

Marquette County Senior Citizen News

ADRC OF MARQUETTE COUNTY
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"Annual Pumpkin Carving in Marquette County"
Photo by: Kolby Krueger

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**We're looking for photos of
Marquette County for
the cover of our newsletter!
Submit your photos to Jan at
jkrueger@co.marquette.wi.us**

WESTFIELD MEMORY CAFÉ

Wednesday, September 2, 2020

10:00 a.m. - 11:45 a.m.

PIONEER PARK 316 E. Pioneer Park, Westfield

September is National Honey month! You are in for an un"bee"lievable time when Buzz from V's Bees, Wautoma shares his passion for raising bees & making honey!

Please invite others to join us for an educational presentation in the park!

*You will be able to purchase honey. Cash only please.

No need to RSVP however, we will need everyone to check in upon arrival. Bottled water & pre-packaged snacks will be served.

ATTN: You will need to bring a lawn chair. Please social distance. Masks are optional. Please dress appropriately as this event will happen RAIN OR SHINE.



Questions? Dementia Outreach Specialist Kristine Biesenthal
920-765-3359 or kristine.biesenthal@alzisc.org

September is Falls Prevention Awareness Month!

Don't let a fall cramp your style!

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

Take steps to protect yourself from a fall.

Learn more.



To Learn more take the Falls Free Checkup to Check your Risk of Falling:
<https://www.ncoa.org/healthy-aging/falls-prevention/falls-free-checkup/>



By the GWAAR Legal Services Team (for reprint)

Time to Review Your Medicare Plan: Prepare Early This Year!

Do you have a Medicare Prescription Drug (Part D) plan? Every year Medicare Part D plans can change the list of prescription medications they will cover. That means even if you are taking the same medications, the amount you pay for your medications may change in 2021! The plans' premiums, deductibles, and co-pays can also change each year.

What can people do about this? All Medicare beneficiaries should check their Part D coverage each year during Medicare's annual open enrollment period which runs **October 15 through December 7th**. This is the time of year to find out if your current plan will cost you more, or less than other Part D plans in 2021. If it is no longer the best plan for your medications, this is the time to make a switch to a Part D plan that will suit you better.

Make sure you will have appropriate prescription drug coverage in the new year. You can compare plans on the official Medicare website at Medicare.gov. Medicare beneficiaries in Marquette County can also receive free, unbiased assistance with plan comparisons from the Elder Benefit Specialist, Meg Wandrey at the Aging & Disability Resource Center of Marquette County.

Start preparing early this year. The Elder Benefit Specialist has a form with instructions to help you get organized. Don't let this opportunity pass you by! Go to Medicare.gov to compare plans online or for local assistance call or email the Elder Benefit Specialist at 608-297-3103 / mwandrey@co.marquette.wi.us.

Assistance is also 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 1-855-677-2783 □

New Copay Limits for BadgerCare Plus and Medicaid

Medicaid and BadgerCare Plus members recently received letters telling them that copays for prescriptions and health care services would go into effect on July 1, 2020. This letter is titled, "About Your Benefits," and tells members whether they have a premium and copay limit and how much it is.

For many Medicaid programs and for BadgerCare Plus, federal law limits the amounts charged for health care premiums and copays to five percent of a member's monthly income. In order to make sure that Medicaid and BadgerCare Plus members were not being charged more than this amount, the Wisconsin Department of Health Services (DHS) temporarily stopped requiring copays for these individuals on January 1, 2020. During this time, Medicaid-enrolled providers did not collect any copays for services provided to Medicaid and BadgerCare Plus members. This temporary suspension did not apply to individuals enrolled in SeniorCare or the Wisconsin Chronic Disease Program.

This limit is based on the members' income and who in their household has copays. If members pay a monthly premium, that premium will count toward their premium and copay limit. Monthly limits will stay the same each month unless the member's income changes or there is a change in the number of people in the household. Please note that this limit is the maximum amount a member might have to pay for premiums and copays in a month. A member will not necessarily have to pay this amount each month. If, for example, the member does not have any medical appointments in that month, the member will pay less than that maximum amount.

When a member reaches this limit for the month, DHS will send a letter that states the date the limit was reached. Once this limit is reached, the member will not have to pay any copays for the rest of the month. DHS will track member copay limits, copays, and premiums. Members do not have to take any action.

Members enrolled in the Medicaid Purchase Plan or SeniorCare do not have limits based on their income. Their premiums and copays may add up to more than 5% of their monthly income. In addition, the copay limit does not apply to the cost sharing required for individuals enrolled in nursing home Medicaid or long-term care Medicaid programs.

Some members will not be required to pay copays. These include:

- Children age 18 and younger; Tribal members; Pregnant women; Members enrolled in Wisconsin Well Woman Medicaid; Nursing home residents and those in long-term care programs, like Family Care, Partnership, and IRIS; Members in hospice care; and Members who are temporarily enrolled through Express Enrollment.

BadgerCare Plus members who are ages 19 to 64, not pregnant, and do not have dependent children living in their home will have to pay an \$8 copay for every visit to the emergency room (ER) that is not determined to be an emergency. Providers will begin collecting the \$8 ER copay for nonemergency visits on July 1, 2020. There is no copay for using the emergency room in an emergency. However, when there is *not* an emergency, ER staff are required to tell members about the \$8 copay and provide them with the names and locations of other providers where they may go for medical help without paying the \$8 copay. This \$8 ER copay for nonemergency visits will count toward the monthly copay limit.

By the GWAAR Legal Services Team (for reprint)

Over 80% of Older Adults Say They Experience Ageism

A recent poll conducted by the University of Michigan asked a national sample of adults age 50-80 about their experiences with different types of everyday ageism, positive views on aging, and health. Older adults experience ageism in their everyday lives through interactions with other people and exposure to ageist messages on TV, online, or in newspapers and magazines. These forms of ageism may negatively affect older adults' health and well-being.

The poll looked at older adults' experiences with three categories ageism: exposure to ageist messages, ageism in interactions with other people, and personally held beliefs about aging and older people. Overall, 82% of older adults reported regularly experiencing at least one of these categories of ageism in their everyday lives.

Two-thirds of older adults reported exposure to ageist messages. These included hearing, seeing, or reading jokes about old age, aging, or older people or suggestions that older adults and aging are unattractive. Almost half of older adults reported experiencing ageism in their interactions with other people. Their experiences included other people assuming that they have difficulty using cell phones and computers, hearing and/or seeing, or remembering and/or understanding. Some of the individuals polled said that others assume that they do not do anything valuable or that they need help with tasks they can do on their own. Finally, 36% of older adults said they believed that feeling lonely, depressed, sad, or worried are a normal part of getting older.

Two in five older adults reported experiencing multiple forms of ageism. This was more common among those age 65-80 as compared to those age 50-64. Women were more likely to experience multiple forms of ageism than men, and individuals with annual household incomes below \$60,000 were more likely to experience multiple forms of ageism than individuals with higher incomes. Being retired and living in a rural area were also associated with experiencing more forms of ageism.

In addition, older adults who spent more time watching TV, browsing the internet, and/or reading magazines were more likely to report experiencing more forms of ageism. Individuals who spent more than four hours per day doing this were more likely to experience multiple forms of ageism than those who spent less time.

Finally, adults who said they looked older than others their age were more likely to report experiencing multiple forms of ageism than those who felt they looked the same or younger than others their age. Over one-third of older adults said they invested time and/or effort to look younger than their age, and those who reported experiencing multiple forms of ageism were more likely to do this.

Unfortunately, older adults who said they experienced three or more forms of ageism in their everyday lives had worse physical and mental health than those who reported experiencing fewer forms of ageism. They were also more likely to have a chronic health condition, like diabetes or heart disease. Moreover, they were more likely to report symptoms of depression.

Not all of the poll results were bad, however. Nearly 90% of adults who responded to the poll said that they feel more comfortable being themselves as they have gotten older, and 80% said that they have a strong sense of purpose. About two-thirds of older adults said that, as they have gotten older, their feelings about aging have become more positive and that their life is better than they thought it would be. Older adults with positive views on aging reported that they experienced fewer forms of ageism in their everyday lives and had better physical and mental health. For more information about this poll, please see: <https://www.healthyagingpoll.org/>.

WHEAP Online Applications

The Wisconsin Home Energy Assistance Program (WHEAP) provides assistance for heating costs, electric costs, and energy crisis situations. Operating with federal and state funding, the program provides assistance to households across the state to help lower the burden incurred with monthly energy costs.

Individuals can now submit applications online at <https://energybenefit.wi.gov>, available via computers and mobile devices. Individuals will need an email address and Social Security Number in order to complete an online application, and will be sent a 6-digit passcode to their email address in order to start the application.

Please submit your “Caregiver of the Year” Nominations

Millions of Americans care for aging or ill loved ones each year. Many caregivers live and work right here in Marquette County. They may be family members, friends or neighbors. They may be hired professional help in homes or facilities. They may be volunteers.

Caregivers may provide medical care and guidance. They may provide housekeeping services, shopping and meal preparation. They may also provide transportation or friendly visits. Three out of four care recipients rely exclusively on unpaid assistance from family and friends.

All these caregivers have a special attitude toward caring and sharing with others. Marquette County National Family Caregiver Support program is looking for these very special people. One of these caregivers will be awarded the Caregiver of the Year Award.

If you know a very special caregiver, then please complete the form below, or write a short letter about that person, why they serve as a role model in caregiving, and what makes them special.

All nominations due by **September 18, 2020**. The nominees and winner will be honored in our November newsletter. Our annual Caregiver Luncheon is cancelled this year due to COVID-19.

Caregiver of the Year Nomination

Please fill in as completely as possible. Mail this form (or a letter with the same info) to:

Family Caregiver Support, Attn: Colleen Sengbusch

PO Box 405, Montello, WI 53949

or submit by e-mail to: csengbusch@co.marquette.wi.us

Or fill the form out online: adrcmarquette.org

Name of Nominee: _____ Phone: _____

Address: _____

Why does this person deserve to be recognized as Caregiver of the Year?

Your Name (will remain confidential): _____

Phone Number (we may call for more information): _____

Transportation Program Update:
We are currently providing rides for Medical appointments. Riders will be asked to wear a mask for the safety of others and our drivers.

Transportation Programs

If you need a RIDE to Medical Appointments

The Aging and Disability Services Transportation Program will coordinate and provide transportation for people 60+ or those disabled to and from medical appointments. Copay amounts depend on the destination. Services are provided in a non-discriminatory manner, without regard to race, color, or national origin.

Reservation is required **48 hours** in advance. Call the Transportation Specialist at **(608)297-3104** for more info or to make a reservation.

If you need a RIDE to Portage for shopping

The Aging and Disability Services Transportation Program will coordinate and provide transportation to residents of Westfield, Montello, Packwaukee, Oxford and Endeavor on the **4th Thursday** of the month. Transportation will be provided to Portage for shopping (at approx. 1pm, and returning around 3:30-4pm).

Reservation is required **48 hours** in advance. Call the Transportation Specialist at **(608)297-3104**.

This is a special project that has a copay of \$5.

<i>Destination</i>	<i>Copay</i>
Madison	\$20
Appleton	\$20
Oshkosh	\$20
Fond du Lac	\$20
Tomah	\$20
Baraboo	\$15
Berlin	\$15
Portage	\$15
Wautoma	\$15
Ripon	\$15
Adams	\$15
Green Lake	\$15
Wisconsin Dells	\$15
Markesan	\$15
Local	\$5

Are you interested in sponsoring a ride?

Some residents in Marquette County struggle to afford their Transportation Copays. If you are interested in sponsoring rides, contact Adam at **(608)297-3104** to make a donation.



FUEL ASSISTANCE

The Energy Assistance Program was established to help low-income households pay for home heating costs. Grant amounts and payments are determined based on energy costs, household size, income dwelling type, etc. To qualify for Energy Assistance your household **GROSS** income for the month prior to your application must be at or below the amounts listed:

1 IN HOUSEHOLD	\$2,389.42
2 IN HOUSEHOLD	\$ 3,124.67
3 IN HOUSEHOLD	\$ 3,859.83
4 IN HOUSEHOLD	\$ 4,595.08



To apply please call **608-297-3124**

More Wisconsin Residents Can Now Qualify for Food Assistance

Income threshold raised for emergency food pantry program during the COVID-19 Pandemic

The Wisconsin Department of Health Services (DHS) announced more households will now be able to get food through the [Emergency Food Assistance Program](#) (TEFAP).

Households with incomes below 300% of the federal poverty level (FPL) are eligible to receive a monthly share of locally grown, Grade-A foods that include meat, vegetables, fruit, and more from a TEFAP food pantry. For a household of one, that income threshold is \$38,280. The larger the household, the higher the income threshold. Previously TEFAP's qualifying income threshold was 185% FPL, or \$23,606 for a household of one. "Good nutrition is foundational, we want to help ensure families in need of assistance during the COVID-19 pandemic have access," said DHS Designee Andrea Palm. "By increasing the income limit for TEFAP, more Wisconsinites can receive or supplement their food supplies without risk of losing the benefits they receive from other programs."

Medicare Advance Beneficiary Notice of Noncoverage FAQs

By the GWAAR Legal Services Team (for reprint)

If you have Original Medicare (not a Medicare Part C Advantage Plan), you may receive a written notice called an "Advance Beneficiary Notice of Noncoverage" (ABN) from your health care provider or supplier if your provider or supplier thinks that Medicare will probably not pay for the items or services you receive. Below are the answers to some frequently asked questions regarding ABNs.

Q: If I received an ABN for a service that Medicare denied, may I still file an appeal?

A: Yes. You may still appeal the denial of the item or service if the provider billed Medicare and you received a Medicare Summary Notice (MSN) that lists the denied service. If the provider or supplier did not bill Medicare, you will want to request that they do so within one year of the date of service.

Q: I did not receive an ABN for a denied service, am I still responsible for paying?

A: No. You should not be responsible for denied charges if you meet all of the following requirements:

1. You did not receive an ABN from your provider before you were given the service or item;
2. Your provider had reason to believe your service or item would not be covered by Medicare;
3. Your item or service is not specifically excluded from Medicare coverage; and
4. Medicare has denied coverage for your item or service.

Or you may not be responsible for paying if you *did* receive an ABN but one of the following applies:

1. The ABN is difficult to read or hard to understand;
2. ABNs are given by the provider (except a lab) to every patient with no specific reason as to why a claim may be denied;
3. The ABN does not list the actual service provided;
4. You signed the ABN after the date the service was provided; or
5. The ABN was given to you during an emergency or was given to you just moments prior to receiving a service (for instance, immediately before an MRI).

Q: I did not receive an ABN for my hearing aid, but Medicare is not covering it, does that mean I'm not responsible for paying for it?

A: No. A provider or supplier does not have to issue an ABN for an item or service that Medicare *never* pays for, such as hearing aids. In this instance, you would still be responsible for paying for your hearing aid or other item or service that Medicare never covers.

Aging and Disability Resource Center of Marquette County
 855-440-2372 adrcmarquette.org
 Connecting you with support and services



Northwest Connections (NWC) provides Emergency Mental Health Services.

If you or someone you know is in crisis please call **888-552-6642** to reach the crisis line. A live person is available 24 hours a day.

FoodShare October 1, 2019—September 30, 2020

By the GWAAR Legal Services Team (for reprint)

Household Size	Gross income limit (Categorical eligibility) 200% FPL	Gross income limit (Change reporting required if household member(s) have earnings) 130% FPL	Maximum Benefit per month
1	\$2,082	\$1,354	\$194
2	\$2,820	\$1,832	\$355

Income limit: Gross income is less than or equal to 200% FPL or, if gross income exceeds 200% of FPL, the net income of the Elderly, Blind, or Disabled (EBD) household is less than or equal to 100% of the FPL

Asset limit: There is NO ASSET LIMIT for households with gross income less than or equal to 200% FPL; for households qualifying via net income, there is a household asset limit of \$3,500.

If an elder (age 60+) or disabled individual cannot purchase and prepare food separately, they can apply as a separate household if the combined gross monthly income of persons living with the elder/disabled person and his/her spouse does not exceed 165% FPL (\$1,718/ \$2,326). Do not count the income of the elder/disabled person and spouse in this calculation.

Marquette County Community Garden:

Are you a local business, organization or family looking to support your community while social distancing? Come and volunteer at the community garden!

Produce is grown for Care & Share Food Bank and Senior Nutrition Program.
 Located by the food bank: N2975 Highway 22 South Montello, WI
 If interested call Amelia Cisewski, Nutrition Coordinator at (608) 297-3146



New Caregiver Resource in Wisconsin - Trualta

With social distancing guidelines preventing the usual support groups, caregiving classes, and conferences from proceeding as usual, a new educational tool is now available in Wisconsin. **Trualta** is an online portal that helps caregivers develop skills and find local resources, all from the comfort and safety of home.

Trualta gives you unlimited access to articles, videos, audio lessons, and printable tip sheets to improve your caregiving journey. You can develop skills and feel more confident in your ability to handle challenging care situations including those related to personal care, safety, brain health, and even your own wellness. You will have access to trainings from Teepa Snow who teaches skills and techniques to improve your ability to care for someone with dementia. Alzheimer's Music Connect can also be accessed through the portal, which can improve the mood and behavior of someone with dementia. You can learn about strokes and how they affect a person's thinking, movement and communication. Providing hands-on care like shaving, showering and oral care are also covered. Topics such as Keep Your Cool, Caregiver Guilt and Balancing Work and Caregiving provide helpful tips for keeping yourself mentally and emotionally healthy as well as host of other topics related to caregiving; and new content is being added regularly.

With an on-demand learning library this big, you get to choose what you learn, how you learn, and when you learn. The lessons vary from 5 minutes to 2 hours, so you can pick what you want based on the time you have. With Trualta, you have access to materials any time of the day and anywhere you are, so you don't have to worry about fitting Trualta into your busy schedule. Once you create your Trualta account, you will continue to have access to the materials for the entire year.

[Trualta is easy to use on a computer, laptop or tablet and is available at no cost to Wisconsin caregivers thanks to the National Family Caregiver Support Program.](#) If you are interested in learning more about Trualta contact [Colleen Sengbusch at 608-297-3101](#).

Can Diet Reduce Inflammation?

By Amelia Cisewski, RDN, CD

When you hear the word inflammation many people think about the redness, warmth, swelling that occurs in response to an injury or infection. This is acute inflammation and our bodies natural way to speed up the healing process. When the body is injured, our immune system release white blood cells to surround and protect the area. When inflammation lingers for a long time, the immune system continues to pump out white blood cells and prolongs the process. This is called chronic inflammation. When this happens, the white blood cells may end up attacking nearby healthy tissues and organs. Some research suggests that heart disease, Type 2 diabetes and obesity might be related to chronic inflammation.

Various diets are promoted to reduce chronic inflammation, but researchers are still figuring out how what we eat may play a factor for inflammation. So far, it is found that eating a variety of nutritious foods may help reduce inflammation in the body and help keep the immune system working well.

Dietary Approaches that May Help Reduce Inflammation:

1. Eat a Variety of Fruits and Vegetables

- They contain natural substances called phytonutrients that may help protect against inflammation
- All forms of vegetables count including fresh, frozen, canned and dried. Look for products with no added sugar and lower amounts of sodium.

2. Be Smart about Protein

- Choose leaner meat options such as skinless chicken or turkey or lean cuts of beef or pork
- Enjoy plant proteins like beans, peas, or lentils
- Include low fat or fat free dairy products like skim milk and yogurt, which are lower in saturated fat
- Minimize highly processed foods such as deli meat, bacon, and sausage

3. Choose Healthy Fats

- Use monounsaturated fats, including olive, safflower, sunflower, canola, peanut and avocado oils
- Eat omega-3 rich foods like fatty fish (salmon, tuna, mackerel) at least 2 times per week
- Snack on nuts, such as walnuts or toss ground flaxseed or chia seeds into salads or cereal
- Minimize highly processed foods that contain partially hydrogenated oils and high amounts of saturated fats

4. Select Whole Grains

- Choose whole-grain flours and cereals more often, rather than those made with refined flour
- Include a variety of whole grains, such as brown rice or quinoa

5. Experiment with Fresh Herbs and Spices

- Infuse flavor into your dishes by adding fresh herbs
- Spice up your recipes by experimenting with spices

Other Lifestyle Factors

Though what you eat is important, it's not the only factor that impacts chronic inflammation. To stay healthy:

- Get adequate sleep— both quality and duration of sleep directly impact inflammation
- Be active— regular physical activity has anti-inflammatory effects. Aim for 30-60 minutes of moderate-intensity physical activity a day most days of the week.
- Achieve and maintain healthy weight— excess body fat could contribute to increased inflammation.

How Long Should I Keep This?

One challenge of caring for a loved one can be organizing their important documents. Keeping paperwork in order may seem overwhelming, especially if a system for sorting and organizing has not yet been put in place. But however unpleasant this job might seem it is a good idea to go through old records and determine whether it is time to fire up the shredder or hold on to the records a bit longer. Keeping this paperwork organized will make life easier moving forward.

Below are general recommendations on how long certain documents should be stored.

Keep for **Less** than 1 Year

- ATM, bank-deposit, and credit-card receipts until you reconcile them with your monthly statements. Once you've done that, shred the paper documents (to avoid ID theft) or securely trash electronic files unless you need them to support your tax return.
- Insurance policies and investment statements until new ones arrive.
- Pay stubs to verify W-2 at the end of the year.

Keep for **More** than 1 Year

- Loan documents (until the loan is paid off).
- Vehicle titles until you sell the vehicles.
- Investment purchase confirmations in stocks, bonds, mutual funds or anything else. Keep until you sell the investment so you can establish your cost basis and holding period. If that information appears on your annual statements, you can keep those instead.

Keep for **7** Years

- Supporting tax documents (W-2, charitable donations receipts, etc.)

Keep Forever

- Essential records such as birth and death certificates, marriage licenses, divorce decrees, Social Security cards, and military discharge papers.
- Defined-benefit plan documents, estate-planning documents, life-insurance policies, and an inventory of your bank safe-deposit box.
- Annual tax returns.

If you have any questions about organizing paperwork or other caregiving issues, please contact the ADRC of Marquette County. *by the GWAAR Legal Services Team, Sources: <http://www.consumerreports.org/taxes/how-long-to-keep-tax-documents/> <https://www.bankofamerica.com/deposits/manage/how-long-to-keep-documents-before-shredding.go>.*

Farm Center Offers 24/7 Hotline, Other Counseling Resources in New Pilot Program

Media Contacts: Rick Hummell, Public Information Officer, 608-224-5041 richard.hummell@wi.gov
Wisconsin farmers facing increased stress and other challenges can access additional free and confidential counseling resources by contacting the Farm Center at the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP). As part of a new pilot program, the Farm Center can now connect callers to a 24/7 Farmer Wellness Hotline. The hotline can be reached at 1-888-901-2558. Licensed mental health professionals contracted by the department will provide immediate, in-the-moment care.

In June, the Farm Center launched 'Rural Realities,' a podcast offering advice to farmers and farm service providers about managing stress and anxiety. To listen to the podcast, visit FarmCenter.wi.gov. Later this month, the Farm Center will begin hosting QPR trainings (Question-Persuade-Refer) for people who work closely with farmers, so they can learn how to identify the warning signs of a suicide crisis and direct the person to appropriate resources.

Since the mid-1980s, the Farm Center, part of the Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP), has provided a variety of farmer services including financial and business consultation, farm succession planning, conflict mediation, and consultation related to production opportunities

Apple Carrot Muffins

Ingredients

- 2 cups all-purpose flour
- 1 tbsp. baking powder
- 2 tsp. baking soda
- 1/8 tsp. salt
- 1 tsp. ground cinnamon
- 4 eggs
- 1 cup unsweetened applesauce
- 3/4 cup brown sugar
- 3 cups shredded carrots



Directions

- Preheat oven to 350°F.
- Grease muffin cups or line with paper muffin liners.
- In a large bowl, sift together flour, baking powder, baking soda, salt, and cinnamon.
- In a separate bowl, combine eggs, oil and brown sugar, beat well.
- Combine egg mixture and flour mixture; mix just until moistened.
- Fold in carrots and drained raisins.
- Spoon into prepared muffin cups. Bake in preheated oven for 20 to 30 minutes.
- Let cool for 30 minutes or eat immediately.

Autumn Vegetable Succotash

Ingredients

- 1/4 cup olive oil
- 1 cup diced onion
- 2 cloves garlic, finely chopped
- 2 cups diced red bell peppers
- 2 cups diced zucchini
- 2 cups diced yellow summer squash
- 3 cups frozen lima beans
- 3 cups fresh or frozen corn kernels
- 2 tbsp. coarsely chopped fresh sage



Directions

1. In a skillet over medium-high heat, add oil. Add onion and cook until translucent (about 2 minutes.)
2. Add garlic, bell peppers, zucchini, squash, lima beans, and corn.
3. Season as desired. Cook, stirring until vegetables are tender (about 10 minutes).
4. Stir in sage and serve.

We're often asked, "What's the best age to start receiving retirement benefits?" The answer is: there's not a single "best age" for everyone. The most important thing is to make an informed decision. Base your decision about when to apply for benefits on your individual and family circumstances.

Would it be better for you to start getting benefits early with a smaller monthly amount for more years, or wait for a larger monthly payment over a shorter timeframe? The answer is personal and depends on several factors, such as your current cash needs, your current health, and your family longevity. You should also consider plans to work in retirement and other sources of retirement income. Most importantly, study your future financial needs and obligations, and calculate your future Social Security benefit.

We encourage you to weigh all the facts carefully before making the crucial decision about when to begin receiving Social Security benefits. This decision affects the monthly benefit you will receive for the rest of your life, and may affect benefit protection for your survivors.

SSA's New Retirement Portal

Our new retirement portal is more user-friendly and easier to navigate, whether you're ready to learn about, apply for, or manage your retirement benefits. The redesigned portal will make it easier for you to find and read about retirement benefits, with fewer pages and clearer information. We condensed and rewrote most of the pages to make them easier to understand. The portal is compatible for use on mobile devices so you can learn and do what you want from wherever you want.

Our retirement webpage has information including:

- Retirement Publications;
- Benefit Calculators;
- Retirement benefits estimates;
- Full retirement age information; and
- Spouse benefits.

You and your loved ones can access all of these resources at www.ssa.gov/benefits/retirement.

The most effective way to defeat scammers is to know how to identify scams. You should just **hang up** on any call you're uncertain of and ignore suspicious emails. Scammers are always finding new ways to steal your money and personal information by exploiting your fears.

One common tactic scammers use is posing as federal agents and other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Just **hang up**.

As a reminder, you should continue to remain vigilant of phone calls when someone says there's a problem with your Social Security number or your benefits. If you owe money to Social Security, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call. If you do business with us, remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
- Promise a benefit increase or other assistance in exchange for payment.
- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- Demand secrecy from you in handling a Social Security-related problem.
- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. If you get a suspicious call claiming to be from Social Security, you should **hang up** and report it to our law enforcement office at oig.ssa.gov.

Social Security Column

During the current coronavirus pandemic, we continue to provide help to you and other people in your communities. While our offices are not providing service to walk-in visitors due to COVID-19, we remain ready and able to help you by phone with most Social Security business. You can speak with a representative by calling your local Social Security office or our National 800 Number. You can find local office phone numbers online by using our Social Security Office Locator at www.ssa.gov/locator.

We offer many secure and convenient online services at www.ssa.gov/onlineservices, where you can:

- Apply for Retirement, Disability, and Medicare benefits;
- Check the status of an application or appeal;
- Request a replacement Social Security card (in most areas);
- Print a benefit verification letter; and Much more.

Although you can do most of your business with us online, we know that service channel isn't right for everyone. You can still count on us by phone. If you have a critical situation and we cannot help you with by phone or online, we may be able to schedule an appointment for you.

If you need help, please don't wait until we can see you in person. Call us now and get the help you need. We also understand that getting medical and other documentation can be difficult due to the pandemic, so we are continuing to extend certain deadlines wherever possible.

Virtual Events (and resources) for Caregivers can be found on the Wisconsin's Family Caregiver Support Programs website:
wisconsincaregiver.org

Marquette County Caregiver Support Group

Taking care of you... so you can keep taking care of them.

September 23rd and October 21st ■ 1pm – 2pm

Starting September 2020 **** Online or call-in for Marquette County

Call Colleen at 608-297-3101 for more information

MEDICARE SAVINGS PROGRAM

If you are a Medicare beneficiary there are Medical Assistance cost-sharing programs that provide assistance with Medicare co-pays, deductibles and premiums to low-income Medicare beneficiaries.

QMB: Pays for your Part B premium, Part A & B Medicare deductibles and co-pays.

SLMB/SLMB+: Pays **only** for the Part B premium.

Please contact **Meg at (608) 297-3103** for either of these programs.

Question of the Month 2020

Throughout this year we will be having a Question of the Month. Participants can discuss and answer the question and give written responses to the dining site manager or meal driver. All submitted answers will be entered in a drawing for an ADRC prize and the winners will be featured in the Marquette County Senior Newsletter.

June's Question of the Month: Getting a good night's sleep can be a challenge for many of us. What are three ways to help us get a good night's sleep?

- Go to bed at the same time every night and wake up at the same time every day
- Limit daytime naps- no more than 30 minutes and earlier in the day
- Avoid alcohol and caffeine (including chocolate) 4 hours before bedtime
- Relaxation techniques to manage stress and worries
- Create a restful environment that is cool, dark and quiet
- Avoid going to bed hungry or eating a large meal within 2 hours of bedtime
- Regular physical activity but not close to bedtime

Congratulations to **Shirley Wilkins** (pictured below), our winner in June!

July's Question of the Month: The American Heart Association and CDC recommends that adults get 2 hours and 30 minutes of moderate physical activity per week. List 2 ways physical activity help can us.

- Strong heart and lungs
- Good muscle strength
- Good flexibility and balance
- Weight control
- Better sleep
- Less pain & more energy
- Less anxiety and depression
- Less constipation



Congratulations to **Ron Alexander** (pictured above), our winner in July!

September- It is important to follow food safety while prepping, cooking, and storing food to help prevent food-borne illnesses. What are 2 ways to keep food safe?

October- Healthy teeth make it easier for us to eat well and enjoy food. What are 2 things we can do to help prevent tooth decay or tooth loss?



care & share
FOOD BANK
of Marquette County

608-369-1059 | PO BOX 821 N2975 HWY 22
MONTELLO, WI 53949

Food distributions take place from the Care & Share Food Bank of Marquette County, N2973 St. Hwy. 22, Montello on **Thursdays from 12-3 PM**. The following schedule is suggested: If you have

questions, call **(608) 369-1059**. This institution is an equal opportunity provider.

Eligible Family Address	Distribution Schedule
Montello, Neshkoro, Packwaukee, Dalton	1 st Thursday of Month
Westfield	2 nd Thursday of Month
Oxford, Endeavor, Briggsville	3 rd Thursday of Month

ASK ABOUT YOUR NUTRITION

Are you or your loved one experiencing any of these?

<p>Unplanned Weight Loss</p>	<p>Loss of Appetite</p>	<p>Not Able to Eat or Only Able to Eat Small Amounts</p>	<p>Feeling Weak or Tired</p>	<p>Swelling or Fluid Accumulation</p>
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Talk to your healthcare provider.

Go to nutritioncare.org/YourNutrition for more

September 2020

Note: All meals include milk and bread (if not listed on the day). Meals are for those 60+ years old. Exemptions apply, but need to be approved. Please call the Nutrition Coordinator for more information. 608-297-3146.

SENIOR DINING MENU

Monday	Tuesday	Wednesday	Thursday	Friday
<p>1</p> 	<p>2</p> <p>Brain Boosting Lunch Baked Salmon Fillet Cheesy Scalloped Potatoes Garden Vegetable Cake and Ice Cream</p>	<p>3</p>	<p>4</p> <p>Turkey Stew Asparagus Cottage Cheese Dried Fruit Brownie</p>	
<p>7</p> <p>Closed</p> 	<p>8</p>	<p>9</p> <p>Pork Chops & Gravy Mashed Potatoes Diced Beets Pear Crumble</p>	<p>10</p> <p>Chicken Alfredo Lasagna Stewed Tomatoes Breadstick Black Bean Salad Cherry Bars</p>	
<p>14</p> <p>Italian Sub with Lettuce and Tomato Italian Pasta Salad Green Beans & Dip Black Forest Cake w/ Cranberries</p>	<p>15</p>	<p>16</p> <p>Oven Baked Chicken Calico Baked Beans Carrots Creamy Tropical Fruit & Granola</p>	<p>17</p> <p>Liver and Onions Sweet Potatoes Red Cabbage Apple Slices & Dip</p>	
<p>21</p> <p>Sweet & Sour Chicken Fried Rice and Vegetables Sugar Snap Peas Vanilla Pudding with Oranges</p>	<p>22</p>	<p>23</p> <p>Cream of Broccoli Soup Club Wrap Sun Chips Grapes</p>	<p>24</p> <p>Swedish Meatballs Over Zucchini Noodles Pulse Mélange Vegetables Cake with Fruit</p>	
<p>28</p> <p>Sloppy Joes Potato Wedges California Blend Veggies Blueberry Pie</p>	<p>29</p>	<p>30</p> <p>Turkey Shepard's Pie Summer Squash & Zucchini Mixed Fruit Cookie</p>		

Marquette County Nutrition Program

Nutritious meals are served at **Six Senior Dining Sites** throughout the county for individuals 60+. In addition to getting delicious meals, each site provides an opportunity to meet new people, participate in social activities, and keep informed of programs and issues. There are no income guidelines. There is a suggested donation of \$3.00. Call one business day before by 3:00pm to reserve your place at the table. To make a reservation call 608-297-3146.

Endeavor Civic Center

400 Church St, Endeavor WI 53930
Meals Served: 12:00 - Wed

Montello Senior Center (Dome)

140 Lake Court, Montello WI 53956
Meal Served: Noon - Mon, Wed, Fri

Neshkoro Library

132 S. Main St, Neshkoro WI 54960
Meal Served: 12:00- Mon, Wed, Fri

Oxford Village Hall

129 S. Franklin St, Oxford WI 53952
Meals Served: 11:45 - Tues and Thurs

Packwaukee Town Hall

N3511 State St, Packwaukee WI 53953
Meal Served: 11:30 - Mon and Fri

Westfield Municipal Building

129 E. 3rd St, Westfield WI 53964
Meal Served: 12pm- Mon thru Fri



Home-delivered meals are provided for those age 60 + who are homebound and unable to prepare meals on their own. Please call for eligibility qualifications. Meals are delivered to participant's homes M, W, F. Frozen meals are also available. The suggested donation of \$3.25 per meal. No one will be denied a meal due to their inability to contribute. For more information, call **608-297-3146**.



Marquette County Senior Citizens, Inc.

Marquette County Senior Citizens, Inc. is an organization of senior citizens in Marquette County. We provide a comfortable place for all Senior Citizens to meet, become informed, enjoy programs, keep active and promoting healthy living. We are open to suggestions for future trips and activities. For more information about membership or events, please call (608) 297-7815 between 10:30 am and 1:00 pm.

October 2020

Note: **All meals include milk and bread (if not listed on the day).** Meals are for those 60+ years old. Exemptions apply, but need to be approved. Please call the Nutrition Coordinator for more information. 608-297-3146.

SENIOR DINING MENU

Monday	Tuesday	Wednesday	Thursday	Friday
 <p>5 Chicken Spaghetti Squash Side Salad Pumpkin Pie Dip With Ginger Snap Cookies</p>	 <p>6</p>	<p>1</p>	<p>2 Pulled Pork and Gravy Rosemary Roasted Potatoes Green Beans w/ Red Onions Dried Fruit Ice Cream</p>	<p>9 Meatloaf Baby Bakers Fall Blend Vegetables V-8 Juice Zucchini Bars</p>
<p>12 Pork Burrito Spanish Rice Scalloped Corn Peaches</p>	<p>7 Brain Boosting Lunch Poor Man's Lobster Sweet Potato Puffs Edamame Salad Cranberry Apple Cake</p>	<p>8</p>	<p>15</p>	<p>16 BBQ Chicken Breast Baked Beans Garden Vegetable Cranberry Jell-O</p>
<p>19 Stuffed Peppers WI Blend Vegetables Garden Butternut Squash Baker's Choice</p>	<p>14 Beef & Pasta Primavera Moon Blend Vegetables Cottage Cheese & Chives Banana Coconut Cream Pie</p>	<p>21 Turkey and Gravy Mashed Potatoes Asparagus Cranberry Fluff</p>	<p>22</p>	<p>23 Taco Salad Lettuce, Taco Meat, Tomatoes, Black Olives, Peppers, Beans, Cheese Layered Cake</p>
<p>26 Pork Jaeger Schnitzel Mashed Potatoes Brussel Sprouts Sweet Potato Bars</p>	<p>28 Steak, Egg, Cheese Croissant Potatoes O' Brien Juice Fruit</p>	<p>29</p>	<p>30 White Chili Warm Apples & Cranberries Veggie Pita Pocket Red Velvet Cupcake</p>	

Elderly Benefits Specialist Program

SENIORCARE

SeniorCare helps Wisconsin Residents age 65 or older cover the cost of their prescription drugs. It is a program that works alone or with Medicare Part D to minimize your out-of-pocket drug costs. You can join anytime for \$30 a year, and if you have SeniorCare you won't pay a penalty for not enrolling in Part D. Is SeniorCare a good option for you? To find out call your Elder Benefit Specialist!

Elder Benefit Specialists counsel persons about public and private benefits. They provide information, advocate and represent people 60+ on public and private benefit issues. Assistance with applying for a wide range of benefits. Elder Benefit Specialists can help with Medicare, Medical Assistance, Senior Care, Social Security Retirement and Disability, Housing and Utility Issues, Appealing Denials of Benefits and a wide range of other topics. Outreach dates will be set once the Dining Sites open back up. Please contact the Elder Benefit Specialist, **Meg Wandrey, at 608-297-3103.**



Upcoming Foot Clinic Dates

At this time, Foot Clinic is still canceled until further notice. Please continue to watch for updates in future newsletters, the Marquette County Tribune, the Marquette County Government webpage, or you receive a call from the health department.

Upcoming Immunization Clinic Dates for 2020:

At this time, there are no immunization clinics scheduled. Please watch for updates in future newsletters, the Marquette County Tribune or the Marquette County Government webpage.

Call if you have any questions. 608-297-3135

MCHD



Public Health
Prevent. Promote. Protect.

Special Events Calendar - 2020

Sorry the senior dining locations remain closed.
We are unable to determine when we will
reopen. Please check adrcmarquette.org for
information on services.

Marquette County Senior Citizens, Inc.,
Senior Dome, 140 Lake Ct., Montello, WI.

Marquette County Senior Citizens, Inc. is an organization of senior citizens in Marquette County. We provide a comfortable place for all Senior Citizens to meet, become informed, enjoy programs and partake in activities that keep them active, promoting healthy living. Members enjoy trips, card playing, and Wii bowling tournaments. Members receive discounted rates at area businesses and invitations to member events.

Exercise at the Senior Dome, 10-11am on Monday, Wednesday, & Friday.
Call ahead to Phyllis, 920-979-7027.

Card playing, Tuesday Afternoon 12:30pm.

Pot Luck, 2nd Sunday of each month.

Wii Bowling, Thursdays at 12:30 Starting in September

For more info about membership or events, please call **608-297-7815** and leave a message.

Beware of scams that are going around especially those that have started since COVID-19. One of the newer scams comes in the mail and states that payments will be suspended or discontinued unless you call the phone number provided. Please know that the Social Security Administration (SSA) will not be suspending or discontinuing your benefits because of their offices being closed to the public. SSA will not ask for payments in forms of gift cards, wire transfers, internet currency or by mailing in cash.

Special Events Calendar - 2020

Summertime moments



Another scam to beware of is scammers offering COVID-19 testing to Medicare beneficiaries in exchange for personal information. The scammers are using telemarketing calls, social media and door-to-door visits to offer the testing. Scammers are hoping to collect insurance information to be able to fraudulently bill Federal health care programs or even commit medical identity fraud.

MARQUETTE COUNTY
DEPT. OF HUMAN SERVICES
PO BOX 405
428 UNDERWOOD AVE
MONTELLO, WI 53949

ADDRESS SERVICE REQUESTED



humor
generosity
support
life
connections
thanks
selfless
caregiving
love
sacrifice
overwhelming
sickness
home
stressful
caregiver
difficult
hope
strength
dedication
family