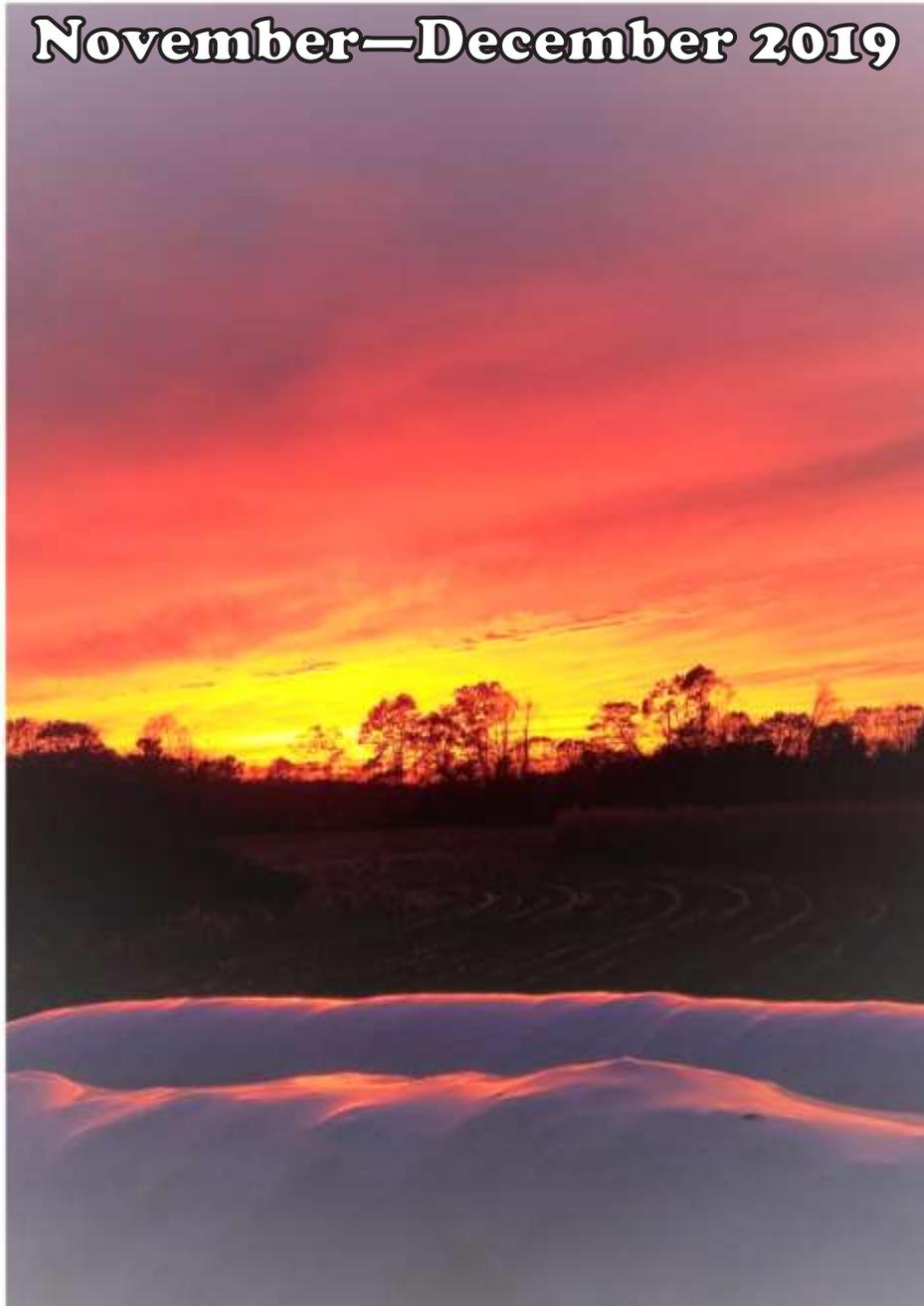


Marquette County Senior Citizen News

ADRC OF MARQUETTE COUNTY
PO BOX 405 • 428 UNDERWOOD AVE
MONTELLO, WI 53949 • (608) 297-3124

November—December 2019



First glimpse of winter! Submitted by: Amelia Cisewski

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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



There's a Living Well with Chronic Conditions workshop starting soon near you!

**January 8- February 12,
2020
Wednesdays
1:00-3:30pm**

**Montello Senior Village
Apartments**

101 Village Square Montello, WI 53949

Suggested Donation: \$15

Call (608) 297-3146 to register or
more info



Help Yourself to Better Health

Living with a chronic condition such as arthritis, cancer, heart disease, or another on-going health problem can be physically, emotionally and financially draining.

Taking care of yourself is important. And you can! But you need the tools and knowledge to help you.

Living Well with Chronic Conditions can show you the way!

What is Living Well with Chronic Conditions? And why should I take it?

Living Well is focused on teaching you the skills to better manage your health and well-being. The workshop meets once a week for six weeks and has been studied and shown to help family caregivers:

- Short-term goal setting
- Healthy eating and nutrition: food label reading and meal planning
- Relaxation techniques
- Planning for the future
- Partnering with health provider
- Fitness for exercise & fun!
- Feedback and problem-solving
- Stress and depression management
- Communicating effectively with friends, family, and your medical team



wiha
Wisconsin Institute
for Healthy Aging

CUT THE CORD

Learn ways to effectively use technology. Emphasis on using streaming technology.

November 19th 1-2 PM

November 20th 6-7PM

Beginners are encouraged to sign-up, but space is limited, so make sure to stop at the Westfield library or call 608-296-2544 to reserve your spot.



INTRODUCTION TO TECHNOLOGY

Discover ways to use smart-phones and tablets.

December 3rd 1-2PM

December 4th 6-7PM

Beginners are encouraged to sign-up, but space is limited, so make sure to stop at the Westfield library or call 608-296-2544 to reserve your spot.



Ethel Everhard Memorial Library

117 East Third Street

Westfield, WI 53964

608-296-2544

LOVE
the **LIBRARY**

Did you know.....

The Social Security Administration announced a 1.6% cost-of-living adjustment for 2020,

Winter Weather Preparedness

Winter weather creates the possibility of closing the Senior Dining Sites and canceling Home-Delivered Meals. If Montello School is closed then the dining sites will be closed and home-delivered meals will not be delivered. Listen to the following radio stations for information on closings due to bad weather.

WCWC Radio 96.1 FM

WDDC Radio 100 FM

WISS Radio 102.3 FM

WBKY 95.9 FM

There are other situations that may cause us to cancel meals. We will make the decision based on road conditions, weather forecast and the safety of drivers.

Be sure to be prepared to provide your own meals on cancelled days. Therefore, now is a great time to stock up with an "emergency food shelf" of shelf stable foods in case of winter weather closures and ready-to-eat foods in case of a winter weather related power outage.

Planning ahead for situations when you may need an emergency food supply is a good idea. How much and which foods to store will depend on the members of your family household, your preferences, special health conditions, ability to use the food in an emergency, space for storage and how far you live from a grocery store.

A three-day emergency food supply should be sufficient for most situations. In addition to your short-term food supply, store water, personal hygiene items, flashlights, blankets and other supplies for emergency use. The food supply needs to be nonperishable; select foods that require no refrigeration, minimal or no preparation or cooking, and little or no water. Try to select food that are compact and lightweight.

Following are some suggested shelf stable food items:

- Juices- individual juice boxes (choose 100% juice)
- Canned fruit or individual fruit cups (in 100% juice)
- Dry cereal (cold or hot)
- Canned tuna or chicken
- Canned spaghetti, ravioli, etc.
- Canned soup or beans (choose low sodium)
- Peanut butter and jelly
- Canned vegetables (choose low sodium)
- Crackers (choose whole grain)
- Protein or fruit bars
- Cereal bars, granola bars
- Milk- powdered, canned, or Organic Shelf -stable milk
- Hot cocoa mix, tea, instant coffee
- Nuts, roasted soy beans
- Trail mix
- Smoked or dried meats, like beef jerky
- Dried fruits (raisins, Craisins, prunes, apricots, etc.)
- Pudding or gelatin cups
- Cheese or peanut butter crackers
- Carnation instant breakfast
- Bottled water



Memory Café

A Memory Café is a social gathering place for persons with memory loss, mild cognitive impairment, early Alzheimer's, or other dementias, their family and friends. No need to register, just drop-in.

First Wednesday of each month

10:00 a.m. - 12:00 p.m.

Westfield Village Hall

124 E. 3rd St., Westfield

Call Dementia Outreach Specialist
Kristine Biesenthal, 920.294.4100,
for more information.



Wed, December 4th, 10am-noon

Join us for Christmas tunes & delicious hot cocoa! In anticipation of the holidays, we will decorate cut out cookies to take home. Thanks to 'Our House Senior Living' for the cookies! No need to RSVP. Just drop in! Bring family and friends too!

We will not meet in January due to News Year Day. Happy 2020!

Be sure to make your meal reservation for the Westfield Senior Dining Site!

Call 608-297-3146 at least 24 hours in advance.

Questions? Please call Kristine at 920-294-4100 (office) or 920-765-3359 (cell).

Note: If Westfield School District is closed or delayed due *for any reason*, the Memory Café will be cancelled.

CMS Working to Resolve Medicare Premium Easy Pay Error

In September, approximately 411,000 beneficiaries across the country who directly pay their Medicare premiums through Easy Pay (Automated Clearing House payments) had their October premiums deducted twice from their bank accounts. The Centers for Medicare & Medicaid Services (CMS) stated that the U.S. Treasury Department is working to correct this duplicate charge. The Treasury Department is also reaching out to financial institutions to let them know about error and ask them to treat customers with understanding.

Beneficiaries concerned with overdraft or other fees related to the issue should contact their bank and ask that the fees be waived. Beneficiaries may contact 1-800-MEDICARE, for any questions or to find out whether or not their account was affected.

Check Your Beneficiary Designations!

When was the last time you checked the beneficiary designations on your retirement and other investment accounts? When you sign up for a 401(k) or any other bank or investment account, you are asked to name a beneficiary who will receive the money in the account when you pass away. Many people fill out the form and forget who is listed as a beneficiary on an account. Although many people make sure that important documents like wills are updated when necessary, they often overlook beneficiary designations on financial accounts. If it's been awhile since you checked, you may find that your designated beneficiary is not who or what you think it should be. For example, if you're divorced, your ex-spouse may still be listed as a beneficiary. If you didn't choose a beneficiary or your named beneficiary has passed away, your beneficiary may be determined by federal or state law or by the plan document that governs your retirement accounts. Whatever your beneficiary statement says will trump your will.

Fortunately, changing your beneficiary isn't hard to do. If you do not remember who you've chosen as a beneficiary, you can request a copy of your beneficiary forms from your financial institution. You can revoke your beneficiary designation and choose a new beneficiary with a change of beneficiary form. You can also add additional beneficiaries. If you change or add beneficiaries, make sure that your account administrator has received the form. Beneficiary designations are only effective if they are received by the account administrator before the account owner dies.

You should check your estate plan periodically, including your will, power of attorney documents, and any beneficiary designations. You should also check these documents after major life events, like marriage or divorce. If you have any questions about your beneficiary designation, you should contact your financial institution. If you have questions about any other documents in your estate plan, you should contact an estate planning attorney. To find an estate planning attorney near you, you can contact the State Bar of Wisconsin's Lawyer Referral and Information Service at (800) 362-9082 or search online here: <https://www.wisbar.org/forPublic/INeedALawyer/Pages/Lawyer-Referral-Request.aspx>

Volunteering Helps Us as We Age!

A national study of health and well-being funded by the National Institute on Aging reports how volunteering as we age has numerous benefits. The following are the highlights of the study:

- Older adults volunteering 10 or fewer hours a month feel more satisfied with life, like themselves, and have good relationships with others. Volunteering provides opportunities to make friends and gain self-esteem from seeing how volunteering benefits others. (Interestingly, the study suggests that volunteering more than 10 hours may actually cause stress).
- Making charitable donations of any size is linked to greater well-being. For older adults limited by health problems, giving money may provide a way to stay involved and connected.
- Older people who volunteer report feeling more cheerful, more peaceful, more satisfied, and more full of life.
- Volunteering fulfills the need to contribute to future generations by passing on skills or knowledge.
- Those who have more contact through volunteering have better mental functioning (thinking, remembering) as they age.
- Volunteering helps older adults without social roles (an employee, a partner, or a parent) maintain a sense of purpose such as having goals, aims, and direction.
- Volunteering provides meaningful activities or new roles that sustain self-identity and purpose.

The full study can be found from MIDUS (Midlife in the United States) at <http://www.midus.wisc.edu/newsletter/volunteering.pdf>.



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

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 3 months prior to your application must be at or below the amounts listed:

1 IN HOUSEHOLD	\$7168.25
2 IN HOUSEHOLD	\$9374.00
3 IN HOUSEHOLD	\$11,579.50
4 IN HOUSEHOLD	\$13,785.25



To apply please call **608-297-3124** towards the **end of September**

November is Hospice and Palliative Care Awareness Month

Every year, millions of Americans receive palliative care or hospice care. It's important to know the difference between the two types of care. Palliative care and hospice both provide comfort care, pain relief, and symptom management. Palliative care can be helpful at any stage of illness, while hospice care begins when treatment has stopped because it is likely that the patient will not survive the illness.

Palliative care is provided by specially-trained doctors, nurses, and other care providers, like nutritionists or social workers, who work with the rest of the patient's care team. Care can be provided in hospitals, nursing homes, outpatient clinics, or in the patient's home. The goal of palliative care is to provide relief from the symptoms of a serious illness in order to improve quality of life for the patient. Palliative care can help with a range of issues, like pain, depression, anxiety, fatigue, loss of appetite, and difficulty sleeping. It can improve a patient's ability to tolerate uncomfortable treatment. Care can be provided at the same time as curative treatment and may begin at the time of diagnosis.

Hospice, on the other hand, is for patients who have decided not to continue receiving treatment for their terminal illness. Instead, hospice care provides comfort for the patient and support for the entire family. The patient may continue receiving medical care for conditions other than the terminal illness. Hospice care is typically offered only when the patient is not expected to live for more than six months. Care is not tied to a specific location – hospice services can be provided at the patient's home or in hospitals, nursing homes, or even a separate hospice center. The hospice care team includes doctors, nurses, social workers, spiritual advisors or members of the clergy, and trained volunteers. In addition, respite care is available if family caregivers need a break.

Medicare covers 100% of hospice care if: a patient's regular doctor and hospice doctor agree that the patient is terminally ill and not expected to live for more than six months, the patient accepts comfort care instead of care to treat the terminal illness, and the patient signs a statement choosing hospice care. After six months, a patient can continue to receive hospice care as long as the hospice doctor recertifies that the patient is terminally ill. While receiving hospice services under Medicare, the patient may need to pay a copayment of no more than \$5 for each prescription drug for pain relief and symptom control. In addition, the patient may need to pay 5% of the Medicare-approved amount for inpatient respite care. Medicare does not cover room and board for a patient who receives hospice care. If you have another type of health insurance, check with your insurance company to find out whether your insurance will cover any hospice services.

You can learn more about palliative care and hospice from the National Hospice and Palliative Care Organization at <https://www.nhpco.org/>. **By the GWAAR Legal Services Team (for reprint)**



Care and Share Food Bank New Hours!



Starting November 7th the hours have changed!
Hours will be Thursdays from 12-3.

FoodShare Numbers Change October 1, 2019

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.

Governor Evers Signs Executive Order #45 to Create Retirement Security Task Force

By the GWAAR Legal Services Team (for reprint)

Wisconsin Governor Tony Evers signed an executive order in September to create the Retirement Security Task Force. According to the Governor's press release, "Wisconsin's aging population is expected to increase by 60% by 2030, yet currently, one in seven registered voters in Wisconsin have no way to save for retirement at work." The task force will be led by State Treasurer Sarah Godlewski who reported to Wisconsin Public Radio that "[t]he typical working age family has \$3,000 saved for retirement. That's it. And we know people can't live off of Social Security alone. So one of the things we're trying to understand (is) why is this? Why can't people save for retirement?"

The task force will take on the following objectives:

- Assess the overall preparedness of the state in supporting Wisconsinites' ability to retire in a financially secure manner.
- Evaluate the statewide financial impact of Wisconsin's current retirement system, as well as employer-sponsored and individual retirement plans.
- Identify challenges and obstacles facing Wisconsinites seeking to retire in a financially secure manner.
- Identify barriers to accessing existing employer-sponsored and individual retirement plans, and to participation in public and private retirement options.
- Research best practices from industry, academia, and other states on retirement security.
- Provide guidance on the average amount a Wisconsinite should save to achieve a secure retirement.
- Provide various recommendations on how best the state can address the retirement crisis, reduce regulatory and operational burden on small businesses who want to offer payroll deduction retirement savings options to employees, encourage younger Wisconsinites to save early in life, and innovate reforms to help Wisconsinites to retire in a financial secure manner.

For more information see:

<https://www.wpr.org/wisconsin-state-treasurer-governor-launch-retirement-task-force>

<https://content.govdelivery.com/accounts/WIGOV/bulletins/25f20be> □

Upcoming Foot Clinic Dates



Call for an Appointment! 608-297-3135

November 5th, 19th, 26th,

December 4th, 10th, 17th, 26th

- ◆ Feet are assessed
- ◆ Feet are soaked (about 20-25 minutes)
- ◆ Toenails are trimmed
- ◆ Calluses are addressed
- ◆ Foot massage is given
- ◆ Home instructions are provided

Open Enrollment for Medicare Part D & MA Plans is October 15-December 7



Why is it important to compare drug plans & Medicare Advantage plans each year?

You may have changes to your medications

Your insurance may have switched the way your medications are covered

There may now be quantity limits on your medication(s)

Your medications may now require prior authorization

You may **save money!** Plans change premiums, deductibles and co-pays.

Last open enrollment, Marquette County residents who contacted the EBS saved over \$39,000 by switching plans

You can compare plans by going to www.medicare.gov or by contacting:
Meg Wandrey (Elder Benefit Specialist) 608-297-3103

OUTREACH WILL BE HELD AT THE FOLLOWING LOCATIONS & DATES

(APPOINTMENTS ARE PREFERRED BUT WALK-INS ARE WELCOME.
BE SURE TO BRING A LIST OF YOUR MEDICATIONS)

ENDEAVOR ADD LIFE CENTER

November 13th 12:30-3:30pm

OXFORD ADD LIFE CENTER

November 21st 12:30-4pm

PACKWAUKEE ADD LIFE CENTER

November 18th 12:15-2:15pm

NESHKORO ADD LIFE CENTER

November 20th 12:30-3pm

WESTFIELD ADD LIFE CENTER

November 26th 12:30-4pm

Healthy Eating & Food Safety During The Holidays

By Amelia Cisewski, RDN, CD

The holiday season is a time to enjoy family, friends, and great food. Some get together for holiday parties or making sweet treats like cookies or candies. We tend to eat larger meals and fill up on sweet treats. Research studies show that many adults gain some weight over the holidays. This isn't a dramatic weight gain, though it can accumulate over time. Those extra pounds can be avoided by eating in moderation and using a few simple strategies.

1. Avoid going to a party hungry because this can cause you to overeat. Instead eat a small, healthy snack like fresh fruit, veggies, or nuts before going.
2. Be mindful of how many sugary beverages you drink (like hot chocolate). Along with alcohol, these can add to your daily calories quickly.
3. Fill up your plate with veggies first and eat smaller portions of those rich, high-calorie foods.
4. Eat more slowly and eat until you are satisfied and not 'stuffed'.
5. If you do eat a large meal, eat less at the next meal to balance your daily needs.
6. Stand more than an arm's length away from 'munchy' foods like chips or candies so you aren't tempted to snack on them constantly.
7. Get some physical activity– it reduces stress and makes you feel more energetic.

While enjoying meals with family and friends this holiday season, keep food safety in mind including proper planning, cooking, and wrapping up leftovers.

Tips for Home Food Safety

1. Wash hands before, during, and after food preparation. Wash hands when switching tasks, such as handling raw meat and then cutting vegetables.
2. Keep kitchen surfaces (countertops, cutting boards, and utensils) clean throughout meal prep with hot, soapy water.
3. Always use separate cutting boards for raw meat and for ready-to-eat foods such as fruits and vegetables.
4. Use separate spoons and forks to taste, stir, and serve food.
5. Defrost food in the refrigerator, cover raw meat and place it on the bottom shelf so juices won't drip on other foods. Defrost in the microwave only if you will be cooking it immediately afterwards.
6. If taking food to parties make sure to keep food cold foods cold or hot foods hot.
7. When baking, avoid eating foods containing raw eggs such as cookie dough or cake batter.

Photo From the Community Garden



Quick Golden Squash Soup

Prep/Total Time: 30 minutes Serves: 6

Ingredients

1 medium onion, chopped	1/4 tsp black pepper
2 tablespoons butter	1- 3/4 cups shredded cheddar cheese
4 cups cubed peeled butternut squash	1/4 cup sour cream
4 cups low-sodium chicken broth	1 green onion, thinly sliced (optional)
1/4 tsp dried thyme	

1. In a large saucepan, sauté onions in butter until tender. Stir in the squash, broth, thyme, and pepper. Bring to a boil. Reduce heat; cover and simmer until squash is tender, 10-15 minutes. Cool slightly.
2. In a blender, cover and process squash mixture in small batches until smooth; return all to the pan. Bring to boil, reduce heat to low. Add cheese; stir until soup is heated through and cheese is melted. *Optional:* Garnish with sour cream and onion.

Nutrition Facts: for 1 cup

Calories	294	Saturated Fat	10g	Dietary Fiber	4g
Total Fat	18g	Carbohydrates	26g	Protein	11g

Cranberry Cornbread

Prep Time: 15 minutes Bake Time: 40 minutes Serves: 9

Ingredients

1/2 cup butter, softened	2 tsp baking powder
1 cup sugar	1/2 tsp salt
2 large eggs	1-1/2 cups buttermilk
1-1/2 cups all-purpose flour	1 cup cranberries, halved
1 cup cornmeal	



1. In a bowl, cream butter and sugar until light and fluffy. Add eggs; mix well. Combine the flour, cornmeal, baking powder and salt. Add to creamed mixture alternately with buttermilk. Fold in cranberries.
2. Transfer to a greased 9-in. square baking pan. Bake at 375°F for 40-45 minutes or until a tooth pick inserted in the center comes out clean. Serve warm.

Nutrition Facts: for 1 piece

Calories	350	Sodium	414g	Dietary Fiber	1g
Total Fat	12g	Carbohydrates	54g	Protein	6g

CELEBRATE FAMILY CAREGIVERS

November is National Family Caregiver Month, a time to recognize and thank the many hard working and devoted people who provide care to a loved one.

We all know a caregiver – the gentleman who patiently walks with his wife who's mobility is failing; the woman who gently prods her forgetful husband to follow her back to the car after purchasing groceries; the woman who brings her aging mother to her doctor appointments; the man who brings his kids along to do some repairs on his parent's house. They are everywhere – family, friends and neighbors who help older adults with things they no longer can do on their own. The role of the unpaid caregiver is invaluable and yet they often don't recognize their own worth.

Let's Celebrate Caregivers this month! Here are some things you can do to really help a caregiver and let them know that they are important and appreciated.

1. Stop by their house and say hello. You don't have to bring anything or do anything. Stopping for a quick visit to let them know you are thinking about them can mean a lot, especially if it is hard for them to get out of the house.
2. Call the caregiver and check in on how THEY are doing. Too often the conversation is about the person needing care and the caregivers' needs are forgotten. Listen to them without judging or advising. An opportunity to share their feelings openly and in confidence can be a great help and comfort.
3. Offer to help. Instead of saying, "Let me know if you need something," say, "I am going to help you. Do you want me to cook a meal? Clean your kitchen? Stop at the grocery store?" Be specific and gently insist on helping.
4. Invite them to do something – a walk, coffee, a movie. Maybe they have turned you down too many times, so you stopped asking. Try asking again and offer to help find someone to be with their loved one if that is a problem. Even if they say no, being asked will help them see they are included.
5. Remind them of the importance of self-care, then help them seek out ways to get a break. Go with them to the Marquette County ADRC (Aging and Disability Resource Center) to find out the various types of support that are available.
6. Attend a support group meeting with them. Sometimes it is hard to go alone, and your presence will open up this valuable resource to them.
7. If you are comfortable doing so, offer to care for their loved one for an hour or two so they can get a break.

Check in regularly. It doesn't have to take a lot of time and energy. A weekly phone call can alleviate feelings of loneliness and help them feel special and important.

Take some time to recognize and thank the family caregivers that you know. They deserve to be celebrated!

Jane Mahoney

Older American's Act Consultant

Greater Wisconsin Agency on Aging Resources

Marquette County Caregiver Support Group

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

3rd Wed. of Every Month ■ Noon – 2pm ■ St. John the Baptist Catholic Church

277 E. Montello Street, Montello, WI 53949

Call Colleen at 608-297-3101 for more information

Re-energize Yourself!

No one can anticipate what it will take to care for another person. It starts out with little things, and then slowly progresses to more and bigger things. Pretty soon you find yourself spending an enormous amount of time and energy taking care of someone else. The responsibility becomes overwhelming. You no longer seem to have time for what you used to enjoy, and it feels selfish to try to fit those things in. You are exhausted, resentful, frustrated and alone. And on top of everything, no matter how much you do, it still doesn't seem like enough. It has become difficult to feel good about yourself and life.

The above scenario is real to many people. If you are in a situation like this, you are experiencing caregiver burn-out. These are normal feelings, but they are signs of stress and must be addressed. It is time to put your own needs on your priority list! Maintaining your energy and vitality is important to you and those around you.

You can fight burnout by talking to someone about your feelings, letting go of thinking you must do it all, taking care of your physical health, continuing meaningful social activities, and regularly taking time to care for YOU.

Everyone has their own unique way of re-energizing. It may be a walk, coffee with a friend, reading a book, exercising, playing piano, listening to music, meditation or anything that gives you energy and makes you feel refreshed. Find the things that give you a boost and make it a priority to do them regularly.

Carving out time for yourself can be a challenge but is important to do. Consider asking (or paying) someone to take over for you to give you some respite, then use that time to "re-energize." Be purposeful in using snippets of time (during their nap, favorite show or other independent activity) to do something for you instead of washing dishes or cleaning. Allow friends and neighbors to help you. Be open to moving your schedule around to accommodate things you enjoy.

In the busyness of life as a caregiver, one of the best things you can do is to make time to re-energize yourself. Scheduling time every day or week to do something you love will benefit not only you, but the person you are caring for. Find ways to re-energize so you can be the best caregiver you can be!

Jane Mahoney, Caregiver Support Specialist, Greater Wisconsin Agency on Aging Resources

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.

An Obvious Sign of Scams: Payment in Gift Cards

By the GWAAR Legal Services Team (for reprint)

Recently, a resident of Wisconsin received a threatening call from someone saying he was from the Social Security Administration. The resident was told there was a warrant out for her arrest, and that she needed to cooperate or she would be arrested. He told her exactly how many minutes away the local Dollar General store was from her house, which is where he told her to buy \$200 worth of eBay gift cards. The caller then instructed her to give him the redemption codes on the gift cards. The resident was obviously scared, and complied. After she met this first demand, the caller told her she needed to get another \$500 worth of gift cards to get out of trouble. Luckily, on her drive back to the store, she realized this may be a scam and went to the sheriff's office instead. Gift cards have become a popular way for scammers to steal money because they are nearly as untraceable as cash and are much more transferable. In previous scams, imposters would ask you to wire money to them but, increasingly, they tell you to go put money on a gift card.

How the scams work

The caller will often tell you to go buy a popular gift card from iTunes, Google Play, Amazon, or in the case above, eBay. The caller will tell you to get the card at a particular store near you such as Walmart, Target, Walgreens, CVS, or a dollar store. They may even have you buy several cards at several stores. Sometimes, the caller will stay on the phone with you while you go to the store. Once you buy the card, the caller will demand the gift card number and PIN on the back of the card. Those numbers let the caller immediately get the money loaded onto the card. Once the caller has those numbers, the money is gone, and usually without a trace.

Examples of the types of callers

- Someone may claim to be from the Social Security Administration, telling you that you owe money and if you fail to pay you risk losing your monthly benefit check.
- A caller may pretend to be from law enforcement, a court, or an attorney's office, threatening arrest, court appearance, or bailing someone out of jail.
- Someone might call you and claim to be from the IRS, collecting back taxes or fines.
- The callers might say they're from tech support, asking for money to fix your computer. They may try to tell you that they've detected a virus on your computer that they will help you remove.
- Someone might even say he or she is a family member with an emergency and needs money right now.
- Callers pretend to be from a utility company, telling you to pay your bill by gift card or they'll cut off your power or water.
- Sellers on online auction sites who ask for gift cards will ask to "buy" big items like cars, motorcycles, boats, RVs, tractors and electronics.
- Someone may pose as a servicemember, saying he has to sell something quickly before deployment and needs you to pay by gift card.
- Callers will say you've won a prize for a sweepstakes you probably never entered – but first you have to use a gift card to pay fees or other charges.
- A caller may buy something from you, probably online, and will send a check for more than the purchase price. The caller will then ask you to give them the difference on a gift card, and the check will bounce.

What all of these callers have in common is an urgent need for you to send money right away. Gift cards are not used — and cannot be used — to pay bail, taxes or court fines. Gift cards are just that – gifts.

If you paid a scammer with a gift card, tell the company that issued the card right away. When you contact the company, tell them the gift card was used in a scam. If you act quickly enough, the company might be able to get your money back. Also, tell the store where you bought the gift card as soon as possible. In the case above, the EBS helped the client notify the Dollar General store, which agreed to educate employees about these scams. You can also do the following:

- Tell the [Federal Trade Commission](#) about any type of scam or fraud you detect at ftc.gov/complaint, or call toll-free: 1-877-FTC-HELP.
- Report it to your state Attorney General (for a list of state offices, visit naag.org). From FTC: <https://www.consumer.ftc.gov/articles/paying-scammers-gift-cards>

Sharing Suppers in Endeavor



Sharing Supper began in Endeavor in January 2014. Each supper includes free blood pressure checks, Kids Corner with educational games and activities plus informational booths for guests to learn about services that are available to them in our community. Meals are free and everyone is invited.

The last Wednesday of the Month* @ Endeavor Elementary School

*November 20th & December 18th 5-6:30pm

For more information regarding Endeavor's Sharing Supper, please check the Facebook page



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

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				
Household Size	1	2	3	4	5
Current Gross Monthly Income Less than:	\$1832	\$2470	\$3108	\$3746	\$4385
Household Size	6	7	8	9	10
Current Gross Monthly Income Less than:	\$5023	\$5663	\$6304	\$6945	\$7587

12-3 PM. The following schedule is suggested: (For each additional household member over 10 add 641 monthly) If you have questions, call (608) 369-1059. This institution is an equal opportunity provider.

The Senior Evening Meals had a good turnout on October 8th! Everyone had a fabulous time and great food. Westfield's Harvest Celebration had entertainment from the Berthon Family and Montello supported their favorite sports teams while enjoying Terry & Danny the Singing Ventriloquist. Oxford was Home on the Range with edible campfires, cow pies, and had a Sing Along with Annie in front of a campfire. Fun was had by all!



November 2019

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.

ADD LIFE SENIOR DINING MENU

Monday	Tuesday	Wednesday	Thursday	Friday
 4 Closed for training	5 Ring Bologna & Sauerkraut Cheesy Diced Potatoes Broccoli Peaches	6 Brain Boosting Lunch Baked Salmon Fillets Baked Beans Garden Vegetable Juice Cake and Ice Cream	7 Bacon Cheeseburger Lettuce & Pickles Tater Tots Country Style Veggies Chocolate Pecan Bars	1 Caregiver Luncheon Bean and Ham Soup Salad Breadstick Coconut Cream Pie
11 Closed 	12 White Chili Everything but Lettuce Salad Apple Slices Cake	13 Philly Beef Steak Spudsters Stewed Tomatoes Mixed Berries Real Cool Cookie	14 Corned Beef Cabbage, Carrots, Rutabagas Red Diced Potatoes Pears and Cherries	15 Ham & Spinach Bake Hash browns Warm Spiced Pears Orange Cream Fruit Salad
18 Country Style Ribs Rosemary Roasted Potatoes Beets Cake with Fruit	19 Soft Beef Tacos Mexican Rice Edamame Succotash Lettuce, Toms and Cheese Baker's Choice	20 Turkey & Gravy Mashed Potatoes Stuffing Green Beans Cranberry Sauce Pumpkin Pie	21 Breaded Fish Calico Baked Beans California Blend Veggies Raspberries & Cream	22 Liver and Onions Sweet Potatoes Collard Greens V8 Juice Turnovers
25 BBQ Chicken Thighs Baked Potato Asparagus Cottage Cheese & Chives Grapes	26 Garden Fresh Butternut Squash Soup Hard Salami Sandwich Cranberry Applesauce	27 Spaghetti & Meatballs Scalloped Corn Broccoli Fruit Cocktail Cookie	28 Closed Happy Thanksgiving!	29 Closed 

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

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

Montello Senior Center (Dome)
140 Lake Court, Montello WI 53949
Meal Served: Noon – Mon thru Fri

Packwaukee Town Hall
N3511 State St, Packwaukee WI 53953
Meal Served: 11:30 – Mon and Fri

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

UPCOMING EVENT: We will be participating in the Montello Holiday Trail, Nov. 23, 2019. Stop by to see the great crafts to purchase for gifts & yourself. Lunch, bake sale, resale items and basket raffles. Reservations required for the Holiday Events call 608-297-7815 or stop in at the Dome.

Dec. 10, Tuesday. Christmas Party. Catered event at the Marquette County Senior Citizens "Dome". Social 11am, eat at Noon. Entertainment by the "Old Geezer" at 1:00pm. \$15./person.

Dec. 31, Tuesday. New Year's Eve Day Lunch (Pot Luck) at the Dome. Social 11am, eat at Noon. Ham furnished-bring a dish to pass. Entertainment by Bonnie & Bill at 1:00pm.

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.

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.

ADD LIFE SENIOR DINING MENU

Monday	Tuesday	Wednesday	Thursday	Friday
2 Swiss Steak Mashed Potatoes Winter Blend Veggies Peaches & Cream	3 Chicken Cordon Bleu Yamoodles Green & Wax Beans Frozen Juice Baker's Choice	4 Brain Boosting Lunch Tuna Sandwich Vegetable Chowder Potato Chips Cake and Ice Cream	5 Shredded Pork & Gravy Rosemary Roasted Potatoes Spinach Bake Zesty Corn Salad Cinnamon Raisin Rice Pudding	6 Chili Cheese Beef Dogs French Fries Peas and Carrots Strawberry Shortcake
9 Beef Barley Soup Veggie Wrap Muffin Melon Balls	10 Closed for Training	11 Baked Chicken Garden Blend Rice Squash Tropical Fruit with Granola	12 Beef Fajita Refried Beans Salad Mexican Quinoa Cinnamon Twists	13 Italian Sub Sandwich Marinated Veggies BLT Salad Blueberry Cup
16 Cheese Ravioli & Meat Sauce Italian Blend Vegetables Cucumber Salad Fruit	17 Cream of Broccoli Soup Club Wrap Sun Chips Jell-O	18 Apple Glazed Pork Loin Sunrise Potatoes Carrots & Asparagus Raspberry Mousse	19 Beef Tips and Gravy Chickpea Pasta Stewed Tomatoes & Zucchini Impossible Coconut Pie	20 Open Face Turkey Gravy Sandwich Mashed Sweet Potatoes Roasted Brussel Sprouts Applesauce/Gripz
23 Chicken Cesar Salad Lettuce, Chicken, Blk Olives, Red Onion, Toms, Banana Peppers and Cheese Strawberry Rhubarb Pie	24 Closed Christmas Eve	25 Closed Christmas	26 Chili Veggies & Hummus Cornbread Pineapple Cup	27 Salmon Patty/ Sauce Potato Pancakes Caramelized Carrots Juice Scone
30 Baked Potato Diced Ham Cheesy Broccoli Corn & Squash Bake Yogurt	31 Closed			

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 over the age of 60 on public and private benefit issues. Assistance is provided 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. Please feel free to contact the Elder Benefit Specialist, Meg Wandrey, at 608-297-3103.

Outreach & Information Updates with Meg (after lunch)

November 13	Endeavor AddLIFE Center
November 20	Neshkoro AddLIFE Center
November 21	Oxford AddLIFE Center
November 18	Packwaukee AddLIFE Center
November 26	Westfield AddLIFE Center
November 27	Montello AddLIFE Center

Outreach is also provided at the monthly Sharing Supper held at the Endeavor Elementary School on the last Wednesday of the month.

Upcoming Immunization Clinic Dates

Westfield Municipal Building
Nov. 4th & 18th (12:00-4:00)

Marquette County Health Dept.
Nov. 12th (8:30-4)



Special Events Calendar - November 2019

Monday	Tuesday	Wednesday	Thursday	Friday
				1 M: N: P: W:
4 M: N: P: W:	5 M: O: W:	6 E: M: N: Say What? W:	7 M: O: Chair Exercise 11am (P: Qigong 10:10am) W:	8 M: N: P: Make Fall Decorations P: W: Bingo
11 M: N: P: Updates w/Meg W:	12 M: O: W:	13 E: Euchre Party M: N: W:	14 M: Stacy Hinz—Safe Sleep O: Fact/Fiction with Julia (P: Qigong 10:10am) W:	15 M: N: U Did What? P: Apple Cider Day W: Stacy Hinz—Safe Sleep
18 M: N: P: W:	19 M: O: W:	20 E: Stacy Hinz—Safe Sleep, Apple Cider Day M: N: Fact/Fiction with Cheryl W:	21 M: O: Chair Exercise 11am (P: Qigong 10:10am) W:	22 M: N: Music w/Rodger P: Wear your Favorite Shirt & bring a fall recipe W: Bingo
25 M: N: Give Thanks Party P: Sheepshead W:	26 M: O: Give Thanks Party W:	27 E: M: N: W:	28 M: O: (P: Qigong 10:10am) W:	29

Regularly Scheduled Dining Site Activities

Endeavor (E): Open Wednesdays.

Montello (M): Open Mon-Fri. Stretch/Exercise Mon, Wed, & Fri 10-11. Wii Bowling Tue & Thu 1pm.

Neshkoro (N): Open Mon, Wed, & Fri. Wii Bowling 11-11:45am. Cards after lunch.

Oxford (O): Open Tue & Thu. Wii Bowling every Tuesday. Chair Exercises every Thursday.

Packwaukee (P): Open Mon & Fri. Trivia every Monday. Bingo every Friday. Exercises for Seniors 9:30-10:30.

Westfield (W): Open Mon-Fri. Wii Bowling Mon & Thu 10:30-11:30.

Special Events Calendar - December 2019

Monday	Tuesday	Wednesday	Thursday	Friday
2 M: N: P: Sheepshead W:	3 M: O: W:	4 E: Hot Chocolate Day M: N: W:	5 M: O: (P: Qigong 10:10am) W:	6 M: N: P: W:
9 M: N: P: Hot Cocoa Day W:	10 M: O: W:	11 E: Cookie Exchange M: N: W:	12 M: O: Fact/Fiction with Julia (P: Qigong 10:10am) W:	13 M: N: P: Decorate Christmas Tree W: Bingo
16 M: N: P: Cookie Exchange W:	17 M: O: W:	18 E: Gift Exchange M: N: Fact/Fiction with Cheryl W:	19 M: O: Holiday Party (P: Qigong 10:10am) W:	20 M: N: P: W:
23 M: N: Holiday Party P: W:	24 M: O: W:	25 E: M: N: W:	26 M: O: (P: Qigong 10:10am) W:	27 M: N: Music w/Rodger P: W: Bingo
30 M: N: P: Sheepshead W:	31 M: O: W:			

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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