



# Family and Friends Newsletter

## Banana facts that may surprise you.....

**Bananas.** Containing three natural sugars - sucrose, fructose and glucose combined with fiber, a banana gives an instant, sustained and substantial boost of energy. Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout. No wonder the banana is the number one fruit with the world's leading athletes. But energy isn't the only way a banana can help us keep fit. It can also help overcome or prevent a substantial number of illnesses and conditions, making it a must to add to our daily diet.

**Depression:** According to a recent survey undertaken by MIND amongst people suffering from depression, many felt much better after eating a banana. This is because bananas contain tryptophan, a type of protein that the body converts into serotonin, known to make you relax, improve your mood and generally make you feel happier.

**PMS:** Forget the pills - eat a banana. The vitamin B6 it contains regulates blood glucose levels, which can affect your mood.

**Anemia:** High in iron, bananas can stimulate the production of hemoglobin in the blood and so helps in cases of anemia.

**Blood Pressure:** This unique tropical fruit is extremely high in potassium yet low in salt, making it the perfect food to beat blood pressure. So much so, the US Food and Drug Administration has just allowed the banana industry to make official claims for the fruit's ability to reduce the risk of high blood pressure and stroke.

**Brain Power:** 200 students at a Twickenham (Middlesex) school were helped through their exams this year by eating bananas at breakfast, break, and lunch in a bid to boost their brain power. Research has shown that the potassium-packed fruit

can assist learning by making pupils more alert.

**Constipation:** High in fiber, including bananas in the diet can help restore normal bowel action, helping to overcome the problem without resorting to laxatives.

**Hangovers:** One of the quickest ways of curing a hangover is to make a banana milkshake, sweetened with honey. The banana calms the stomach and, with the help of the honey, builds up depleted blood sugar levels, while the milk soothes and re-hydrates your system.

**Heartburn:** Bananas have a natural antacid effect in the body, so if you suffer from heartburn, try eating a banana for soothing relief.

**Morning Sickness:** Snacking on bananas between meals helps to keep blood sugar levels up and avoid morning sickness.

**Mosquito bites:** Before reaching for the insect bite cream, try rubbing the affected area with the inside of a banana skin. Many people find it amazingly successful at reducing swelling and irritation.

**Nerves:** Bananas are high in B vitamins that help calm the nervous system.

**Overweight and at work?** Studies at the Institute of Psychology in Austria found pressure at work leads to gorging on comfort food like chocolate and crisps. Looking at 5,000 hospital patients, researchers found the most obese were more likely to be in high-pressure jobs. The report concluded that, to avoid panic-induced food crav-

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## Social Security Program

- ◆ Social Security is the **only** source of income for **22%** of the elderly.
- ◆ **Sixty-six percent** of elderly get over **half** their income from Social Security.
- ◆ The **poverty rate** for elderly is **11%**. Without Social Security it would be **48%**.
- ◆ Without Social Security the **poverty rate for Hispanic and African American elderly would rise to 55-57 percent.**
- ◆ **Three-quarters** of Hispanic and African American elderly rely on Social Security for **half** of their income.
- ◆ **Forty-five to forty-seven** percent of African American and Hispanic elderly rely on Social Security for **90%** of their income.
- ◆ **Forty to forty-one percent of Hispanic and African American elderly rely on Social Security for all of their income.**
- ◆ **Twenty-nine percent** of African American elderly and **twenty-eight percent** of Hispanic elderly have asset income compared to **63 percent** of white elderly.
- ◆ Average assets for a retiring black family is \$6000.
- ◆ Sixty-two percent of payouts go to retirees and thirty-eight percent to disabled and survivors.
- ◆ One of every four families has someone on Social Security.
- ◆ Three of ten Americans will become disabled before retirement age.
- ◆ From **2042** forward the fund will be able to pay **70%** of benefits for **decades** without any changes.
- ◆ **In 1940 the average age of retirement was 68. Now it is 63.**
- ◆ **The average lifetime value of Social Security and Medicare for a couple is \$700,000.**  
(Assumes 25 year retirement)
- ◆ **Fifty percent** of Americans do not save for retirement. The average two-person household with a 401(k) has a total in \$50,000 at retirement age.
- ◆ Social Security provides from **20% to 40%** of income replacement.
- ◆ The average Social Security benefit for **males is \$1008** while the average benefit for **females is \$775.**
- ◆ Raising the income subject to tax up to **\$140,000** would solve **90%** of the problem. It would be a tax increase for only six million workers.
- ◆ We must remember that Social Security is a **Social Insurance plan** and it is important to **all generations**. Private accounts undo the social insurance aspect because if you lose you get a reduced benefit. Now we have a system that guarantees **lifetime, inflation-adjusted benefits**. It is a progressive system that allows low-earners to get a higher percent in benefits.
- ◆ The recent **tax cuts** for the wealthy amount to **five times** what is needed to keep Social Security solvent for decades.
- ◆ If you choose the private accounts the money you contribute is **deducted** from the benefit you would have received under the old system.
- ◆ If you **don't** choose the private accounts your benefits will also be **reduced.**
- ◆ Diverting money to private accounts will lower

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benefits

- ◆ In 1983 Alan Greenspan headed the Reagan Social Security Commission and came up with the ideas to raise the tax and the retirement age, which were both done in preparation for the retirement of the Baby Boomers.

### Myths and Realities

**Myth:** The Social Security system is going bankrupt and young people will not get any benefits when they reach retirement age.

**Reality:** Simply untrue. The Trust Fund currently has \$1.6 trillion. By 2018 it will have \$6.5 trillion. Without any changes the system will be able to pay 70-80% of benefits for decades after 2042.

**Myth:** There is no real borrowing at the beginning.

**Reality:** The money to set up the private accounts has to come from somewhere. Private accounts could add \$5 trillion to national debt in first 20 years. We will have to raise taxes to pay the additional interest on the debt.

**Myth:** The system is safe until 2042.

**Reality:** There will be a strain on the budget from 2018-2042.

**Myth:** Private accounts address the long-term solvency of the program.

**Reality:** Private accounts do nothing to address the long-term solvency because they divert money away from the program. The diversion of assets could move the expected date of insolvency from 2042 to 2031.

**Myth:** The trust fund IOU's, (treasury bonds) are worthless.

**Reality:** We have drawn down 11 times on bonds and can do so again.

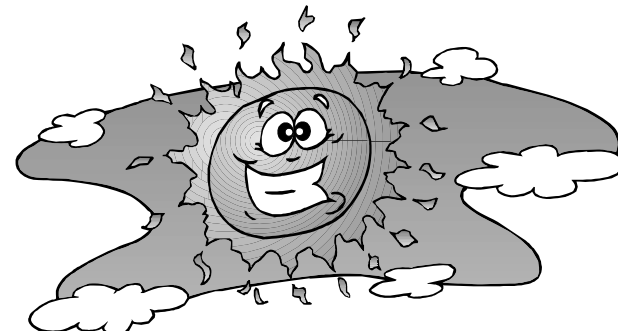
### Recommendations:

**A commission is needed to frame the problem and define the options. Go slow, there is no hurry.**

**Myth: Can cooking with aluminum pans give you Alzheimer's? Not true.**

Aluminum has taken a bad rap. Virtually every study suggesting a link between aluminum and Alzheimer's disease fails to confirm the notion. Instead, focus on wellness efforts and healthy aging through measures with a proven impact on health, like exercising regularly, eating healthy and staying intellectually and socially active. After all, aluminum is hard to avoid as it's the third most-common element on our planet. For more information call 1-800-272-3900 or visit [www.alz.org](http://www.alz.org). Submitted by the Alzheimer's Association South Central Wisconsin Chapter.

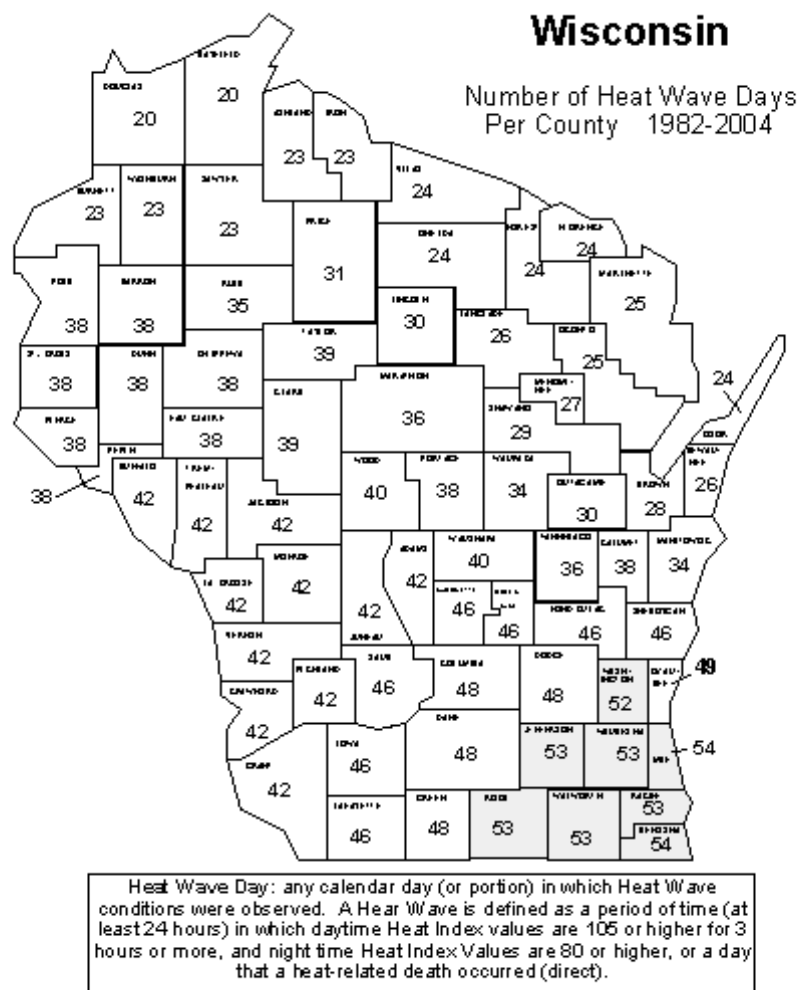
**HEAT WAVE** *a major summer killer in Wisconsin...Produced by Warning Coordination Meteorologist - Rusty Kapela, at the NWS Office at Milwaukee/Sullivan, Wisconsin*



**WISCONSIN FACTS...** Heat is the number-one weather killer in this country. Extreme heat and humidity associated with heat waves directly killed on average at least 237 people a year in the United States for the period of 1994-2003. These numbers are based on information from the Centers of Disease Control and Prevention (CDC).

Although mostly known for its cold and snowy winters, Wisconsin is not immune from the tragedies caused by heat waves.

Since 1982, heat waves have been responsible for more deaths in Wisconsin than all other natural disasters combined. The hot summer weather of 1995 claimed 154 Wisconsin residents and forced another 400 people to seek medical treatment. In 1999, at least 20 people died from the effects of heat. For 2001, the total was 15, followed by 8 heat-related deaths in 2002 (3 direct and 5 indirect).



In 2003, there were 5 indirectly related heat fatalities in Wisconsin (heat was a secondary cause of death), although there were no official excessive heat episodes.

For the period of 1982-2003, at least 112 people have died in Wisconsin, in which heat was the direct or primary cause. This comes out to an average of about 5 per year. For the same period of time, at least 95 people have died in Wisconsin when heat was an indirect or secondary cause.

In the summer of 1995, several heat waves affected most of Wisconsin and resulted in 154 fatalities (82 direct and 72 indirect). The heat waves occurred from late June through mid August. In addition, approximately 400 people received medical treatment due to heat-related causes.

The 1995 summer heat waves hold the record as the number one weather-related killer in Wisconsin since it became a state in 1848. Most deaths occurred in the major urban cities in Southeast Wisconsin. As in every state hit by the heat wave that year, the Elderly and Young age groups were hit the hardest.

**NWS KEEPS AN EYE ON THE HEAT INDEX...** With these tragic death tolls the weather service has found ways to effectively warn the public of the combined dangers of heat and humidity associated with heat waves. The weather service uses the heat index (HI) as an estimate of how hot it really feels when the relative humidity is added to the actual air temperature.

**EXCESSIVE HEAT WATCH...** this "HEADS-UP" message is issued when the following situation is POSSIBLE in the next 24 to 48 hours: For any 24 hour period, the Heat Index (HI) is forecast to exceed 110 for 3 hours or more during the day, and remain at or above 80 at night.

**HEAT ADVISORY...** this weather alert is issued when forecasters have a high level of confidence that the following weather situation WILL occur within 6 to 24 hours: For any 24 hour period, the Heat Index (HI) is forecast to be 105 to 110 for 3 hours or more during the day, and remain at or above 75 at night.

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**EXCESSIVE HEAT WARNING...** this weather alert is issued when forecasters have a high level of confidence that the following weather situation WILL occur within 6 to 24 hours: For any 24 hour period, the Heat Index (HI) is forecast to exceed 110 for 3 hours or more during the day, and remain at or above 80 at night.

Remember that if heat index values exceed 110 degrees, sun-stroke, heat cramps or heat exhaustion is likely with prolonged exposure and/or physical activity.

### **HELP EACH OTHER...**

Keep in mind that Elderly persons, small children, people on medication and persons with weight or alcohol problems are especially susceptible to heat. This is especially true during a heat wave where a moderate climate prevails such as Wisconsin. It is a good idea to periodically check in with the Elderly and others susceptible and help them obtain relief from the oppressive heat and humidity.

What you can do...slow down and reduce outdoor activities especially during the hottest parts of the day. Dress for summer, wear lightweight, light-colored clothing. Do not get too much sun, as it makes it even harder for your skin to cool you off. Drink plenty of water and stay away from all alcoholic drinks, which will make the heat's effect on your body even worse.

Spend your time indoors. If air conditioning is not available, stay on the lowest floor out of the sunshine. You can also try to go to a public building where air conditioning is available or take a bath or shower with cool water.

If a person collapses due to the effects of heat, cool them down immediately with a garden hose or apply towels soaked with cool water. If they are still conscious, give them water to drink. Of course, you should immediately contact 911 and request medical attention.

As with any severe weather stay tuned to NOAA weather radio or your local TV or Radio stations for the latest forecast and heat index values.

**SYMPTOMS OF HEAT RELATED ILLNESS AND WHAT TO DO...** Here are some symptoms of heat-related illness and what to do...

**Heat Cramps** – cramps or muscle spasms in the abdomen, arms or legs. **Solution** = stop activity, cool down, drink plain water, clear juice or a sports drink.

**Heat Exhaustion** – heavy sweating, paleness, muscle cramps, weakness, dizziness, headache, nausea or fainting. **Solution** = cool down and seek medical attention if person has heart problems or high blood pressure.

**Heat Stroke** – extremely high body temperature, red hot dry skin, rapid pulse, throbbing headache, dizziness, nausea, confusion, unconsciousness. **Solution** = **Call 911** and cool victim with shower or hose until help arrives.

How to stay cool, if possible. Spend time in an air-conditioned environment. If not, basements are often several degrees cooler. Cover windows to prevent direct sunlight from entering. Use fans to blow hot air outside if over 95 degrees in the room.

For more information about heat waves, check out the National Weather Service (NWS) web site on heat waves at <http://www.nws.noaa.gov/om/heat/index.shtml>

## **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/>

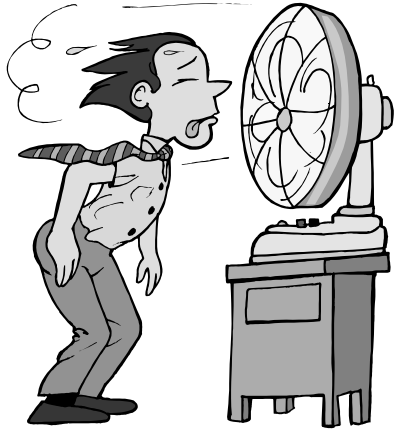
**WELCOME To The CITY OF RICHLAND CENTER!**  
**450 South Main Street - Richland Center**  
<http://www.ci.richland-center.wi.us>

**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>

# Minimize the effects of heat...

- ♦ Slow down and reduce outdoor activities. If possible do your activities in the early morning or evening.
- ♦ Drink plenty of water, stay away from alcoholic, carbonated or caffeine-type drinks.
- ♦ Stay out of the direct rays of the sun, this can add 15 degrees to the apparent temperature, better known as the heat index—the combined effects of heat and relative humidity.
- ♦ Taking a cool bath or shower will cool your body down 25 times faster than just sitting in an air-conditioned room.
- ♦ Stay away from strong hot winds, a hot wind just adds more heat to the human body.
- ♦ Wear light-weight and light-colored clothing, limited to one layer of absorbent fabric to facilitate the evaporation of sweat. If clothes become wet, they should be changed for dry ones.
- ♦ Use a good sunscreen and wear a wide-brimmed hat. A sunburn reduces the skin's ability to provide cooling.
- ♦ Inside, keep shades drawn and blinds closed. Keep lights on low or turned off.
- ♦ Eat frequent small meals. Avoid high protein foods which increase metabolic heat.
- ♦ Avoid using salt tablets, unless directed to do so by a physician.
- ♦ One of the best ways to beat the heat is to spend time in an air-conditioned room. Even just 2 hours per day in air-conditioning can significantly reduce the risk of heat related illness.



## Home Delivered Meals (HDM) and Food Safety

*For the Best Quality eat your meal upon delivery.*

**Just like mom said," Wash your hands before eating your home delivered meal."**

### General Food Safety:

Hot Food must be kept HOT >140 degrees  
Cold Food must be kept COLD < 40 degrees

- Harmful bacteria can multiply in the "danger zone" (between 40-140 degrees F).
- Discard any perishable foods left at room temperature longer than 2 hours.
- When temperatures are above 90° F, discard food after 1 hour!
- Place accurate thermometers in your refrigerator and freezer, and check the temperature occasionally.

### For Hot Meal Delivery:

- Eat hot food within 30 minutes—1 hour of delivery.
- Eat cold food immediately, or place the cold food(s) in the refrigerator now.

### For Frozen Meal Delivery:

- Eat frozen meals within one month of delivery.
- Store frozen meals in a freezer at 10 degrees F or less.

### For Fast Chilled Meal Delivery:

- Eat fast chilled meals within 3 days of delivery.
- Store these meals in a refrigerator

### For Reusable Containers: at 40 degrees F or less.

1. Do not place hard plastic containers in the oven.
2. Food may be placed in a refrigerator and reheated later in a microwave oven.
3. Please clean the container after use and have ready for pick up with your next meal delivery.

### If you're eating your meal later follow these tips to keep the food safe:

- Refrigerate your meal for a later lunch-time.
- Reheat in a conventional oven or a microwave oven to at least 160 degrees F.
- Make sure that the container is oven and/or microwave safe

**If you have air-conditioning, use it. Is it worth your life just to save a few dollars on your electricity bill?**

See if your community offers schools, libraries, park buildings, shelters or other places to seek refuge from the heat. Plan to spend time at a shopping mall or with friends or relatives that have air-conditioning.

People with blood circulation problems or other chronic problems requiring regular use of medications should check with their physician to discuss how to handle the hot weather. Certain medications reduce the body's ability to sweat, thus making it difficult to cool down. Even some over-the-counter medications for hay fever reduce the body's ability to sweat.



## “Red Tape Cutter” Pages

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

### Getting to Know the Medicare Prescription Drug Benefit: What Will It Cost Me?

*Beginning January 1, 2006, Medicare will expand to include prescription drug coverage, to be known as “Part D”. Although coverage will not be available until next year, Medicare beneficiaries will be able to enroll in a Part D plan beginning November 15, 2005. Throughout the coming months, the Benefit Specialist Program will be doing its part to ensure that Medicare beneficiaries have the information they need to understand the new Part D benefit and to make informed choices regarding their drug coverage.*

Understandably, Medicare beneficiaries want to know how much they will have to pay for this new Medicare prescription drug benefit. Unfortunately, the answer to that question is not a simple one. A beneficiary’s costs for prescription drug coverage through Medicare will depend upon a number of factors including: the particular Part D plan s/he chooses; his / her specific medication needs; and his / her financial circumstances.

Most Medicare beneficiaries will have to pay a monthly premium for Part D coverage, a deductible, and other out-of-pocket costs. Certain Medicare beneficiaries will receive assistance in meeting these costs. This assistance is referred to as a low-income subsidy. Individuals who qualify for a low-income subsidy may not have to pay a monthly premium or deductible and will have lower over all out-of-pocket costs.

The federal government is planning to send two mailings regarding low-income subsidies to Medicare beneficiaries of limited financial means. (Not all Medicare beneficiaries will receive these letters.) These letters will be sent during the Spring and Summer of this year and are described in turn below.

- o Although Medicare Part D does not begin until January 1, 2006, the Social Security Administration will be mailing letters from late May through mid-August of *this year* to Medicare beneficiaries who may be eligible for assistance in meeting Part D out-of-pocket costs once the bene-

fit begins *next year*. The letters from the SSA will be accompanied by an application for a low-income subsidy. If you receive one of these letters and have any questions regarding how to complete the application or whether you are actually eligible, please contact Joanne Welsh The Richland county Elderly Benefit Specialist. Also, please contact your Benefit Specialist if you do not receive one of these letters and want to know if you will be eligible for assistance in meeting Part D costs.

- o The Centers for Medicare and Medicaid Services (CMS), the federal agency that runs the Medicare and Medicaid programs, will send letters beginning in mid-May of this year to Medicare beneficiaries who will be automatically eligible for a low-income subsidy. Since individuals who receive this letter are automatically eligible for assistance in meeting Part D costs, they will not have to apply for assistance. If you receive one of these letters and have any questions or if you have any other questions regarding assistance that will be available to meet Part D costs, please contact Joanne Welsh the Richland County Elderly Benefit Specialist at 647-6226.

### Help with Medical Costs from QMB and SLMB



By: Bruce W. Schultz  
Social Security Public Affairs  
Specialist

[www.ssa.gov](http://www.ssa.gov)

Depending on your income and resource levels, you may qualify for help paying your Medicare premiums and other costs. There are several programs, one of which may help you. They are; 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 or SSI benefits. The program may pay some or all of your Medicare premiums (\$78.20 x 12 months = \$938.40 in 2005) and may also pay your Medicare deductibles and coinsurance. To qualify, you must have Part A (Hospital Insurance), a limited income (see next column) and your assets, such as bank accounts,

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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.

#### **QMB**

The monthly income limit for the QMB program is \$818 for an individual and \$1090 for a couple. The QMB program pays Medicare's premium, deductibles, and coinsurance amounts.

#### **SLMB**

The monthly income limit for the SLMB program is \$977 for an individual and \$1,303 for a couple. The SLMB program pays Medicare's monthly Part B premium of \$78.20 per month per eligible individual.

#### **QI-1**

The monthly income limit for the QI-1 program is \$1097 for an individual and \$1,464 for a couple. The QI-1 programs helps pay Medicare's monthly Part B premium of \$78.20 per month per eligible individual.

For more information about these programs or to file an application for these benefits, contact your County or Tribal Department of Social Services.

Medicare Part D starts with January 2006, many may qualify for free or reduced cost drug coverage. Watch your mail in May for more details from Social Security on the Medicare Part D Subsidy program.

### **New Prescription Drug Discount Card Started April 1<sup>st</sup>**

Starting April 1<sup>st</sup>, 2005, Wisconsin citizens have access to the BadgerRx Gold program, a drug discount program similar to the one available to state employees. This program, administered by Navitus Health Solutions, is aimed at people of all ages who don't currently have prescription drug coverage. It offers them a discount card to help reduce the cost of their prescription drugs.

People utilizing this program will be able to go to any participating pharmacy and present their card for a discount when filling their prescriptions. The estimated cost reduction with the BadgerRx Gold discount card is the pharmacy's wholesale price minus

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12%. However, not all drugs will be available for a discount. BadgerRx Gold will publish a list of prescription drugs that are eligible for a discount under their program (this list is called a "formulary"). The list of formulary drugs is on the BadgerRx Gold website at [www.badgerxgold.com](http://www.badgerxgold.com).

Enrollment includes an annual enrollment fee of \$25 per year for an individual and \$75 per year for a family of four or more. Although the program is aimed at those without any drug coverage, people with coverage under other programs can still get the BadgerRx Gold card and then ask their pharmacist which drug program offers them the better discount on each of their medications. There are two methods to apply to the BadgerRx Gold program. You can either apply on-line at: [www.badgerxgold.com](http://www.badgerxgold.com) or by phone by calling: 1-866-809-9382.

## **Are Medicare Advantage Plans Really That Cheap?**

A " Medicare Advantage Plan" is an alternative way to receive your Medicare benefits. In 2005, these Medicare plans (originally called Medicare Plus Choice plans) were renamed Medicare Advantage Plans. With an Advantage plan, you receive your Medicare benefits from a private insurance company that has a contract with the federal government. A Medicare Advantage plan is not a Medicare supplement insurance plan and it is not a major medical health insurance policy.

Private insurance companies enter into an agreement with the federal agency that operates Medicare (CMS) to be your Medicare insurer. They agree to pay your health care bills. They agree to deliver all medically necessary Part A and Part B Medicare services when you join their Medicare Advantage plan. You receive all of your Medicare benefits in one contract. CMS agrees to pay a basic premium for this coverage to the insurance company. The plan may also offer extra benefits such as coverage for eyeglasses or prescription drugs.

Advantage Plans are allowed to charge an additional monthly premium to the individual. They are also allowed to have you share the cost of your care by paying co-pays and deductibles for certain visits and services. You only pay these costs as you receive services. If you have an x-ray, you may have a co-payment that is your share of the cost of that x-ray. Co-payments are due on the same day you go in for care. Some Advantage Plans have a maximum limit for the year on out of

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## Aspirin for heart attack: Chew or swallow?

Harvard Men's Health Watch | March 2005

Medical memo

You've always been healthy, but you seemed to run out of steam at your wife's 60th birthday dinner last week. And now your chest feels heavy, as if you're in a vise. You take some antacids, even though it's 7:00 a.m. and you haven't even had breakfast. But you get no relief, and the pain is spreading to your jaw and shoulder. You call your wife, who takes one look at you and rushes to the phone. After calling 911, she brings you an aspirin and some water.

Your wife got it right. You may be having a heart attack, and you need to get to the hospital fast. You also need to get some aspirin into your system quickly - but should you chew the tablet or swallow it?

The reason you need aspirin is the same reason you should call 911 without delay. A heart attack is a dynamic event, and early intervention can limit the damage. The paramedics can give you oxygen and medication, and they'll monitor your blood pressure and heart rhythm to forestall complications as they speed you to the ER. In the hospital, doctors will take EKGs and blood tests to see if you are having a heart attack; if so, they will usually try to open the blocked artery with an angioplasty and stent or, if that's not available, with a clot-busting drug.

It's modern cardiology at its best, and it has improved considerably the outlook for heart attack victims. But how can a humble aspirin tablet add to high-tech medicine, and why is speed so important?

Most heart attacks develop when a cholesterol-laden plaque in a coronary artery ruptures. Relatively small plaques, which produce only partial blockages, are the ones most likely to rupture. When they do, they attract platelets to their surface. Platelets are the tiny blood cells that trigger blood clotting. A clot, or thrombus, builds up on the ruptured plaque. As the clot grows, it blocks the artery. If the blockage is complete, it deprives a portion of the heart muscle of oxygen. As a result, muscle cells die - and it's a heart attack.

Aspirin helps by inhibiting platelets. Only a tiny amount is needed to inhibit all the platelets in the bloodstream; in fact, small

amounts are better than high doses. But since the clot grows minute by minute, time is of the essence.

To find out how aspirin works fastest, researchers in Texas asked 12 volunteers to take a standard 325-mg dose of aspirin in three different ways: by swallowing a tablet with 4 ounces of water, by chewing the tablet for 30 seconds before swallowing it, or by drinking 4 ounces of water with Alka-Seltzer. Each subject tried all three methods on an empty stomach on different days. The scientists monitored blood levels of aspirin and its active ingredient, salicylate, at frequent intervals, and they also measured thromboxane B2 (TxB2), an indicator of platelet activation that drops as platelets are inhibited.

By all three measurements, chewed aspirin worked fastest. It needed only five minutes to reduce TxB2 concentrations by 50%; the Alka-Seltzer took almost 8 minutes, and the swallowed tablet took 12 minutes. Similarly, it took 14 minutes for the chewed tablet to produce maximal platelet inhibition; it took Alka-Seltzer 16 minutes and the swallowed tablet 26 minutes.

Aspirin can help prevent heart attacks in patients with coronary artery disease and in healthy men over 50 years of age. Only low doses, between 81 and 325 mg a day, are needed. But people who think they may be having an attack need an extra 325 mg of aspirin, and they need it as quickly as possible. For the best results, chew a single full-sized 325-mg tablet, but don't use an enteric-coated tablet, which will act slowly even if chewed. And don't forget to call 911, then your doctor. It's a contemporary update on the old reminder to take two aspirin and call in the morning - and it's good advice to chew over.

Chewing aspirin hastens its antiplatelet effect, as measured by the reduction in blood thromboxane B2 levels. It took only 5 minutes for patients who chewed aspirin to achieve a 50% reduction in baseline levels, versus almost 8 minutes after they took it in a solution and 12 minutes after they swallowed it whole.

Source: American Journal of Cardiology Vol. 84, p. 404.

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## Banana Facts Continued

ings, we need to control our blood sugar levels by snacking on high carbohydrate foods every two hours to keep levels steady.

**Ulcers:** The banana is used as the dietary food against intestinal disorders because of its soft texture and smoothness. It is the only raw fruit that can be eaten without distress in over-chronicler cases. It also neutralizes over-acidity and reduces irritation by coating the lining of the stomach.

**Temperature control:** Many other cultures see bananas as a "cooling" fruit that can lower both the physical and emotional temperature of expectant mothers. In Thailand, for example, pregnant women eat bananas to ensure their baby is born with a cool temperature.

**Seasonal Affective Disorder (SAD):** Bananas can help SAD sufferers because they contain the natural mood enhancer, tryptophan.

**Smoking:** Bananas can also help people trying to give up smoking. The B6, B12 they contain, as well as the potassium and magnesium found in them, help the body recover from the effects of nicotine withdrawal.

**Stress:** Potassium is a vital mineral, which helps normalize the heartbeat, sends oxygen to the brain and regulates your body's water balance. When we are stressed, our metabolic rate rises, thereby reducing our potassium levels. These can be rebalanced with the help of a high-potassium banana snack.

**Strokes:** According to research in "The New England Journal of Medicine," eating bananas as part of a regular diet can cut the risk of having a stroke much as 40%!

**Warts:** Those keen on natural alternatives swear that if you want to kill off a wart, take a piece of banana skin and place it on the wart, with the yellow side out. Carefully hold the skin in place with a plaster or surgical tape!

So, a banana really is a natural remedy for many ills. When you compare it to an apple, it has four times the protein, twice the carbohydrate, three times the phosphorus, five times the vitamin A and iron, and twice the other vitamins and minerals. It is also rich in potassium and is one of the best value foods around. So maybe its time to change that well-known phrase so that we say, "A banana a day keeps the doctor away!"

NOTHING! NOTHING has 7 letters.  
NOTHING preceded God.  
NOTHING is greater than God.  
NOTHING is more Evil than the devil.  
All poor people have NOTHING.  
Wealthy people need NOTHING.  
If you eat NOTHING, you will die.

The Answer is:



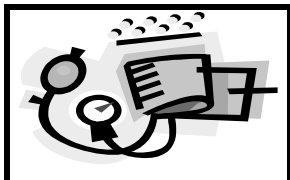
## A Riddle

Eighty percent of Kindergartners solved this riddle, but only 5% of Stanford graduates figured it out! Can you answer the following question?

1. The word has seven letters...
2. Preceded God...
3. Greater than God...
4. More Evil than the devil...
5. All poor people have it...
6. Wealthy people need it...
7. If you eat it, you will die.

Did you figure it out? The answer is at the bottom of this page.

## 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—** May 10  
June 14

**Viola—** May 17  
June 21

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

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

(Continued from Bottom of Page 7)

pocket expenses. If you reach that amount, you do not have to pay any more co-payments or deductibles during that year.

As of February 28, 2005, there are three different kinds of Medicare Advantage Health Plans in Wisconsin: Medicare Managed Care plans, Medicare Private Fee for Services plans and a Medicare Preferred Provider Organization (or PPO) plan. Current premiums for Wisconsin Advantage Plans range from \$0 per month to \$86 per month. Even if you are not paying a dime for the monthly premium, you may still have out-of-pocket cost sharing expenses to pay.

Medicare Managed Care Plans - Also called Medicare HMO's. In most of these plans, you can only go to doctors, specialists, or hospitals on the plan's list except in an emergency. You may also have to choose a primary care doctor and get referrals to see a specialist.

Medicare Private Fee-for-Service Plans - You can go to any Medicare-approved provider that is willing to give you care and is willing to accept the payment terms of your plan. The insurance company negotiates with providers how much it will pay and what your share will be.

Medicare PPO Plan - Medicare PPO's use many of the same rules as Medicare HMO's. However, in most cases, you can see any doctor or provider that accepts Medicare. But if you go to doctors, hospitals, or other providers who aren't part of the plan, you may pay more out-of-pocket. Every PPO plan is different in terms of what is covered "out-of-network" and how much you will have to pay.

For more information on Medicare Advantage Plans in your area, call the Medigap Helpline at 1-800-242-1060 and ask to speak to a counselor. If you would like to receive information in the mail, please let us know when you call.

## Association message boards connect caregivers

If you can't find time to attend a community support group, help is just a mouse click away at the Alzheimer's Association's message boards and chat room at [www.alz.org](http://www.alz.org). The forums for online conversation allow people to discuss issues and share thoughts and experiences.

The message boards "keep me from putting extra stress on my family," says Cindy Vickers of Forest City, N.C. "They connect me with other people who know exactly where I'm coming from." She notes there's always someone on the boards who has experienced similar issues or can provide a resource.

Among the 10 forums are groups for caregivers, health professionals and people with memory loss. Other categories include sections featuring success stories, questions for care consultants and news on Alzheimer medications.

The message boards typically have several threads or discussion groups. After registering with a user name and password, users can post replies to topics or start new subjects. Chat rooms are interactive, online discussions about a specific topic. As the interaction is in real time, everyone who is logged in can see what others type. Participants can also break off and have their own keyboard chat.

To log in directly to the Alzheimer's Association message boards, visit [www.alz.org/login.htm](http://www.alz.org/login.htm).

## Sounds of Yesteryear

By Carolyn Kaiser



**FIBBER MCGEE AND MOLLY** debuted in 1935. Jim and Marion Jordan, childhood sweethearts, became Fibber McGee and Molly in 1935 and in 1940, they moved to their new radio address, number 79 Wistful Vista.

Fibber was a hard-headed lovable blunderer, and Molly was patient, long suffering, faithful and strong, saying "T'ain't funny, McGee" whenever his silly scams bombed.

*Do you remember what places are still referred to as "McGee's" today?*

- A. That crowded closet that would open to sounds effects of all kinds of things crashing to the floor.
- B. The sound of a Model-T Ford being started. Over and over.
- C. The sound of an old wooden storm door slamming following Molly's call: "Hey there, McGee, lay down those wrenches and come to dinner."

**FIBBER MCGEE AND MOLLY** ANSWER: A

# Sounds of Yesteryear

By Carolyn Kaiser



**BURNS AND ALLEN** debuted in 1932. Another pioneering radio act, George Burns and Gracie Allen never failed to delight listeners with their comic timing and gentle ribbing of each other. Early on, Gracie played the straight man, with George getting the laughs, but it was apparent that Gracie was the funniest and their roles reversed.

After Gracie's death, George Burns won an Academy Award for his performance in *The Sunshine Boys*, but always said that "Burns without Allen was like a car without gas."

*How did George Burns end every show?*

- A. "Tell 'em all good night and let's go home."
- B. "Well, looks like we're done. Bye!"
- C. "Say good night, Gracie." Gracie would reply, "Good night, Gracie."

ANSWER: C

**BURNS AND ALLEN**

**THE SAINT** debuted in 1945. Opening each show with the sound of hollow footsteps and the forlorn whistle of a haunting tune, this show used a number of formats and stars.



Probably the best remembered was Vincent Price, whose sarcastic barbs, patronage of the arts and dinners at fine restaurants, created a truly love able Saint, "Robin

**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:

Patrick Metz, Elderly Services Supervisor

181 W Seminary Street

Richland Center, WI 53581

(608) 647-6226

metzp@co.richland.wi.us

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>

Hood of modern crime."

*Do you remember the Saint's name?*

- A. John the Baptist
- B. Simon Templar
- C. Joseph the Shepard

ANSWER: B  
**THE SAINT**

**THE SCARLET PIMPERNEL** was produced in London and picked up for distribution in the states in 1952, the show starred British actor Marius Goring as the London dandy who turned into the Scarlet Pimpernel in moments of crisis.

Saving victims of the guillotine in the years of the French Revolution during the rein of Louis XVI, The Scarlet Pimpernel never failed to come through.

*Can you name the Pimpernel's altar ego?*

- A. Sir Percy Blakely
- B. Sir Frances Drake
- C. Sir Paul McCartney

ANSWER: A  
**THE SCARLET PIMPERNEL**

## Services for the Visually Impaired

Are the mail and the newspaper hard to read?

Is it difficult to use the oven because you can no longer see the dial?

Does your eye doctor say that nothing more can be done medically?

The Bureau for the Blind says, "We can help!" Judi Heiden is a Rehabilitation Specialist who provides services in the homes of people who have low vision. Maintaining independence is the goal. An assessment is conducted to determine "barriers to everyday living" because of vision loss. Then, she introduces techniques, resources and adaptive aids to help people do what they used to do by doing it differently.

For example, many things can be done by feel. Judi marks appliances so that seniors can "feel" 350 degrees on their oven or 72 degrees on their thermostat. Many people like to try different magnifiers so they can choose one that is helpful to them. Others like to sign up for talking books and learn where to buy jumbo playing cards.

If you would like a home visit, or know someone who would, please call Judi Heiden at 608-243-5715. She will be glad to hear from you!

# MAY, 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.

<b>2</b> Baked Chicken, Mashed Potatoes & Gravy, Carrots, Fruit Crisp	<b>3</b> Meatloaf, Baked Potato with Sour Cream, California Blend Vegetables, Lime Jell-O with Pears	<b>4</b> Roast Pork, Mashed Potatoes, Peas, Apple or Rhubarb Cake	<b>5</b> Spaghetti with Meat Sauce, Soft Bread Sticks, Tossed Salad, Peaches	<b>6</b> Baked Fish, Sweet Potatoes, Cabbage Salad, Rye Bread, Lemon Bar
<b>9</b> Chicken Filet, Bun, Potato Wedges, Baked Beans, Mandarin Oranges	<b>10</b> Pork Chop, Au gratin Potatoes, Mixed Vegetables, Cook's Choice Dessert	<b>11</b> Roast Beef, Mashed Potatoes & Gravy, Corn, Fruited Jell-O w/Topping	<b>12</b> Chili/Cheese, Corn Bread/Honey Tossed Salad, Mixed Fruit	<b>13</b> Glazed Chicken, Baked Potato with Sour Cream, Broccoli, Cheesecake/Fruit
<b>16</b> Baked Fish, Potatoes, Creamed Peas, Apricots	<b>17</b> Beef Stroganoff (Noodles), California Blend Vegetables, Cabbage Salad, Frosted Cake	<b>18</b> Roast Turkey, Mashed Potatoes & Gravy, Carrots, Cranberries, Pumpkin Torte	<b>19</b> B-B-Q Ribs, Baked Potato with Sour Cream, Green Beans, Applesauce Gelatin	<b>20</b> Chicken & Biscuits, Mixed Vegetables, Cottage Cheese, Pineapple, Sugar Cookie
<b>23</b> Ham, Sweet Potatoes, Peas, Applesauce	<b>24</b> Beef Stew / Vegetables, Biscuits, Cabbage Salad, Pudding Torte	<b>25</b> Swiss Steak, Mashed Potatoes & Gravy, Green Beans, Fruited Jell-O w/Topping	<b>26</b> Turkey & Noodles, Cheese Bread, Carrots, 7-Layer Salad, Frosted Cake	<b>27</b> Hamburger/Bun with Relishes, Baked Beans, Potato Salad, Toll House Bar
<b>30</b> <b>CLOSED MEMORIAL DAY</b> 	<b>31</b> Baked Fish, Potato Wedges, California Blend Vegetables, Peaches		<b>Richland County Nutrition Program</b>	

## 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

# JUNE, 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.

<b>Richland County Nutrition Program</b>		<b>1</b> Lasagna, Soft Bread Sticks, Tossed Salad, Fruit Crisp	<b>2</b> Chicken Salad Sandwich, Broccoli Salad, Cottage Cheese/Pineapple, Sugar Cookie	<b>3</b> Salisbury Steak, Mashed Potatoes & Gravy, Corn, Fresh Fruit
<b>6</b> Kielbasa, Macaroni & Cheese, Green Beans, Mixed Fruit	<b>7</b> Meat Loaf, Baked Potato with Sour Cream, Stewed Tomatoes, Brownie	<b>8</b> Baked Chicken, Mashed Potatoes & Gravy, Carrots, Striped Delight Torte	<b>9</b> Pork Chop, Cheesy Hash Browns, Mixed Vegetables, Applesauce Gelatin	<b>10</b> Beef BBQ/Bun, Calico Beans, Cabbage Salad, Angel Food Cake, Strawberries/Topping
<b>13</b> Ham, Scalloped Potatoes, Peas & Carrots, Apricots	<b>14</b> Swedish Meatballs, Pasta, Corn, Fruited Jell-O with Topping	<b>15</b> Roast Pork, Mashed Potatoes, California Blend Vegetables, Apple Crisp	<b>16</b> B-B-Q Chicken, Baked Potato with Sour Cream, Green Beans, Pears	<b>17</b> Fish Square/Bun, Tartar Sauce, Potato Wedges, 7-Layer Salad, Pineapple Upside down Cake
<b>20</b> Pork Chop, Sweet Potatoes, Peas, Applesauce	<b>21</b> Chili, Cheese Slice, Corn Bread/Honey, Cabbage Salad, Peaches	<b>22</b> Roast Turkey, Mashed Potatoes/Gravy, Mixed Vegetables, Cranberries, Pumpkin Bar	<b>23</b> Hamburger/Bun, (Cheese/onion/tomato/pickles) Potato Salad, Baked Beans, Chocolate Chip Cookie	<b>24</b> Spaghetti & Meat Sauce, Soft Bread Sticks, Tossed Salad, Mixed Fruit
<b>27</b> Chicken Filet, Bun, Potato Wedges, Green Beans, Mandarin Oranges	<b>28</b> Oven Baked Ribs, W/Sauerkraut, Baked Potato w/Sour Cream, Fruited Jell-O/Topping	<b>29</b> Roast Beef, Mashed Potatoes/Gravy, Carrots, Cook's Choice Cake	<b>29</b> Baked Fish, Parsley Buttered Potatoes, Italian Blend Vegetables, Rye Bread, Peaches	