID card from the new plan by mid-December.

JANUARY 1

If you enrolled in a new plan during Open Enrollment the change will be effective January 1.

The Aging and Disability Resource Center of Chippewa County Presents

Medicare and You

Free • Unbiased • Objective



Perfect for:

- People new to Medicare
- Current Medicare beneficiaries
- Caregivers, family, and friends
- Community partners

Learn about Medicare and how your coverage options work. We'll explain:

- How to enroll and void penalties
- The parts of Medicare
- Advantage Plans vs. Supplement
- Drug coverage options



Registration Required

Register online or call 715-726-7777
www.chippewacountywi.gov/adrc/events



Visit our website for the full schedule, locations, and virtual options



Upcoming Session

10/14/2026 from 1:00 PM to 3:00 PM
Chippewa Courthouse 3rd Floor Rm 302
OR Virtual

This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

Why It's Important Not to Skip Comparing Plans

Ways to compare and change your plan 24/7:



Call 1-800-MEDICARE
(1-800-633-4227)
Or contact plans directly



Go online to Medicare's
Plan Finder tool

www.Medicare.gov/plan-compare

Companies can (and do) change their coverage, prices, premiums, deductibles, copays, network pharmacies, and network providers. Just because you were happy with your plan this year, doesn't necessarily mean it will be the same for the next year – Additionally, just because a plan works well for your friend, doesn't mean it will work best for you. It's important to find the best plan that fits your individual needs. Most people will be “locked in” the plan for the entire calendar year.

How to Compare Plans

If you're comparing coverage yourself (or with the help of a trusted family or friend), you can do it by calling 1-800-Medicare (1-800-633-4227) or online at www.medicare.gov. See the next pages for self-help instructions for both methods.

Important Note: After you find a plan that you're interested in, we HIGHLY encourage you to call the plan directly to confirm the information is accurate before you enroll with the plan, which you can do in the same phone call. Unfortunately, the online PlanFinder, and the information that 1-800-Medicare agents have, is subject to errors so it's always best to confirm directly with the plan itself when making such an important decision.

Keep Track of Deadlines – Put on Your Calendar

- October 15...Open Enrollment starts
- December 7 ...Open Enrollment ends / last day to make a switch
- January 1 ...The plan you choose will go into effect

Know Where to Turn for Help

If you end up needing additional help after trying on your own, here's some other Helplines:

- Medicare ...1-800-633-4227 (open 24/7)
- Medigap Helpline1-800-242-1060
- Part D Helpline ...1-855-677-2783
- ADRC of Chippewa County ...1-715-726-7777 (limited availability)

Curious about the ABCs of Medicare?

Turning 65? New to Medicare? Wondering what the difference is between a Medicare Advantage Plan and a Medigap Policy? The ADRC can help! Attend a “Medicare & You” presentation or view the educational “Medicare” PowerPoint on our website:

<https://chippewacountywi.gov/203/Medicare>

Benefit Specialists can provide additional resources or answer any additional questions you may have. They provide unbiased advice and do not sell anything. There is no cost for this service. Call the ADRC at 715-726-7777.



Compare Coverage by Phone – Step by Step Instructions

1. Gather these items:

- ☒ Medicare card
- ☒ List of prescription drugs (the name, dosage, quantity)
- ☒ Preferred pharmacy names/zip codes
- ☒ Paper and pencil - for taking notes

2. Prepare for the call

- ☒ Write down the current date and time of the phone call:
Date: _____ Time: _____
- ☒ Call Medicare at 1-800-633-4227
- ☒ Rep's name/Call Reference #: _____

3. Say what you're looking for:

- ☒ Part D (drug coverage only), or
- ☒ Advantage Plan (bundles health and drug coverage)

4. Review & Compare Plans

- ☒ Look at plans from **lowest yearly cost** to highest
- ☒ Ask for the **"Plan Details"** to compare:

	Plan 1 name:	Plan 2 name:
Premium & deductible		
Drug costs (monthly/yearly)		
Pharmacy network status		
Drug restrictions		
All drugs covered?		
Drug copays?		

5. Verify with the Plan – Not required but HIGHLY encouraged

- ☒ Ask Medicare to transfer you to the plan
- ☒ Confirm cost details are accurate
- ☒ Advantage Plans, ask: Are my providers in-network; what are copay costs, and dental, vision, hearing benefits; are prior authorizations and referrals needed?

6. Enroll in Your Chosen Plan

- ☒ Ask to enroll over the phone
- ☒ Write confirmation #: _____



Compare Coverage Online - Step by Step Instructions

1. Go to the Website

- ☒ Open your browser and type: www.Medicare.gov

2. Log In, Create an Account, or General Search

- ☒ Click **"Log In"** if you already have a Medicare account
- ☒ OR click **"Create Account"** and verify identity (ID.me, etc):
 - Medicare number & Part A start date
 - Name, date of birth, ZIP code, email (required for MFA)
 - Choose username, password, and a secret question
- ☒ OR click **"Find Plans Now"** for a General Search, but nothing will be personalized or saved, including your medication list

3. Start Your Plan Search

- ☒ From your homepage, click **"Find Plans Now"**
- ☒ Enter your ZIP code and coverage type

4. Add Your Medications

- ☒ Type the name of each prescription drug
- ☒ Add dosage, quantity, and how often you take it
- ☒ Click **"Done Adding Drugs"**

5. Choose Your Pharmacies

- ☒ Select up to 5 pharmacies to see best pricing (include mail order if you want), click **Done**.

***Optional to choose Preferred Providers if searching for a health plan**

6. Review & Compare Plans

- ☒ Look at plans from **lowest yearly cost** to highest
- ☒ Check the box to compare plans side-by-side
- ☒ Click **"Plan Details"** to check:
 - Premiums & deductibles
 - Monthly/yearly drug costs
 - Pharmacy network status
 - Drug restrictions & coverage phases

7. Call and verify with the Plan – Not required but HIGHLY encouraged

- ☒ Phone number is on the top of the Plan Details page for the plan you're interested in
- ☒ Confirm PlanFinder cost details are accurate with the representative on the phone
- ☒ Advantage Plans, ask: Are my providers in-network; what are copay costs, and dental, vision, hearing benefits; are prior authorizations and referrals needed?
- ☒ If the plan's information matches the Planfinder data, you can enroll over the phone

8. If you want to enroll online with the Planfinder Tool on Medicare.gov:

- ☒ Click **"Enroll"** and fill out your information
- ☒ Print or save your confirmation

Scan the code below with your phone's camera, click the pop-up, and watch a tutorial!

YouTube



www.youtube.com/watch?v=8bLdJoPRIBo

Are You Ready?

Medicare's Open Enrollment Period is Right Around the Corner

The Senior Medicare Patrol Newsletter

It is almost that time of year again, when the airwaves are full of Medicare commercials touting that the insurance coverage you have right now isn't good enough, and that you're missing out on all sorts of benefits that you are entitled to. You're probably familiar with these advertisements: they often feature a celebrity, a well-known figure that you can "trust." The commercials are a reminder that Medicare's Open Enrollment Period, which is October 15 – December 7, is right around the corner. This is the time of year that Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks. The October 15 – December 7 period is also when people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Television commercials will try to entice you with additional benefits or make you feel like you are missing out. These ads can be confusing and can use potentially misleading marketing tactics. Mailings will have messages of urgency, telling you that you need to respond within 5-7 business days to make sure all benefits are available to you.

BE CAREFUL! If it sounds too good to be true, it probably is. Decisions don't need to be made quickly. You have until December 7 to make changes to your Medicare coverage that will take effect on January 1 for the new year.



Before you change plans, or sign up for Medicare when you're eligible, it's important to do some fact-finding to make sure that you understand what benefits and plans are available to you where you live. You want to have accurate and necessary information to make coverage choices that best meet your needs.

Here are a few important things to know before you make the decision to call the number on the TV screen or respond to a flyer you received in the mail:

- While the commercials and mailings use the word Medicare, and perhaps the red, white, and blue colors and images of a Medicare card, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen or mailing, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.
- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a "one size fits all" type of option.

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

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

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

Medicare Helplines

- ADRC of Chippewa County: 715-726-7777
- 1-800-Medicare: 800-633-4227
- Medigap Helpline: 800-242-1060
- Part D Helpline: 855-677-2783



ADRC's tips for using www.medicare.gov to find a plan

- ✓ If creating an online account, do not use a "shared" email, such as ones shared between spouses. Make sure you can access the email inbox to retrieve a code to finish sign-in. No burner emails.
- ✓ Be sure to update all your medications before running the Planfinder to check Part D or Part C/Advantage plans.
- ✓ Select up to 5 pharmacies to get the best pricing.
- ✓ The plans will be listed in order of most cost-effective plans (lowest yearly cost with premium + drug costs combined).
- ✓ The drug pricing on Medicare.gov's website/Planfinder is an estimate. Drug prices can and do fluctuate throughout the year but the Planfinder is the best way to be able to compare plans.
- ✓ It is highly advisable to call the Part D or Part C/Advantage plan that is coming up as the best plan for the next to verify the costs of all your medications at the pharmacy of your choice. If you are in a Part C/Advantage Plan, you also would want to verify the following with the plan: Are my providers in network? Are there prior authorizations needed? Are referrals to see specialists needed? What are the extra benefits: Over the Counter medications, dental, vision, hearing, gym memberships, etc. There is always a non-member number listed for each plan on your Planfinder results.
- ✓ Open enrollment runs from Oct. 15-Dec. 7. So if you do want to change to a different Part D or Part C / Advantage Plan, you would need to do this before Dec. 7. It is best to not run the Planfinder that first week as there are often errors/glitches with it. You can enroll into a new Part D or Part C plan by calling the plan, enrolling online through your Medicare.gov account, or by calling 1-800-Medicare which is open 24/7.
- ✓ If the Planfinder results show that your current plan is also the most cost-effective plan, it is still highly advisable to call the plan directly to verify medication costs and pharmacy network for the next year. If you like your current plan and after calling the plan to verify, you would not need to do anything as your current plan will continue for the next year.



Navigating Medicare

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Veteran Benefit Information and News

New Help for Records Lost in the 1973 NPRC Fire

For many veterans and their families, military records are an important part of proving service and applying for VA benefits. Unfortunately, a 1973 fire at the National Personnel Records Center (NPRC) in St. Louis destroyed or damaged an estimated 16–18 million military personnel records. The fire primarily affected Army veterans discharged between 1912 and 1960 and Air Force veterans discharged between 1947 and 1964.

For veterans whose records were lost, the absence of documentation can make it more difficult to prove that an injury, illness, or other condition began during military service.

A New Process for Reconstructing Records

Beginning July 31, 2026, the VA implemented a more streamlined process for veterans whose records may have been affected by the fire. The new process uses a single fire-related development packet to collect information needed to help reconstruct a veteran's military and medical history.

Two National Archives forms may be used:

- NA Form 13055: Request for Information Needed to Reconstruct Medical Data.
- NA Form 13075: Questionnaire About Military Service.

Information provided through these forms can help the VA and National Archives search for alternate records, such as morning reports, hospital records, unit information and other surviving military documents.

What Veterans Should Do

If you believe your records may have been affected:

1. Gather any military records you still have, including a DD-214, orders, photographs, awards or old medical records.
2. Write down what you remember about military medical treatment, injuries, units and duty stations.
3. Consider whether you have a condition that may be connected to your military service.
4. Contact your local County Veterans Service Office or an accredited Veterans Service Organization for assistance.

Family members and caregivers can also help by gathering old military documents, photographs, letters and other information that may help establish a veteran's history.

The 1973 NPRC fire happened more than 50 years ago, but its impact continues today. The VA's new process provides another avenue for veterans to reconstruct their records and potentially establish the evidence needed to pursue benefits they earned through their service.

For more information please contact the Chippewa County Veterans Service Office. The office can be reached at 715-726-7990 or by email at veterans@chippewacountywi.gov.



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Voting in Wisconsin's November 2026 Elections

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

Wisconsin's general election is on November 3, 2026. Online registration is available up to 20 days before the election you wish to vote in. Otherwise, you can register in-person up to and including the day of the election. To register in-person, you must bring a driver's license or state-issued identification card AND a proof of residence document such as a utility bill with your name and address on it. More information on what qualifies as a proof of residence document is available here: <https://elections.wi.gov/resources/voter-guides/proof-residence-por-vs-proof-identification-poi>. Then, you only need your driver's license or state-issued identification card to get your ballot – either absentee or at your polling location.

You can register to vote, or if you are already registered, you can check your registration status here: <https://myvote.wi.gov/en-us/>. On this site, you may also request an absentee ballot, find out your



polling location, see what is on your ballot, and more. If you do not have access to a computer or the internet, you can call or visit your city or municipal elections clerk for assistance.

If you need assistance to vote due to a disability, you have rights. First, all Wisconsin voters are eligible to request a mail-in absentee ballot for any reason. You may also indicate that you are indefinitely homebound or in an institution due to age, illness, or disability and receive mail-in ballots for every election going forward.

All polling places must have accessible voting equipment and must honor any request to vote curbside in your vehicle. If you need additional accommodations, you may request them from your municipal clerk. For more information on disability voting rights, visit: <https://disabilityvote.org/>.

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Be On the Look Out for Wound Care/Skin Substitute Fraud

Skin substitutes are legitimate medical treatments used to help certain wounds heal—but they have also become an area of concern for Medicare fraud, waste, and abuse.

Skin substitutes, sometimes called wound grafts, may be used for chronic or difficult-to-heal wounds when other treatments have not worked. When medically necessary and properly provided, Medicare may cover these treatments.

WHY IS MEDICARE CONCERNED?

Skin substitutes can be very expensive. Federal investigators have uncovered schemes involving medically unnecessary treatments, excessive amounts of skin substitute products, kickbacks, and services billed to Medicare that beneficiaries never received.

.....

In some cases, vulnerable older adults have been targeted for costly wound treatments, including people receiving care in their homes or in hospice.

WATCH FOR THESE RED FLAGS

You are contacted unexpectedly about wound care or skin grafts.

- A provider recommends an expensive skin substitute without explaining why it is needed.
- Skin substitutes are applied repeatedly without a clear medical explanation.
- Your Medicare Summary Notice (MSN) shows wound-care services you don't recognize.
- Medicare is billed for treatments on days you did not receive care.
- You don't recognize the doctor, clinic, or wound-care company listed on your MSN.
- Someone offers money, gifts, or other incentives for receiving treatment.

PROTECT YOURSELF

Keep track of your appointments and compare them with your Medicare statements. Never give your Medicare number to someone who contacts you unexpectedly offering wound care or other medical services.

SEE SOMETHING? SAY SOMETHING.

If you see skin substitutes, wound grafts, or wound-care services on your Medicare statement that you don't recognize, don't ignore them—even if Medicare paid the claim. Wisconsin Senior Medicare Patrol can help you review suspicious charges and determine what to do next. Call us Toll-Free 888-818-2611

SMP
Senior Medicare Patrol
Preventing Medicare Fraud

This project was supported, in part, by grant number 90MPPG0102, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

Why Do Leaves Change Color?

Resourced from National Environmental Satellite, Data, and Information Service

In the fall, trees put on a pretty impressive fashion show. Leaves that were green all summer long start to turn bright red, orange, and yellow. But where do these colors come from?

It all starts inside the leaf. Leaves have color because of chemicals called pigments, and there are four main types of pigment in each leaf:

Leaves are green in the spring and summer because that's when they are making lots of chlorophyll. Chlorophyll is important because it helps plants make energy from sunlight—a process called photosynthesis.

The summer sunlight triggers the leaves to keep making more chlorophyll. But trees are very sensitive to changes in their environment.



As summer fades into fall, the days start getting shorter and there is less sunlight. This is a signal for the leaf to prepare for winter and to stop making chlorophyll. Once this happens, the green color starts to fade and the reds, oranges, and yellows become visible.

Weather is also an important part of the color change. In the fall, the temperatures get colder and there is also more rain and snow. Changes in these weather conditions can play a role in how early the leaves change and how long they keep their beautiful colors.

Extreme weather changes can also have an effect on the leaves. For example, a drought or an early frost could make the leaves fall off of the trees before they've had time to change colors.

So if you want to know how long the colors will last this fall, be sure to keep an eye on the weather!

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Led by specially trained YMCA staff, the program is safe, supportive, and proven to boost mood, physical fitness, and overall well-being. Whether you're looking to stay active, lift your spirits, or build community, the Brain & Body program offers a fun and welcoming environment where you and your loved one can thrive—side by side.

To participate, individuals must be able to follow simple instructions, engage in conversation, and complete basic exercises. Come move with us, laugh with us, and take part in something truly uplifting.

Eau Claire Downtown YMCA

- WHEN: Mondays & Wednesdays, January 5–March 25, 2026
- TIME: 10:00–11:30 AM
- LOCATION: United Methodist Church, 337 Lake Street, Eau Claire

Chippewa Falls YMCA:

- WHEN: Tuesdays & Thursdays, September 1–November 19
- TIME: 10:00–11:30 AM
- LOCATION: Chippewa Falls YMCA – Group Exercise Studio

For more information or to register, contact April Peterson, at apeterson@ymca-cv.org or (715) 833-4843

YMCA-CV.ORG/WEELLNESS



Keep Your Family Fed, Safe, and Save Money During a Power Outage

Power outages can happen during storms, floods, or other emergencies. When the electricity goes out, it can be harder to keep food safe and prepare meals. The good news is that a little planning can help keep your family fed, healthy, and save money.

One of the biggest costs during a power outage is spoiled food. Taking a few simple steps before an emergency can help protect the food you have already paid for and reduce the need for costly grocery trips afterward.

Prepare Before the Power Goes Out

Make sure you have appliance thermometers in your refrigerator and freezer. Your refrigerator should stay at **40°F or below**, and your freezer should stay at **0°F or below**. If the power goes out, these thermometers can help you determine whether your food is still safe to eat.

You can also prepare by:

- Freezing containers of water to make extra ice.
- Freezing foods you might not use right away, such as leftovers, milk, meat, and poultry.
- Keeping coolers on hand in case the power is out for more than four hours.
- Making or buying ice cubes and freezing gel packs.
- Storing bottled water in a safe location.
- Finding local stores that sell dry ice or block ice.
- Storing food and water where they are less likely to be damaged by floodwater.

These simple preparations can help keep food cold longer, which means less waste of food and more money staying in your pocket.

Build a 3-Day Emergency Pantry

Aim to keep at least a three-day supply of foods that do not require refrigeration or cooking. Choose foods your family already enjoys eating. This way, you can rotate items into your regular meals before they expire, preventing waste and stretching your food budget. Building your emergency pantry does not have to be expensive. Watch sales and buy a few extra shelf-stable items each shopping trip. Spreading purchases over time is easier on your budget than buying everything at once when a storm is on the way.

Simple meal ideas include:

Pantry Tacos

Use canned chicken or tuna for protein. Add fresh vegetables that need to be used before they spoil.

Quick Salads

Mix canned beans, vegetables, and fruit for a healthy and filling side dish.

Peanut Butter and Jelly Sandwiches

A family favorite that is easy to prepare and provides energy and nutrition.



Don't Forget the Details

When preparing for an emergency, remember:

- Foods needed for special diets.
- At least a three-day supply of pet food.
- Prescription medications.
- Paper plates and cups if water or dishwashing is limited.
- A manual can opener.
- A supply of safe drinking water.

Having these essentials on hand can prevent unnecessary stress and unexpected expenses during an outage.

Cook Safely Without Electricity

If you need to prepare hot meals during a power outage, consider using:

- A grill
- A flat-top grill
- A fire pit
- A camping stove

Never use these items indoors. They can produce dangerous fumes that can make people very sick. Generators can be helpful during a power outage, but they should also be used outdoors only.

Keep Food Safe During Outage

When the power goes out, keep refrigerator and freezer doors closed as much as possible.

- An unopened refrigerator will keep food cold for about **4 hours**.
- A full freezer will keep food frozen for about **48 hours**.
- A half-full freezer will keep food frozen for about **24 hours**.

If the outage is expected to last longer, use coolers, dry ice, block ice, or frozen gel packs to help keep food cold. Do not store food outdoors. Outdoor temperatures can change quickly, and animals may contaminate the food.

If refrigerated food has been above **40°F for more than two hours** (or one hour when temperatures are above 90°F), it should be thrown away.

While no one likes wasting food, following food safety guidelines can help prevent foodborne illness and costly medical bills.

A Little Planning Goes a Long Way

Power outages can be stressful, but preparation can make a big difference. By planning ahead, keeping emergency foods on hand, and learning safe food storage practices, you can protect your family's health and your household budget.

A little preparation today can help keep your family safe, well-fed, and financially secure when the lights go out.

For more information regarding emergencies visit Plan Ahead for Disasters | Ready.gov or Emergency Preparedness and Response | CDC.

To talk about other important family and financial topics, contact Chippewa County's Extension educator Jeanne Walsh at (715) 726-7950. Visit <https://chippewa.extension.wisc.edu/> for more information.

Don't Wait for Winter: Give Your Furnace a Checkup Now

Wisconsin winters have a way of reminding us just how important a dependable furnace can be. Before the snow flies and temperatures begin to drop, fall is a good time for older adults to have their heating system checked.

A furnace inspection may not be at the top of your fall to-do list, but a little preventive maintenance now can save you from an unexpected breakdown on the coldest day of the year—and help keep your home safe.

For seniors, staying warm during the winter is particularly important. Cold indoor temperatures can be uncomfortable and may put additional stress on the body. Having the furnace inspected before winter arrives gives you time to address problems while heating companies are less likely to be dealing with emergency calls.

What can go wrong?

Furnaces work hard during a Wisconsin winter, and small problems can turn into expensive repairs if they are ignored. A dirty filter, worn-out part, electrical problem or blocked vent can cause a furnace to work harder, heat unevenly or stop working altogether. For furnaces that burn natural gas, propane or oil, there is another important concern: carbon monoxide.

Carbon monoxide, or CO, is an invisible, odorless gas that can be produced when fuel-burning appliances do not operate or vent properly. Carbon monoxide poisoning can cause headache, dizziness, weakness, nausea, confusion and, in severe cases, death.

That is why furnace maintenance and working carbon monoxide detectors are so important.

Make the most of the service call

When the technician comes to inspect your furnace, don't simply ask, "Is everything OK?" Take the opportunity to ask a few questions:

- Is my furnace operating safely?
- Is it heating efficiently?
- Are any parts worn or likely to need replacement soon?
- Is the heat exchanger in good condition?
- Are the vents and flue clear and working properly?
- Is there any evidence of carbon monoxide or combustion problems?
- How often should I change the filter?
- Are there repairs that need to be made now?
- How many more years can I reasonably expect from this furnace?

If a major repair is recommended, ask the technician to explain the problem and give you a written estimate. It is also reasonable to ask whether the repair makes sense for the age and condition of the furnace or whether replacement should be considered.

Know the warning signs

Even a furnace that passes its annual inspection can develop problems later. Pay attention if you notice unusual noises, strange odors, rooms that aren't getting warm, frequent cycling on and off, cold air coming from the vents or an unexplained increase in your heating bill.

Never ignore a carbon monoxide detector. If it sounds, leave the house immediately and get into fresh air. Call 911 or seek medical attention if anyone is experiencing symptoms. Do not go back inside until emergency personnel or a qualified professional says it is safe.

It is also important to have working carbon monoxide detectors near sleeping areas and on every level of your home. Test them regularly and replace batteries as recommended.

And throughout the winter, keep outdoor furnace vents clear of snow and ice.

A little prevention goes a long way

For older adults, a furnace inspection is about more than keeping the house comfortable. It is about being prepared.

Schedule the checkup before winter arrives, ask questions and take care of small problems before they become emergencies. When the first Wisconsin cold snap arrives, you'll have one less thing to worry about—and you can settle in knowing your furnace is ready for winter.

5 Things to Do Before Turning On Your Furnace

1. Schedule a furnace inspection.

Have a qualified technician inspect and service your furnace before you need it every day. Ask about worn parts, efficiency and potential safety concerns.

2. Replace the filter.

A dirty filter makes your furnace work harder and can reduce airflow. Check your owner's manual for the correct filter and how often it should be replaced.

3. Test your carbon monoxide detectors.

Make sure CO detectors are working and have fresh batteries. Detectors should be located near sleeping areas and on each level of the home.

4. Check vents and registers.

Make sure indoor vents aren't blocked by furniture, rugs or other objects. When winter arrives, keep outdoor furnace vents clear of snow and ice.

5. Know the warning signs.

Before—and after—turning on your furnace, watch for unusual noises, strange odors, poor airflow or uneven heating. If something doesn't seem right, turn the system off and call a qualified technician.



October Is the Time to Talk About Your Prescriptions

For many older adults, taking medications is simply part of the daily routine. There may be a pill for blood pressure in the morning, another medication with lunch, something for cholesterol at bedtime and perhaps several over-the-counter medicines or supplements in between.

With so many medications involved, it is easy to forget an important part of medication safety: **talking about what you take, why you take it and whether you still need it.**

October is **Talk About Your Medicines Month**, an observance that began in 1986 as Talk About Prescriptions Month. The National Council on Patient Information and Education, now known as the BeMedWise Program at NeedyMeds, created the observance to encourage better communication between patients and their health care providers. Over the years, the focus has expanded to include medication safety, adherence, interactions, proper storage and safe disposal.

Start with a conversation

October is a good time to bring your medication list to your doctor or pharmacist and ask some basic questions.

Do I still need every medication I am taking? Are any of them duplicates? Could any of my prescriptions interact with another medicine, an over-the-counter product or a supplement? Are there side effects I should be watching for? Could any medication affect my balance, alertness or risk of falling?

It is also important to tell your health care provider about **everything** you take—not just prescriptions. Vitamins, herbal supplements, pain relievers and other over-the-counter medicines can interact with prescription medications.

If you have difficulty remembering when to take your medications, ask whether your prescriptions can be synchronized or whether a pill organizer, medication chart or other reminder system might help.

Clean out the medicine cabinet

Talking about medications should also include what you no longer take.

Unused and expired medications can be dangerous if accidentally taken by someone in the household or obtained by someone for whom they were not prescribed. Wisconsin DHS recommends



safely disposing of medications rather than keeping them around the house “just in case.” Unused and expired medications should not be flushed down the toilet or poured down the drain because they can contaminate the water supply.

Wisconsin holds Drug Take Back Days twice a year, in April and October. The next statewide Drug Take Back Day is **Saturday, October 24, 2026**. Prescription and over-the-counter medications—

including pills, capsules, liquids, creams, ointments, patches and inhalers—can be taken to participating collection sites. Pet medications are also accepted.

If April or October doesn't work for you, you don't have to wait. Contact your local county health department for locations where residents can safely and anonymously dispose of medications throughout the year.

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Why Talking About Your Prescriptions Matters

Taking a prescription medication can become such a routine part of daily life that it is easy to stop thinking about what is in the bottle, why you are taking it or whether it is still the right medication for you. That is why **October is recognized as Talk About Your Medicines Month**—a reminder that an open conversation with your doctor and pharmacist can be an important part of staying safe and healthy.

The observance dates back more than 35 years and was established to encourage better communication between patients and health care professionals about medications. The goal is simple: understand what you are taking, why you are taking it and how to take it safely. (NeedyMeds Blog)

Don't Be Afraid to Ask Questions

A prescription is not simply a bottle of pills. It comes with instructions, possible side effects, potential interactions and important considerations about how it fits with your other medications.

- When your doctor prescribes something new, ask:
- What is this medication for, and how will it help me?
- How much should I take, and what time of day should I take it?
- Should I take it with food or on an empty stomach?
- How long will I need to take it?
- What side effects should I watch for, and which ones require a call to my doctor?

- What should I do if I miss a dose?
- Will it interact with my other prescriptions, over-the-counter medicines, vitamins or supplements?
- Are there foods, beverages or activities I should avoid?
- How will we know whether the medication is working?
- Is there a less expensive alternative or another treatment option?



The FDA recommends keeping an updated list of every medication you take—including prescriptions, over-the-counter medicines, vitamins and supplements—and sharing that list with your health care providers. (U.S. Food and Drug Administration)

A Simple Question Can Prevent a Big Problem

Consider this composite example: A woman in her 70s was prescribed a new medication after a doctor's appointment. She understood that she needed to take it once a day but didn't ask whether it should be taken in the morning or at bedtime. She also didn't mention that she occasionally took an over-the-counter sleep aid.

Within several days, she began feeling unusually tired and unsteady. Her family initially thought she was simply having a few "off days." When her doctor reviewed all of her medications, it became clear that the combination could contribute to increased drowsiness and dizziness.

The important lesson isn't that she did something wrong. **She didn't know what she didn't know.** A few additional questions—and a complete medication list—could have brought the potential problem to light sooner.

Medication side effects can sometimes look like other health problems. The FDA notes that some medications can contribute to symptoms such as dizziness, sleepiness and memory difficulties. (U.S. Food and Drug Administration)

Make Medication Conversations Routine

Medication reviews shouldn't happen only when something goes wrong. Ask your doctor periodically whether you still need each prescription, whether the dose remains appropriate and whether anything has changed that could affect how the medication works.

And remember, your pharmacist is an important resource, too. Pharmacists can answer questions about dosing, interactions, side effects and how to take medications correctly. (U.S. Food and Drug Administration)

This October, take a few minutes to **talk about your prescriptions.** Bring your medication list to your next appointment, ask questions and speak up about anything that doesn't seem right. When it comes to medications, there really is no such thing as a question that isn't worth asking.

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Why I Love Autumn...

And reasons to appreciate every season of our lives

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

Life is a lot like the weather. We are always waiting for it to change. When we're young, we can't wait for the next season. When we're middle-aged, we're usually too busy mowing the lawn, going to work, raising children, paying bills, and wondering why the furnace is making that noise to notice the seasons. Then we get older and discover something remarkable: The seasons were changing all along—but we were too busy to enjoy them. Spring, summer, autumn, winter. Beginning, growing, changing, reflecting.



Autumn is wonderful. Just look at the trees. They don't spend October complaining that they're not still green. They turn gold, red, orange, and crimson. They become spectacular. They are more beautiful than they ever were. Perhaps we should take the hint. Getting older doesn't mean we are losing our beauty and becoming less. It means we are becoming beautifully different. By Autumn we have survived things we once thought would destroy us. We have endured heartbreak, disappointment, embarrassment, bad decisions, difficult bosses, and lots of questionable hairstyles. And we're still here.

Psychologist Erik Erikson described human development as a series of stages, each presenting different challenges and opportunities. Spring is the season of youth. Everything is new. And in our childish imaginations – Everything is possible. The world is enormous. We have dreams, plans, energy, and knees that don't make strange noises when we stand up. When we're young, we ask: "What do I want to become?" We imagine careers, adventures, marriages, families, houses, travel, and all the wonderful things waiting for us. We also make decisions with remarkable confidence despite knowing absolutely nothing. That is one of the privileges of being young.

Then comes summer. This is the season when life gets busy. Very busy. We work. We marry. We raise children. We mow lawns. We fix things. We replace things. We pay for things we don't remember buying. There are school concerts, birthday parties, family gatherings, vacations, soccer games, meetings, deadlines, and that mysterious pile of laundry that seems to reproduce overnight. We spend years saying: "Someday, when things slow down..." Then we discover Things don't slow down. We do.

And perhaps that is one of the great lessons of the middle years. We are often so busy building a life that we forget to enjoy the life we're building. Psychology has a name for one of our favorite human habits: the hedonic treadmill. We achieve something wonderful, enjoy it for a while, and then start looking for the next thing. A new job. A bigger house. A nicer car. A better vacation. A newer phone. And just when we finally learn how to use the phone we have, they release another model.

Our ancestors had a simpler solution. "Count your blessings and be content with what you have." Perhaps most importantly: "You can't take it with you." History has provided plenty of examples for this. Kings and conquerors accumulated fortunes, built palaces, acquired territories, and eventually discovered that their final trip didn't require a U-Haul truck. So, enjoy your possessions. Just don't let your possessions own you.

Then one day, without asking permission, autumn arrives. The children grow up. The career winds down. The house gets quieter. The years begin to move faster. We look in the mirror and think: "Who is that?" "When did I get all those wrinkles?" Apparently, while we were busy doing everything else.

By this point in life, we've learned a few things. We've learned that most of the things we worried about weren't worth worrying about. We've also learned that people matter more than things. The old family photographs become more valuable. The stories become more important. And memories that once seemed ordinary suddenly become treasures. Autumn also teaches us about letting go. That's not always easy. Over the years, we've had to let go of jobs, houses, possessions, routines, and people we loved. Some changes were welcome. Others were painful. But the trees releasing their leaves remind us that letting go isn't necessarily losing. Sometimes it's simply making room for the next season.

Eventually, winter comes. Winter represents a better perspective and reflection. It's the season when we look back and remember. We remember people who mattered. Some have been gone for many years, yet one song can bring them back instantly. That's the power of memory, which is one of the greatest gifts of growing older. We remember how things were before smartphones, before the internet, before everybody carried a camera in their pocket. We remember a simpler world. Not a perfect world. But one where people often knew their neighbors, kids played outside, and families gathered simply to talk.

Autumn reminds me that every stage of life has its own beauty. Spring is about beginnings. Summer is about doing. Autumn is about understanding. Winter is about remembering. I think Autumn is especially beautiful because it gives us permission to appreciate what we've become. We may not have the energy we had at twenty-five. We may have a few more wrinkles. Our hair may have changed color—or disappeared entirely. Our backs may complain when we bend over. But we've gained something too. We've gained experience. Perspective. Stories. Friendships. Memories. And hopefully, wisdom.

So, when somebody says, "You're getting old," don't argue. Just smile and say: "Of course I am. I've been working on it for years."

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. He has more than 50 years of pastoral service and professional counseling experience. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanager.com.

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