



December 2024 Newsletter

Toll Free: 866-743-5144

Office: 715-743-5166

Fax: 715-743-5240

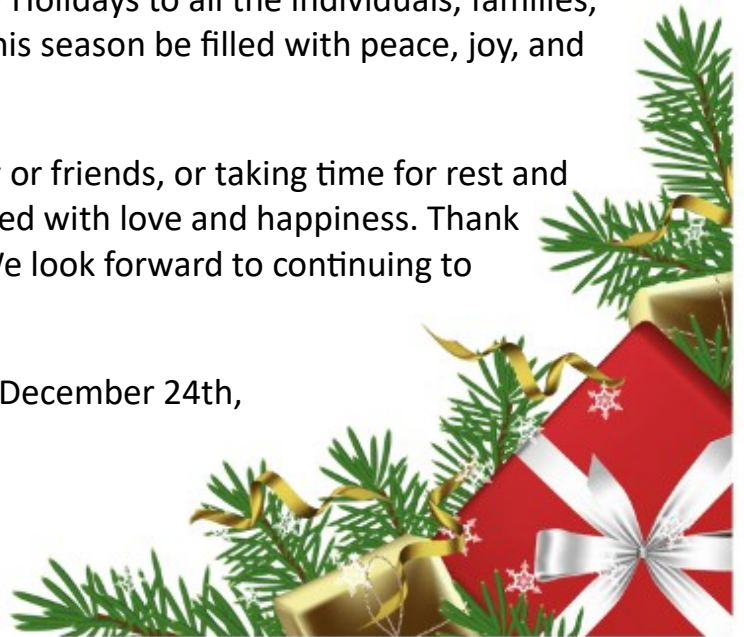
Wishing You a Merry Christmas and Happy Holidays!

As we approach this joyful season, the ADRC would like to extend our heartfelt wishes for a Merry Christmas and Happy Holidays to all the individuals, families, and caregivers in our community. May this season be filled with peace, joy, and togetherness.

Whether you are celebrating with family or friends, or taking time for rest and reflection, we hope your holidays are filled with love and happiness. Thank you for being part of our ADRC family. We look forward to continuing to serve you in the coming year!

Please note, our office will be closed on December 24th, December 25th and January 1st.

Warmest wishes,
The ADRC Team



Golden Agers creating beautiful porch pots at the Loyal Library.

This event brought community members together for a fun, creative experience.

What a wonderful opportunity for community spirit.



HOME DELIVERED MEALS SEVERE WEATHER INFORMATION

Dear Home-Delivered Meal Participants,

We work hard to ensure your meals are delivered despite the weather. However, we ask for your patience as winter storms can sometimes cause unavoidable delays. Our drivers face high snowdrifts and icy roads, and occasionally, conditions may be too severe to make deliveries.

To help us get your meal to you safely, please ensure that your sidewalk and driveway are cleared by the time of delivery. Our drivers cannot deliver if these areas are hazardous.

For Weather Updates: Unlike school closures, which may vary by location, we will make the decision about meal delivery based on local weather observations and meteorologist recommendations. When cancellations occur, we will announce it on the following stations:

- **Facebook Message**
- **Radio:** WCCN 1370 AM / 107.5 FM, WAXX 104.5, WKEB 99.3 FM
- **Television:** WEAU, WAOW, and WSAW
- You can also call the **Clark County ADRC at 715-743-5166** for updates.

Preparing for Winter Delays: Please consider keeping your pantry stocked with easy-to-prepare "emergency" foods, such as canned soups, fruits, and vegetables, to have on hand when deliveries aren't possible. When a storm is anticipated, we'll try to notify you the day before and may provide a sack lunch in advance when possible.

Thank you for helping us keep everyone safe this winter season!

Sincerely,

Lynne McDonald



Give the Gift of Meals This Holiday Season



Are you puzzled about what to gift this holiday season? Need a gift idea for the person who already has everything? Give the gift of meals!

Purchasing meals from the Clark County Nutrition Program is the perfect gift for your friends, parents, neighbors, or relatives. Meals provided by the Nutrition Program are specialized to meet the needs of older adults. A nutritious diet can support an older adult's ability to stay independent and healthy in their homes and community.

How can I give the gift of meals?

Simply call the Nutrition Program at 715-743-7117 and tell us a bit about the gift recipient you have in mind. We will issue a certificate or Café 60 vouchers for you to gift to that special person! Our current suggested contribution per Home Delivered Meal is \$4.50 and \$5.00 per Café 60 voucher. Please note that Clark County Nutrition Program meals are only available to those aged 60 and older.



NUTRITION PROGRAM INFORMATION

RESERVATIONS ARE REQUIRED AT ALL MEAL SITES.

ANYONE 60 YEARS OF AGE AND OVER ARE WELCOME.

A SUGGESTED CONTRIBUTION OF \$4.50 IS APPRECIATED.

Greenwood Nutrition Center

Black River View Apartments

312 N. Reese Street

Greenwood, WI 54437

715-495-1928

Owen-Withee Nutrition Center

Owen Senior Care

112 E. 5th Street

Owen, WI 54460

715-229-4567



Colby Senior Care

510 W. Wausau Street

Colby, WI 54421

715-223-1612

Café 60 is another nutrition option. If you are over 60 years of age, you are eligible for the Café 60 program. Call or stop by the ADRC office to request a welcome packet, complete the forms, and choose how many vouchers you'd like.

Present your voucher to Schmitty's on Main in Neillsville or Aroma Café in Thorp and get a nutritious and delicious meal. Each voucher includes tax and gratuity. All of that for a \$5.00 suggested contribution.

****No individual will be denied a meal due to inability to contribute.***

HOME DELIVERED MEALS

are also an option.

To see if you would qualify, please give Kim a call in our office at 715-743-7117.



Clark County, WI



Founded in 1853

Clark County-Department of Social Services

517 Court Street - Room 502 • Neillsville, WI 54456

Phone (715) 743-5233 • Fax (715) 743-5242 • www.co.clark.wi.us

FOR IMMEDIATE RELEASE

11/19/2024

CONTACT: Shauna O'Keefe, Director

COMPANY: Clark County Department of Social Services

CLARK COUNTY TAXI ELIMINATION NOTICE

A public hearing was held on November 18, 2024 to review operation of the 5311 shared ride transit program. On November 19, 2024, the Clark County Social Services Committee voted to eliminate the Clark County Taxi effective January 1, 2025.

The Neillsville City Taxi and Clark County Taxi has operated in partnership to provide shared ride transit services since 2011. On August 26th, 2024, the City of Neillsville voted to eliminate the City Taxi Service and provided notice that the Neillsville City Taxi would seize operation effective January 1, 2025. Following the City of Neillsville's decision to eliminate the City Taxi service, it was determined that it is not feasible for the County to absorb the operations of the City Taxi or continue operating the Clark County Taxi. There are alternatives available for many Clark County residents to assist with transportation for vital services, they are listed below as well as on the Clark County website.

Volunteer Transportation Program

Clark County Department of Social Services provides non-emergent medical transportation for persons 60 years of age or older, persons with disabilities and other approved persons who complete a Volunteer Transportation Assessment and are determined eligible. Transportation is provided by area volunteers on a first come, first serve basis. For more information or to obtain an application on the Volunteer Transportation Program, please contact 715-743-5233.

MTM

MTM -If you are on BadgerCare Plus/Medicaid (MA) you will need to use MTM for transportation to medical appointments. As an MA client, these rides are free of charge. Please call 866-907-1493, Monday through Friday, 7:00 a.m. – 6:00 p.m. Central Time (CT). to schedule a ride.

New Freedom Volunteer Driver & Voucher Program

The New Freedom Volunteer Driver and Voucher Program is a volunteer driver or voucher program that is used to get clients to medical, educational, employment-related and social events. Riders who have someone to drive them may qualify for the voucher program. Riders can get vouchers to spend on a portion of their transportation costs.

In order for riders to be eligible for the program, they must have a temporary or permanent disability or be frail elderly and have a transportation barrier. For more information, please contact Center for Independent Living Transportation Services at 1-800-228-3287 for information, referrals and transportation options.

Granton Pop-Up Food Pantry

NEW LOCATION BEGINNING IN OCTOBER: 21 S Main St, Granton
1st & 3rd Fridays • 11 am—12 pm

UPCOMING DATES

~~September 6, 20~~ ~~November 1, 15~~

~~October 4, 18~~ December 6, 20

This free resource is available to anyone in need of some extra food!

Receive fresh produce, dairy/meat, and dry goods for your household.

- No ID or proof of income is required.
- You may pick up food for more than one household.



fmpfoodbank.org | (715) 835-9415 | info@fmpfoodbank.org

Feed My People Food Bank Inclement Weather Pop-Up Distribution Cancellation Policy

If it is determined that it is unsafe, due to weather conditions, for our drivers and volunteers to be outdoors we will cancel this distribution. We will not reschedule this event. The decision to cancel the distribution will be made with as much notice as possible.

We will update changes to our Facebook page or you can call 715-835-9415 for information about a specific pop-up distribution.

A Time to Visit Your Local Food Pantry

December is a joyful season, but it can also be a challenging one for many. As the weather gets colder and holiday expenses add up, some households may find it harder to put food on the table. Visiting a local food pantry can help ease that burden, providing nutritious meals and essential items so you can focus on what matters most this season: **celebrating with family and friends.**

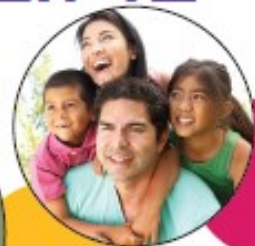
Local food pantries are stocked with a variety of foods to help you create wholesome meals at home. From canned vegetables, soups, and pasta to fresh items and protein options, each pantry visit can supply what's needed to help bridge the gap during this busy month. If you or someone you know could benefit from a little extra support, don't hesitate to reach out—pantries are here to help.

During December, consider visiting your local food pantry if you need a hand. It's a great way to relieve some of the seasonal pressure and ensure you and your family enjoy a nourishing holiday season.

ABSOLUTELY FREE TO ANYONE OVER 60 YEARS OF AGE!

ADRC of CLARK COUNTY IS OFFERING A NEW WELLNESS INITIATIVE

GET HEALTHY WITH EAT SMART, MOVE MORE, WEIGH LESS ONLINE



NEW SERIES BEGINS SOON



**TO RECEIVE THE CODE
FOR THE FREE PROGRAM**

PLEASE CONTACT

KIM STETZER

715-743-7117

◆ Check it out—a 15-week weight management program that works because it is not a diet—it's a lifestyle!

◆ All weekly classes are conducted online by a live instructor, fostering interaction between the instructor and all participants.

◆ Participants can conveniently attend classes from home or office using a computer or mobile device.

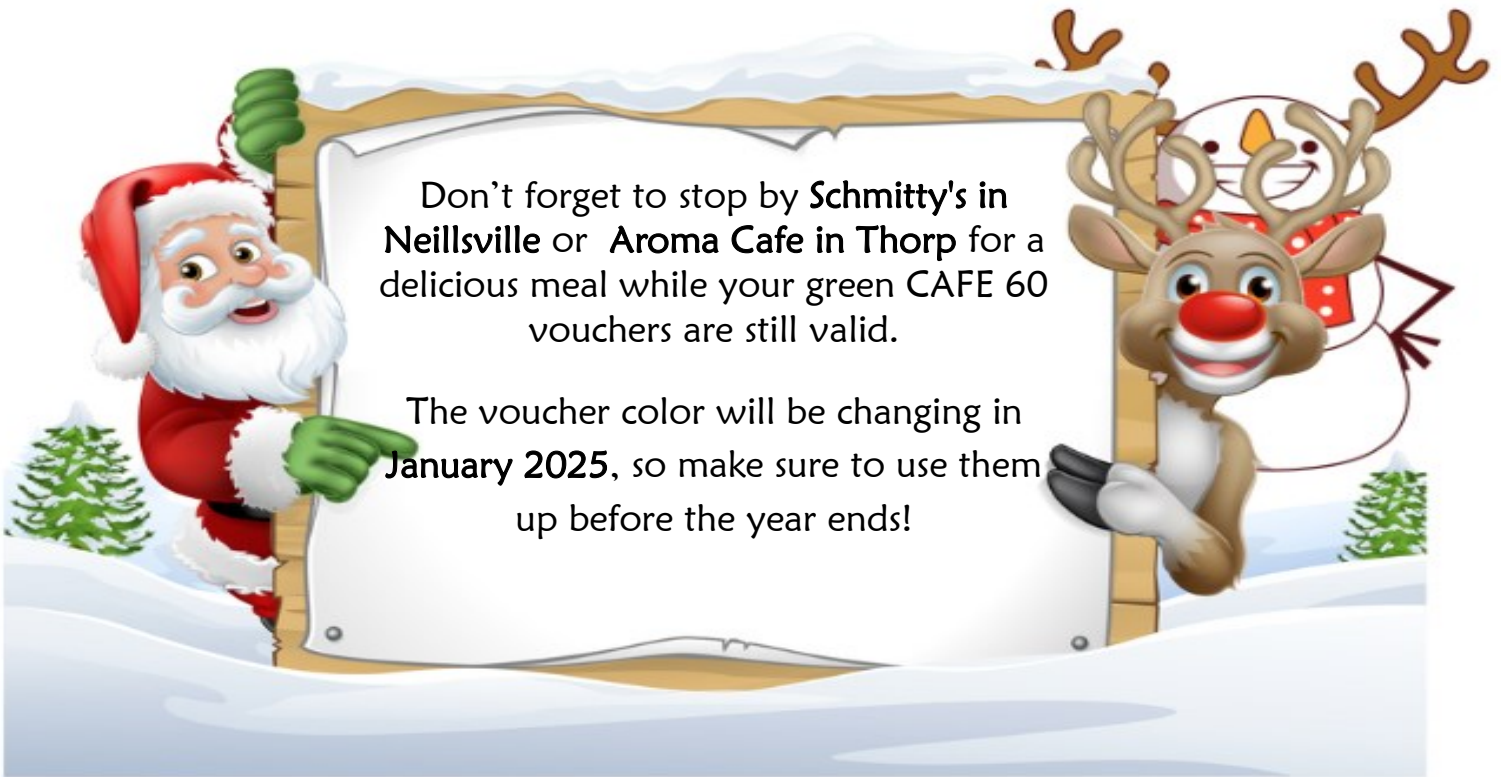
◆ *ADRC of Clark County is covering the full cost of the program.*

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

All participants must be over 60+ years of age.

◆ To register, browse to www.esmmweighless.com, click enroll click **ENROLL**, then I **would like to register under General Enrollment**, pick the class time you are interested in, fill out the demographics.

◆ **BE SURE TO ADD IN THE VOUCHER CODE!**



Don't forget to stop by **Schmitty's in Neillsville** or **Aroma Cafe in Thorp** for a delicious meal while your green CAFE 60 vouchers are still valid.

The voucher color will be changing in **January 2025**, so make sure to use them up before the year ends!



Energy & Weatherization Assistance 2024

Wisconsin Home Energy Assistance Program (WHEAP) is able to assist households with a one-time payment during the heating season (October 1-May 15). The amount of the energy assistance payment varies depending on a variety of factors, including the household's size, income, and energy costs. The benefit is paid directly to the household's energy supplier.

To apply for Energy Assistance, you can:

1. Call 715-836-7511 to set a phone appointment
2. Apply on-line at westerndairyland.org; Click on Programs, then WHEAP Energy Assistance
3. Contact the ADRC of Clark County for assistance in filling out the application.
Our number is 715-743-5166.

Reminder — Applications and benefits are available through May 15, 2025!

Mental Well-Being During the Holidays

The holiday season can be a joyous time, but it can also bring stress, loneliness, and emotional challenges, especially for older adults. Whether it's the pressure of expectations or memories of loved ones no longer with us, it's important to take steps to protect your mental well-being. Here are some tips to help you manage your mental health over the holidays.

♥ **Prioritize Joy**

Try to focus on what's meaningful rather than trying to do it all. Prioritize activities that bring you joy and let go of unnecessary stressors.

♥ **Stay Connected**

Make an effort to stay connected, whether through phone calls, video chats, or small gatherings. If attending a large event feels too overwhelming, suggest a smaller get-together.

♥ **Take Care**

Take time to rest, eat well, and move your body. Practice mindfulness, whether through meditation, journaling or just taking quiet moments to reflect on what you're grateful for.

♥ **Manage Grief & Loss**

The holidays can be bittersweet if you're grieving the loss of loved ones. It's okay to feel sad, but try to focus on honoring their special memory in a way that feels comforting—whether by lighting a candle or reminiscing with others who knew them.

♥ **Seek Support**

If you're feeling overwhelmed or depressed, reach out for support. Talking with a friend, family member, or counselor can help you process your emotions. Dial 988 for connection to a counselor who is ready to help in crisis situations or if you just need extra support. Remember, you are not alone.



Tips for Creating a Dementia-Friendly Home

Almost every part of a home can impact quality of life for someone living with a dementia-related illness and their family care partners—even seemingly-cosmetic choices such as wall colors, furniture patterns, and dishware. As part of National Alzheimer’s Awareness Month, the Alzheimer’s Foundation of America (AFA) is offering tips for creating a dementia-friendly home.



Through The Apartment—a full-scale model dementia-friendly residence—AFA shows different adaptations families can make to make their homes safer and more dementia-friendly.

“Most homes were not designed with the needs of someone living with a dementia-related illness in mind, but virtually every aspect of a home can affect the person’s quality of life,” said AFA President & CEO Charles J. Fuschillo, Jr. “From purchasing higher-tech appliances all the way down to labeling dresser drawers and putting up old family photos, there are a variety of adaptations family care partners can use to make their loved one’s home more dementia-friendly.”

Steps that families can take include:

Being mindful of color choices and contrast. Colors can be used to help with mood. For example, blue often has a calming effect and is great to use in places that promote relaxation, such as lounge areas, bathrooms, and bedrooms. Brighter colors like red, purple and orange can be energetic and stimulating, and, therefore, may not be the best choice to use in these rooms.

Color contrast is important too—it aids with vision, depth perception and spatial orientation. Dishware that contrasts with the tablecloth color makes it easier for someone with dementia to see the food on the plate.

Providing visual cues. Labeling is an easy, low-cost adaptation that anyone can make. For example, putting labels on dresser drawers with the name of the contents (i.e., shirts, pants, socks, etc.) and a small picture is an effective memory cueing technique.

Tips for Creating a Dementia-Friendly Home Continued

Choosing proper lighting. Lighting obviously influences eyesight, but it can also affect the body and behavior. Blue light rays stimulate the brain, increase alertness and elevate energy levels, but also negatively impact sleep quality in the evening. Lights which produce glare may hinder vision for someone with dementia. Flickering lights can increase agitation.

Utilizing glare-free lighting aids with sight, while lighting that operates with a circadian rhythm mimicking natural patterns of high blue light in the day and low blue light at night can improve sleep and reduce agitation.

Using reminiscent decorations. Décor and photos can serve a purpose beyond making a home aesthetically pleasing—they can promote familiarity, aid with mood and assist with memory recall. Beach/nautical-themed pictures can promote positive memories for someone who enjoys the ocean. Vintage magazines on shelves and tables can help stimulate memory and remind the person about a familiar time period from their past. Family photos reinforce the faces of cherished loved ones.

Embracing technology. Technological tools can provide additional support to care partners, especially if they aren't in the home with the individual living with a dementia-related illness. Interactive virtual assistant technology can enable caregivers to schedule reminders and events that will be audibly played for a loved one, such as “it's lunchtime now” or “time to take your medication.”

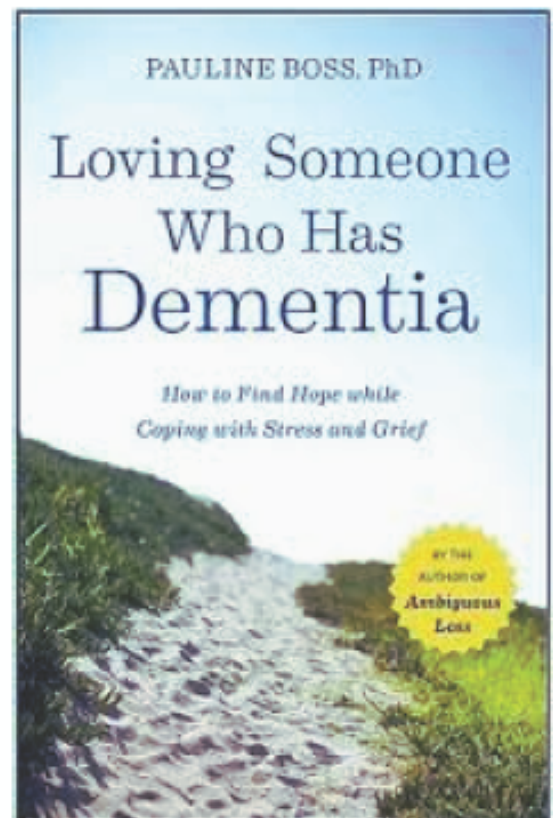
Care partners can utilize app-controlled thermostats to check, program and change the temperature remotely, as well as smart smoke/carbon monoxide alarms which can be programmed with friendly human voices and be controlled/monitored via an app.



Virtual Book Club

Loving Someone Who Has Dementia, is a guidebook designed for caregivers, family and friends of someone impacted by dementia. Providing strategies for managing ongoing stress and grief; while offering hope. Books will be provided.

Wednesdays
January 8 - March 5
3:00 pm - 4:00 pm



Registration and email required
Contact the ADRC at 715-743-5251

**Get into the Holiday Spirit while doing dementia friendly activities.
There's a great mix of independent activities
as well as those the whole family will enjoy!**

DEMENTIA-FRIENDLY Christmas Activity COUNTDOWN

- | | | | | |
|---|--|--|---|--|
| 1
Send
Christmas
cards | 2
Decorate a
holiday
Wreath | 3
Hang
mistletoe  | 4
String
popcorn
and
cranberries | 5
Decorate a
Christmas
tree  |
| 6
Make
and drink
gourmet
hot
chocolate  | 7
Work a
holiday
jigsaw
puzzle | 8
Solve a
holiday
crossword
puzzle | 9
Go see
Christmas
lights | 10
Watch
Christmas
movies |
| 11
Wear
Christmas
socks | 12
Bake
holiday
goodies
for
neighbors  | 13
Play the
Christmas
Carol
Matching
Game | 14
Do a
random
act of
kindness | 15
Make
handmade
gifts |
| 16
Color
Christmas
coloring
pages | 17
Wrap
gifts | 18
Reminisce
about past
Christmases | 19
Make
homemade
ornaments  | 20
Bake
Christmas
cookies |
| 21
Work a
Christmas
Word
Search | 22
Listen to
Christmas
music  | 23
Take a
family
photo | 24
Fill the
stockings | 25
Merry
Christmas  |

Explore, Learn, and Connect:

Join Us at the Library



Abbotsford Library

35th Annual Holiday Party December 4 4:00—6:00 pm

There will be games, humorous readings, craft demonstrations, music and chances to win prizes

Wild Cookies Bookclub December 10 7:00 pm

Discussing *"Turtle Moon"* by Alice Hoffman. Ask the librarian for a copy of the book to check out.

Mocha and Cocoa December 24 10:00 am

Watch a Christmas movie at the Abbotsford Public Library while enjoying a cocoa with all the toppings.

**These events are subject to change at anytime, please watch the library Facebook page for updates*

Colby Library

Lucky "7"

The Colby Community Library moved into the new building at 505 West Spence Street in December of 2017. To celebrate how fortunate the community of Colby is to have had the new library for seven years, stop in the library during the month to see if you will be the "special number" patron each day. That lucky person will select a number from our giant sized candy box to see what they will earn in cash prizes. "Life is like a box of chocolates: you never know what you're gonna get" is the theme. (Patrons may win only once during the 19 day promotion.)

Puzzle Competition

Are you looking for a fun activity over the holiday break? The CCL is hosting "Puzzle Setting Competitions" on Monday, December 30 at 1 p.m. and 3 p.m. Teams of 2-4 people, ages 8-adult, need to register by December 20. Each team will be timed and working on identical 300-piece puzzles. Prizes will be awarded to the winning teams.

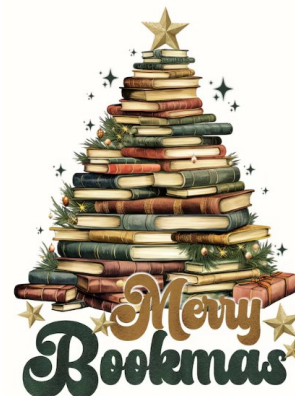
Granton Library

Bring Your Own Book Club December 12 6:00 pm

Crossword Puzzle Night (adults) December 19 6:00 pm

Explore, Learn, and Connect:

Join Us at the Library



Greenwood Library

Branching Out Book Club Behind Closed Doors by B.A. Paris	December 2	6:30 pm
Adult Christmas Craft Macrame Ornaments	December 11	11:00 am
Recipe Round Up-Cook Swap Bring cookies & recipes to swap	December 13	11:00 am
Live & Learn / Holiday Celebration 60+ may stay after for a nutritious meal for a suggested \$4.50 donation. You will not be turned away if you are unable to pay. Be sure to call and reserve your spot at 715-267-7103.	December 17	10:30 am
Coffee Talk Book Club Fight Club by Chuck Palahniuk	December 20	10:30 am

Loyal Library

Game Group	December 2	1:00—4:00 pm
Golden Agers	December 10	10:30 am Magician & StoryTeller
Card Stamping w/Charlene \$10 fee for 3 cards. RSVP by December 13	December 16	2:00—3:30 pm
Book Club Remarkably Bright Creatures by Shelby VanPelt; let library know if you need copy of book	December 17	7:00 pm

CLOSED FOR CHRISTMAS ON DECEMBER 24 AND 25—MERRY CHRISTMAS TO ALL!

Owen

Basket Raffle at Santa Days	December 14	9 am—2 pm
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Each ticket you buy is a chance to win a prize basket. Place tickets in the container next to each basket. A drawing will be held at the end of the day. You do not need to be present to win. Funds raised will go towards a new roof for the library.

Cinnamon-Raisin Bread Pudding



Ingredients

- 1 cup cubed cinnamon-raisin bread
- 1 large egg
- 2/3 cup 2% milk
- 3 tablespoons brown sugar
- 1 tablespoon butter, melted
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- Dash salt
- 1/3 cup raisins

Directions

Preheat oven to 350°. Place bread cubes in a greased 2-cup baking dish. In a small bowl, whisk the egg, milk, brown sugar, butter, cinnamon, nutmeg and salt until blended. Stir in raisins. Pour over bread; let stand for 15 minutes or until bread is softened.

Bake until a knife inserted in the center comes out clean, 35-40 minutes. Serve warm.



Christmas is over and New Year's is on its way. But in the meantime, December 28 is **National Call a Friend Day!**

Between the stress of the daily grind at work, the needs of your family, and ensuring you have a little time for yourself, our lives can get awfully hectic. National Call a Friend Day reminds us all to take a few minutes, pick up the phone, and call that friend you've been meaning to get back in touch with.

(sourced from <http://NationalDayCalendar.com>)
[#friends](#) [#checkin](#)



CLARK COUNTY HEALTH HUB

Here are some items we'd like to share, to show our communities that we care. Please don't give in to greed, only take what you need.

 **Abbotsford Municipal Building**
203 N. 1st Street
Abbotsford, WI 54405

 **Hours:**
Monday-Thursday: 8:00 am-7:00 pm
Friday: 8:00 am-5:00 pm
• Only Open Saturdays Labor Day through Memorial Day: 9:00 am-12:00 pm

All items are at no cost and vary. Some examples of items include:

Narcan nasal spray, fentanyl & xylazine testing strips, firearm locks, medication lock bags, oral hygiene kits, first aid kits, walking vests, body care kits, feminine period kits, children's winter wear, cover your cough kits, quit smoking, etc.



The Clark County Health Department and Clark County Social Services Department collaborated to create a “Clark County Health Hub” vending machine.

All items are available at no cost. Individuals do not need to be a resident of Clark County to utilize the service.

Hours of Accessibility:

- Monday-Thursday: 8:00 am-7:00 pm
- Friday: 8:00 am-5:00 pm

Only open Saturdays Labor Day through Memorial Day 9:00 am- 12:00 pm

What: The health vending machine offers harm-reduction items such as nasal Narcan (for emergency use to reverse an opioid overdose), fentanyl and xylazine test strips, and firearm locks.

The Health Hub offers a consistent supply of cable firearm locks, medication deactivation kits, medication lock bags, and disposable sharps boxes. Items that promote health and well-being such as first aid kits, feminine period supplies, winter hats for babies, winter hats and mittens for children, hi-visibility walking vets for adults and children, body hygiene kits, cover your cough kits, and oral hygiene kits for adults and children--that include a toothbrush, toothpaste, and floss are also available.

Please share this resource widely.



Image by Couleur from Pixabay

Did you Know...

Pear trees can live to be 100 years old!

Their nick name is “Butter Fruit” because of their soft, melting texture.

EAT WELL, AGE WELL. Pears

Pears originated in southeastern Europe and were a favorite food for the ancient Greeks and Romans. The ancient Greek author Homer described them as “gifts from the gods.” They are a gift and how appropriate to celebrate them during December!

Pears are one of my favorite fruits. I have wonderful memories of climbing the pear trees on my family homestead farm to pick them. We would let them ripen on the porch. There is nothing better than a perfectly ripe pear with juice that drips down your arm. So many wonderful memories of us all working together in my grandmas kitchen on canning day so we could enjoy them throughout the winter. I hope you have some fond memories for pears or create some this holiday season! The pear and cranberry crisp recipe on the next page is easy and delicious. The fiber in pears helps your digestion and heart health.

- o **Select:** Choose firm pears without cuts or bruises. Did you know that pears ripen at room temperature for best texture and taste. They are in season September thru May depending on the variety.
- o **Storage:** Once pears are ripe, use within 3 to 5 days or refrigerate to keep them longer.
- o **Preparation:** Always wash fresh produce under cool running water even if you plan to peel them. Peel or cut just before using to avoid browned flesh. You can also use lemon or citrus juice to help prevent the browning.

Preventing Falls When the Weather Gets Slippery

By the GWAAR Legal Services Team



As the leaves fall and the first snowflakes make their annual debut in mid-to-late autumn across Wisconsin, it is essential that everyone prepare for the icy conditions that lie ahead, but especially those who are at high-risk for breaking and fracturing bones if they suffer a slip-and-fall. The Centers for Disease Control and Prevention reports that unintentional falls are the leading cause of injury-related deaths for Wisconsinites aged 65 and older. By creating a personalized plan and implementing preventative measures, older adults can navigate the winter wonderland with confidence and better ensure that they maintain their independence throughout the season and beyond.

Wisconsin's Winter Landscape

The first snowfall date in Wisconsin can vary significantly depending on where you are located in the state. Northern cities like Superior may see their first snowfall in mid-to-late October, while southern areas like Beloit might not experience winter's arrival until mid-to-late November. Regardless of your location, preparing for snowy and icy conditions is vital to preventing slips and falls.

Creating a Fall Prevention Plan

Start by evaluating your environment and identifying potential hazards, both indoors and outdoors. Make a list of any necessary home modifications or assistive devices that could enhance your safety, such as installing handrails, non-slip mats, or an electric garage door. Consider enlisting the help of a family member, friend, or caregiver to assist with these preparations. If you are at high risk for a bone break or fracture if you fall, or a heart attack if you shovel, consider hiring an outside service now to come and shovel for you this winter. If you start looking now, before the first snowfall, you will likely be able to collect more bids and take your time in deciding, rather than feeling rushed through the selection process. Alternatively, you may wish to consider buying a snowblower if you don't already have one. You may also wish to consider buying a walking stick, trekking pole, or a walker to provide additional support when you are out walking this winter in slick conditions. And, if you don't already have a cellphone, now could be a good time to buy one. They can be invaluable to have on you if you suffer a slip-and-fall when no one is around. The important thing to remember is that you want to create a plan now, before the snow and ice start, so that you can be prepared with everything you will need when Old Man Winter arrives!

Preventing Falls When the Weather Gets Slippery Continued

Key Tips for Preventing Falls

- 1) **Build Up Your Balance:** Participate in balance and strength-building exercise classes to improve stability on slippery surfaces. Local senior centers or recreational facilities may offer specialized classes tailored to older adults' needs.
- 2) **Stock Up on Melt:** Keep a supply of ice melt, sand, or kitty litter on hand to create traction on icy walkways around your home.
- 3) **Wear Proper Footwear:** Invest in winter-appropriate footwear, such as boots with non-slip soles and excellent traction. Yaktrax or similar devices can also provide additional grip on slick surfaces.
- 4) **Have a Communication Network:** Set up a system with a friend, family member, or caregiver to check in regularly and ensure your safety during harsh winter weather.

Conclusion

By preparing ahead of time, adapting your environment, and prioritizing safety, you can navigate the snowy season with confidence and enjoy all the beauty that winter has to offer!



We have a great selection of durable medical equipment available in our loan closet for short-term use.

If you or someone you know could benefit, don't hesitate to reach out at 715-743-7117!

Balancing Your Budget During the Holidays

By the GWAAR Legal Services Team



Sticking to a budget is challenging but even more challenging during the holidays. Gift-giving is expensive, and budgets are tight at this time of year. It isn't easy to balance holiday spending with the responsibility of maintaining your finances. Keeping track of your money is essential every day but even more critical during the holiday season when your spending is higher.

Finances are tight, and spending money on gifts may seem impossible. With a bit of planning, you can find ways to participate in holiday gift-giving. Here are a few things you can do to keep track of your money and still participate in holiday festivities.

- 1. Understand your financial goals and obligations.** Before you begin a budget, you need to know your financial goals and obligations. Take some time to write down all of your bills for the month. Include meals, medicines, medical co-pays, and any other monthly items you purchase or owe. Then, take time to come up with financial goals you want to meet and when you want to meet them. For example, you could make a goal to save \$30 by the end of November to purchase gifts for three people. Knowing your financial goals and obligations will prepare you to start planning to save.
- 2. Create a budget.** A budget will help you see what money is coming in, where it is going, and what is left over at the end of the month. If you track your money with a budget, you can see what money is available for extra purchases, like gifts. Ensure this budget is realistic so you don't have to worry about paying your bills. Use monthly invoices and your bank statement to help you find how much you are spending and where.
- 3. Save money.** You can use envelopes at home to save money or open a savings bank account. Saving a little money for a few weeks or months can add up, allowing you to spend money that isn't needed to pay the bills or buy household items. Review your budget to see how much money you have to save and review your goals to ensure you meet them when you plan to.
- 4. Cut costs where you can.** If you have a budget and savings plan in place, you can begin to see areas where you can cut costs. You can cook more at home instead of eating out or take advantage of programs like FoodShare that help with grocery costs. A budget will help you figure out where you're spending money and where you can start cutting back. Don't cut medicine or housing bills. Gifts aren't as important as your health and safety.

Balancing Your Budget During the Holidays Continued

- 5. Track your spending.** A budget and savings plan won't help you if you don't track how much you're spending and what you're spending it on. You may be surprised to find that you are spending more money on snacks than you thought. Tracking will help you stick to your budget and pay all your bills.
- 6. Use credit sparingly.** Using credit cards may make it seem like your budget is bigger than it is. Relying on credit cards may put you in a worse financial position because you may want to spend money you can't afford. Sticking to a budget will help you use your credit cards wisely.
- 7. Regift or shop second-hand.** One way to save money is to regift things in your home. If you know your daughter loves your ceramic bird collection, choose one to gift to her. This will save you money and allow her to enjoy something she likes. Shopping at local thrift stores can also be a less expensive way to give gifts. Many things donated to thrift stores are in excellent condition and can be unique items to give to loved ones.

The holidays can be a fun experience with some preparation and planning. Just because you may have limited resources doesn't mean you can't fully participate in the holiday festivities. You don't have to spend a lot of money on gifts to enjoy the holidays. Do what you can and enjoy the holidays with your family and friends.



Stay updated by following us on Facebook!

We share regular updates, event announcements, and resources from the Clark County Aging & Disability Resource Center.

Supplemental Security Income (SSI) Changes to In-Kind Support and Maintenance Calculations

By the GWAAR Legal Services Team



Supplemental Security Income (SSI) is a cash benefit program for individuals who are over 65, blind, or disabled and who have limited income and resources. The Social Security Administration (SSA) reduces someone's SSI benefit amount when they receive help from friends, family, or others in certain situations. This is called In-Kind Support and Maintenance (ISM).

Recently, SSA implemented three big changes to how ISM is calculated, which will help thousands of Individuals keep more of their SSI benefit. These changes went into effect on September 30, 2024.

First, the old rule stated that a recipient's benefits could be cut by up to one-third if they received any kind of help with food—even for something as minor as a family member bringing them groceries. Now, SSI recipients will no longer face benefit reduction for getting help with food or groceries.

Second, SSA assumes that an applicant or recipient who lives in a defined "public assistance household" does not receive any ISM from other household members. The old rule stated that all household members must be receiving a public income-maintenance (PIM) payment for the household to be considered a public assistance household. Additionally, Supplemental Nutrition Assistance Program (SNAP) benefits did not count as a PIM payment. The new rule expands the definition of public assistance household by not requiring all household members to receive PIM payments. The new rule defines a public assistance household as one that has both an SSI applicant or recipient, and at least one other household member who receives one or more of the listed means-tested PIM payments. Further, under the new rule, SNAP benefits will now count as a PIM payment. In short, this rule change will allow more households to fall under the category of "public assistance household" and therefore be automatically exempt from ISM calculations.

Third, the old rule stated that if someone pays less than market value for rent, regardless of how much rent they pay, their SSI payment would be reduced up to the presumed maximum value (SSI benefit rate plus \$20, or \$334 in 2024). Now, SSI recipients will no longer face benefit reduction for receiving any discount to their housing cost, as long as they spend at least one-third of their monthly SSI payment on rent. Due to judicial decisions, this policy was already in place in Wisconsin, but this new rule expands the policy nationwide.

In short, these new and important changes to the way that the in-kind support and maintenance deduction is calculated will help thousands of beneficiaries keep more of their monthly SSI payment.

How to Handle Social Security Overpayments

By the GWAAR Legal Services Team

If the Social Security Administration (SSA) learns that they paid you too much money, they will send a Notice of Overpayment. Overpayments can happen because SSA used incorrect information to calculate benefits, because a beneficiary did not report a change that affects benefits, or because SSA accidentally made a mistake in calculating a person's benefit amount. The Notice of Overpayment will tell you how much you were overpaid and ask you to send the money back within 30 days.

If you receive a Notice of Overpayment, don't panic! First, read the Notice. Try to figure out whether the information in the Notice is correct. Depending on what the Notice says, you have options for dealing with it. However, you should not ignore the Notice. If you do not respond to the Notice, SSA will start taking money out of your future checks.

Repayment

If you agree that the overpayment amount is correct and that the overpayment was your fault, you should make a plan to repay the money. You can pay by check, money order, credit card, or have the amount withheld from your monthly benefits. If you cannot afford to repay the overpayment amount in full, you can ask for a repayment plan. For most overpayments after March 25, 2024, SSA will collect ten percent (or \$10, whichever is greater) of the beneficiary's total monthly Social Security benefit to recover the overpayment.

If a beneficiary requests a lower repayment rate, SSA will approve the request if the repayment amount is enough to repay the full overpayment within 60 months. If you need to request a lower repayment amount, and you will not be able to repay the full overpayment within 60 months, SSA will ask you to fill out Form SSA-634 (<https://www.ssa.gov/forms/ssa-634.pdf>). This form asks for information about your income, resources, and expenses. SSA will approve your request for a lower repayment amount if you can show you will not be able to afford your basic living expenses while paying a higher amount. SSA will require you to pay at least \$10 per month. Please note that if you have a Social Security Retirement or Disability Insurance overpayment, and you qualify for Extra Help or the Low-Income Subsidy for help with your Medicare drug costs, you can request a \$10 per month repayment plan without completing Form SSA-634.

How to Handle Social Security Overpayments Continued

Reconsideration

If you think that you were not paid too much money, or you think the amount of the overpayment is wrong, you can appeal. This is called asking for Reconsideration and asks SSA to look at your case again. You can request a Reconsideration online (<https://www.ssa.gov/apply/appeal-decision-we-made/request-reconsideration>) or by submitting a completed Form SSA-561-U2 (<https://www.ssa.gov/forms/ssa-561-u2.pdf>) to your local Social Security office. You should also provide any information you have that shows that you were not overpaid or that the amount of the overpayment is wrong. Be sure to request Reconsideration within 60 days of the date on the Notice.

Waiver

If you agree that you were overpaid, but you believe that it is not your fault, and that you cannot afford to repay the money, you can ask for a waiver. You can also ask for a waiver if the overpayment is not your fault and the amount is less than \$2,000. In addition, you can ask for a waiver if the overpayment was not your fault, and you think that it is extremely unfair for SSA to make you repay the money. For example, if SSA miscalculated your benefit amount and you made financial decisions because you believed that you were receiving the correct amount, SSA may agree that you should not have to repay the money.

To request a waiver, submit Form SSA-632-BK (<https://www.ssa.gov/forms/ssa-632-bk.pdf>) to your local Social Security office. There is no deadline to request a waiver.

If your Reconsideration request is denied, or SSA does not waive your overpayment, you will receive a notice explaining why your request was denied or why the agency believes you do not qualify for a waiver. You may be able to appeal this decision. Read the notice carefully to learn how to appeal and how much time you have to appeal.

If you have any questions about these options, please contact your local Social Security office. You can find the contact information here: <https://secure.ssa.gov/ICON/main.jsp>. You can also contact your local Aging and Disability Resource Center for assistance.

The Importance of Sleep in Older Age

By the GWAAR Legal Services Team



Sleep plays a vital role in our health and well-being, influencing everything from mood to cognitive function. As we age, our sleep patterns and needs evolve, making it crucial to prioritize and adopt healthy habits to promote better quality sleep for overall health and well-being.

The National Sleep Foundation recommends that adults aged 65 and older aim for 7-8 hours of quality sleep each night. Despite the recommended guidelines, however, studies show that many older adults struggle to achieve sufficient sleep. Factors such as chronic health conditions, medications, and lifestyle habits can contribute to inadequate rest.

Several sleep disorders commonly impact older adults, including:

- 1) Sleep Apnea: Characterized by pauses in breathing during sleep, sleep apnea can result in fragmented sleep and various other health complications.
- 2) Insomnia: Chronic difficulty falling or staying asleep, which in turn can lead to daytime fatigue, irritability, and impaired cognitive function.
- 3) Restless Leg Syndrome: This neurological disorder causes uncomfortable sensations in the legs, leading to an irresistible urge to move, which disrupts sleep.
- 4) REM Behavior Disorder: Characterized by the vivid acting out of dreams during sleep, this disorder may occur when the brain chemical that paralyzes the muscles during REM sleep does not function properly.
- 5) Circadian Rhythm Sleep Disorders: These disorders result in falling asleep and waking up earlier, due to a disruption in the daily sleep-wake cycle of the body's internal clock.

To foster optimal sleep hygiene, older adults can adopt the following strategies:

- 1) Establish a consistent sleep schedule by going to bed and waking up at the same time each day.
- 2) Create a soothing sleep environment that's quiet, dark, and comfortably cool.

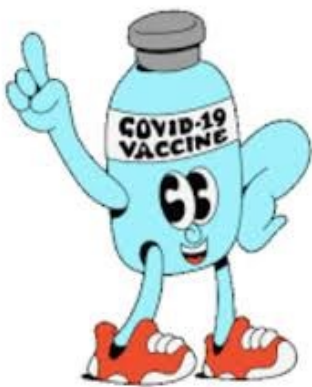
The Importance of Sleep in Older Age Continued

- 3) Engage in relaxation techniques, such as deep breathing or meditation, before bed to help ease the mind and prepare for sleep.
- 4) Limit caffeine and alcohol consumption, particularly close to bedtime, as they can disrupt sleep patterns.
- 5) Talk to your healthcare provider if you are experiencing trouble falling asleep or staying asleep, movement during sleep, or if you or your partner notice that you seem to stop breathing during sleep. Sometimes, these can be signs of an underlying medical condition that may require treatment.

By understanding the significance of sleep, adopting healthy habits, and recognizing common sleep disorders that may warrant a conversation with a physician, older adults can enjoy the restful slumber they need to thrive.

New COVID Vaccine Recommendations

By the GWAAR Legal Services Team



The Centers for Disease Control (CDC) recently issued new COVID-19 vaccinations for immunocompromised people and those aged 65 plus. With evidence that vaccine effectiveness decreases substantially within four to six months for people over age 65 and even faster for immunocompromised individuals, the CDC is now recommending more than one dose per year – at least twice per year for people over age 65 and potentially more often for immunocompromised people.

CDC is now also recommending that people who should receive more than one vaccination per year get shots of vaccines made by the same manufacturer. Experts suggest that this

decision may be due to the fact that certain types of vaccines work better against certain strains of the COVID virus. For example, Novavax brand vaccinations seem to work better against one strain of the virus, while vaccines from other manufacturers seem to work better against other strains. Since the COVID virus mutates more often than many other viruses, such as influenza, people should talk with their health care providers about which strains are most common in their geographical regions and which vaccinations seem to be most protective.

Online Shopping Safety

By the GWAAR Legal Services Team



With the holiday season approaching, it's time to think about shopping for that perfect gift. These days, you can choose to shop in-store or online. Online shopping is convenient because it allows you to shop when the weather is terrible and traveling is dangerous. It also allows people with health issues to shop safely. These advantages make online shopping a popular choice. While it is convenient, it must be done carefully to protect your finances and your personal information.

Most people can spot fraud when they shop in person, but recognizing fraud online is trickier. Here are a few things you can do to ensure your online shopping experience is safe.

Shop on websites you know and trust.

When you shop on websites of brands you know and trust, you can guarantee you get the product you want. Some websites try to sell products that look like the name brand but are of lower quality. Make sure you are buying the actual brand to ensure that you get high-quality products.

Make sure that there is a lock on the address bar.

To ensure the site is secure, look for the lock symbol on the browser address bar at the top of the webpage (where you type the name of the store you want to shop). This lock lets you know that your data transfers are more secure.

Know how much your item should cost.

Research the average cost of the item you want to purchase before you buy. If the price is too good to be true, it could be a scam, counterfeit, or low quality. Knowing the average price of the item you want to buy can help you identify quality products from trusted brands and weed out fake, low-quality products.

Research unknown store websites.

If you want to buy from a store you don't know, you should do some research before buying anything. You can look them up on the [Better Business Bureau](#) to see if they have been tagged as a scam or have other customer service issues.

Online Shopping Safety Continued

Give only the necessary information.

Don't enter more information than you need into an online store's checkout page. A store should only need your name and your mailing and billing addresses. Never give a shopping website your social security number.

Use a credit card when possible.

Try not to use a debit card to shop online. This makes it easier for scammers to access your bank account information directly. Credit cards have more protection from fraud, making them the safer payment option.

Review your credit card account.

Review your credit card accounts regularly to ensure there are no unapproved purchases. The sooner you catch a fraudulent charge on your account, the sooner you can fix it. Contact your credit card company immediately to alert them to suspicious charges and activity. There should be a customer service phone number on the back of your credit card.

Buy gift cards in-store.

If you buy gift cards, purchasing them directly from the store is the safest option. Some online vendors sell fake gift cards, so be aware of where you're buying the gift card to avoid fraud.

Don't shop online using public Wi-Fi.

Using public Wi-Fi to shop online may not be safe. You should ensure your Wi-Fi source is secure and password-protected to prevent anyone from accessing your private information.

Use unique passwords.

Never use the same password for multiple websites or accounts. You should use a unique 12-character-long password or use a password manager. This makes it more difficult for scammers to gain access to your money and account information. You can also use multifactor authentication to protect your accounts further.

These are ways to shop online safely, but if you get scammed, you have options. First, complain to the seller if you are unsatisfied with the product or service. Second, if you think you have been scammed, you can report the scam to the [Federal Trade Commission](#), [State Attorney General](#), and the [FBI](#). If your credit card or personal information is at risk, you should alert your credit card company of suspicious activity and possibly freeze your credit.

You can freeze your credit by visiting the three major reporting agencies and following their website instructions. Each agency has its own set of instructions on freezing credit.

[Security Freeze | Freeze or Unfreeze Your Credit | Equifax®](#) - 1-888-298-0045

[Freeze or Unfreeze Your Credit File for Free - Experian](#) - 1- 888-397-3742

[Freeze Support Center | Credit Freeze FAQs | TransUnion](#) - 1- 888-909-8872



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Shoehorn

Are you experiencing difficulty putting on or taking off your shoes? This month, CIL WW will be highlighting a Long Handled Shoehorn. A shoehorn is an assistive device that helps individuals who may experience back pain, hip pain, arthritis, or other mobility issues by making it easier to put on shoes and boots. This device features a smooth surface that allows your foot to glide into the shoe easily, preventing damage to the heel of the shoe and reducing the risk of pinching fingers when putting your foot in. Made from durable metal, it is sturdy and wear-resistant. Shoehorns come in various sizes and styles, including full-length options that enable you to put on shoes without bending over or sitting down. Additionally, they are quite affordable, typically retailing for under \$20 at popular online retailers such as Walmart and Amazon.

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

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



Christmas

WORD SEARCH

Find the hidden Christmas related words. The words can be horizontal, vertical and diagonal. The letters that are left over, form a hidden message!

candy canes
celebrate
chimney
Christmas tree
decorations
eggnog
Frosty
greetings
Jingle Bells
jolly
merry
mistletoe
Noel
North Pole
poinsettia
reindeer
Santa Claus
Scrooge
snowflakes
stockings
turkey

E	G	G	N	O	G	Y	I	T	S	N	O	T	C	S
W	J	I	N	G	L	E	B	E	L	L	S	E	M	U
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P	D	A	N	I	R	M	E	R	T	E	R	H	E	L
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Hidden message: _____



Meet Our Team!

ADRC Director

Lynne McDonald

ADRC Financial / Nutrition Manager

Lynn Crothers

ADRC Admin Assistant/Benefit Specialist

Lisa Waldhart

Admin Assistant—Aging & Nutrition

Kim Stetzer

Elder Benefit Specialist

Terri Esselman

Disability Benefit Specialist

Crystal Rueth

I&A Specialist

Hannah Quicker

Michelle Berdan

ADRC Newsletter Online:

<http://www.co.clark.wi.us/index.aspx?NID=767>

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