



SEPTEMBER 2024

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Medicare Part D Open Enrollment— An Opportunity to Save Money

pen enrollment for Medicare plans in 2025 is October 15 through December 7, 2024. This is an important time for people with Medicare to review their current Part D prescription drug plan, note any changes, and determine if it is still the best option for them. Since insurance companies can change their Part D plan premiums, deductibles and copays each year, switching to a different plan could result in extra money in your pocket!

If you have had changes in your medications this past year it seems obvious that reviewing your plan and comparing it to other plans is a good idea. But even if you have not had

medication changes, a new pricing structure for the plan could mean that the costs for your same drugs will increase next year. Likewise, a different company may now offer better coverage for those same medications. Some people have saved hundreds of dollars in a year by switching to a different Part D plan. The only way to find the lowest cost plan for next year is to review your plan and compare it to other Part D plans.

In addition to changing the list of medications that they cover (known as their "formulary") and how they cover them, Part D plans can also impose drug restrictions on covered medications. When you are reviewing your plan or comparing it to other plans, be sure to note any drug restrictions for your specific medications. In some cases, you may need to get prior authorization before your medication is covered.



Another type of restriction, step therapy, means that the insurance company will have you try an alternative drug before they pay for the one your doctor has chosen for you. And if quantity limits are in place, you are limited to a certain number of pills each month. These are more reasons it is important to carefully review your Part D plan each year.

People on SeniorCare, Wisconsin's prescription drug assistance program, are not affected by this open enrollment period. They only need to renew their enrollment every 12 months. A renewal notice will be

sent in the mail to the beneficiary. If you are on SeniorCare and have had medication changes, you might want to check on the cost of a part D plan to see if SeniorCare is still the best option for you.

Assistance with plan comparisons is available through the following resources:

- 1-800-MEDICARE or www.medicare.gov
- Medigap helpline 1-800-242-1060
- Disability Drug Helpline 1-800-926-4862 (if under age 60)
- Wisconsin Medigap Prescription Drug Helpline 1-855-67 PART D (1-855-677-2783)
- Aging and Disability Resource Center (ADRC) of Chippewa County 715-726-7777

Check out our website at seniorreviewnewspapers.com

Staff Spotlight -Brenda



Hello! My name is Brenda Scheurer, and I am the new manager of the ADRC of Chippewa County. I am the "new Leslie," as Leslie recently retired after six years as the manager. She and I are in close contact as she helps me get on my feet.

I have quickly learned I am blessed to work with an amazing team. We're all working together to positively impact the lives of Chippewa County residents. As I learn about the programs and services we provide, it exciting to see how prevention is the focus. Whether it's nutrition, transportation, learning about Medicare, resources, and planning for aging or living with a disability – we are here to help.

I have a background working in federal grants, leadership, and community collaboration. I look forward to learning, growing, and making a difference in this position.

Chippewa Valley September Activity Passport

The September Activity Passport is designed to help people living with memory loss and their caregivers prevent social isolation and loneliness by getting out, exploring programs, and meeting new people! Complete any 5 activities and submit to your local ADRC to be entered into a drawing to win some fun prizes!

PHONE:	
EMAIL:	

To be eligible for the drawing, activity passport cards must be submitted to the Chippewa, Dunn, or Eau Claire ADRC by 10/4/24.

Try out the Brain & Body Group Fitness Program beginning Monday, 9/9 at 10:00 am in Eau Claire	Attend the Dementia Live Simulation in Menomonie on Monday, 9/9 from 1:00 - 4:00 pm in Chippewa	Attend the Gardening Club on Thursday, 9/26 at 1:00 pm in Chippewa	Attend the Chippewa Valley Walk to End Alzheimer's on Saturday, 9/9 at UWEC in Eau Claire	Attend a rehearsal of Stand in the Light Memory Choir on Thursdays in September at 9:45 am in Eau Claire
Set up a date to have coffee with a friend, visit your local library, or take a class at your local senior center	Attend Reminiscing on the Ranch at Trinity Equestrian Center on Fridays in September at 1:00 pm in Eau Claire	Attend a presentation on falls prevention on Wednesday, 9/25 at 2:00 pm in Chippewa	Attend the Confident Dementia Caregiver Presentation on Thursday, 9/26 at 1:00 pm in Eau Claire	Complete or review your Advanced Directives and make sure your medical provider has a copy and your agents
Attend a support group in Chippewa, Dunn, or Eau Claire and/or attend a virtual support group	Attend the Senior Resource Fair at the L.E. Phillips Senior Center on Tuesday, 9/17 8:00 am - 4:00 pm in Eau Claire	Attend the Chippewa Valley Dementia Coalition Meeting on Tuesday, 9/17 at 9:00 am at the Dunn County Government Center	Attend the presentation: Self-Care for the Caregiver on Wednesday, 9/18 at 1:00 pm in Chippewa	Introduce yourself to someone new at one of the programs listed in Chippewa, Dunn, or Eau Claire
Check out the adaptive equipment loan library at the ADRCs and learn what might be helpful to you	Create a self-care plan for the month of September	Attend a Memory Café in Chippewa, Dunn, or Eau Claire	Contact your local ADRC and learn about all the resources and services; make an appointment with the Dementia Care Specialist	Attend Artful Expressions on Monday, 9/9 at 10:00 am in Menomonie
Attend the Nature Club on Thursday, 9/19 at 1:00 pm in Eau Claire	Pick up a Volume One publication and check out the list of things to do, pick one thing, and DO IT!	Attend the Palliative and Hospice Event in Dunn County on Monday, 9/23 or Eau Claire County on Tuesday, 10/22	Attend Caring for Dementia: Understanding Behavior as Communication Thursday, 9/12 at 1:00 pm	Attend the Final Affairs event on Tuesday, 9/11 from 8:00 am - 4:30 pm at Dove Healthcare Community Room in Eau Claire

To learn more about the different programs, dates, times, and locations in each county:

Chippewa County 715-726-7777

www.chippewacountywi.gov/government/

aging-disability-resource-center-adro

Dunn County 715-232-4006 www.co.dunn.wi.us/adrc Eau Claire County 715-839-4735 www.eauclaireadrc.org

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

- ADRC Manager Brenda Scheurer
- Administrative Assistants –
 Breanna Schemenauer, Renee
 Price, Carmen Olson, Carrie Schick
- Dementia Care Specialist Carla Berscheit
- Disability Benefit Specialist Stephanie Rasmussen
- Elder Benefit Specialist Michelle Fellom
- Nutrition & Transportation Programs Supervisor – Kayla Colbenson
- Options Counselors –
 Kasha White, Sarah Hedlund,
 Erika Stevens, Jessica Gibson,
 Sue Koepnick
- Nutrition Program Assistant Jeff Hahn, Jason Kolano
- Nutrition Site Aides Sue Barnum, Linda Felmlee, Laura Henderson, Darcy Bjerke, Cindy Sarazen, Ann Mueller, Laurie Hanson, Mike Fedie

We Are On Facebook

The ADRC of Chippewa County is on Facebook and you will want to follow us because we have so much more to share than what we can fit in this paper. Learn about other upcoming events, activities, programs and services for older people and people with disabilities. There is also lots of information for families and friends too. So look for us, like us, comment on our posts and share our page with others!

Aging & Disability Resource Centers are the first place to go with your aging and disability questions. We are an "information station" where you can get accurate, unbiased information related to aging or living with a disability. Our job is to help you remain as independent as possible! Give us a call at 715-726-7777 or stop in at 711 N. Bridge Street (Courthouse), Room 118, Chippewa Falls.



Time to review vour Medicare

Plan!

Medicare's Open Enrollment Period is October 15 -December 7

Medicare Open Enrollment

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A	Z	M	D	G	U	Τ	0	U	K	I	Q	R	I	I
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Word Bank:

COPAY COVERAGE DEDUCTIBLE DRUG PLAN **INSURANCE** MEDICARE **MEDICATIONS**

OPEN ENROLLMENT PART D **PREMIUM PRESCRIPTIONS RFVIFW** SAVINGS



For assistance with Medicare plan comparisons or other questions, contact

Aging and Disability Resource Center of Chippewa County: 715-726-7777



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?



🗸 age 65 or older



willing to talk with nursing students about health topics

What would you do?

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

Why volunteer?

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



Have questions? Interested?

Please contact us to learn more and sign up!



CARE@son.wisc.edu



608-265-4330





MEDICARE OPEN ENROLLMENT

October 15 – December 7

Medicare Part D and Medicare Advantage Plans

can change their premiums, co-pays and other plan details each year. Be sure to review your plan and make any changes by **December 7!**

For more information or assistance with plan comparisons contact:

Aging and Disability Resource Center of Chippewa County 715-726-7777



REVIEW YOUR PI AN!

Time to



LOCAL HELP FOR PEOPLE WITH MEDICARE

This project is supported in whole or in part by grant numbers 1701WIMSH, 1701WIMAA and 1701WIMDR from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.

Are you experiencing

TECH-nical Difficulties?



(715) 834-5043

United Way of the Greater Chippewa Valley offers a Digital Navigator Program to assist community members in using the internet, smart phones, computers and more.

This service is open to all residents of Chippewa and Eau **Claire Counties**. Digital Navigators will meet with residents who wish to further their digital skills and become more confident with using the internet.

Digital Navigators work one-on-one to meet YOUR unique learning goals and needs, including:

- Components of a Computer
 Telehealth Services
- Mouse and Keyboard Use
- Social Media
- Using an Internet Browser
- Video Calls (Zoom, Skype)
- Privacy and Security
- Online Banking
- Creating and Using Email
- Streaming Services
- Basics of Word Processing (Create, Edit, Print Documents) AND MORE!

Reach out and get matched with a Digital Navigator!

Phone: (715) 834-5043

Email: DigitalNavigator@uwgcv.org bit.ly/digital-navigator-program



United Way of the Greater Chippewa Valley

SCAMS

Avoid Scam Websites That Offer To Help You Get Or Renew Your Passport

By Gema de las Heras, Consumer Education Specialist, Federal Trade Commission (FTC)

Do you need to apply for or renew your passport? If you search online, the top results might show official-looking websites that say they can renew or get you a passport. Some of these websites are private companies that charge you for services that are free on the U.S. Department of State website... while others are scammers trying to take your money and personal information.



Travel.State.Gov is the official government website for passport services. Some companies registered with the U.S. Department of State charge extra fees to submit your application and pick up your passport if you're busy or need help. But you won't get your passport faster than if you applied on your own without the extra cost.

But scammers also set up sites with similar names, flags, and seals, pretending to be affiliated with the government. For \$60 to a few hundred dollars (on top of the regular passport fee), they promise to help you get a passport. But if you pay, you'll lose your money and might be giving your personal information to scammers who could sell it to identity thieves.

To avoid passport scams, know this:

- The U.S. Department of State is the government agency that handles passport services, but your top online search results might be phony passport application websites. Go directly to https://travel. state.gov/content/travel.html to avoid clicking on a scammy website.
- There's a charge to get a passport, but the forms to renew or apply are free. Anyone who asks you to pay for forms is a scammer.
- It's free to set up an appointment if you need a passport to travel right away. The Department of State's passport agencies and centers don't charge for appointments, and paying someone to set it up for you won't get your passport faster.

Contact PassportVisaFraud@state.gov if you spot a scammy passport application, website, or if you paid someone who turned out to be a scammer.

Contact the FTC at https://reportfraud.ftc.gov. Visit https://www. identitytheft.gov/ if someone has misused your personal information.

Special Announcement

Heyde Center for the Arts Introduces Door-to-Door Shuttle Service!

The Heyde Center for the Arts, nestled in the heart of China the heart of Chippewa Falls, is thrilled to announce an important initiative to enhance accessibility and inclusivity for all art enthusiasts.

Who?

Designed for homebound or physically challenged individuals who wish to attend our captivating performances.



How?

A comfortable shuttle van, generously provided by our partner Francis Express, will pick you up right from your doorstep! The service is limited to a five-mile radius of the Heyde Center and reservations will be on a first come, first served basis.

When?

Available for the following five performances:

- Friday, September 6 at 1pm Klezmazel concert
- Sunday, October 20 at 2pm Royal Flush (waltzes, polkas, etc.)
- Sunday, November 10 at 2pm -Standing in the Light Memory Choir concert

Cost?

The service will operate on a donation basis, in addition to your performance ticket purchase. Thanks to the William J and Gertrude R Casper Foundation, this service is underwritten to ensure affordability and convenience for our patrons who would like to enjoy the wonderful arts and cultural events the Heyde Center hosts, but due to transportation challenges are unable to get to the Heyde Center.

Accessibility:

The van can accommodate up to 10 passengers. The van can accommodate up to two wheelchairs. Make your reservations on the shuttle by calling 715-726-9000! Must purchase tickets for the event before or while making a reservation for the shuttle.

For more information about renting Frances Express for another event, please contact Curt at 715-568-2211 or visit their website francesexpress.com. Proceeds from renting Frances Express help support the non-profit transportation project Curtie Cares.



Fight The Flu With a Shot of Prevention

Keep your family healthy this cough and cold flu season with a flu shot. It's part of our wellness plan that includes everything you need, from preventive care to everyday remedies.

STOP IN OR CALL US TODAY FOR DETAILS.

Mondovi Pharmacy | 715-926-4938 122 South Eau Claire Street, Mondovi

Ed's Pharmacy | 715-568-2190 1511 Main Street, Bloomer

Wally Shong Pharmacy | 715-286-2515 153 W Lincoln Street, Augusta

Colfax Pharmacy | 715-962-3784 525 Main Street, Colfax

715.379.7889 appealtoheaven.net

nurse at home

Stay ... out of the E.R

... out the hospital.

...out of the nursing home.

Call or text us at



Total Care Services

The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes



Receive Unbiased Medicare Information!

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

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

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



Registration Required (3 ways)

1. Visit www.chippewacountywi.gov/adrc



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

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

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

2nd Tuesdays...... 1:00 — 3:00 pm* 4th Tuesdays...... 5:00 — 7:00 pm

*Virtual attendance available on select dates

*September 10 1:00 - 3:00 pm September 24 5:00 - 7:00 pm

202

PLANNING AHEAD

FREE WORKSHOP SERIES

1-3 PM ON THURSDAYS OCT. 3, 10, 17 & 24

at the Bloomer Public Library

Class is limited, call 715-568-2384 to register.







Planning AHEAD is an end-of-life planning curriculum for all ages developed by UW–Madison Division of Extension faculty and staff. This 4-session research-based program will help participants understand how to prepare for the end of life for themselves or a loved one, and why it's important to have a plan in place. *This program and workbook were designed for residents in Wisconsin and is specific to Wisconsin law. If you are not a resident of Wisconsin, please refer to your state's laws around Advanced Medical and Legal Directives, and Estate Planning. Anyone that is interested in planning for the end of life to make things easier for family members, have lost a loved one, are in the process of losing a loved one and are dealing with the transition







For more information please visit the Bloomer Public Library at 1519 17th Ave, online at bloomerpubliclibrary.org or call 715-568-2384.

SELF CARE FOR THE CAREGIVER

FREE WORKSHOP OPEN TO THOSE CARING FOR SOMEONE WITH DEMENTIA AND OTHER CAREGIVERS



Monday, September 16 1:00-2:15 PM at the Bloomer Public Library

Please call 715-568-2384 to register.

Caring for others can take a toll on your wellbeing and become isolating. During this 75-minute workshop, take time for you. Spend time with other caregivers. Assess how well you are taking care of yourself. Learn new skills. Leave with your own self-care action list.

This program is part of the September 2024 Alzheimer's Awareness Month activities planned by the Chippewa Valley Dementia Coalition. Presenters: Dawn Briskey and Julia Zeimetz of Lily Hospice.





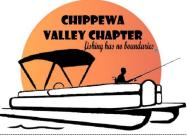
For more information please visit the Bloomer Public Library at 1519 17th Ave, online at bloomerpubliclibrary.org or call 715-568-2384.

Fishing Has No Boundaries

CHIPPEWA VALLEY CHAPTER

Annual event held second weekend in September at Lake Wissota Lodge and Event Center

Participation is free, but free will donations are accepted!



Dedicated to opening up the world of adaptive fishing.

A day of fishing PACKED with fun, boating and food. For anglers with disabilities, friends, family, guests and attendants.

Provided

- Rods, reels, and life vests
- Adaptive fishing equipment

ponchos

- Bait and fish cleaning
- Boats and guidesWater, sunscreen and
- Lunch and dinner
- Awards and door prizes



Join us at our event for fun, fishing and friendship. No fishing license or experience needed.

For more information on volunteering, contact Bobbi or Amanda at: craigb@cilww.com or amandam@cilww.com

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Living Well with Memory Loss Events

For more information and program flyers, check out the ADRC calendar events at www.chippewacountywi.gov/government/aging-disability-resource-center-adrc/adrc-events

Growing Connections of Chippewa County Gardening Club - No green thumb required

When: 4th Thursday of the Month

Time: 1:00 to 2:30 pm

Where: Chippewa Falls Public Library - 105 W. Central Street,

Chippewa Falls / **RSVP 715-723-1146**

This FREE program is designed for people living with dementia & their caregivers. Enjoy indoor & outdoor gardening projects and social engagement! Light refreshments provided.

Dementia Support Groups

DUNN COUNTY:

- 1st Wednesday of the Month 1:00 pm
- Grapevine Senior Center 121 Main Street Colfax
- 4th Monday of the Month 10:30am Noon
- Shirley Doane Senior Center 1412 Sixth Street E, Menomonie For more information, contact the ADRC at 715-232-4006

CHIPPEWA COUNTY:

- 2nd Thursday of the Month · 1:00 2:30pm
- Central Lutheran Church 28 East Columbia St, Chippewa Falls For more information, call the ADRC at 715-726-7777

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

Brain Health Check-Up

Normal Aging or Something Else?

Contact the ADRC to schedule a free 15 minute Memory Screen 715-726-7777.

A brain health check up is a 15 minute, free wellness tool that helps identify possible changes in memory. Annual brain health check ups provide early detection and better treatment, just as blood pressure, diabetes and stroke screenings do.

Crochet for Brain Health

Did you know that crocheting can decrease stress and keep your brain sharp?

When: September 24th
Time: 2:00 to 4:00 pm
Where: Bloomer Public Library
To register call 715-568-2384

Join us to learn more about brain health and the basics of crochet! Supplies will be provided.

Virtual 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

Monday DISH - First Monday of the Month 7-8 pm. Contact Scott at scott.seeger@adrc-cw.org

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

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

Savvy Caregiver Support Group -

1st Tuesday of the month, 10 - 11am. Contact Lisa at 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

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

Memory Café - Cornell/Lake Holcombe

COFFEE • SOCIALIZATION • COMMUNITY

Who: Individuals with early to moderate stage dementia and

their care partners and friends

When: 4th Tuesday of the Month / 10:00 am to 11:30 amWhere: Our Saviors Lutheran Church - 201 S. 6th Street, Cornell

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

Lively discussion, laughter, fun and friendship... and it's FREE

Remaining 2024 Dates:

September 24 | October 22 | November 19 | December 17

Dementia LIVE - Dementia Simulation

AGGIES COUNTRY LIVING:

- September 16th • 1:00 - 3:00 pm

Registration is required - contact Aggie's Country Living 715-288-6333

OUR SAVIORS LUTHERAN CHURCH:

- October 1st 1:00 3:00 pm
- 201 S 6th Street Cornell

Registration is required - contact the ADRC at 715-726-7777

The community is welcome to join 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.

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

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



★ BRAIN HEALTH ★

What is Sundowning?

undowning is a cluster of Ocommon symptoms related to dementia. It is typically present in the early evening, as the sun goes down. Doctors do not fully understand why this occurs, but some of the theories are:

- As the day wears on, the person with dementia wears out. It can be exhausting to live in a world that is confusing 24/7.
- Late afternoon was typically a shift in activities; such as leaving work and going home to take care of other responsibilities.
- Prescribed medication wears off at the end of the day.

It is estimated that 30-60% of people with dementia will have Sundowning symptoms. This may look like an increase in:

- Anger
- Agitation
- **Emotional outbursts**
- Hallucinations
- Restlessness
- Paranoia
- **Pacing**
- Wandering
- Rummaging

The person with dementia may not be able to accurately explain what their needs are, or what you could do to calm them. It is important to become an observant caregiver



and try to determine what time of day the symptoms start to increase. Then you will be able to try some strategies just before that Sundowning time, to try to mitigate the symptoms. Here are some other suggestions to help your person living with dementia try to decrease Sundowning symptoms:

- Maintain a fairly active daytime routine
 - Meaningful activities, exercise and minimal naps
- Stay calm they will react to your tone and body language
- Limit caffeine and sugar
- Increase lighting and close the
- Encourage good sleep habits and routine
- Ensure that your person is staying hydrated

If you would like to discuss more ideas related to Sundowning for your loved one, contact Dementia Care Specialist, Carla Berscheit at 715-944-8091

Join Us

10 Warning Signs of Alzheimer's



"I'm scared that something is wrong with my husband."

Alzheimer's and other dementias cause memory. thinking and behavior problems that interfere with daily living. Join us to learn about:

- Common signs of dementia and Alzheimer's.
- Typical age-related changes.
- How to approach someone about memory concerns.
- Early detection and benefits of diagnosis.
- · Alzheimer's Association resources

Join us for this free program in partnership with:

> **Bloomer Library** 1519 17th Ave Bloomer, WI 54724

Designed for a general audience (those living with dementia, caregivers, interested community members, neighbors and friends)

www.alz.org/wi 24/7 Helpline 800.272.3900 Hablamos Español 414.431.8811

Come early for a FREE **Memory Screening by** the ADRC 1:00-2:00pm

To Register Call: Bloomer Library at 715-568-2384

> Tuesday, Sept. 30th 2:00-3:00pm

> > To Register Call: **Bloomer Library at** 715-568-2384



ALZHEIMER'S AWARENESS MONTH

TAKING CARE!

SELF-CARE FOR THE CAREGIVER Wednesday, Sept. 18 at 1 pm

Caring for others can take a toll on your wellbeing and become isolating. During this workshop, take time for yo

- Spend time with other caregivers.
- Assess how well you are taking care of yourself.
- Learn new skills. Leave with your own selfcare action list.
- Open to those caring for someone with dementia and other caregivers

and Julia Zeimetz







workshop series is part of the September 2024 Alzhwareness Month activities planned by the Chippewa Vementia Coalition, a collaboration between local proviand ADRC in Chippewa, Dunn, and Eau Claire countie

BE READY, BE STEADY FALL PREVENTION PROGRAM Wednesday, Sept. 25 at 2 pm

Complimentary Balance Screenings

Come learn how to improve your balance, decrease your risk of falling and learn about the benefits of a fall prevention program

- 1 in 4 people over the age of 65 living at home fall every yea
- 20-30% of people who fall suffer a moderate to severe injury
- Falls are the leading cause of fatal injuries among aging adultsFalling is NOT an inevitable result of aging
- and can be prevented through lifestyle adjustments and fall prevention programs

Facilitator: Angela Kjellberg





Join the Movement!

- √ Family caregivers & professionals
- √ Six meetings per year
- ✓ Community events



(Lisa) lisa.wells@eauclairecounty.gov | 715-839-4735 (Carla) cberscheit@chippewacountywi.gov | 715-726-7777



★ BRAIN HEALTH ★

Brain Health – Lower Stress

id 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.

Brain Health Check-Up



A brain health check up is a 15 minute, free wellness tool that helps identify possible changes in memory. Annual brain health check ups provide early detection and better treatment, just as blood pressure, diabetes and stroke screenings do.

Contact the ADRC to schedule a free 15 minute Memory Screen 715-726-7777



RESEARCH STUDY DRIVING SAFETY

CONVERSATIONS AND **DEMENTIA**

Tell vour storv and help improve driving safety conversations for people living with demention



Participation involves:

- A 60-minute Zoom interview
- Sharing your experiences with driving safety conversations and dementia
- Option to invite your family member or friend with dementia to participate in their own interview

Participants will receive a \$50 gift card!

We invite you to take part if you:

- Are 18 years old or older
- Speak English
- And you care for a family member or friend diagnosed with dementia who was driving independently when



If you are interested in participating in this study:

Send an email to: drivingdecisions@fammed.wisc.edu

Or scan the QR code for the email address:



Or call the study team at: 608-265-8095



FREE talk at the Bloomer Library



Dr. Alexis Eastman

Dr. Eastman will join us virtually to discuss the key components of keeping your brain healthy as you age; and share some of the latest research about brain health.

October 9, 2024 Bloomer Public Library 1519 17th Ave, Bloomer Registration is required 715-568-2384

Dr. Eastman is a geriatrician at UW, with clinics for primary care, and memory disorder diagnosis associated with the Wisconsin Alzheimer's Institute. She currently serves as the Director of Clinical Operations for the UW geriatrics clinics, and as the medical director for the Badger Prairie Health Care Center. She is deeply involved in education and ongoing involvement in statewide education and public outreach.





★ HEALTHY LIVING ★

Healthy Living Programs in Eau Claire

Chippewa County Residents Welcome

Stepping On fall prevention program (in person)

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



your risk of falling. To get back on your feet the right way if you do fall.

-Tuesdays, 10:00 am - 12:00 pm / September 10 - October 22, 2024 -Grace Lutheran Church, 202 W Grand Avenue, Eau Claire

Healthy Living with Diabetes (in person)

Designed for adults of all ages who have type 2 diabetes, prediabetes, or who live with someone who does. Learn how to manage the condition through 14 self-management tools. Topics include healthy eating: food label reading, meal planning, relaxation techniques, fitness for exercise and fun, problem-solving, stress and depression management, short-term goal setting, communicating with friends, family, and your medical team. Meets weekly for 6 weeks, plus optional class with a Certified Diabetes Specialist.

-Tuesdays, 1:00 - 3:30 pm / September 17 - October 29, 2024 -Grace Lutheran Church, 202 W Grand Avenue, Eau Claire

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



EEO/AA employer, University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans
Disabilities Act (ADA) and Section 204 of the Rehabilitation Act requirements.

FoodMicro education is funded but the USDA Supplemental Mutrition Actor in Program - EMPS - Report Actor Actor

ADRC of CHIPPEWA COUNTY IS OFFERING A NEW WELLNESS INITIATIVE

GET HEALTHY ONLINE WITH

EAT SMART, MOVE MORE, WEIGH LESS

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.

ADRC of Chippewa County is covering the full cost of the program.

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

For the registration code, please contact Kasha at 715-728-7777 or adrc@chippewacountywi.gov

Be Ready, Be Steady Fall Prevention Program

Complementary Balance Screenings

- 1 in 4 people over the age of 65 living at home fall every year
- ❖ 20-30% of people who fall suffer a moderate to severe injury
- * Falls are the leading cause of fatal injuries among aging adults
- Falling is NOT an inevitable result of aging and can be prevented through lifestyle adjustments and fall prevention programs



Come learn how to improve your balance, decrease your risk of falling, and learn the benefits of a fall prevention program

When: Wednesday, September 25, 2024 Time: 2:00pm-3:00pm Where: Chippewa Falls Public Library

This program is part of the September 2024 Alzheimer's Awareness Month activities planned by the Chippewa Valley Dementia Coalition.



★ NUTRITION ★

FoodShare & Farmers Markets

Late summer and fall are the most bountiful seasons at our Wisconsin farmers markets. However, individuals using the FoodShare program may feel left out from visiting these markets for fresh, local food. Many people are surprised to learn that most farmers markets accept FoodShare benefits from their Quest cards.



Spending your FoodShare benefits at your local farmers market lets you directly support people in your community. And with farmers markets, you know the people in your community that you are supporting directly.

Here are some tips for using FoodShare benefits at farmers markets:

- 1. Locate the Information Stand at your market.
- 2. The attendant will swipe your Quest card and give you vouchers or tokens sometimes \$2 in vouchers for every \$1 in FoodShare dollars.
- 3. Locate stands with signs that say "EBT accepted here."
- 4. Exchange tokens or vouchers for fresh produce.

You can find a farmers market anywhere in Wisconsin here: WI Farmers Market Association - Find a farmers market (wifarmersmarkets.org)

For general information about using FoodShare at farmers markets, as well as links to flyers and infographics, visit: https://healthyliving.extension.wisc.edu/articles/how-to-shop-with-snap-benefits-at-wisconsins-farmers-markets/

In addition, the Senior Farmers Market Nutrition Program (FMNP) is available to anyone 60 or older or who lives with someone 60 or older. Native Americans can join at 55 or older. To join, individuals must also meet low-income rules and live in a county that is part of Senior FMNP. The Senior FMNP is available from June 1 through October 31.

More information about this program and where to join is available here: WIC: Senior Farmers Market Nutrition Program | Wisconsin Department of Health Services

Our Special Needs Trusts help preserve the assets of people with disabilities without endangering their eligibility for public benefits. Madison, WI (608) 268-6006 wispact.org

Malnutrition Awareness Week

September 16-20 is Malnutrition Awareness Week.

The goal is to encourage residents to discuss their nutrition status with their healthcare providers. For more information and to

register for free webinars, visit https://www. nutritioncare.org/ MAW.









Caring starts here.

My Choice Wisconsin provides government-funded programs to frail seniors, adults with disabilities, individuals, and families.

We care for the whole person and well-being of all by offering services that promote independence, value diversity, and inspire self-advocacy.

For Long-Term Care options contact your local <u>Aging and Disability Resource Center.</u> www.dhs.wisconsin.gov/adrc/

www.mychoicewi.org/hh 800-963-0035 TTY 711



Home Improvement Loans & Grants Are Available for Rural Homeowners with Low Income

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

Eligibility Criteria

To qualify for the programs, you must:

- Own and occupy your home
- Be unable to obtain affordable credit elsewhere
- Meet certain income thresholds for your county
- Be at least age 18 for a loan and age 62 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
- 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 for help with the application.



Caring for someone with a chronic illness such as dementia. cancer, heart disease, Parkinson's disease or stroke can be physically, emotionally and financially exhausting.

> Connect with Resources

Balance your Life

Take Care of Yourself



Powerful Tools

Powerful Tools for Caregivers is an educational program designed to help family caregivers take care of themselves while caring for a relative or friend. You will benefit from this class whether you are helping a parent, spouse, or friend.

Participants will learn to:

- Reduce stress
- Improve self-confidence
- · Better communicate feelings
- Increase their ability to make tough decisions
- Locate helpful resources

Class meets for 90 minutes once a week for 6 weeks

Dates: Wednesdays, September 18 through October 23, 2024

Time: 6:00pm-7:30pm

Location: Virtually on Microsoft Teams

Cost: Workshop is FREE!

Suggested donation of \$20 for The Caregiver Helpbook

Space is limited! Register by calling

ADRC of Rock County 1-855-741-3600, ADRC of Eau Claire County 1-888-338-4636

ADRC of La Crosse County 1-800-500-3910 **Ouestions:**

Karen, Rock County Dementia Care Specialist, at Karen.Tennyson@co.rock.wi.us, Barb, Eau Claire County Options Counselor, at

Barbara.mcrae@eauclairecounty.gov,

Kristine, La Crosse County Caregiver Support Specialist, at Kmeyer@lacrossecounty.org

Free StrongBodies Strength-Training Class

Join us for in-person classes 2 days a week!

Tuesday, October 2 – Friday, December 20 Tuesdays and Fridays • 9:30am – 10:30am

Bloomer Senior Center • 2121 Duncan Rd., Bloomer, WI Registration is not required.







51st Annual **Warrens Cranberry Festival** September 27-29, 2024

> 7am-5pm all three days Parade at 1pm on Sunday

It's a Berry Good Time!

cranfest@cranfest.com **145,000 Visitors** www.cranfest.com 1,200 Vendors

608-378-4200



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

2920 Schneider Ave SE Menomonie, WI 54751

Center for Independent Living RSVP with the ADRC at 715-232-4006



The Aging and Disability Resource Center Presents

FREE: Power of Attorney (POA)





Read why everyone 18 and older should get this

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 want.

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

Bring a friend and attend one of these FREE events to learn more about the guardianship alternatives POA for Health Care and POA for Finance.

Knowledgeable staff from Chippewa County DHS will help you at this event.

No registration required.

Save the dates!

- June 11 from 9 am 10:30 am
- August 20 from 3 pm − 4:30 pm
- October 8 from 9am 10:30 am
- December 17 from 3 pm 4:30 pm

Please plan to attend the entire time frame of your selected date.

Chippewa County Courthouse 711 N Bridge St, Chippewa Falls Follow the signs in hallways

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







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LakeHallieMemoryCare.com

VA Math – How VA disability is calculated

VA assigns disability ratings ranging from 0% to 100% in 10% increments, based on the severity of service-connected conditions. Multiple disabilities are combined using a method called the "whole person" theory, reflected in the Combined Ratings Table.



Calculation Steps

- 1. Identify the highest rating: Start with the veteran's highest individual disability rating.
- Combine subsequent disabilities: Each additional disability is combined with the remaining "unaffected" portion of the veteran.
- Use the Combined Ratings Table: The table provides the combined value. For example, a 50% and 30% disability combine to 65%, not 80%.
- 4. Rounding: Combined ratings are rounded to the nearest 10%. For instance, 65% rounds up to 70%.

A veteran with disabilities rated at 50%, 30%, and 20% would be calculated as follows:

- 1. Start with 50%.
- Combine 30% with the remaining 50%, resulting in 65%. (30% multiplied by the remaining 50% = 15% added to the 50% is 65%)

- 3. Combine 20% with the remaining 35% (100% 65%), (again 20% multiplied by 35% = 7%) so adding 7% to get 72%.
- 4. Round 72% to 70%.

Special Considerations

- Bilateral factor: Adds 10% of the combined rating for paired limbs or organs before using the table.
- TDIU: Veterans unable to work due to service-connected disabilities may qualify for Total Disability Based on Individual Unemployability (TDIU), compensating at the 100% rate even if the combined rating is less.

Veteran Events Chippewa Valley Veterans Benefits Fair

When: Thursday, September 19, 2024, 11am - 6pm National Guard Armory, 1730 North Lane, Where:

Eau Claire, WI 54703

For Who: Veterans, National Guard, Reservists, Active Duty,

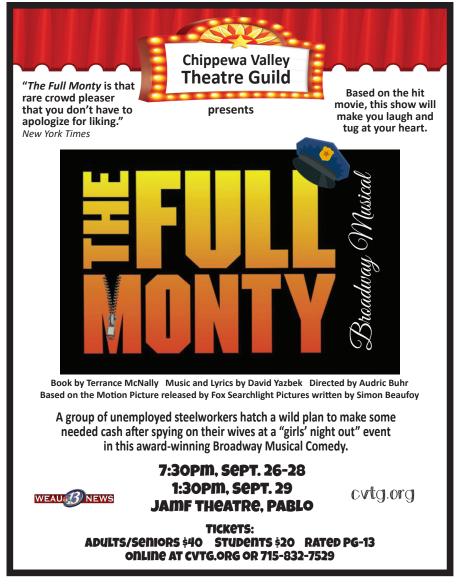
Military Families & Community

Employment, Health, Dental, Disability Claims, Topics:

Housing, Education, PACT Act, and more!

the Eau Claire and Chippewa County Veterans Hosted by:

Service Offices





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: Onsite 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. For more information please call (715) 723-4437 or email her at jill.gengler@ chippewamanor.com.





Scan the QR code or visit our website for a virtual apartment tour!



www.chippewamanor.com

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A program of Grace Lutheran Foundation, Inc. graceluthfound.com apts@graceluthfound.com

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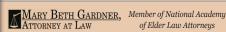
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