



# Hi SENIOR Lites

- **Supporting Older Adults After Incarceration**
- **Tips For Choosing Healthier Foods As You Age**
- **Recipe: Cabbage Soup**
- **September is Healthy Aging Month!**
- **Brain Health – Lower Stress**
- **Dunn County Area Retired Educators' Association Meeting**



**RESOURCES FOR SENIORS, FAMILIES AND CAREGIVERS IN DUNN COUNTY**

## Supporting Older Adults After Incarceration *By the GWAAR Legal Services Team*



*Submitted by Bethany Schneider, ADRC Elder Benefit Specialist*

Here are some tips to help navigate benefits counseling with someone being released from incarceration.

### Medicare

If someone does not have Medicare before being incarcerated, for example, if they turn 65 while incarcerated, they will have the 12-month Special Enrollment Period (SEP) to get into Medicare Part B (and Part A if they do not qualify for premium-free Part A) once they are released from incarceration. This incarceration SEP is available to anyone with a release date on or after January 1, 2023. The form to apply for Medicare using this SEP is CMS-10797.



If someone has Medicare before becoming incarcerated, they can keep Medicare if they continue paying the premiums. However, Medicare will not pay for claims for health care services while the person is incarcerated. Additionally, most individuals pay their Medicare premiums through their Social Security benefit check, but if they are incarcerated for longer than 30 days, they are no longer eligible for a check. Often times, then the premiums will go unpaid, and the person will be disenrolled from Medicare after the three-month grace period. However,

then, upon release from incarceration, even if the beneficiary uses the incarceration SEP to reenroll in Medicare, they will have three-month grace period premiums deducted from their first Social Security benefit check. To prevent this, the person should affirmatively disenroll from Part B before incarceration and then use the leaving incarceration SEP upon release.

The individual will also need a Medicare Advantage (MA) plan with drug coverage or a Part D plan. When they are released, they will have an SEP to join a Part D plan or a Medicare Advantage Plan. Their SEP begins as early as the month before release and lasts up to two months after release. Additionally, while incarcerated, beneficiaries are considered to be outside the service area. They are not eligible for Part D and as a result, the time they are incarcerated does not count towards the Part D late enrollment penalty.

*...continued on page 5*

# Aging & Disability Resource Center of Dunn County

## 3001 US Highway 12 East, Suite 160, Menomonie, WI 54751 Phone: 715-232-4006

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

Social Workers: Amy White/Wendy Sterry  
Outreach Coordinator: Casey Schnacky  
Dementia Care Specialist: Carla Berscheit  
Disability Benefit Specialist: Lisa Schuler

Community Health Worker: Alida Moua  
ILSP Program Assistants: Mary Linberg,  
 Kathleen Kjenslee and Amy Lynch

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

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

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

**THURSDAY'S TABLE:** First Congregational Church, 420 Wilson Ave. Menomonie. Free meal served from 5-6pm.

**KNAPP COMMUNITY PROJECTS/PLATES & KNAPPKINS FOOD PANTRY:** Open every Thursday from 2:00 to 5:00 p.m. Food Distribution every 5th Saturday of a month. Open from 7:00 a.m. to 9:00 a.m. Located at 508 Highway 12 next to the BP station in Knapp.

**FOOD HARVEST MINISTRY:** Food distribution will be the third Saturday of each month 8:00 am until 10:00 am located at 1002 Main Street, Boyceville. No Requirements and No Questions Asked!!! All food is good quality surplus, some perishable, that otherwise would be wasted!!! Please bring bags or boxes to carry your food. If you have any questions or your church or organization would like to become involved, please call 619-6979.

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## UPDATED v10.23

### FOOD PANTRY HOURS

Stepping Stones of Dunn County  
 Located at 1602 Stout Rd, Menomonie -- Enter through 17th St

<b>MONDAY</b> <span style="color: red; font-size: 0.8em;">Inside Only</span> 1:00p to 4:00p	<b>TUESDAY</b> <span style="color: red; font-size: 0.8em;">Inside Only</span> 10:00a to 1:00p	<b>WEDNESDAY</b> <span style="color: blue; font-size: 0.8em;">Curbside Only</span> 2:00p to 6:00p	<b>FRIDAY</b> <span style="color: blue; font-size: 0.8em;">Curbside Only</span> 2:00p to 6:00p	<b>SATURDAY</b> <span style="color: red; font-size: 0.8em;">Inside Only</span> 9:00a to 12:00p
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Mon/Tue/Sat - Inside Shopping Only. No curbside available.

Wed/Fri - Curbside Shopping Only. No inside shopping available.

Check-in to receive meat, dairy, dry goods, bakery, fresh fruits & vegetables\*
Pick-up once a week
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This service is free and open to anyone.
Food. Shelter. Support.

\*as available

## POP-UP CURBSIDE FOOD PANTRY

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

EVERY 1ST TUESDAY

<p><b>Elk Mound</b> 11:30 am - 12:30 pm Village Hall E206 Menomonie St, Elk Mound</p>	<p><b>Rock Falls</b> 1:00 pm - 2:00 pm Township Hall N995 County Rd H, Rock Falls</p>
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EVERY 1ST AND 3RD THURSDAY

<p><b>Sand Creek</b> 11:30 am - 12:30 pm Arts Center E9311 County Rd I, Sand Creek</p>	<p><b>Ridgeland</b> 1:30 pm - 2:30 pm Community Center Lot 200 Diamond St, Ridgeland</p>
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EVERY 2ND AND 4TH THURSDAY

<p><b>Downsville</b> 11:30 am - 12:30 pm New Hope Lutheran Church N2698 460th St, Downsville</p>	<p><b>Colfax</b> 2:00 pm - 3:00 pm Viking Bowl and Lounge N108 S Main St, Colfax</p>
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For more information, contact Kris Pawlowski:  
 715.235.2920 ext. 202 | k.pawlowski@steppingstonesdc.org

All pop-up pantries are closed holidays.

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# ADRC DUNN COUNTY NUTRITION PROGRAM

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

Menu subject to change

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
<b>2</b> <b>MEAL SITES CLOSED</b> 	<b>3</b> Barbecue glazed chicken, Baked beans, Marinated cucumber salad, Wheat bread, Melon medley	<b>4</b> Baked ham, Scalloped potatoes, Broccoli, Dinner roll, Applesauce	<b>5</b> Bratwurst on a bun, Sauerkraut, Tater tots, Coleslaw, Chocolate chip cookie	<b>6</b> Salisbury steak, Mashed potatoes with brown gravy, Whole kernel corn, Rhubarb crumble
<b>9</b> Roast beef with brown gravy, Mashed potatoes with brown gravy, Sliced beets, Raisin oatmeal cookies	<b>10</b> Baked ham, Apple sweet potato bake, Parslied cauliflower, Cherry crisp	<b>11</b> Herb baked chicken, Baby bakers, Peas and carrots, Wheat bread, Blueberries	<b>12</b> Hamburger on bun with lettuce/onion/pickle, Potato salad, Red gelatin with mandarin oranges	<b>13</b> Baked fish with lemon butter sauce, Baked potato w/sour cream, Broccoli, Buttered rye bread, Fresh strawberries
<b>16</b> Roasted turkey breast, Boiled potato with turkey gravy, Seasoned brussels sprouts, Dinner roll, Grapes	<b>17</b> Orange chicken, Steamed rice, Broccoli, Raisin sour cream bars, Tomato juice	<b>18</b> Roast pork with gravy, Mashed potatoes with gravy, Seasoned peas, Wheat bread, Sweet cherries	<b>19</b> Meat lasagna, Mixed green salad, Garlic bread, Cantaloupe	<b>20</b> Crumb topped baked fish, Pan fried potatoes, Carrots with parsley, Wheat bread, Strawberry cheesecake
<b>23</b> Traditional meat loaf, Baked potato with sour cream, Scalloped corn, Blueberries	<b>24</b> Marinated chicken breast, Herbed red potatoes, Carrots with parsley, Wheat bread, 24 hour fruit salad	<b>25</b> Shredded pork sandwich, Baked beans, Creamy coleslaw, Pineapple tidbits	<b>26</b> Baked fish, Cheesy hash browns, Romaine and onion salad, Dinner roll, Apple slices	<b>27</b> Hamburger gravy, Mashed potatoes, Stewed tomatoes, Cranberry orange muffins
<b>30</b> Crumb topped baked fish, Buttered new potatoes, Spinach cranberry salad, Peanut butter cookies				

## CAREGIVER SUPPORT GROUP

### 3rd Thursday 2:30-4:00 p.m.

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

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

**Dunn County Government Center**  
 3001 US Hwy 12 E.  
 Menomonie, WI 54751  
 Call Dunn County ADRC at  
 (715)232-4006.




**Stepping Stones**  
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People helping people strengthen the Dunn County community by providing food, shelter and support.

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EMERGENCY SHELTER

COMMUNITY CONNECTIONS

Give Help



Get Help



**Words.** Follow us on Facebook and tell others about our work in the community.

**Work.** Volunteer in our office, pantry, shelter, or community.

**Wallet.** Donate money, food, and supplies to help those in need.

**Pantry** offers in-person, curbside, and pop-up options. See our website for dates/times of operation.

**Shelter** provides emergency housing, assistance and referral services.

**Community Connections** links volunteers to neighbors to provide supportive services.

For more information, visit

[www.steppingstonesdc.org](http://www.steppingstonesdc.org)

Stepping Stones is a tax-exempt 501(c)(3) charitable organization.



### PUT ME ON THE HI-LITES MAILING LIST

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

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Phone \_\_\_\_\_

## ACTIVITY CALENDAR FOR SITES IN DUNN

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

### COLFAX GRAPEVINE SENIOR CENTER (715-962-2550)

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

### HOSFORD-RICH APARTMENTS (715-235-4047)

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

### TANTARA APARTMENTS DINING ROOM (715-556-0266)

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

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

## SUPPORT GROUPS

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

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

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



## CAREGIVER COFFEE HOUR

1st Wednesday of the month

9:30-11:00 a.m.

Dunn County Government Center  
3001 US Hwy 12 E., Menomonie WI



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

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

## Dementia Support Group

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

First Wednesday of the Month  
1:00 pm

Grapevine Senior Center  
121 Main Street - Colfax

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



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# HELP END ELDER ABUSE

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

## COUNTY HELPLINES

### DUNN COUNTY DEPT. OF HUMAN SERVICES & ADRC

Adult Protective Services 715-232-4006

### DOMESTIC ABUSE VICTIM ADVOCATE

24-Hour Crisis Line 800-924-9918

Dunn County Sheriff's Office 715-232-1348

Aging & Disability Resource Center 715-232-4006

Bridge to Hope 715-235-9074



...continued from page 1

If someone misses the SEP, there may be other ways to help get them into an MA plan or Part D plan. First, if they qualify for Medicaid and/or a Medicare Savings Plan (MSP), they will qualify for the Low-Income Subsidy (LIS) and will be automatically enrolled into a low-cost Part D plan. If they have QMB, this program will pick up costs that Medicare leaves behind and full-benefit Medicaid will cover most of these costs and more, but if they only have SLMB or SLMB+, they will probably also want a Medicare Advantage (MA) plan or Supplement. To get into an MA plan, they can use the LIS SEP or any other SEP for which they may qualify.

If the individual does not qualify for Medicaid or an MSP or any of the other SEPs and they are over 65, they can apply for SeniorCare. SeniorCare counts as creditable drug coverage.

Additionally, if they are level 2b or 3 of SeniorCare, they would qualify for the State Pharmaceutical Assistance Program (SPAP) SEP and can get into an MA or Part D plan that way.

### Social Security Disability Insurance (SSDI), Social Security Retirement (SSRE), and Supplemental Security Income (SSI)

Someone is not eligible for an SSI, SSDI, or SSRE benefit if they are incarcerated for more than 30 days. Sometimes, these benefits are not stopped right away, and this may result in an overpayment. Once the person is released from incarceration, their benefits can be reinstated the month following release. For SSI, if the person is incarcerated for 12 or more months, they must submit a new application.

The Social Security Administration (SSA) also has a prerelease procedure so that incarcerated individuals may apply for their benefits prior to release. (See POMS SI 00520.900 Prerelease Procedure - Institutionalization). For reinstatement information regarding Title II benefits (SSDI and SSRE), see GN 02607.840 Retirement, Survivors, and Disability Insurance (Title II) Reinstatement Policies for Prisoners.

### Other Benefits

When someone leaves incarceration, they might not have income right away, or even when they do get income, they still may need assistance. It's a good idea to do a full benefits check up to see if someone qualifies for a Medicaid program, FoodShare, Energy Assistance, or any other benefit for which they may be eligible. To apply for these benefits, someone can contact their local Income Maintenance Consortium, Aging and Disability Resource Center, and/or Elder Benefit Specialist.

## ADDRESSING THE Elephant in the Room



### UNDERSTANDING PALLIATIVE AND HOSPICE CARE

In a world where end-of-life care is sometimes considered the "elephant in the room," this brunch seeks to shine a light on these often unspoken, and frequently misunderstood, options for comfort care. Experts in the field will be facilitating the discussion and answering your questions.

**SEPTEMBER 23RD 9 AM - 11 AM**

- Free public event
- Light Brunch Provided

Center for Independent Living  
2920 Schneider Ave SE  
Menomonie, WI 54751

RSVP with the ADRC at  
715-232-4006



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# Tips For Choosing Healthier Foods As You Age



Submitted by Bernie Allen, ADRC Aging & Transportation Programs Manager

Follow these tips from the National Institute on Aging to help you maintain a healthy weight, get needed nutrients and lower your risk of developing certain diseases.

- Eat a variety of foods each day: including fruits, vegetables, protein, grains and dairy.
- Read food labels to learn what is in your food.
- Choose foods that don't have a lot of sugar, saturated fat and sodium.
- Keep a food diary to track what you eat.
- Be aware of how many calories you need per day.

Women 60+		Men 60+	
Physical activity	Calories	Physical activity	Calories
Not active	1,600	Not active	2,000-2,200
Moderately active	1,800	Moderately active	2,200-2,400
Very active	2,000-2,200	Very active	2,400-2,600

## Benefits of Keeping Track of What You Eat

Food journaling, or food tracking, is a method of mindful eating.

- It can help you remember what you have eaten that day.
- It will let you see if you are eating too much or not enough.
- It will let you see what time of the day you typically get hungry and help you adjust your eating schedule.
- It can help you realize if you are eating out of boredom rather than hunger.

## Tips for Food Journaling

- When logging your food, ask yourself, "Why am I eating?"
- Make note of the time of day you are eating and how you are feeling.
- Keep your thoughts short and sweet – no need to write a novel, unless you want to.

## September Recipe: Cabbage Soup

Recipe from Eatingwell.com

### Ingredients:

- 2 tablespoons extra-virgin oil
- 1 medium onion, chopped
- 2 medium carrots, chopped
- 2 stalks celery, chopped
- 1 medium red bell pepper, chopped
- 2 cloves garlic, minced
- 1 ½ teaspoons Italian seasoning
- ¼ teaspoon ground pepper
- ¼ teaspoon salt
- 8 cups low-sodium vegetable broth
- 1 medium head green cabbage, halved and sliced
- 1 large tomato, chopped
- 2 teaspoons white-wine vinegar



### Directions:

1. Heat oil in a large pot over medium heat. Add onion, carrots and celery. Cook, stirring, until the vegetables begin to soften, 6 to 8 minutes. Add bell pepper, garlic, Italian seasoning, pepper and salt and cook, stirring for 2 minutes.
2. Add broth, cabbage and tomato; increase heat to medium-high and bring to a boil. Reduce heat to maintain a simmer, partially cover and cook until all the vegetables are tender, 15 to 20 minutes more. Remove from heat and stir in vinegar.



THE DUNN COUNTY ADRC WILL BE  
CLOSED FOR STAFF TRAINING  
FRIDAY OCTOBER 4

We Will Open Again  
Monday October 7

CALL 715-232-4006  
BEFORE OCTOBER 4 WITH  
ANY QUESTIONS



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Warrens Cranberry Festival**  
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Parade at 1pm on Sunday  
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# Dementia LIVE

## Dementia Simulation



**September 9th**

1:00 - 4:00 pm

Shirley Doane Senior Center  
1412 Sixth Street E  
Menomonie, WI  
Space is limited,  
register for a time slot today

Join us for this free opportunity to feel what it's like to have dementia. Learn effective communication tips for people living with dementia, as well as local resources.

*Must have good balance to participate*

Registration is required  
contact the senior center at  
715-235-0954



# Exploring Dementia



*A support group for those caring for someone living with dementia*

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

2024 Dates:

January 22	May 20	September 23
February 26	June 24	October 28
March 25	July 22	November 25
April 22	August 26	December 16

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

The Dementia Adult Day Services (DADS) program is an option during this meeting. To find more about this program and availability, contact the Senior Center at 715-235-0954

### Shirley Doane Senior Center

1412 6th Street East  
Menomonie, WI 54751  
715-235-0954 email: seniors@wvt.net  
Web: menomonieseniorecenter.org

## Shirley Doane Senior Center September 2024



SU	MON	TUE	WED	THU	FRI	SA
1	2 <b>LABOR DAY HOLIDAY</b> <b>SENIOR CENTER</b> <b>CLOSED</b>	3 8:30am Foot & Nail Clinic* 8:30-9:15am Chair Yoga 10am Cribbage	4 8:30am Foot & Nail Clinic* 9am-2pm Crafts 10am-2:30pm ADS* <b>10-11:30am CVLR Solar Energy*</b> 12-3pm Open Walking Gym 1pm Open Duplicate Bridge	5 8:30-9:15am Chair Yoga 10am-2:30pm ADS* <b>10-11:30am CVLR Mayo Clinic*</b> <b>12:30-1:30pm ADRC Walk &amp; Talk</b> 1pm 500 Cards	6 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Bingo	7
8	9 9-10:30am Tai Chi <b>10-11:30am Medicare Fraud CVLR*</b> <b>10:30AM-12PM ADRC Artful Expressions*</b> 12-3pm Open Walking Gym <b>1:30-3pm ADRC Dementia Simulation*</b>	10 8:30am Foot & Nail Clinic* 8:30-9:15am Chair Yoga <b>8:30am SR CTR BRD MEETNG</b> 10am Cribbage <b>10am-Noon CIL Blood Pressure/ Sugar Screening</b> 9:45-10:45 Stronger Seniors Intermediate 11:00-11:45 Stronger Seniors Basic	11 8:30am Foot & Nail Clinic* 9am-2pm Crafts <b>9am Our House Breakfast*</b> 10am-2:30pm ADS* <b>11:30am Women Connected ADRC</b> 12-3pm Open Walking Gym 1pm Open Duplicate Bridge <b>1-2pm Aveanna Fall Prevention Program</b>	12 8:30-9:15am Chair Yoga 10am-2:30pm ADS* 1pm 500 Cards 9:45-10:45 Stronger Seniors Intermediate 11:00-11:45 Stronger Seniors Basic	13 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Bingo	14
15	16 9-10:30am Tai Chi <b>10-11:30am Purple Perk ADRC</b> 1-3pm Mah Jongg/Euchre	17 8:30am Foot & Nail Clinic* 8:30-9:15am Chair Yoga 10am Cribbage 9:45-10:45 Stronger Seniors Intermediate 11:00-11:45 Stronger Seniors Basic	18 8:30am Foot & Nail Clinic* 9am-2pm Crafts 10am-2:30pm ADS* <b>11:30am-12:30pm Sr Cntr PORK LOIN MEAL</b> 12-3pm Open Walking Gym 1pm Open Duplicate Bridge	19 8:30-9:15am Chair Yoga 10am-2:30pm ADS* 1pm 500 Cards 9:45-10:45 Stronger Seniors Intermediate 11:00-11:45 Stronger Seniors Basic	20 <b>Menomonie Homecoming-No Bingo or afternoon activities at the Senior Center</b>  4:30-6:30pm PAINT THE TOWN/ HOMECOMING @ Wilson Park	21
22	23 9-10:30am Tai Chi <b>10:30am-12pm Exploring Dementia Caregiving ADRC</b> 1pm Mah Jongg 12-3pm Open Walking Gym <b>12:30pm CVLR Cooking w/ Monica*</b> 1-3pm Mah Jongg/Euchre	24 8:30-9:15am Chair Yoga 10am Cribbage 9:45-10:45 Stronger Seniors Intermediate 11:00-11:45 Stronger Seniors Basic	25 9am-2pm Crafts 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Open Duplicate Bridge	26 8:30-9:15am Chair Yoga 10am-2:30pm ADS* 1pm 500 Cards 9:45-10:45 Stronger Seniors Intermediate 11:00-11:45 Stronger Seniors Basic	27 10am-2:30pm ADS* 12-3pm Open Walking Gym 1pm Bingo	28
29	30 9-10:30am Tai Chi 12-3pm Open Walking Gym 1-3pm Mah Jongg/Euchre					

# September is Healthy Aging Month!



By Tracy Fischer, ADRC manager for the ADRC of Dunn County

According to Carolyn Worthington, editor-in-chief of *Healthy Aging Magazine* and executive director of *Healthy Aging*, it's never too late to find a new career, a new sport, passion, hobby or work on your health issues. Worthington is the creator of *September is Healthy Aging Month*, an annual health observance designed to focus national attention on the positive aspects of growing older.

Now more than 20 years since it began, *September is Healthy Aging Month* provides inspiration and practical ideas for adults, ages 45-plus, to improve their physical, mental, social and financial well-being.

The numbers of people over 45 are growing every year. The attention used to be just on the baby boomers. Now, the Generation X-ers are elbowing their way in and have many of the same interests as the previous generation – stay active and vibrant as long as possible. There are over 76 million baby boomers today over 50 and the first of the 82.1 million generation x-ers reached that milestone in 2015.



“Use September as the motivation to take stock of where you’ve been, what you really would like to do,” says Worthington. “And try it! Who says you have to follow a career related to what you studied in school? Who says, you can’t start your own home business later in life? Why not choose a new athletic goal (5K anyone?), or do something wildly different from anything you’ve done before? Only that person you see in the mirror!”

## Why is September Healthy Aging Month?

According to Worthington, “We saw a need to draw attention to the myths of aging, to shout out ‘Hey, it’s not too late to take control of your health, it’s never too late to get started on something new.’ Why not think about the positive aspects of aging instead of the stereotypes and the negative aspects?”

September is a perfect time to celebrate *Healthy Aging Month* since it is time when many people think about getting started on new tasks after the summer. Drawing on the “back to school” urge embedded in everyone from childhood, the observance month’s activities are designed to encourage people to rejuvenate and get going on positive measures that can impact the areas of physical, social, financial and mental wellness.

Information credited to: [Healthyaging.net](http://Healthyaging.net)

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## 18th Annual Regional Caregiver Conference

Join us for this exciting, informative conference for professional and family caregivers!

### Save the date – Friday, September 27, 2024

8:30 a.m. - 3 p.m. (In-Person) | 8:30 a.m. - 11:30 a.m. (Online Live)  
Northwood Technical College, 1019 S. Knowles Ave., New Richmond, WI

Join us for this inspiring event titled "Journey of a Caregiver." Hosted by the Five County Regional Caregiver Coalition, the conference will include a Keynote Session, "From the Long Goodbye to So Many Goodbyes," along with other educational sessions covering topics important for caregivers and families. There will be snacks, an on-site resource fair, and much more. The event will also be offered virtually via Zoom and regional watch party locations.



**Keynote Speaker:**  
Karla Hult is the founder of So Many Goodbyes (somanygoodbyes.com) and an award-winning journalist, reporter and anchor for KARE 11, the NBC affiliate in Minneapolis.

### Registration opens July 15, 2024.

For more information, scan the QR code or visit [bit.ly/caregiver\\_sept2024](https://bit.ly/caregiver_sept2024)



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10:00-11:30 A.M.



Feb. 19  
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April 15  
May 20

June 17  
July 15  
Aug. 19

Sept. 16  
Oct. 21  
Nov. 18  
Dec. 16

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

# 6 WAYS TO REDUCE YOUR RISK OF ALZHEIMER'S DEMENTIA

**OCTOBER 22, 2024**  
**2:00 - 4:00 PM**  
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Join us as we show a previous airing of Dr. Nataniel Chin's presentation on Wisconsin Public Television. Carla Berscheid, Dementia Care Specialist will also be available to answer questions



# Virtual Dementia Support Groups

Are you a family caregiver of someone living with dementia? You don't have to do it alone. We have several virtual support groups available

**Monday Coffee Connect** - Every Monday 10 - 11 am. Contact Kelsey at [kflock@lacrossecounty.org](mailto:kflock@lacrossecounty.org)

**Monday DISH** - First Monday of the Month 7-8 pm. Contact Scott at [scott.seeger@adrc-cw.org](mailto:scott.seeger@adrc-cw.org)

**Circle of Support** - Third Tuesday of the month 2-3 pm  
Contact Teresa at [teresa.gander@vernoncounty.org](mailto:teresa.gander@vernoncounty.org)

**Evening Conversations** - Every Thursday night 7:30-8:30 pm  
Contact Teresa at [teresa.gander@vernoncounty.org](mailto:teresa.gander@vernoncounty.org)

**Savvy Caregiver Support Group** - 1st Tuesday of the month, 10 - 11am. Contact Lisa at [lisa.wells@eauclairecounty.gov](mailto:lisa.wells@eauclairecounty.gov)

**Lewy Body Dementia Caregiver Support Group** - 2nd & 4th Wednesday of each month 1:30 - 3:30 pm. contact Rob at 920-386-4308 or [rgriesel@co.dodge.wi.us](mailto:rgriesel@co.dodge.wi.us)

**Friday Support** - Every Friday morning 9-10 am. Contact Karen at [karen.tennyson@co.rock.wi.us](mailto:karen.tennyson@co.rock.wi.us)



# Brain Health – Lower Stress



Submitted By Carla Berscheid,  
Dementia Care Specialist

Did you know that chronic stress can increase your risk of high blood pressure, heart disease and diabetes? There is also more research linking chronic stress to depression and increase risk of Alzheimer’s disease. In a study by the Chicago Health and Aging Project, 6,000 people age 65 and older, participated in neuropsychological tests over a seven-year period. The people with the most perceived stress had lower cognitive functioning and a faster rate of cognitive decline.

The good news is, there is also a lot of evidence to support ways to decrease your stress:

1. Physical exercise - we now know the importance of exercise for our brain health. However, there is an added benefit of exercise for stress reduction, which also supports brain health!
2. Mindfulness – this is the practice of paying attention and being in the present moment. This has been shown to:
  - a. Decrease worry
  - b. Enhance memory and attention
  - c. Decrease depression and anxiety
  - d. Decrease cortisol levels
3. In the zone – when you are completely immersed in a task and you lose track of time. Engaging in a hobby is linked to increased feelings of happiness and well-being.
4. Keep a manageable schedule – what allows you time for exercise, rest, relaxation and social engagement.
5. Removing yourself from stressful situations
6. Reframing – shifting your mindset of how you think about a stress in your life.



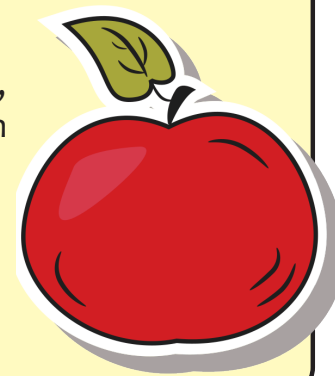
For more information, consider reading *The High Octane Brain* by Michelle Braun.

## Dunn County Area Retired Educators’ Association

### September 9, 2024 MEETING

The Dunn County Area Retired Educators’ Association will meet Monday, Sept. 9th, at the Menomonie Moose Lodge, 720 19th Ave. E., at 12:00 noon. The guest speaker will be Bethany Schneider, ADRC Benefit Specialist. She will discuss changes to Medicare Part D that will reduce prescription costs, and answer questions on Medicare, Social Security, and Medicaid.

All retired public school employees, preschool through university, are welcome! Please call Jean at 715-505-8285 by Sept. 5th to RSVP.



# Walk & Talk

With the  ADRC  
Aging & Disability Resource Center

First Thursday of the Month • 12:30–1:30 pm

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Join us at the Menomonie Senior Center gym!



Are you connected with the Aging and Disability Resource Center (ADRC)? Do you know all we have to offer? Do not wait until you need us to get to know us. Come and walk and talk with ADRC staff, receive general information and/or answers to your specific questions.

#### 2024 dates

January 4	July 11
February 1	August 1
March 7	September 5
April 4	October 3
May 2	November 7
June 6	December 5

No registration required. Questions, Contact the Aging & Disability Resource Center at 715-232-4006

# Women Connected

A SUPPORT GROUP FOR WOMEN CAREGIVERS

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

11:30 a.m. 2nd Wednesday of the month 2024

Jan. 10	May 8	Sept. 11
Feb. 14	June 12	Oct. 9
March 13	July 10	Nov. 13
April 10	Aug. 14	Dec. 11

Gain a sense of empowerment and reduce the feelings of loneliness and social isolation. Share tips and improve or learn new, healthy coping skills.

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

# VOLUNTEER OPPORTUNITY

Would you like to help future health care professionals understand the needs and perspectives of older adults? Please volunteer with the University of Wisconsin-Madison School of Nursing this fall!

## Who can volunteer?

People who are:

- age 65 or older
- live independently
- willing to talk with nursing students about health topics

## Why volunteer?

You can help bridge the age and social divides and help nursing students provide better care to older adults.

## What would you do?


You would meet one-on-one with a student via phone or video call twice between September and October 2024.



## Have questions? Interested?

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# 7 Ways Assisted Living Can Enhance Quality of Life

by Shelley Krupa, Business Operations Coordinator at Lake Hallie Memory Care

As people age, their needs evolve, and sometimes living independently can become challenging. Assisted living facilities offer a blend of independence and support, ensuring that seniors can enjoy a higher quality of life. Here are seven ways in which assisted living can significantly enhance the lives of residents.



**1. Safety and Security** - One of the primary benefits of assisted living is the enhanced safety and security it provides. These facilities are designed with seniors in mind, featuring emergency call systems, handrails, non-slip flooring, and 24/7 staffing. For seniors prone to falls or medical emergencies, having immediate access to help can be life-saving. The constant presence of staff ensures that any health issues are promptly addressed, providing peace of mind for both residents and their families.

**2. Professional Care and Support** - Assisted living facilities offer professional care and support tailored to individual needs. This includes assistance with activities of daily living (ADLs) such as bathing, dressing, medication management, and meal preparation. For many seniors, managing these tasks independently can become increasingly difficult and stressful. Trained caregivers provide the necessary help, allowing residents to maintain their dignity and independence. Personalized care plans ensure that each resident receives the appropriate level of support, enhancing their overall well-being.

**3. Social Interaction and Community** - Loneliness and social isolation are common issues among seniors, which can lead to depression and a decline in physical health. Assisted living communities foster a vibrant social environment with numerous opportunities for interaction. Residents can participate in organized activities, outings, and events that cater to a variety of interests. Communal dining areas encourage socialization during meals, helping residents form friendships and stay engaged. The sense of community and belonging that develops in assisted living can significantly improve mental and emotional health.

**4. Nutritious Meals and Dining Experience** - Maintaining a healthy diet is crucial for seniors, but it can be challenging to prepare nutritious meals consistently. Assisted living facilities

provide balanced, dietitian-approved meals that cater to the dietary needs and preferences of residents. The communal dining experience not only ensures that residents receive proper nutrition but also promotes social interaction. Special dietary needs, such as low-sodium or diabetic-friendly options, are also accommodated, ensuring that each resident's health is prioritized.

**5. Opportunities for Physical and Mental Stimulation** - Assisted living communities offer a range of activities designed to promote physical and mental stimulation. Exercise classes, gardening, arts and crafts, and educational programs keep residents active and engaged. Physical activity is essential for maintaining mobility and overall health, while mental stimulation helps prevent cognitive decline. By participating in these activities, residents can enjoy a fulfilling and enriched lifestyle.

**6. Maintenance-Free Living** - One of the significant advantages of assisted living is the maintenance-free lifestyle it offers. Residents no longer need to worry about household chores, home maintenance, or yard work. This freedom from daily responsibilities allows them to focus on enjoying their hobbies and interests. Housekeeping, laundry, and transportation services are typically included, further enhancing convenience and quality of life.

**7. Peace of Mind for Families** - Knowing that a loved one is safe, well-cared-for, and enjoying life can provide immense peace of mind for families. Assisted living facilities keep families informed about their loved one's well-being and involve them in care plans and activities. This open communication ensures that families feel connected and reassured about their loved one's happiness and health.

Assisted living facilities offer a comprehensive approach to enhancing the quality of life for seniors. By providing a safe environment, professional care, social opportunities, nutritious meals, and a maintenance-free lifestyle, these communities help seniors live their golden years with dignity, joy, and fulfillment. For many families, choosing assisted living is a positive step toward ensuring their loved one's health, happiness, and well-being.

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# The Untapped Potential Your Home May Be Holding

## Historic Markets Offer Unique Opportunities for Senior Sellers

By Jill Gengler, Chippewa Manor Campus President

Did you know that your home could be holding untapped potential? In today's housing market, there is a significant shortage of available homes, making it a great time for those looking to make a transition to living arrangements that better suit their lifestyle. With interest rates remaining high, selling your home now presents a fantastic opportunity to maximize the equity in your property and explore alternative investment opportunities, leading to a more secure financial future.

By selling your home and opting for a maintenance-free rental situation instead of purchasing another home, you can free up funds to invest in lower-risk vehicles such as certificates of deposit, treasury bonds, annuities, money-market funds, high-yield savings accounts, or dividend stocks. These investments can help maximize your money and provide a comfortable financial cushion for your retirement years.

In our region, many home sellers are experiencing quick sales, with properties often receiving multiple full-price offers and sometimes even selling for thousands of dollars over the asking price. Homes are selling "as is," without the need for extensive preparation or updates, resulting in substantial profits for the seller.

Selling a home can be an emotional decision, especially for long-time residents. Thankfully, there are resources available to guide you through the process, from specialized real estate agents to financial advisors and estate planning attorneys.

For many seniors, reinvesting in another home may not be the most financially sound or lifestyle-enhancing choice. Renting, particularly in a senior living community, offers a range of benefits. Some of these include controlled costs, flexibility, and convenient amenities like meals and housekeeping services. Senior communities also provide social and recreational opportunities to help you stay active and engaged.



If you are a senior, selling a home in this market, you may want to consider renting an apartment in a senior living community for the following reasons:

- **Controlled Costs:** All-inclusive pricing makes managing monthly expenses easier.
- **Flexibility:** Enjoy worry-free travel and leisure without the stress of home maintenance.
- **Convenience:** On-site services such as meals, housekeeping, and shopping make daily life simpler.
- **Social and Recreational Opportunities:** Participate in a variety of activities and events within the community.

Many senior living communities offer age-in-place options, providing supportive care when needed and allowing for flexibility in services month to month. If you're considering maximizing your home's value and transitioning to a secure, convenient, and independent living environment, start a conversation with a realtor today to explore your options in this competitive housing market. You may be surprised at the value your home holds!

Jill Gengler serves as Campus President at Chippewa Manor. She has more than 25 years of experience in long-term care and senior living environments. For more information please call (715) 723-4437 or email her at [jill.gengler@chippewamanor.com](mailto:jill.gengler@chippewamanor.com).



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# The Importance of Long-Term Care Insurance

By Cole Bruner, President of Buska Wealth Management

In an increasingly aging population, the need for long-term care has become a significant concern for individuals and families alike. Long-term care insurance is a crucial tool that can help manage the financial implications of extended care needs, ensuring that individuals receive the support they need without depleting their savings. Understanding the importance of this insurance can help families make informed decisions about their future financial security and well-being.

## What is Long-Term Care Insurance?

Long-term care insurance is designed to cover the costs associated with services that assist individuals who have difficulty performing basic daily activities, such as bathing, dressing, or eating, due to chronic illness, disability, or cognitive impairment. These services can be provided in various settings, including nursing homes, assisted living facilities, or even at home. Unlike health insurance, which typically covers acute medical conditions and treatments, long-term care insurance focuses on ongoing support and assistance.

## The Financial Burden of Long-Term Care

The costs associated with long-term care can be substantial. According to recent reports, the average annual cost for a nursing home can exceed \$100,000, while assisted living facilities may cost around \$50,000 per year. Home care services, though potentially less expensive, can still amount to thousands of dollars annually. Without insurance, these costs can quickly erode personal savings and assets, placing a significant financial burden on families.

Medicare, the federal health insurance program for people aged 65 and older, provides limited coverage for long-term care. It primarily covers short-term stays in nursing homes or rehabilitation centers, and does not cover extended care needs or custodial care. Medicaid, another government program, offers more comprehensive long-term care coverage, but it requires individuals to deplete their personal assets before qualifying. Long-term care insurance can bridge the gap, providing financial support without the need to exhaust personal resources.



## Benefits of Long-Term Care Insurance

- Financial Protection:** By covering the costs of long-term care, this insurance helps protect personal savings and assets, allowing individuals to maintain their financial stability and preserve their legacy for their heirs.
- Flexibility in Care Options:** Long-term care insurance policies offer various options for care settings, enabling policyholders to choose between nursing homes, assisted living, or home care based on their preferences and needs.
- Peace of Mind:** Knowing that there is a financial safety net in place provides peace of mind for individuals and their families. It alleviates the stress and uncertainty associated with potential long-term care expenses.
- Customized Plans:** Policies can be tailored to meet specific needs and preferences. Options such as inflation protection and varying benefit periods allow individuals to design a plan that aligns with their anticipated future needs.

## Planning for the Future

Investing in long-term care insurance is a proactive step in planning for the future. The best time to purchase a policy is typically in your 50s or early 60s, when premiums are lower and health conditions are less likely to affect eligibility. Waiting until a health issue arises can result in higher premiums or denial of coverage. In addition to purchasing insurance, it's essential to review and update your policy periodically to ensure it continues to meet your needs as you age. Consulting with a financial advisor or insurance specialist can help tailor a plan that fits your financial situation and long-term care expectations.

Long-term care insurance plays a vital role in managing the financial challenges associated with extended care needs. By providing financial protection, flexibility in care options, and peace of mind, it helps individuals and families navigate the complexities of long-term care with greater confidence. As we face an aging population and rising care costs, understanding and investing in long-term care insurance is not just a wise financial decision but a crucial step in ensuring comprehensive and sustainable care for the future.



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

# History of Bathing Suits

The first iconic bathing suit that gained recognition was the "Red Diving Girl" by Jantzen Knitting Mills. Introduced in 1920, this red wool one-piece became a symbol in popular culture. While it may not be as well-known as other iconic figures like the Morton Salt Girl or the Sun-Maid Girl, the Jantzen diving girl image revolutionized the perception of bathing suits. It portrayed a woman diving into water with a sense of ease and flexibility, emphasizing the functionality of the garment. Jantzen incorporated an "elastic stitch" in their bathing suits, providing comfort to wearers despite the heavy wool material.

## Roman suits

The origins of the two-piece swimsuit can be traced back to ancient Rome, even though the modern bikini wasn't introduced until the 20th century. Evidence of early two-piece swimwear can be found in an ancient mosaic discovered in a Sicilian villa. This mosaic showcases images of women, now referred to as the "Bikini Girls," engaging in various activities such as dancing, running, and playing, all while wearing beachwear that closely resembles contemporary styles. Historians are uncertain whether these suits were specifically designed for water-based activities or if they were simply standard exercise outfits for the warm summers in Sicily. However, the depiction of the women in motion suggests that these early two-piece suits were intended for active wear, allowing freedom of movement.

## Men's one piece suits

In the past, it was not common for men to go shirtless at the beach. In fact, being topless in public was considered controversial



and even illegal in many parts of the United States during the first half of the 20th century. For example, in 1935, 42 men were arrested and fined in Atlantic City, New Jersey for swimming without shirts, which was prohibited. This arrest was a collective act of protest against the strict rules. However, as time went on, these laws were overturned. In 1937, the law in New Jersey was reversed, and other states followed suit. Eventually, men were able to abandon the one-piece "swimming costumes" they used to wear and embrace the modern trunks that are commonly seen today.

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