



Family and Friends Newsletter

Feline Heaven

A cat dies and goes to Heaven. God meets him at the gate and says, "You have been a good cat all of these years. Anything you desire is yours, all you have to do is ask."



The cat says, "Well, I lived all my life with a poor family on a farm and had to sleep on hardwood floors."

God says, "Say no more." And instantly, a fluffy pillow appears.

A few days later, 6 mice are killed in a tragic accident and they go to Heaven. God meets them at the gate with the same offer that He made the cat. The mice said, "All our lives we've had to run. Cats, dogs and even women with brooms have chased us. If we could only have a pair of roller skates, we wouldn't have to run anymore."

God says, "Say no more." And instantly, each mouse is fitted with a beautiful pair of tiny roller skates.



About a week later, God decides to check and see how the cat is doing. The cat is sound asleep on his new pillow. God

gently wakes him and asks, "How are you doing? Are you happy here?"

The cat yawns and stretches and says, "Oh, I've never been happier in my life. And those Meals on Wheels you've been sending over are the best!"

Elderly Men



An elderly gentleman had serious hearing problems for a number of years. He went to the doctor and the doctor was able to have him fitted for a set of hearing aids that allowed the gentleman to hear 100%.

The elderly gentleman went back in a month to the doctor and the doctor said, "Your hearing is perfect. Your family must be really pleased that you can hear again."

The gentleman replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!"

Two elderly gentlemen from a retirement center were sitting on a bench under a tree when one turns to the other and says . . .

"Slim, I'm 83 years old now and I'm just full of aches and pains. I know you're about my age. How do you feel?"

Slim says, "I feel just like a new-born baby."

"Really!? Like a new-born baby!?"

"Yep. No hair, no teeth, and I think I just wet my pants."

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Free Access to Credit Reports for Wisconsin Consumers Available Soon

With the recent increase in Identity theft this article might be a good one to keep for future reference.

In December 2003, the President signed The Fair and Accurate Credit Transaction Act (FACTA); a law intended to help fight the increasingly common crime of identity theft. Under FACTA, the Federal Trade Commission (FTC) is charged with implementing several measures designed to both prevent identity theft and to help victims of identity theft. Recognizing that one of the most important steps a consumer can take to minimize the potential harm of identity theft is to order a

credit report at least once a year, the new law requires consumer-reporting agencies to provide consumers with one free credit report (also referred to as a file disclosure) every twelve months.

HOW TO ACCESS YOUR FREE CREDIT REPORT

Consumers living in Wisconsin will be able to request their free credit reports beginning March 1, 2005. Consumers may obtain a credit report from one, two or all three of the nationwide consumer reporting agencies; however, consumers will only need to submit one request. Requests may be submitted on-line at www.annualcreditreport.com, by phone at 1-877-322-8228 or by submitting a standard request form by mail to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Consumers should NOT contact the consumer reporting agencies directly to request free credit reports.

Although the Annual Credit Report webpage is already available, Wisconsin consumers will not be able to order credit reports until March 1, 2005. On or after March 1st, consumers may choose to order copies from all three consumer-reporting agencies at once or may stagger their requests. Consumers may be asked to resubmit their requests for free credit reports at a later date if the consumer reporting agencies receive an unusually high volume of credit report requests at once.

In addition to one free credit report every twelve months, consumers are entitled to an additional free credit report if they are denied credit, insurance or employment based on their credit; if they are unemployed and planning to look for work; if they are welfare recipients; or if their credit reports are inaccurate due to fraud, including identity theft. If a consumer wants a credit report more frequently than every twelve months and does not meet any of these criteria, s/he must pay \$9.50 per copy.

WHAT TO LOOK FOR ON YOUR CREDIT REPORT

Consumers should be sure to review their credit reports carefully. They should take note of any negative remarks that indicate late payments. If a consumer has been a victim of identity theft, the late payments may be on accounts opened fraudulently. Consumers should be sure they recognize all the reported accounts on their credit report.

If a credit report reveals incorrect information or unfamiliar account numbers, consumers should call the three nationwide consumer reporting agencies immediately and request that a fraud alert be placed on their credit reports. Toll-free numbers and websites for each of the consumer reporting agencies are listed below. Once a fraud alert is in place, creditors should contact the consumer

directly before opening any new accounts. Consumers should also contact the creditors for any accounts that list incorrect information or those have been opened fraudulently and request that those accounts be closed. For more information on ways to prevent identity theft and how to mitigate its harmful effects, consumers should visit The Privacy Rights Clearinghouse on-line at <http://www.privacyrights.org/>.

CONSUMER REPORTING AGENCY CONTACT INFORMATION

Equifax

800-525-6285

800-685-1111

www.equifax.com

Experian

888-397-3742

www.experian.com

TransUnion

800-680-7289

800-916-8800

www.tuc.com

Social Security is Too Important

*By: Thomas L. Frazier,
Executive Director of the Coalition of
Wisconsin Aging Groups*

As he begins his second term in office, President Bush has made "reform" of Social Security one of his top priorities. Unfortunately, the President has chosen a strategy to win the battle based on creating a crisis instead of facts and logic. The fact is that Social Security is collecting more money than it pays out in benefits in anticipation

of the increased funds needed to pay benefits when the "baby boom" population begins to retire. It is estimated that revenues will exceed payments until 2018 and promised benefit levels will continue to be paid until 2042. At that time the fund is not "bankrupt" but will only be able to pay approximately 70% of benefits.

These are Social Security Administration projections. The Congressional Budget Office says that 2052 is when benefits will exceed revenues and then only be able to pay 80% of benefit levels. Some economists argue that if economic projections are overly pessimistic the program will be able to pay benefits forever.

Hardly a crisis; so the use of terms such as "bankrupt," "bust" and "headed toward and iceberg" is disingenuous at best if not downright dishonest. The President wants to reform Social Security by privatizing it by allowing workers to invest a portion of their Social Security tax into private accounts (or personal accounts as the President is now calling them, because privatization is not a politically popular term). Taking revenue out of the program creates a transition cost since Social Security is a pay as you go system. Most estimates are that \$2 trillion would be needed over the next 10 years to pay for this transition, of course, depending on how much is diverted from Social Security revenues. The President is likely to propose borrowing the \$2 trillion which will increase the national debt, but be offset in the long-term by much reduced Social Security benefit levels.

Since its inception in 1935, Social Security has always been intended as a portion of retirement, not 100% of retirement. We referred to this as "the three legged stool" with Social Security as one leg (around 40% of necessary retirement income); pension income is the second leg with personal savings as the third leg. It seems to me that the bigger problems are with corporations defaulting on pensions and people not saving enough money for retirement, but the solution is to "fix" Social Security. About a half of Americans have private pension plans but for two-thirds of the elderly Social Security provides the majority of their income and for the poorest 20% of older people Social Security is all of their income.

Social Security is too important for too many people to put it at risk for private accounts that are too risky. There are several other plans (e.g. Peter Diamond and Peter Orszag of the Brookings Institute and Robert Ball, Former Social Security Commissioner) that would solve the projected shortfall in Social Security revenues with minor adjustments to increase revenues and reduce benefits over time. A recent Wall Street Journal article indicates that 43% of the shortfall over the next 75 years would be eliminated if the cap on taxable wages was raised from the present \$90,000 to \$140,000.

Almost all of the shortfall would be eliminated if the cap on wages was completely removed. Another 25% of the short fall would be solved by small reductions in starting benefits to reflect longer life spans.

In summary, there is no crisis and relatively painless solutions are readily available if the goal is to guarantee Social Security's solvency for the next 75 -100 years. In Wisconsin well over 900,000 people are Social Security recipients receiving nearly \$800 million a month. 97% of older people in Wisconsin are Social Security recipients. Social Security is intergenerational providing excellent insurance for surviving spouses and younger people with disabilities. As I said, it is simply too important to be changed based on anything less than facts and what is best for the 47 million people who now receive benefits and all the people who will need the guarantee of Social Security in the future.

If you work and also get Social Security retirement benefits

By: Bruce W. Schultz

Social Security Public Affairs Specialist

Surveys show that an increasing number of older Americans want to retire from their jobs, but not retire from the workforce. They want to retire from the work that they have done for most of their lives for 40 hours a week, but they also want to take up a second, perhaps part-time career. If you are or expect to be one of these 'semi-retirees' there is some important Social Security information you should keep in mind.

The relationship among your work, earnings and eligibility for Social Security benefits depends largely on your age. You probably will fit into one of the following age groups.

- **You are full retirement age or older.**

This is the easy one. If you are "full retirement age", (65 plus 6 months in 2005) or older, your earnings will not reduce your Social Security benefits. Or to put it another way, once you reach that magic age, you can collect all the Social Security retirement benefits you are due no matter how much money you earn from working.

- **You are between age 62 and the year that you will reach full retirement age.**

The earliest you can apply for Social Security retirement benefits is age 62. In 2005 you can work and earn up to \$12,000 with no reduction in your benefits. But for every \$2 you earn over that, Social Security must hold back \$1 in benefits. (Note: In the first year you receive Social Security benefits, you are guaranteed that benefit for any month you earn less than \$1,000. And we do not count pensions, savings or investment income toward these threshold amounts - only wages or self-employment income.)

- **You are not yet full retirement age, but will reach full retirement age this year.**

The earnings threshold is more lenient in the year you reach your full retirement age. Beginning in January of that year and until the month before you reach full retirement age, Social Security would withhold \$1 from your benefits for every \$3 you earn over the earnings limit (\$31,800 in 2005). Of course, the earnings thresholds are indexed for inflation, so they are updated yearly. And remember that beginning the month that you reach full retirement age, there would be no earnings limits.

You can learn more about Social Security and retirement benefits during a "semi-retirement" by reading the pamphlet, *How Work Affects Your Benefits*. You can request a copy online at www.socialsecurity.gov/pubs/10069.html. Or you can call 1-800-772-1213 to request a free copy.

More Elderly Men

An elderly couple had dinner at another couple's house, and after eating, the wives left the table and went into the kitchen.

The two gentlemen were talking, and one said, "Last night we went out to a new restaurant and it was really great. I would recommend it very highly."

The other man said, "What is the name of the restaurant?"

The first man thought and thought and finally said, "What is the name of that flower you give to someone you love? You know... the one that's red and has thorns."

"Do you mean a rose?"

"Yes, that's the one," replied the man. He then turned towards the kitchen and yelled, "Rose, what's the name of that restaurant we went to last night?"

Seniors Surfing the Web?

Here are some senior friendly sites!

Suddenly Senior—A Place Where Everyone Who's Becomes Senior Before Their Time
<http://www.suddenlysenior.com>

Senior Resources—Wisconsin's Complete Senior Resource Listing
<http://magazine.seniorresourcesonline.com>

The Eldercare Locator, a nationwide public service of the U.S. Administration on Aging.
<http://www.eldercare.gov>

Welcome to Richland County Government Online
<http://www.co.richland.wi.us/>

WELCOME To The CITY OF RICHLAND CENTER!
450 South Main Street - Richland Center
<http://www.ci.richland-center.wi.us>

Wisconsin AARP Home Page
<http://www.aarp.org/states/wi/>

Administration on Aging Website—In About AoA you can access information about the agency, its mission, budget, and organizational structure. You can learn more about the Older Americans Act.
<http://www.aoa.gov/about/about.asp>

Alzheimer's Foundation Urges Steps to Prevent Wandering During Cold Weather

Older adults make up the largest proportion of individuals with Alzheimer's disease and are most vulnerable to hypothermia, or low internal body temperature that results from exposure to a cold environment. The brain disorder strikes an estimated one in ten Americans aged 65 and older, and nearly half of those 85 and older.

How can the risk of wandering be minimized? Understanding the symptoms of Alzheimer's disease and taking preventative steps can help. Symptoms typically include loss of memory and verbal skills, confusion and wandering patterns, all of which can jeopardize an individual's safety.

"With a progressive disease like this where an individual's behavior can change without a moment's notice, the best advice is simply this: Be prepared.

Among the major preventative steps: a person with dementia should not be left unsupervised; they should wear an identification bracelet or keep some form of identification in every jacket, pocketbook or other article; and they should be outfitted with a tracking device such as that offered by Project Lifesaver International, Chesapeake, VA.

Research shows that someone with dementia only stands a 50 percent chance of survival if they are not found within the first 24 hours.

The AFA suggests taking these steps to control wandering:

- Do not leave individuals with Alzheimer's disease unsupervised.
- Have the person wear an identification bracelet or carry some form of identification in their coat pockets, tied to their shoestrings, etc.
- Sign up with a tracking program, such as Project Lifesaver International, which uses radio signals to quickly locate wanderers.
- Monitor an individual's wandering -- frequency, duration, time of day, etc. -- to detect patterns and possible causes.
- Ensure that the person is well fed, well hydrated and using the bathroom since wandering may occur to fulfill these basic

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needs.

- Consult with a physician to see if medications can help.
- Individuals who wander as a result of delusions or hallucinations may require psychotropic medications.
- Tell neighbors about the person's wandering behavior and make sure they have your phone number.
- Have a current photo readily available, and find out about leaving one on file at the police department.
- Provide recreational activities -- physical exercise, music or puzzles, for example -- to reduce boredom or lack of socialization that prompts wandering.
- Secure doors in a way that are difficult to open, and post signs such as "stop" or "do not enter."
- Add electronic chimes or doorbells so a caregiver is alerted if the individual attempts to exit.
- Reduce environmental stimuli like loud music or overcrowding that may spark this behavior.
- Provide familiar objects, such as family photographs, to an individual living in a long-term care facility to make it feel like home.
- Put away essential items, such as the person's coat, pocketbook or glasses, since some individuals will not go out without certain articles.
- Look for changes in patterns. For example, those who begin to wander after a prolonged period in a facility may suffer from a new medical, psychiatric or cognitive complication.

The Alzheimer's Foundation of America focuses on "together for care ... in addition to cure" for individuals with Alzheimer's disease and related illnesses, and their families. Its services include a toll-free hotline-866-AFA-8484, counseling by certified social workers, educational materials, referrals to member organizations and other local resources nationwide, identification and search programs, and a free caregiver magazine, Vantage. For more information, call 866-AFA-8484 or visit <http://www.alzfdn.org>.

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“Red Tape Cutter” Pages

Presented by your local Elderly Benefit Specialist—Joanne Welsh with the Richland County Health & Human Services—Elderly Services Unit.

Are All Powered Wheelchairs and Scooters Really Covered by Medicare?

You may have seen ads on television or in the newspapers that suggest that Medicare will cover the costs associated with a powered wheelchair or scooter that a particular company is selling. Some companies may even offer “free” wheelchairs and scooters. It is important to recognize that not all wheelchairs and scooters are covered by Medicare in all situations. The Medicare program demands that a specific list of requirements be met before the program will cover most of the cost of the wheelchair or scooter. Even if Medicare covers the equipment, the program will pay 80% of the approved cost and the beneficiary must pay the remainder or rely on a Medicare supplement policy to cover any out-of-pocket costs.

In order for a wheelchair or scooter to be covered by Medicare, a Medicare beneficiary must obtain a physician’s order and certification that the device is medically necessary *before* the device can be billed to Medicare. Also, for scooters to be covered, the physician’s order and certification must be obtained before going to a medical supplier to purchase the device. The order of documentation is very important. You should not purchase a scooter before seeing your doctor. If you do, Medicare will not cover the scooter, even if you meet all other requirements for coverage.

Besides the medical paperwork, a Medicare beneficiary’s medical condition must meet specific criteria to ensure that Medicare will cover the wheelchair or scooter. For Medicare coverage, each type of medical equipment has its own requirements regarding a beneficiary’s medical condition. For instance, in order for a powered wheelchair to be covered by Medicare, the beneficiary must be bed or chair-bound without the use of a wheelchair, must be unable to operate a manual wheelchair and must be able to safely operate a powered wheelchair. It is important for Medicare beneficiaries to understand that Medicare coverage is not automatic but rather is contingent on specific medical evidence obtained from a physician.

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If it is not already confusing enough, there are also special Medicare coverage rules that are dependent on whether you choose to buy or rent a piece of medical equipment. Medicare will cover the rental of a wheelchair or scooter in certain instances for a specified number of months.

As you can see, there are many factors that determine whether Medicare will cover a wheelchair or scooter. This can be a very confusing aspect of the Medicare program. Don’t be fooled by advertisements that suggest that a company’s equipment is automatically covered by Medicare. If it sounds too good to be true, it probably is.

If you have any questions about the Medicare coverage rules for medical equipment including wheelchairs and scooters, contact your county benefit specialist, Joanne Welsh at 647-6226.

Five Things Every Women Should Know About Social Security



By: Bruce W. Schultz
Social Security Public Affairs Specialist

www.ssa.gov

There are many things women should know about Social Security. But here are five of the most important Social Security messages every woman should know.

1. Nothing keeps you from getting your own Social Security benefit.

If you’ve worked for at least 10 years and earned a minimum of 40 work credits, you are vested in the Social Security system. As soon as you reach age 62, you will be eligible for your own Social Security benefit whether you’re married or not or whether your husband collects Social Security or not. Your retirement benefit is figured the same way a man’s retirement benefit is figured. It’s based on a percentage of your average monthly wage using a 35-year base of earnings.

If you become disabled before your full retirement age, you might qualify for Social Security disability benefits if you’ve worked and paid Social Security taxes in five of the preceding 10 years.

If you also get a pension from a job where you didn’t pay Social Security taxes (e. g., a civil service or teacher’s pension), your Social Security benefit might be reduced.

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2. There is no marriage penalty or limit to benefits paid to a married couple.

If you are married and both you and your husband have worked, you each will be paid your own Social Security benefit. A working woman is not limited to one-half of her husband's Social Security. (That is the spouse's rate paid to a woman who has not earned a higher benefit on her own work record.)

So, for example, if you are due a Social Security benefit of \$1,200 per month and your husband is due a Social Security benefit of \$1,000 per month, together you will be paid \$2,200 per month in retirement benefits.

3. If you are married, you might be due benefits on your husband's record.

Most women are potentially due two benefits: your own retirement benefit and a wife's benefit on your husband's record. But you only get the one that pays the higher rate, not both.

Generally, a wife is due between one-third and one-half of her husband's Social Security, depending on the age that she starts receiving benefits. Most working women who reach retirement age get their own Social Security benefit, because it's more than one-third to one-half of the husband's rate. But if your husband dies before you, you can apply for the higher widow's rate. (See number 4 below.)

4. When your husband dies, you're probably due a widow's benefit.

Widows are due between 71 percent (at age 60) and 100 percent (at full retirement age) of what the husband was getting before he died. If you're also due your own Social Security, you'll have the option of getting a reduced benefit on one record and later switching to a higher benefit on the other record.

We also can pay you a \$255 one-time death benefit if you were living with your husband when he died.

If you made more money than your husband did, then he might be due a widower's benefit on your record if you die before he does.

5. If you're divorced and were married at least 10 years, you might be eligible for benefits based on your ex-spouse's record.

Divorced women married at least 10 years are eligible for Social Security on the ex-husband's record if they are unmarried at the time they become eligible for Social Security and if their own retirement benefits are less.

Some women sign divorce decrees relinquishing their rights to Social Security on their ex-husband's record. Those clauses in

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divorce decrees are worthless and are never enforced. If you meet the requirements for Social Security divorced wife's benefits, you can apply for and receive those benefits regardless of the terms of the divorce decree.

Any benefits paid to a divorced spouse DO NOT reduce payments made to the ex-husband or any payments due the ex-husband's current spouse.

Generally, the same payment rules apply to divorced wives and widows as to current wives and widows.

Bruce Schultz is the Public Affairs Specialist for Northern Wisconsin. You can contact Bruce at 352 Grand Avenue, Wausau, Wisconsin 54403 or via email at bruce.schultz@ssa.gov

Many Seniors Qualify for Homestead Credit

Even those who do not file income taxes

Joanne Welsh – Elderly Benefit Specialist for Richland County Health & Human Services

It's that time of year again...the property tax bill arrives and the worries start. "How am I going to pay my property taxes?" "How can I make ends meet?" The answer to these worries may be the Wisconsin Homestead Credit Program. This property tax relief program is a way for many Wisconsin residents to get back some of the money they pay for property taxes or rent. The purpose of the program is to mitigate the impact of high costs of real estate taxes and rental payments on households with low and moderate-incomes. Depending on individual circumstances, it is possible for eligible persons to get a homestead refund check up to \$1,160.00

The Homestead Credit Program is particularly meaningful and extremely beneficial to seniors, as it can bring hundreds of extra dollars annually to those who meet the eligibility criteria. Persons aged 60 and older are the main beneficiaries of the program. In 2001, persons aged 60 and older accounted for more than 50% of both the claimants and the amount of benefits received across the state. Yet, every year, thousands of people who are eligible for this credit aren't getting it—either because they haven't heard about it, don't know they are eligible, or don't know how to apply. For these reasons, county Benefit Specialists are working to help educate potential recipients about this credit, and are encouraging and assisting eligible seniors to apply for this benefit.

Certain basic requirements must be met in order to qualify. First, to be eligible for benefits on claims filed in 2005 for property

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taxes accrued in 2004, a person must have been 18 years of age or older as of December 31, 2004, as well as they must have been a legal resident of Wisconsin for the entire year of 2004. Individuals must have been the owners or renters of the Wisconsin homestead in which they lived and the housing must have been subject to Wisconsin state property tax throughout the year. Individuals must have had a total annual household income of less than \$24,500. Household income includes all taxable income such as wages, salaries and interest plus certain nontaxable income like Social Security (including the Medicare premium). The income limit may be lower; depending on how much was paid in rent or property taxes.

Various other factors are examined in order to determine eligibility as well as the total amount of each individual's credit. If you meet all the qualifications, you must complete a Wisconsin Homestead Credit Claim, Schedule H, or H-EZ, to determine the amount of any benefit available. The credit amount is determined by using the level of household income and property taxes or rent paid and by using tax tables included with the form's instructions. An individual may meet all of the qualifications but still not qualify for any benefit because the credit is based on the relationship of your household income to the amount of your allowable property taxes or rent for the calendar year. In general, the credit is higher when income is lower and/or when property taxes or rent are higher. For example, three qualifying individuals all with property taxes at \$1,000 but with various incomes would get different claim amounts. With property taxes at \$1,000, an individual with an annual income of \$16,000 would get a homestead tax credit benefit of \$236, while a person whose yearly income is \$12,000 would receive \$524 and a claimant with a lesser annual income at \$8,000 would receive a benefit of \$796. The lower the income is in relation to the amount of property tax would increase the amount of money received.

There is a significant window of opportunity to file for the Homestead Credit. The filing deadline for most people is four years after the original due date of the return. So if you missed out in past years, it's not too late. For individuals who were eligible but didn't claim the Homestead Credit for the tax years 2000, 2001, 2003 and 2004, you can still do so by filing a claim now.

In Richland County, the Elderly Benefit Specialist program provides homestead assistance and return preparation to residents'

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age 60 or older. If you are homebound, home visits can be arranged. For more information about homestead credit and/or to make an appointment for help in completing your claim(s), contact Elderly Services at 647-6226.

NOTE: If you owned and lived in your home of part of the year, sold your home and then rented for the remainder of the year, or sold stocks or other property, we suggest you see either the AARP Tax-Aide or a tax professional of your choice. There may be tax implications involved that require filing an income tax return even though there may be no income tax due.

Should you need assistance preparing income tax returns, AARP representatives come to the Brewer Public Library in Richland Center to complete the more complicated forms - i.e. State and Federal forms. AARP Tax-Aides will be at the Brewer Public Library from 10:00 am to 3:00 pm on March 7, 21, 28 and April 11. Appointments are not needed; the Tax-Aides are preparing the tax forms on a first come first serve basis. You do not have to be a member of AARP to have their Tax-Aides file your tax return. If you file an income tax return, your Homestead Credit should be submitted at the same time.

Remember, that you need not be an income tax filer to qualify for Homestead Credit. In fact, retired individuals who have no income tax whatsoever and whose only source of income is Social Security frequently qualify for the homestead credit. One last word of advice: Don't assume you're not eligible. Even if you think you're not eligible, give it a try, anyway. Usually it only takes a 30-minute appointment to determine if you are eligible. You have nothing to lose and perhaps hundreds if not thousands of dollars to gain.

Elderly Men

Hospital regulations require a wheelchair for patients being discharged. However, while working as a student nurse, I found one elderly gentleman--already dressed and sitting on the bed with a suitcase at his feet--who insisted he didn't need my help to leave the hospital.

After a chat about rules being rules, he reluctantly let me wheel him to the elevator. On the way down I asked him if his wife was meeting him.

"I don't know," he said. "She's still upstairs in the bathroom changing out of her hospital gown."

The Drug Problem

By: Julie Krause -
Price County Benefit Specialist

The other day someone in a small town read that a methamphetamine lab had been found in an old farmhouse in the adjoining county and asked the rhetorical question, "Why didn't we have a drug problem when you and I were growing up?" Jim responded, "I did have a drug problem when I was growing up. I was drug to church on Sunday morning. I was drug to church for weddings and funerals. I was drug to family reunions and community socials no matter the weather. I was drug by my ears when I was disrespectful to adults. I was drug to the woodshed when I disobeyed my parents, told a lie, brought home a bad report card, did not speak with respect, spoke ill of my teacher or the preacher. Or if I didn't put forth my best effort in everything that was asked of me. I was drug to the kitchen sink if I uttered a profane four-letter word. (I do know what Lye soap tastes like.) I was drug out to pull weeds in mom's garden and flowerbeds and cockleburs out of dad's fields. I was drug to the homes of family, friends and neighbors to help out some poor soul who had no one to mow the yard, repair the clothesline or chop firewood, and if my mother had ever known that I took a single dime as a tip for this kindness, she would have drug me back to the woodshed. Those drugs are still in my veins and they affect my behavior in everything I do, say and think. They are stronger than cocaine, crack or heroin and if today's children had this kind of drug problem, America might be a better place today."

Alzheimer's Association South Central Wisconsin Chapter 2005 Dementia Education Conference

**Friday, March 18, 2005, 9:00 a.m.-4:00 p.m., Sheraton Hotel,
706 John Nolen Drive, Madison**

Kathy Laenhue, CEO of Wiser Now, Inc. & former Director of Learning at the Mather Institute on Aging will keynote this 1st annual conference. She is a dynamic & engaging nationally recognized speaker on aging and dementia issues. She will kick off the conference with her interactive presentation "Human Being vs. Human Doing" which will focus on how to draw out the *well-being* within ourselves and the people with dementia we care for and about.

In addition, participants will have the opportunity to choose from nine workshops covering important and valuable topics such as working with families, other dementias, early-stage perspective, sexuality, prevention, legal issues, and more.

Registration fee is \$75 per person. CEU's will be available and Certificates of Attendance provided. For more information or a full conference brochure please call 608-232-3400 or 1-800-428-9280.

Sounds of Yesteryear

By Carolyn Kaiser

2. **THE JACK BENNY PROGRAM**, debuted 1932, spanned 23 years, growing and developing as it progressed.

Never admitting to being a minute over 39, Jack Benny billed himself as stingy and vain, making special note of his talent for playing the violin.

With his sense of timing being his greatest gift, Benny used a lot of writers for his never to be forgotten gimmicks which seemed to be funnier every time they were used.

Can you name two other characters that appeared with Benny?

- A. Don Rebell and Joshua Hinks
- B. Mary Livingston and Rochester
- C. Bert Bushwacker and Sally Strothers

ANSWER: #B

FREE Blood Pressure Clinics



Blood pressure clinics will be held at the following nutrition sites at **11:30 a.m.** on the following Tuesday dates:

Town and Country Church—

**March 8th
April 12th**

Viola—

**March 15th
April 19th**

For more information on the nutrition site blood pressure clinics, contact the:

**Health, Aging and
Disability Resource
Center
at
608-647-4616**

WebMD Health Launches Medicare Rx Benefits Resource Center

With the introduction of the new Medicare discount drug cards, seniors have more options to help pay for their prescriptions. For many seniors and their caregivers, sorting through these choices is not easy.

Enter WebMD Health, the leading source of online health information for consumers, which has recently established an easy-to-use online Medicare resource center for seniors and their families at www.webmdmedicare.com. Developed in collaboration with The National Council on Aging (NCOA), the Centers for Medicare and Medicaid Services (CMS) and the Henry J. Kaiser Family Foundation, the Medicare Rx Benefits Resource Center is designed to provide the information and tools needed to help eligible individuals make informed choices about their Medicare benefits.

The Center will enable seniors, people with disabilities and their families to:

- Determine if they are eligible to enroll in the Medicare Discount Card plan;
- Evaluate the Medicare - approved discount card programs based on the individual's geographic location;
- Access interactive tools to compare prescription prices and different discount card programs;
- Communicate with experts and other seniors about Medicare and prescription-related issues; and
- Obtain information about medical conditions and medications.

"CMS is making it easier for seniors and people with disabilities to learn more about the new Medicare law and the Internet is an increasingly important source of health information," said Mark McClellan, M.D., Ph.D., Administrator, Centers for Medicare & Medicaid Services. "CMS is pleased to work closely with WebMD to help Medicare beneficiaries and their family members take advantage of the simple steps to get a Medicare-approved drug discount card."

At the Medicare Rx Benefits Resource Center, users can also sign up for the WebMD Medicare Bulletin. This free electronic newsletter provides easy-to-understand updates about important program changes and commentary from industry experts.

To access this new comprehensive resource, visit www.webmdmedicare.com.

Family Caregiving... It's Not All Up To You

One out of five adults finds him or herself as the designated caregiver for a loved one who can't manage alone. In an era when extended families are supposed to be getting weaker, more families are moving their aged relatives into their homes to care for them. Concerns over nursing home placement coupled with the soaring costs of long-term care are contributing to the trend. It is not unusual for family caregivers to take on more than they can realistically handle and many have feelings of guilt if they ask for help. Yet, asking for help is often the best thing they can do for their loved one.

If you manage or provide direct assistance to someone who needs help with day-to-day activities because of a chronic condition, cognitive limitations or aging... you are a family caregiver.

Acknowledging your role, being open to solutions and understanding that seeking help is in the best interest of everyone, are important steps toward re-establishing a quality of life for all.

You are a family caregiver if you provide Activities of Daily Living (ADL) such as helping your care recipient with getting in and out of the bed and chairs, dressing, getting to and from the toilet, bathing, dealing with incontinence or diapers, and feeding.

You are also a family caregiver if you provide Instrumental Activities of Daily Living (IADL) such as providing transportation, housework, grocery shopping, preparing meals, arranging for outside services, managing finances and giving medications.

Recognizing the "symptoms" of burnout, anticipating needs and getting assistance can help families adapt and enjoy the personal rewards of family caregiving. Signs that may indicate a need for help include an escalation in job-family conflicts, family caregiver exhaustion and stress, the disruption of family relationships, prolonged feelings of sadness, and loss of sleep.

The National Family Caregivers Association and the National Alliance for Caregiving can provide new ideas and resources that can help you get help, feel better and do better. Visit www.familycaregiving101.org a non-profit Web site made possible by the generosity of Eisai Inc.

Sounds of Yesteryear

By Carolyn Kaiser

The Amos and Andy Show, half-hour version, debuted 1943. Amos played by Freeman Gosden and Andy, played by Charles J. Correll, both Caucasian, had begun using a deep black dialect on an earlier show called Sam and Henry in 1925.



The shows skits revolved around the conniving "Kingfish" (Gosden) of the Mystic Knights of the Sea Lodge with Andy the perfect fool, more than a little dense, as the usual victim.

Do you remember the names of several other characters (all played by Gosden and Correll) on this side-splitting show?

1. Lightnin' the slow moving janitor of the Lodge and the elderly and very stodgy Henry Van Porter, a Lodge member
2. Velma Costly, the no-better-than-she-ought-to-be on and off girlfriend of Amos, Hirim Gladstone, the never suspecting brunt of every joke.
3. Harry Wilkenson, the ever generous supplier of bail bond money, and Chick Roman, the steely eyed cop who caught Amos in some illegal act nearly every show.

ANSWER: #1

6th Annual Understanding Alzheimer's Disease, Dementia & Memory Loss Workshop

Thursday, March 24, 8:30 a.m.- 3:30 p.m. at Southwest Technical College, Fennimore.

This full day educational event is for family members, direct care workers and professionals to learn the latest information and resources that can help you face this growing health epidemic. One of our special guest presenters will be Karen Stobbe. Karen was working as a theatre professional when her dad was diagnosed with Alzheimer's disease. Her life has taken on a new focus and new meaning in combining the knowledge of her two worlds into one life work. Karen speaks from the heart and uses humor to make learning fun.

Registration fee is just \$10 and includes lunch, refreshments and handouts. Hosted by The Grant County Dementia Care Network.

For more information, please call the Grant County Center on Aging at 608-723-6113 or the Alzheimer's Association at 1-800-428-9280. Scholarships and respite care are available.

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**

This newsletter is prepared and submitted six times yearly to the residents of Richland County by Health and Human Services.

Editor is Patrick Metz.

All questions regarding this newsletter should be addressed to:

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181 W Seminary Street

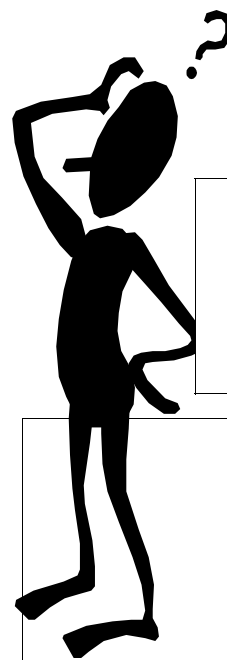
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To view this newsletter as well as past editions of this newsletter go to our website.

<http://co.richland.wi.us/departments/hhs/newsletter/index.html>



More about Elderly Men

A very elderly gentleman, (mid nineties) very well dressed, hair well groomed, great looking suit, flower in his lapel smelling slightly of a good after shave, presenting a well looked after image, walks into an upscale cocktail lounge.

Seated at the bar is an elderly looking lady, (mid eighties).

The gentleman walks over, sits along side of her, orders a drink, takes a sip, turns to her and says, "So tell me, do I come here often?"

MARCH, 2005

Occasionally, it is necessary to make changes in the menus. All meals are served with bread and milk. Please call the meal site for reservations at least one day in advance.

	1 Pork Chop, Au gratin Potatoes, Italian Blend Vegetables, Spice Cake	2 Roast Beef, Mashed Potatoes/Gravy, Carrots, Jell-O w/Fruit & Topping	3 Beef Stew, Baking Powder Biscuits/Honey, Cabbage Salad, Mandarin Oranges	4 Oven Fried Fish, Baked Potato/Sour Cream, Beets, Lemon Bar
7 Ham Sweet Potatoes, Peas, Applesauce	8 Spaghetti & Meat Sauce, Soft Bread Sticks, Tossed Salad, Mixed Fruit Cup	9 Roast Turkey Mashed Potatoes & Gravy, Corn, Cranberry Sauce, Pumpkin Torte	10 Meat Loaf, Baked Potato/Sour Cream, California Blend Vegetables, Pears	11 Fish Square/Bun, Tartar Sauce, Potato Wedges, 7-Layer Salad, Cook's Choice Cake
14 Chili, Corn Bread/Honey, Cottage Cheese, Pineapple Rings	15 Bar-B-Q Ribs, Baked Potato, Sour Cream, Green Beans, Pudding Torte	16 Baked Chicken, Mashed Potatoes & Gravy, Squash, Cherry Crisp	17 <u>Irish Stew</u> (Corned Beef & Cabbage, Potatoes, Carrots), Rye Bread, Lime Jell-O w/Pears & Topping	18 Baked Fish, Baked Potatoes, Sour Cream, Peas, Rye Bread, Peaches
21 Chicken Fillet, Bun, Potato Wedges, Baked Beans, Mandarin Oranges	22 Pork Chop, Hash Brown Casserole, Carrots, Apple Cake	23 Swiss Steak, Mashed Potatoes & Gravy, Corn, Fruited Jell-O w/Topping	24 Chicken & Biscuits, Mixed Vegetables, Cabbage Salad, Custard	25 CLOSED GOOD FRIDAY
28 Ham Slice, Scalloped Potatoes, WI Blend Vegetables, Peaches	29 Lasagna, Garlic Bread, Tossed Salad, Fruit Crisp	30 B-B-Q Chicken, Baked Potato/Sour Cream, California Blend Vegetables, Cookie	31 Roast Pork, Cheesy Au gratin Potatoes, Peas & Carrots, Applesauce Gelatin	

Richland County Health & Human Services Elderly Services—Nutrition Program

For information (or reservations) about the Nutrition Program, please call:
Germantown - Judy Thompson @ 983-2786 @ 11:45 pm; **Richland Center—Town & Country Presbyterian Church** - Paula White @ 647-2323 @ 11:45 am; **Viola** - Anita Perkins @ 627-1869 @ 11:30 am;
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 pm - 647-6566

APRIL, 2005

Occasionally, it is necessary to make changes in the menus. All meals are served with bread and milk. Please call the meal site for reservations at least one day in advance.

Richland County Nutrition Program				1 Chicken Salad Sandwich, Potato Wedges, Tropical Fruit, Brownie
4 Beef Stroganoff, Noodles, Corn, Mixed Fruit Cup	5 Chili, Corn Bread/Honey, 7-Layer Salad, Cottage Cheese, Peach Halves	6 Roast Turkey, Mashed Potatoes/Gravy, Stuffing, Green Beans, Cranberry Relish, Pumpkin Bar	7 Meat Loaf, Baked Potato/Sour Cream, Carrots, Fruited Jell-O with Topping	8 Spaghetti & Meat Sauce, Soft Bread Sticks, Tossed Salad, Apricots, Sugar Cookie
11 Pork Chop, Cheesy Potatoes, Beets, Pears	12 Hot Beef Sandwich – Open Face, Mashed Potatoes & Gravy, Peas, Cook's Choice Dessert	13 Roast Pork, Hash Brown Potato Casserole, Squash, Applesauce Gelatin	14 Chicken & Noodles, Mixed Vegetables, Garlic Cheese Bread, Tossed Salad, Fruit Crisp	15 Salisbury Steak, Mashed Potatoes, Corn, Fresh Fruit
18 Hamburger/Bun/Cheese Slice/Pickles, Baked Beans, Potato Wedges, Chocolate Chip Cookie	19 Baked Chicken, Mashed Potatoes, California Blend Vegetables, Strawberry Shortcake	20 Lasagna, Soft Bread Sticks, Tossed Salad, Fruited Jell-O with Topping	21 Beef Stew/Vegetables, Baking Powder Biscuit with Honey, Cabbage Salad, Peaches	22 Baked Fish, Baked Potato/Sour Cream, Beets, Lemon Cake/Topping
25 Ham, Sweet Potatoes, Green Beans, Pineapple	26 Pork Chop, Macaroni & Cheese, Italian Blend Vegetables, Applesauce Gelatin	27 Swiss Steak, Mashed Potatoes/Gravy, Carrots, Cook's Choice Cake	28 Chicken ala king w/ Biscuits, Peas, Cabbage Salad, Apricots	29 BBQ Ribs, Baked Potato/Sour Cream, Broccoli, Pudding with Bananas