

The FAMILY and FRIENDS NEWSLETTER

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May is “OLDER AMERICANS” Month

Older Volunteers Leading the Way

Advancements in medicine, public health, and technology have made it more common for people to live much longer—even beyond 90. In 2000, 46 million Americans were age 60 or older. Older adults represent a tremendous growing resource.

Experience matters and older adults have a lifetime of knowledge and skills to share. Older Americans, especially retirees, are in an excellent position to volunteer. Volunteering provides an opportunity to contribute to society and to remain socially and intellectually stimulated. And older adults—with the wealth of life experiences they have attained—constitute some of America’s most valued volunteers.

How Many Older American Volunteer?

Research reveals that older Americans are involved in their communities:

According to a survey sponsored by the Independent Sector, in 1998, a total of 26.4 million older volunteers (aged 55+) gave approximately 5.6 billion hours of their time at a value of \$77.2 billion.

A survey conducted in 2002 by Peter D. Hart Research Associates found that 56 percent of the respondents, who ranged in age from 50 to 75, said that community service was or would be an important part of their retirement. The survey also found that more than half (57 percent) of respondents had volunteered in the past three years, and that 25 percent were devoting at least five hours a week to community work.

What Are the Health Benefits of Volunteering?

Increasingly, however, studies indicate that there are real health reasons for older persons to volunteer. Research evidence proves that for older adults in particular, volunteering offers very real personal, physical, and emotional benefits.

While researchers agree that additional research is needed, all also agree that volunteering improves the overall quality of life for older persons because it gives meaning and purpose to their lives. It also offers the following specific benefits:

Volunteers are healthier—studies show that older persons who volunteer have fewer medical problems than the senior population in general.

Volunteering increases one’s physical health and agility—volunteer activities help older persons stay physically active. Older adults, who engage in regular physical activity, whether moderate or intense, have lower incidences of heart disease and diabetes and are at lower risk for other cardiovascular diseases.

Volunteering increases one’s cognitive and mental well-being—this points to the “use it or lose it” theory for cognitive ability. Volunteering

RANDOM FACT:

Venus is the planet that turns most slowly on its axis. It spins once every 243 Earth days. Since Venus takes 224 Earth days to complete one orbit of the Sun, its days are longer than its years.

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helps keep the brain engaged, which helps protect the memory as people age.

Volunteer Opportunities

Older volunteers are impacting virtually every aspect of American society including health, education, social services, youth, culture, the arts, and the environment. The following represents some of the ways older American can get involved:

USA Freedom Corps

President George W. Bush has called upon every American to get involved in strengthening America's communities and sharing America's compassion around the world. He created the USA Freedom Corps to help all Americans to answer his call. The USA Freedom Corps Network has been built where individuals can find service opportunities that match their interests and talents in their hometowns, across the country, or around the world. To learn more, go to USA Freedom Corps Web site at www.freedomcorps.gov.

Older Americans Act Programs

Each year about seven to nine million older people use Older Americans Act (OAA) services, whose delivery largely depends upon the efforts of half a million volunteers. These volunteers work through a nationwide network of federal, state, and local organizations that offer opportunities and services to active older persons as well as those elderly who need help. Examples of volunteer activities include assisting at group meals sites and delivering meals to the home-bound elderly; escorting frail older persons to health care services, and visiting with frail homebound elderly to keep them connected to their community.

Anyone interested in volunteering in Older Americans Act programs should contact Richland County Elderly Services at 647-6226.

U.S. Administration on Aging Supported Programs

Senior Medicare Patrol

The Senior Medicare Patrol projects teach volunteer retired professionals, such as doctors, nurses, accountants, investigators, law enforcement personnel, attorneys, and teachers, to help Medicare and Medicaid beneficiaries to be better health care consumers, by identifying and by preventing billing errors and potential fraud. To learn more about Senior Medicare Patrol volunteers, go to www.aoa.gov/smp.

Family Friends

Family Friends volunteers are men and women over 55 years of age who are interested in working with children who have special needs. They are advocates for children who need a helping and loving hand. Family Friends volunteers are recruited from the community at large. Volunteers receive extensive training. For more information, visit www.familyfriends.org.

Experience Corps

Experience Corps places a critical mass of older adult volunteers in schools and youth focused organizations in their communities. Started in 1995 as a pilot project in five cities, Experience Corps currently operates in 14 cities across the country. Among their many roles, the older adults work one-on-one with young children, create before- and after-school programs, and serve as advocates for children and their needs in the larger community. For more information, visit www.experiencecorps.org.

Senior Corps

Senior Corps is a network of programs that tap the experience, skills, and talents of older citizens to meet community challenges. Through its three programs—Foster Grandparents, Senior Companions, and RSVP (formerly Retired and Senior Volunteer Program)—more than half a million Americans age 55 and over assist local nonprofits, public agencies, and faith-based organizations in carrying out their missions. Senior Corps is administered by the Corporation for National and Community Service.

Foster Grandparents offer support to children with special needs. Senior Companions provide assistance to help other older individuals live independently, and RSVP volunteers provide a variety of services, from teaching adult education computer classes to assisting local law enforcement agencies. The Senior Corps is also part of a national effort to promote seniors as a resource to all nonprofit, faith-based, and public agencies and has developed an online recruitment system to help these agencies recruit older volunteers. For more information about Senior Corps programs, call 1-800-424-8867 or visit www.seniorcorps.org to find local volunteer opportunities in your community.

Volunteering in Your Community

Not only are there many volunteer opportunities open to older persons through federal programs, community level agencies and organizations; they also welcome the talents of the elderly. Many communities have volunteer centers that offer information about the types of volunteer opportunities available and the agencies and organizations that are seeking volunteer assistance. To locate the Volunteer Center in your community, call 1-800-VOLUNTEER or visit www.pointsoflight.org.

FREE Blood Pressure Screens

Free Blood Pressure Screens will be done at the Elderly Services meal sites. A Registered Nurse will be available from 11:00 a.m. – 12:30 p.m. on the following dates:

GOTHAM	May	13th
	June	10th
RICHLAND CENTER	May	9th
	June	13th
VIOLA	May	20th
	June	17th
BOAZ	May	21st
	June	18th



Sponsored by the Richland County Health, Aging, & Disability Resource Center at **647-4616**.

HOMESTEAD TAX CREDIT

Wisconsin residents who pay property taxes, or pay rent and whose income is below \$24,500 may be eligible for Homestead Tax Credit. Richland County Elderly Services office will assist those 60 and older with their applications.

There is a four-year period of time that Homestead Tax claims can be received and paid by the Wisconsin Department of Revenue. If we find a client who didn't realize they qualified for this benefit – we can go back four years and file for the credit (if eligible for all 4 years). Of course, we have to have good documentation of income for all claims filed.

Contact Joanne Welsh, Elderly Benefit Specialist or Linda Rohn, Assistant Elderly Benefit Specialist at 608-647-6226 for more information or for an appointment.

RICHLAND HILLS NUTRITION SITE CELEBRATES 25th ANNIVERSARY WITH AN OPEN HOUSE

Friday, May 16, 2003 the Richland Hills nutrition site will be celebrating their **25th Anniversary** with lunch starting at 11:45 a.m. and an open house on from 2:00 p.m. to 4:00 p.m. The nutrition site is located in the Richland Hills Apartment Complex dining room located at 701 W Seminary Street in Richland Center. Senator Dale Schultz and Mayor Rita Kidd will be present.

Patrick Metz, Elderly Services Supervisor will speak at 3 p.m. on the history and future of the Richland County Older Americans Act programs and Janine Parduhn, Richland Hills Apartments Executive Director will give a tour of the building from 3:30 p.m. to 4:00 p.m.

Please come out and join us to celebrate this very important community program and to see what you've been missing. Anyone can eat at the meal site Monday through Friday. For those people 60 and older there is only a suggested donation of \$2.25. For all others it is only \$4.55 for a tasty, well-balanced, nutritious meal and some good conversation. So, if you don't feel like cooking, just call the site the day before to reserve a meal at **647-2323** and leave the rest up to us. See you there!

ATTENTION: Low Vision Aides Available!

Are you having trouble reading the newspapers or your favorite magazines?

Can you still see your watch?

Are you unable to see regular lined paper?

Did you know that there are products available at your local Aging office that will help you in these situations?

Low Vision is a problem that affects many people. Some of these are due to having a diagnosis of retinitis pigmentosa, macular degeneration, diabetic retinopathy, or glaucoma.

In the Elderly Services office we have set up a display with some low vision products. Some of these items include: a talking clock, a talking watch, a talking calculator, several kinds and strengths of magnifiers, a check register, dark lined paper, a large face deck of cards, and large numbered calendars. These are only a few of the products that are available to those people who have low vision, or those who cannot see as well as they did when they were younger. We also have several catalogues to order from. There is quite a variety and price range, so no one with low vision should go without some sort of low vision aid. For more information on ordering, just call 647-6226.

The Elderly Services office also sponsors a Low Vision Support Group that meets on the third Wednesday of the month. The group meets from 1:30 to 3:00 p.m. on the ground floor of the Richland County Courthouse. Transportation is available upon request to help you attend these group meetings. To attend the Low Vision Support Group and arrange for transportation, call 647-6226 and ask for Lois.

RICHLAND COUNTY'S BENEFIT SPECIALIST WILL SPEAK AT A LOCATION NEAR YOU

Joanne Welsh, Richland County's Benefit Specialist will present information on 4 important topics that offer assistance to many senior citizens.

She will discuss with you **SeniorCare**, a program to help those 65 and older with prescription medication expenses; **Homestead Credit**, a refund for Wisconsin residents who pay either real estate taxes or rent; **Wisconsin Quest Card** (formerly known as Food Stamps); and **Medicare Premium Assistance (formerly known as QMB)** which pays the monthly Medicare Part B premium, increasing your Social Security check by \$58.70 monthly for an individual or \$117.40 for a couple.

She will help you to understand the guidelines for these programs, through handouts and discussion.

Please mark your calendar for a location near you. Note the presentation times vary, please refer to the schedule below.

If you wish to eat at one of the Nutrition Sites, you will need phone the site to make a reservation. Call at least 1 day in advance, between 10 a.m. to 1 p.m. to reserve your meal.

<u>Date</u>	<u>Presentation Location/Phone Number/Time</u>		
Tuesday, June 10	Germantown Nutrition Site	(983-2786)	11:30
Wednesday, June 11	Viola Nutrition Site	(627-1869)	11:00
Thursday, June 12	Richland Senior Club		1:00
Monday, June 23	Richland Hills Nutrition Site	(647-2323)	11:30
Tuesday, June 24	Gotham Nutrition Site	(583-2763)	11:30
Wednesday, June 25	Karen's Supper Club (Boaz)	(536-3792)	11:00
Thursday, June 26	Home Plate (Hub City)	(647-6566)	Noon

Get Help Paying For Your Medicare Costs

By: Bruce W. Schultz, Social Security Public Affairs Specialist

If you cannot afford to pay your Medicare premiums and other costs, you may be able to get help from the State of Wisconsin. You may qualify for a Medicare assistance program as a **Medicare Premium Assistance (MPA)** - formerly known as Qualified Medicare Beneficiary (QMB), **Specified Low-Income Beneficiary (SLMB)**, or **Qualifying Individual (QI)**.

You may qualify if you are entitled to Medicare, have a low income, and are not currently eligible for Medical Assistance. The program may pay some or all of your Medicare premiums and may also pay your Medicare deductibles and coinsurance. To qualify, you must have Part A (Hospital Insurance), limited income (see next column) and your assets, such as bank accounts, stocks, and bonds must not be worth more than \$4,000 for a single person, or \$6,000 for a couple.

If you are not sure if you have Part A, look on your red, white, and blue Medicare card. It will show "Part A (Hospital Insurance)" on the lower left corner of the card. If you have lost your card call Social Security toll-free at 1-800-772-1213 to verify your coverage and order a replacement Medicare Card. Replacement Medicare cards can also be requested from our website, www.ssa.gov.

MPA (formerly QMB)— The monthly income limit for the MPA program is \$769 for an individual and \$1,030 for a couple. The MPA program pays Medicare's premium, deductibles, and coinsurance amounts.

SLMB— The monthly income limit for the SLMB program is \$918 for an individual and \$1,232 for a couple. The SLMB program pays Medicare's monthly Part B premium of \$50 per month per eligible individual.

QI-1— The monthly income limit for the QI-1 program is \$1,031 for an individual and \$1,384 for a couple. The QI-1 programs helps pay Medicare's monthly Part B premium of \$58.70 per month per eligible individual.

For more information about these programs or to file an application for these benefits, contact the Richland County Elderly Benefit Specialist—Joanne Welsh at 647-6226. Social Security does not administer these programs.

Steps You Can Take to Prevent Osteoporosis

To prevent porous, breakable bones as you age, you need to have sufficient calcium and vitamin D. The body uses calcium for a number of functions and will take it out of the bones faster than it can be laid down if your diet does not pump enough calcium into the pipeline. But calcium is not the only component -- bones are also one-third collagen, which is a protein that gives bones their flexibility.

Annemarie Colbin, PhD, author of *Food and Our Bones: The Natural Way to Prevent Osteoporosis*, urges us to look at the animals with the largest bones -- cows, elephants. "What do they eat?" she asks. "Leafy plants."

The biggest component of a bone-healthy diet is leafy greens, both cooked and raw, according to Colbin. "Greens give you not only calcium, but vitamin K, potassium, and other minerals and nutrients you need to lay down bone. My first three recommendations are vegetables, vegetables, vegetables," she says with a laugh.

Vitamin D is also important for strong bones, and a good source is, believe it or not, the sun. Colbin recommends being out 20 minutes a day with no sunblock (SPF 8 or above blocks vitamin D), but Cosman vehemently disputes the wisdom of ever going out without sunblock and recommends a multivitamin or vitamin D supplement.

Another building block of strong bones is protein (remember that collagen?). Colbin says mix it up -- beans, fish, chicken. "You can't eat the same boring diet every day." Again, she urges you to select good-quality, properly raised, antibiotic-free protein sources. She also recommends making your own stock from animal bones -- add a tablespoon of vinegar to 8 cups of water to pull the calcium out of the bones. Throw in a carrots, onions, pepper -- and all you need is some garlic bread! If that isn't enough richness, Colbin recommends adding kombu or canten, mineral-loaded, flavorless seaweeds found in health food stores.

Whole grain bread or pasta is helpful, too. "This gives you magnesium," Colbin says. "You need sufficient magnesium to absorb the calcium you are putting in."

What About Milk or Supplements?

It's almost a mantra -- drink milk for strong bones. Colbin is low-key on milk. "You see the most fractures in countries that drink a lot of milk," she says. "I am not too keen on dairy."

Cosman is also not enthused. "A lot of people drink milk, but I am not big on that," she says. "Maybe low-fat milk or yogurt. Those calcium-enriched juices are good."

Not so good are sugar (increasing secretion of calcium and trace elements), caffeine (ditto), stress, and habitual dieting, which can "starve"

your bones.

So what does that leave? Besides veggies and fruits, most women, at least the ones over 50, probably need some calcium supplements in the form of pills or little candies.

People over the age of 50 need about 1,200 mg a day, according to the American Medical Association, but postmenopausal women not taking hormone replacement therapy need about 1,500.

She also recommends everyone take a multivitamin (and the American Medical Association agrees). Should you take calcium citrate or calcium carbonate? Despite the raging debate on this, Cosman says the data are not conclusive. Consult your healthcare provider for a decision. There are some rare medical conditions that make calcium citrate preferable.

Incidentally, if you do take a calcium pill, take it at a time of day when you did not just eat a lot of calcium. If you have milk and fortified juice at breakfast, Cosman recommends taking the calcium pill at lunch.

Exercise

Bones last longer if you stress them more. It's one of those medical conundrums. Exercising -- putting the weight of your body or an outside weight on the bone -- makes it lay down more bone material to strengthen it. "Use it or lose it!" quips Colbin. "Any exercise is better than none."

Cosman agrees. "Ideally, several times a week -- and you need aerobic, weight bearing, and resistance."

But be careful -- heavy weights or too vigorous exercise in women with osteoporosis might trigger a fracture.

Colbin even recommends against big, fat running shoes. "You don't want that cushioning for this," she says. (Older people also tend to fall and break bones less when they don't wear what amounts to a platform shoe.) Basically, she says, walk a lot and carry stuff.

It works. A study done the University of Toronto shows that aerobic exercise, such as walking, jogging, or dance, improved the amount of calcium in the upper body and upper thighs, two areas at risk for fractures.

Medications for Bone Loss

If you have suffered bone loss, a number of medications exist to slow the resorption cycle so more bone remains. A new medication called Forteo is the first to build bone. "It's very potent," says Cosman, "and is only for those diagnosed with osteoporosis, not for prevention." For one thing, Forteo is given by a daily injection.

Another medication popularly prescribed is

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Fosamax. This has been shown to reduce the risk of fractures but is a little tricky to take (you have to sit up afterward to prevent burning of the esophagus).

What about good old estrogen replacement? Hormone replacement therapy is approved for prevention of osteoporosis, but a much publicized study was stopped because one form of it increased the risk of breast cancer and other maladies. Cosman recommends against taking estrogen just for bone health.

Instead of a shelf full of pills, most people only need a well-stocked refrigerator. The process of bone remodeling is complicated but is hooked into the nutrients available to maintain your bones.

"You can't put every little molecule in cauliflower into a pill," Cosman says. "It's simpler to eat the cauliflower." Words to live by.

GETTING ORGANIZED: Which Family Records to Keep and How Long

Do you keep a drawer full of bank statements, credit card bills, cancelled checks and ATM receipts, because you're not sure what to keep and for how long? You may not be saving some of these records long enough, while others can be tossed more often, according to Karen Goebel, University of Wisconsin-Madison/Extension Family and Consumer Economics Specialist.

"It's important to develop a plan for saving family financial records," says Goebel. "You may want to talk with a financial planner, an accountant or attorney for advice on managing certain financial documents, but general guidelines can help you manage most of your records."

A well-organized family record system can be useful for:

- collecting insurance, annuities, Social Security or veteran's benefits;
- paying bills, fees, rentals, premiums and interest on time;
- providing a basis for sound estate planning and helping heirs administer your estate;
- providing ready access to important papers in case of emergencies such as fire, theft or death;
- providing family members with your basic information in case of an accident or a serious illness;
- helping to clarify what is individual and what is marital property.

You are required by federal tax rules to have receipts and other records that are related to items on your federal income tax return for as long as the IRS can assess you for any additional tax. In most cases, the IRS is able to assess a tax up to three years from the date you filed your tax return. However, this may be extended to six years if the IRS suspects you have underreported income by more than 25 percent.

"It's important to realize that accidental underreporting can happen to anyone," Goebel says.

Goebel offers the following guidelines as you adopt your own approach to keeping family financial records. These recommendations are based on information from the Federal Deposit Insurance Corporation (FDIC):

- **Canceled checks (or their carbon copies):** Checks (or their carbon copies) that do not have any long-term significance for tax or other purposes can be destroyed after a year. However, canceled checks that support your tax returns, including charitable contributions or tax payments, should be kept for at least seven years. This is long enough to cover the six-year tax assessment period that begins when you file your tax return for the year the check was written. You should also keep on permanent file any canceled checks and related receipts or documents for the purchase of a house, property improvements, and non-deductible contributions to an Individual Retirement Account.
- **Deposit, ATM, credit card and debit card receipts:** You only need to save these receipts until the transaction appears on your bank statement and you have verified that the information is accurate.
- **Credit card and bank account statements:** Save print or copies of electronic statements for a year if they have no tax or other long-term significance for a year. Statements with tax or long-term significance should be saved for up to seven years.
- **Credit card contracts and other loan agreements:** Keep these documents for as long as the account is active, in case you have a dispute with your lender over the terms of your contract. Updates of their contracts are often included with your statements.
- **Documentation of your purchase or sale of stocks, bonds and other investments:** Keep these documents while you own the investment and for seven years beyond that.
- **Original receipts, warranties and guarantees:** Original receipts are often required for the return or repair of merchandise.



Before tossing anything that contains a Social Security number, bank account number or other personal information,

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especially financial information, shred it to avoid becoming a victim of identity theft.

You can find detailed advice and helpful record-keeping forms in a UW-Extension publication called "**Our Family Records**" (B2369; \$3.95), which is part of a series of publications designed to help you manage and plan your finances.

The publications are available from the Richland County UW-Extension office, phone number 647-6148, or from Cooperative Extension Publications and can be viewed online at <http://www1.uwex.edu/ces/pubs/index.cfm>.

Walk, Dance, Play... Be Active Every Day!

Most Americans fall short of the recommended 60 minutes of daily physical activity. Unfortunately, a lack of exercise can contribute to many diseases and affect overall quality of life. If you are not already active for 60 minutes daily, start out slowly. Try to add 10 minutes of physical activity each week. In one or two months, you will be on your way to better health! Be sure to discuss ideas about physical activity with your doctor, especially if you have a health problem or any pain.

Here are a few ideas on staying active year-round. During warmer months, try to walk frequently. Walk indoors at community centers or local gyms during the winter. Gardening and lawn work are excellent activities that help build bone strength. When possible, take the stairs. Try some of the helpful videos such as: tai chi, weight resistance training, or flexibility and stretching. You can find these through your local library. Be creative and stay active!

The UW-Extension Wisconsin Nutrition Education Program will be presenting information over the next several months about physical activity, healthy snacking, and dehydration prevention at some of the local meal sites. If you have any questions, please call the Richland UW-Extension office at 608-647-6148.

Symons Center Activities for Seniors

Senior Sea (water) M, W, F— 8 a.m.—1 p.m.
Easy on the Joints (water) M, W, F— 8:45 a.m.
Hydroworks (water) M, W, F— 9:30 a.m.
Call 647-8522 for more information.

Yoga (beginners class) W 4:15 p.m.—5:30 p.m.
Call Lyx Ish for more information at 625-2428.

Massage Therapy T—1:00 p.m.— 7 p.m., F— 9:00 a.m.— 3:00 p.m. and one Saturday a month 10:00 a.m.— 4:00 p.m.
Appointments can be made by calling Jen at 608-627-1755 (Gift certificates available at Symons Center front desk)

Advanced Directives and Living Wills

Many people are afraid to talk about the end of life process. As we all know, this process can come upon us slowly with lots of prior knowledge, or suddenly with no advance warning. However it approaches, we can feel comfortable knowing that our loved ones have knowledge of our preferences and will not be faced with making decisions all on their own. How can we have this peace of mind? Your peace of mind can come from having Advanced Directives filled out and placed in your medical file.

Advance Directives are written statements that explain your wishes regarding health care in the event that you are not able to make decisions yourself.

There are two types of written advance directives that are commonly used. They are the "Power of Attorney for Health Care" and the "Living Will".

The "Power of Attorney for Health Care" allows you to appoint another person (known as your agent) to make your health care decisions when you are not capable. The "Living Will" tells your physician that under certain circumstances, you want certain treatments stopped. If you develop an illness or injury that prevents you from communicating your wishes the "Living Will" lets your family and physician know that you want or do not want life sustaining treatment. Neither of these directives is put to use unless you cannot communicate your wishes.

An Advance Directive is filled out and copies are given to family members and physicians. There are no lengthy waiting periods or costly fees to be paid. It is filled out before it is needed, so that the decisions are well thought out and follow your thoughts, values, religious beliefs, and final wishes.

Revoking an Advance Directive is as easy as letting everyone that has a copy know that it is being revoked. A statement signed by you and witnessed by two people will also revoke any existing documents. Divorce also revokes Advance Directives, as long as the spouse was listed as the agent. These documents, as with all important documents should be reviewed often, or as frequently as life changes occur, such as marriage, divorce, birth of a child, etc.

If you have questions, want more information or wish to obtain forms please contact the Health, Aging and Disability Resource Center at 608-647-4616 or toll free at 1-877-641-4616.



Puzzle Page

Word and Letter Play #1 Double Code

In the following code, each symbol stands for two possible letters:

+ stands for I or A
* stands for B or W
= stands for C or T
& stands for E or K
? stands for L or H

The five-letter code word * ? + = & can be translated into two English words, and each one means the opposite of the other. What are the two words?

STRATEGY: Make a word with the first choice, then look for a pattern in the letters.

Answer at bottom of page 9.

Word and Letter Play #2 Not Too Easy

English words containing the letter combinations *ii* or *uu* or *aa* or *ww* or *vv* are rare.

Can you think of one of each?

Don't suggest *aardvark* as the example for *aa*; it's too easy.

Answer at bottom of page 9.

Riddle #2 Different lights make me strange, and into different sizes I will change. What am I?

Answer at bottom of page 9.

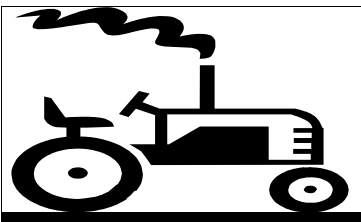
Riddle #3 Often held but never touched, always wet but never rusts, often bit but seldom bites, to use me well you must have wit. What am I?

Answer at bottom of page 9.

Riddle #1 When the day after tomorrow is yesterday, today will be as far from Wednesday as today was from Wednesday when the day before yesterday was tomorrow. What is the day after this day?

Answer at bottom of page 9.

Riddle #4 There's a one story house that's all blue inside. The floor was blue, the lamps were blue, the walls were blue, everything was blue. What color were the interior stairs?



Think Twice Before You Give Away the Farm

Many seniors give their homes to their children or other loved ones before they die rather than through a will or trust that makes the transfer effective at death. Sometimes the home is given outright to the recipient, sometimes the senior retains a life estate. These gifts are generally convenient and involve minimal cost since they are usually accomplished with a quitclaim deed. There are many excellent reasons to gift a house while you are still alive however, if you are thinking about giving away your house, you should pause for a moment to consider the full consequences of your actions and whether your motivations to make such a gift make sense.

- **Wills** Many people think that wills are only for the rich and that obtaining a will is expensive. While it is true that giving away your house means you do not need a will to dispose of that particular asset, you need to consider whether you have other assets that might require a will to be distributed at your death. Wills for small estates are not that expensive to have prepared and offer the convenience of disposing of all your assets in one document.
- **Probate** Legend has it that the probate process is time consuming and that estates often disappear in a flurry of court costs and attorney fees. To the contrary, Wisconsin's probate system is simple and efficient; it need not be avoided at all costs.
- **Estate Taxes** Currently an estate must amount to \$675,000 before it incurs any type of estate taxes. For the vast majority of people, gifting their home offers no tax advantage whatsoever.
- **Eligibility for Public Benefits** For public benefits such as Supplemental Security Income or Medical Assistance, your home's value will not be counted in determining your eligibility. However, if you give away your home, even if you retain a life estate, the value of your gift could seriously delay your eligibility for some public benefits.
- **I Don't Want the State to Get My House** For persons who receive Medical Assistance, under certain circumstances the state may file a lien against the home or attempt to recover payments from the estate which may include the home. However you should contemplate whether it is possible, or even likely, that you will someday need Medical Assistance.
- **Your Independence** Whether we like it or not, our assets grant us a certain amount of independence in our society. When you give away your assets, you give away a portion of your independence.

As with any legal matter, the facts of your own situation make all the difference and this short article is only designed to give you some issues to think about. Consult with an expert in elder law before you take the plunge and "give away the farm." For matters pertaining to probate and taxes, you should consult an experienced elder law attorney. For more information on public benefits rules, contact your local benefit specialist, Joanne Welsh at 647-6226.



Family Care would like you input!

Please let us know if you have any comments—questions—suggestions pertaining to the Richland County Family Care Program

Positive or Negative



Tell us what you think!

You can call (608) 647-8821 ext. 273 or send them to:
 Richland Count CMO
 Penny Clary
 221 W. Seminary Street
 Richland Center, WI 53581

We really want to hear from you!

Are you interested in sharing your Family Care story?

Richland County Family Care is looking for members who would be willing to allow us to share their Family Care Story with others.
 (No names would be mentioned)

For more information please contact:

Penny Clary, Member Relations Coordinator
 (608) 647-8821 ext. 273

**Thank you for your consideration.
 We truly appreciate it!**

Type-2 Diabetes and the Benefits of a Healthy Lifestyle

Question: My dad had diabetes for a long time and eventually lost the use of his legs due to muscle deterioration. Are there vitamins that will help reduce that possibility for me? I have type-2 diabetes and am taking a blood pressure pill to help protect my kidneys from long-term effects of diabetes.

Are there other precautionary measures that can be taken also?

Answer: The magic is not in a pill. It is in maintaining a healthy body weight, getting regular exercise, and making food choices that are high in nutrient density. Foods high in nutrient density are those that provide maximum nutrition (including trace minerals like chromium) for the least number of calories. Food should be kept to the basics of lean protein, fresh vegetables, fresh fruit, low fat dairy or soy, and whole grains. Avoiding more protein than your body needs may also help preserve the kidneys.

Keep up the effort! There are many positive things you can do to reduce the risk of complications from diabetes. Encourage your entire family to adopt healthful practices. Healthful lifestyle practices can significantly reduce their risk of ever getting type-2 diabetes.

Do you have a friend who cannot read this newsletter because of poor eyesight?

This newsletter is available on cassette tape and may be borrowed from the Elderly Services Unit.

**For more information, call
 608-647-6226**

Dr Irene Nutrition Tidbits
<http://www.healthandage.com>
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This newsletter is prepared and submitted six times yearly to the residents of Richland County by Health and Human Services in an effort to provide up-to-date and useful information on the programs and services available through our units.

Co-editors are Patrick Metz and Penny Clary.

NOTICE: Health and Human Services does not support or endorse all the advertisers listed in the Classified Section.

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Word and Letter Play #1: The two words are “black” and “white.”
Word and Letter Play #2: skiing; taxiing; radii; vacuum; continuum; bazaar; powwow; savvy; flivver
Who could it be? Answer: Margaret Mitchell
Riddle #1: Thursday
Riddle #2: I am the pupil of an eye.
Riddle #3: A tongue
Riddle #4: It's a one story house, so there are no stairs.

Steps to Healthy Aging

It's no secret that Americans are living longer than ever before. Today, 46 million Americans are over 60 years old. Even with a large percentage of the nation's population reaching 60, a decline in health and quality of life with age is not inevitable. Still, many older adults may not realize what a difference they can make in their health by choosing a healthy lifestyle. There are some reasons to lead a healthy lifestyle that you may not have considered.

Scientific studies show that staying physically active, eating right, getting health screening, and getting flu and pneumonia shots can help prevent or delay many diseases and disabilities. For this reason, the President of the United States has started the Healthier US Initiative to encourage young and old to take steps to achieving a better and longer life. In fact, by paying attention to such basics as eating better and regular physical activity, older adults can live longer, more independently, and with greater satisfaction than ever before. What's more, they needn't do it on their own. There is a wealth of information offered by the U.S. Department of Health and Human Services, Administration on Aging (AoA), as well as support for many local programs and services that can help make maintaining one's health easier.

Be Physically Active Every Day

Surveys show that inactivity usually increases with age. By age 75, about one in three men and one-in-two women are not physically active. Moderate physical activity can help improve the health of most aging adults or those who have diseases that accompany aging. An inactive lifestyle can cause aging adults to lose ground in four areas that are important for staying healthy and independent: strength, balance, flexibility, and endurance. But research suggests that exercise and physical activity can help aging adults maintain or partly restore these four areas. Even frail older adults can prolong their independence and improve their quality of life by becoming more physically active. You may have heard that becoming physically active is one of the most important things that older adults can do for themselves, but some seniors are reluctant to exercise. Some seniors are afraid that exercise will be too strenuous or that physical activity will harm them.

Studies show that exercise gives these health benefits:

- Helps maintain the ability to live independently and reduces the risk of falling and fracturing bones;
- Helps reduce the risk of dying from coro-

nary heart disease and of developing diseases such as high blood pressure, colon cancer, and diabetes;

- Helps reduce blood pressure in some aging adults with hypertension;
- Helps aging adults with chronic, disabling conditions improve their stamina and muscle strength; and
- Helps maintain healthy bones, muscles, and joints

But, did you know that being more physically active also can improve your mood, relieve stress, and reduce the symptoms of anxiety and depression? It can also improve one's ability to think. Are you often tired? Many people say that they feel too tired to be more physically active. Yet many older people report feeling more energetic from being more physically active. It may take a little push to get out the door, but you're likely to come back feeling renewed and energized.

Some people say they don't have time to increase their physical activity. Think again. Take a look at how you can find the time to be more physically active. Did you know that older adults watch more television than other groups? So, pick up the remote, turn off the television, and take the next step to being more physically active.

An exercise program doesn't have to be strenuous to be effective. It can be fun if you pick an activity you enjoy. Just a total of 30 minutes or more of moderate daily physical activity is what is recommended.

Choose among many activities such as walking, swimming, dancing, and bicycling. The 30 minutes of moderate activity can be broken up into shorter periods. It could consist of spending 15 minutes gardening or doing light housework in the morning and 15 minutes walking in the afternoon. Or consider taking a fitness or physical activity class at a local gym, recreation, or senior center, designed especially for older adults. It all adds up!

AoA programs offer physical activity and group exercise programs in many communities. Call a local recreation center, gym, or senior center to ask about free or affordable classes, sports, and dancing for older adults.

Take a Step to Eating Better

A majority of older Americans have one or more chronic conditions that can be improved by good nutrition, according to a 1997 report from the National Center for Health Statistics. These diseases include blood values that put them at risk for heart disease, high blood pressure, diabetes, or a combination of these diseases. Studies also reveal that 40 percent of older Americans 65+ eat poorly. They also show that good nutrition prolongs independ-

ence, promotes health, and prevents disease, and helps reduce bone fractures.

Eating better can help protect against diseases that affect older people, such as diabetes, obesity, osteoporosis, heart disease, high blood pressure, cancer, and more. AoA through its USA on the Move program recommends seven ways to eat better to prevent disease and promote health:

- Aim for a healthy weight.
- Eat a wide variety of foods.
- Eat more high fiber foods made from whole grains, beans, and nuts.
- Eat five or more servings of fruits and vegetables daily.
- Choose a diet that is low in saturated fat and cholesterol.
- Choose and prepare foods with less salt.
- Eat calcium-rich foods like low-fat milk and cheese for strong bones.
- Drink plenty of beverages and stay hydrated.

New living and social situations sometimes lead to unhealthy patterns among older people. Eating alone is one of the most common factors behind poor eating patterns. Poor nutrition can result from eating alone, taking multiple medications, smoking, and poor dental health. Many who live alone do not eat as well as those who have someone to eat with at home. To avoid eating alone, invite a friend to share a meal with you, or make a standing date with someone to eat out together every week. Buy smaller packages of food to avoid boring leftovers, and freeze leftovers to eat a few weeks later when you don't feel like cooking. Or join a lunch program at a community or senior center and enjoy someone else's cooking while making new friends.

AoA offers nutrition services to older people aged 60+ nationwide through the Older Americans Act (OAA) Nutrition Program. The program improves the dietary intakes of participants and offers them opportunities to form new friendships and to create informal support networks. The OAA Nutrition Program also provides a range of related services, including nutrition screening, assessment, education, and counseling. These services help older participants to identify their general and special nutrition needs, as they may relate to health concerns.

Health Screenings and Flu Shots

Older Americans may be surprised to learn about simple tests that can help them prevent serious health problems and identify the need to adjust their diet or behavior. Ask your doctor about screening tests that may benefit you, including checking your blood pressure, testing for heart disease risk factors, and diabetes. Each winter, millions of Americans suffer from the flu, a highly contagious infection. It

spreads very easily from person to person—usually when an infected person coughs or sneezes. The flu can be life threatening in aging adults and especially those who have chronic illnesses such as diabetes or heart, lung, or kidney diseases. Studies have shown that a flu shot reduces hospitalization by about 70 percent and death by about 85 percent among aging adults who are not in nursing homes. Among nursing home residents, the flu shot reduces the risk of hospitalization by about 50 percent, the risk of pneumonia by about 60 percent, and the risk of death by 80 percent.

According to the federal government's Centers for Disease Control and Prevention recommendations made in 2002, the following older persons, caregivers, and health care workers are at risk for serious illness from the flu and should get a flu shot every year in the fall:

- People 50 years of age and older
- Older residents of nursing homes and other long-term care facilities
- Older adults who have chronic heart or lung conditions including asthma
- Older adults with diabetes, kidney disease, or weakened immune systems
- Health care or home care workers in contact with people in high-risk groups and
- Caregivers or people who live with someone in a high-risk group

Flu shots should not be given to persons known to have hypersensitivity to eggs or other components of the flu shot without first consulting a physician. The Centers for Disease Control and Prevention recommends that people 65 and older get a vaccine to protect against pneumococcal pneumonia, a serious infection that affects the lungs. This shot is safe and can be given at the same time as a flu shot. Most people need only one pneumonia shot, and no one should receive more than two of the vaccines currently available.

AoA programs offer a number of routine health screening services for older Americans, such as screenings for high blood pressure, cholesterol, bone density, and vision and hearing loss.

Who Could It Be?

She earned a place in literary history when she wrote her one and only novel. One of the best-selling fiction works of all times, the book took her 10 years to write. She grew up in Atlanta, Georgia, where she heard the stories about the Civil War from Confederate Army veterans. They provided her with the background for her book. The Civil War epic she wrote was published in 1936 and won a Pulitzer Prize. The film version of her novel came out in 1939 and saw record-breaking success.

Answer on the bottom of page 9

Richland County Nutrition Program	MAY 2003		1 BBQ Chicken, Baked Potato (Sour Cream), Green Beans, Dinner Roll, Applesauce Gelatin	2 Swedish Meatballs, Noodles, Beets, Tossed Salad, Garlic Bread, Cookie
5 Salmon Loaf, Boiled Potatoes, Creamed Peas, Rye Bread, Pineapple	6 Pork Chop, Hash Brown Casserole, Asparagus, Whole Grain Bread, Apple Cake	7 Chicken ala King, Baking Powder Biscuits, Peas & Carrots, Cottage Cheese, Peaches	8 Roast Beef, Mashed Potatoes & Gravy, Mixed Vegetables, Whole Grain Bread, Pudding Torte	9 Ritz Baked Fish, Sweet Potatoes, Cabbage Salad, Whole Grain Bread, Lemon Bar
12 COOK'S CHOICE	13 BBQ Ribs, Baked Potato (Sour Cream), Carrots, Whole Grain Bread, Mixed Fruit Cup	14 Beef Stroganoff, Noodles, Broccoli, Whole Grain Bread, Vanilla Pudding & Bananas	15 Lasagna, Soft Bread Sticks, 7 Layer Salad, Fruit	16 Roast Turkey, Mashed Potatoes/Gravy, Stuffing, Green Beans, Cranberry Salad, Dinner Roll, Pumpkin Bars
19 Ham, Scalloped Potatoes, Beets, Whole Grain Bread, Apricots	20 Chicken Pot Pie, Mixed Vegetables, Whole Grain Bread, Cottage Cheese/Pineapple Twist,	21 Meatloaf, Baked Potato (Sour Cream), California Blend Vegetables, Whole Grain Bread, Brownie	22 Swiss Steak, Mashed Potatoes & Gravy, Corn, Whole Grain Bread, Jell-O w/ Fruit/Topping	23 Hamburger/Bun, Cheese, Tomato, Onions, Pickles, Calico Beans, Macaroni Salad, Strawberry Shortcake
26 Sites Closed Memorial Day	27 COOK'S CHOICE	28 Hot Beef Sandwich (Open Face), Mashed Potatoes &	29 Roast Pork, Cheesy Au gratin Potatoes, Green Beans, Whole Grain Bread,	30 Chicken Parmesan with Pasta & Tomato Sauce, Tossed Salad, Garlic

Chicken Italiano— Serves 4

1—tbsp olive or vegetable oil
 1 medium onion, chopped
 1 green or sweet red pepper, chopped
 6 large, fresh mushrooms, thinly sliced
 1/3 cup chicken broth
 2 tbsp red wine vinegar
 1 can (29 oz) tomato sauce
 2 garlic cloves, minced
 1 tsp sugar
 1/4 tsp salt

1/4 tsp pepper
 1 lb boneless, skinless chicken breast cut into 1" cubes
 2 tbsp minced fresh basil or 2 tsp dried basil
 1 tbsp minced fresh sage or 1 tsp dried sage
 1 lb linguini, cooked and drained
 2 to 3 tbsp grated Parmesan cheese
 2 tbsp minced fresh parsley

In a skillet, heat oil over medium-high. Saute onion, pepper and mushrooms until tender. Add broth and vinegar; bring to a boil. Boil for 2 minutes. Add tomato sauce, garlic, sugar, salt and pepper. Bring to a boil. Reduce heat; cover and simmer for 25 minutes. Add chicken, basil and sage. Cook, uncovered, 15 minutes longer or until chicken juices run clear and sauce is slightly thickened. Serve chicken and sauce over linguini. Sprinkle with cheese and parsley.

For information (or reservations) about the Nutrition Program, please call:

Germantown - Judy Thompson @ 983-2786

Gotham - Tina Shaw @ 583-2763

Richland Hills - Chris Young @ 647-2323

Viola - Linda Walker @ 627-1869

Boaz - Karen's Supper Club - Serve on Wednesdays ONLY at 11:30 am - 536-3792

Hub City - Home Plate - Serve on Thursdays ONLY at 12:00 - 647-6566

2 COOK'S CHOICE	3 Baked Fish, Potato Wedges, Peas & Carrots, Whole Grain Bread, Apple Cake	4 Spaghetti with Meat Sauce, Garlic Bread, Tossed Salad, Apricots	5 Salisbury Steak, Mashed Potatoes/Gravy, California Blend Veg., Whole Grain Bread, Lime Jell-O & Pears	6 Chicken Salad Sandwich, Cook's Choice Soup & Salad, Chocolate Chip Cookie
9 Baked Ham, Potato Casserole, Green Beans, Whole Grain Bread, Pineapple	10 Meatloaf, Baked Potato (Sour Cream), Stewed Tomatoes, Whole Grain Bread, Brownie	11 Baked Chicken, Mashed Potatoes/Gravy, Carrots, Whole Grain Bread, Fruit Crisp	12 Chili, Corn Bread/Honey, 7 Layer Salad, Melon Cup	13 BBQ Pork/Bun, Calico Beans, Coleslaw, Angel Food Cake with Strawberries
16 Kielbasa, Macaroni & Cheese, Beets, Whole Grain Bread, Mixed Fruit Cocktail	17 Chicken & Biscuits, Mixed Vegetable, Tossed Salad, Cottage Cheese, Peaches	18 Roast Beef, Mashed Potatoes & Gravy, Corn, Whole Grain Bread, Specialty Cake	19 Pork Chop, Baked Potato (Sour Cream), Squash, Whole Grain Bread, Pears	20 Baked Fish, Hash Brown Casserole, Fruited Coleslaw, Whole Grain Bread, Molasses Cookie
23 Salmon Loaf, Boiled Potatoes, Creamed Peas, Whole Grain Bread, Apricots	24 BBQ Pork Ribs, Baked Potato (Sour Cream), California Blend Veg., Whole Grain Bread, Apple Dessert	25 Lasagna, Soft Bread Sticks, Tossed Salad, Fruited Jell-O with Topping	26 Roast Turkey, Mashed Potatoes & Gravy, Stuffing, Carrots & Peas, Dinner Roll, Pudding Torte	27 COOK'S CHOICE
30 Baked Fish, Sweet Potatoes, Broccoli, Whole Grain Bread, Fruit	July 1 Beef & Tater Tot Casserole, Green Beans, Whole Grain Bread, Frosted Cake	2 Roast Pork, Au gratin Potatoes, Squash, Whole Grain Bread, Applesauce Gelatin	3 Hamburger/Bun, Cheese, Tomato, Onions & Pickles, Baked Beans, Potato Salad, Blueberry Torte	JUNE 2003