

# The ADRC Connection

Our mission is to be a resourceful place of information and respectful provider of support for the elderly and disabled residents of Waupaca County and their caregivers and to help them achieve dignity and quality of life through maximum independence and choice.



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## Spring Cleaning: It's not just for your closets

Article submitted by



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Adult Protective Services – Waupaca County Department of Health and Human Services

As the weather starts to warm up and the snow melts, many of us turn our efforts to opening up the windows and doing some spring cleaning. As you start going through the drawers, closets, and other areas of your home, it is a good time to review important documents as well.

Have you done Power of Attorney (POA) documents - health care and finances? If you have them done, when was the last time you reviewed them? Why would this be important?

Wisconsin is not a "next of kin" or "family consent" state for adults. What this means is that family members are not authorized to make decisions for incapacitated or incapacitated adult family members. Wisconsin law treats family members – including spouses – as strangers for decision making purposes. This is a common misconception and one that can be difficult to work through when a loved one is in need.

Adult Protective Services workers in Waupaca County are often asked to assist family members in time of crisis to file for a guardianship of the person and/or estate for a loved one that has suffered a medical emergency or other circumstance that has left them unable to make decisions for themselves. Having a guardian appointed requires a court hearing, attorneys, and fees. But there are things that folks can do to avoid the guardianship include completing Powers of Attorney documents.

POA documents can be viewed like an insurance policy – you may never need to use them, but if you do, you have them in place.

### POWER OF ATTORNEY FOR HEALTH CARE – Chapter 155, Wis. Stats.

An individual who is of sound mind and has attained age 18 may voluntarily execute a Power of Attorney for Health Care. Younger folks don't think this is something that they need. Unfortunately, however, we do have to assist with completing guardianships for individuals in their 20's and 30's who are unable to make their own medical decisions (as the result of a car accident for example).

A POA for health care is a document that authorizes another person (called the "agent") to make health care decisions for the person executing the document (called the "principal"), consistent with the terms of the document and based on the wishes of the principal. It may also be used to make or refuse to make an anatomical gift (donation of all or part of the human body to take effect upon the death of the donor).

Decisions that an agent might make include choosing a doctor, treating a medical condition, managing pain, maintaining or refusing artificial hydration and nutrition, and consenting to or refusing surgery. Health care decisions include decisions about services, procedures, treatment, and care. Your agent will not have the power to make decisions about non-health care issues. Consider completing a Durable Power of Attorney for Finances to handle non-health care issues.

A benefit of completing a POA for health care document is that the agent you chose knows what your wishes are and will make sure that those wishes are followed. If a person does not have a POA for health care document and a guardianship is needed, the person appointed as guardian has to make decisions using the best interest standard. Under the best interest standard the guardian is required to make decisions reflective of what is in the individual's best interest. This means the decisions may or may not be what the individual would have chosen or wants.

A POA for health care document only goes into effect if a person is found to be incapacitated (a determination made by 2 medical doctors – or one medical doctor and a licensed psychologist stating that the person is "unable to receive and evaluate information effectively or to communicate decisions to such an extent that the individual lacks the capacity to manage his or her health care decisions" - Section 155.01 (8) of Wisconsin Statutes).

Living Wills or Declarations to Physicians are another way people provide some guidance regarding their wishes.

See **Spring Cleaning** page 2

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Current and past issues of the ADRC Connection are available on our website – [www.co.waupaca.wi.us](http://www.co.waupaca.wi.us)  
Select Aging/Disability Newsletter in the Health/Human Services column.

Waupaca County Dept. of Health & Human Services: 715-258-6300 • Aging & Disability Resource Center (ARDC): 715-258-6400  
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However, a living will is only a directive to the treating physician. It is limited to wishes related to certain life sustaining procedures when the principal's death is imminent due to a terminal condition or when the principal is in a persistent vegetative state. So the recommendation is that if someone has a Living Will you should also have a POA for health care document to cover other health care situations.

Choosing an agent to make decisions is not one that should be taken lightly. A POA agent should be someone that you can trust to follow your wishes and act as you would have if you were speaking for yourself. This person does not automatically have to be a spouse, a child, or a sibling. It should be someone that will use the authority you give them under these documents to fulfill your wishes and not benefit themselves. Being an agent requires a certain responsibility that needs to be taken seriously.

Will she or he be able to resist pressure from friends and family members who want to influence your health care choices in a manner that may be inconsistent with your wishes? Will she or he be willing to make decisions consistent with your wishes and not according to the agent's own ideas of what the right decision would be? Will the individual be able to understand the choices surrounding your particular injury or conditions? Will the individual be good at communicating with doctors and hospitals about your needs and wishes? Will she or he be able to ensure that you are being treated properly?

Your agent cannot be your health care provider or a spouse or employee of your health care provider or an employee of a facility where you are a patient or reside, unless she or he is a relative.

### SHOULD I LIST AN ALTERNATE AGENT?

Your agent could be on vacation, ill, unable to assist you or deceased when you need help. Because of this, it is important to consider naming at least one alternate agent on the POA for health care form. If for any reason, the primary agent cannot



fulfill the responsibilities, the alternate can be called upon to make your health care decisions for you should you ever become unable to do so. You may name multiple alternate agents. There is no requirement providing that only one alternate agent be named. The order each named alternate agent is listed will designate who will serve as the next agent.

### POWER OF ATTORNEY FOR FINANCES AND PROPERTY – Chapter 244 Wis. Stats.

A POA for Finances is a document that authorizes another person (called the "agent" or "attorney-in-fact") to handle the financial affairs of the person executing the documents (called the "principal"), consistent with the terms of the documents as expressed by the principal. A financial POA must be "durable" – meaning the document remains in effect during a period of incapacity – in order to be useful when the principal is incapacitated.

The agent's authority under this document takes effect **immediately** after you execute the document **unless** you expressly indicate otherwise.

If you want your agent's authority to

take effect only after you have been found incapacitated, you must specify that instruction in the Special Instructions portion of the document. If you do not also specify in that special instruction a person (or persons) to determine when you are incapacitated and the definition of "incapacity," your "incapacity" will be decided using the standards set forth in the statute.

**Remember:** You retain the legal right to handle all of your own property and finances as long as you are willing and able. Essentially, you and/or your agent have authority to make decisions about your finances and property.

Powers of Attorney for Finances are generally not supervised by any government agency or court, so **the most important consideration is whether the potential agent is trustworthy.**

The importance of trustworthiness cannot be overemphasized. Your agent has the power to manage your property now and when you are no longer mentally capable of overseeing your agent's actions. Your agent is not subject to oversight by anyone else unless you expressly require your agent to account to someone else on a regular basis in the Special Instructions section.

A Power of Attorney for Finances and Property can be beneficial and can help ensure that your property continues to be well managed, even if you are later incapacitated. **But in the wrong hands, the document can be dangerous.** You have worked hard for your finances and property; do not give someone else control over your hard-earned property and finances without serious consideration as to whether that person is trustworthy and will manage your finances and property the way you want. This document is not just about paying bills; it is also about your house, your car, your boat, the family silver, the diamond wedding ring from your grandmother.

You can limit what authority you give your agent, but that is no substitute for

choosing an honest agent. Consider consulting an attorney if you need to considerably limit your agent's authority. The act of executing this document is simple but the consequences can be serious. Give this document careful consideration prior to execution. If you do not have anyone you would trust completely, you should not complete the Power for Attorney for Finances and Property. Instead, if the need arises, a conservatorship or guardianship can be pursued.

Your agent must avoid conflicts of interest and must act in good faith and with utmost loyalty to you at all times. Your agent must act with the care, competence, and diligence ordinarily exercised by agents in similar circumstances. Your agent must be scrupulous, keeping all receipts and maintaining a record of every transaction and disbursement. Your agent must never keep your money and his or her money in the same account. Your agent should attempt to preserve your estate plan if preserving the plan is in your best interest.

An agent may not act to preserve your estate plan solely to preserve his or her potential future "inheritance" (if any) - this is a breach of your agent's fiduciary duty. However, an agent who acts with care, competence and diligence for your best interest is not liable just because the agent also benefits from the act or has an individual or conflicting interest in relation to your property or affairs.

### WHAT IF I DON'T HAVE A POWER OF ATTORNEY AND I LOSE CAPACITY TO MAKE MY OWN DECISIONS?

If a POA for health care and/or a POA for finances document is not executed or other arrangements made (e.g. a trust or the appointment of a representative payee) a guardian of the person and/or estate must be appointed by the court if the principal loses the cognitive ability to make decisions.

If you have not yet completed documents, it may be a good time to start thinking about who you would appoint as an agent and start those conversations while you can. On both documents, you can list alternate agents in the event that the agent you chose is unable or unwilling to complete their responsibilities as your agent.

There are several ways to complete a POA-HC. One way is to use the fill-in-the-blank form created by the state. Another way is to hire a lawyer to draft a document tailored to your specific needs. Some facilities like hospitals and clinics may distribute their own POA-HC forms. Any form is acceptable as long as it meets the statutory requirements for a valid POA in Wisconsin.

State approved forms are available through the Aging and Disability Resource Center for Waupaca County (715-258-6400) or on line through the Greater

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# Understanding the Veterans Choice Card

On August 7, 2014 President Barack Obama signed the Veterans Access, Choice, and Accountability Act of 2014 (PL 113-146). This established the temporary program now known as The Choice Program. The goal of this law and subsequent program is aimed at improving Veterans' access to health care.

## The program has certain eligibility requirements:

A Veteran must have been enrolled in VA health care on or before August 1, 2014, or be eligible to enroll as a recently discharged combat Veteran within 5 years of separation. Additionally, a Veteran must also meet at least one of the following criteria.

- a. The Veteran is told by his/her local VA medical facility that he/she will need to wait more than 30 days from his/her preferred date or the date medically determined by his/her physician.
- b. The Veteran's current residence is more than 40 miles from the

closest VA health care facility.

- c. The Veteran resides in a location other than Guam, American Samoa, or the Republic of the Philippines and needs to travel by plane or boat to the VA medical facility closest to his/her home.
- d. The Veteran faces a geographic challenge, such as extensive distances around water or other geologic formations, such as mountains, that presents a significant travel hardship.

The VA mails the Choice Card to Veterans enrolled in VA Health Care as of August 1, 2014, and to recently discharged combat Veterans who enroll within the 5 year window of eligibility. It's important to note, not all Veterans who receive the Choice Card will qualify to participate in the program. All veterans interested in using this program must meet the eligibility criteria in order to qualify. The card rollout will occur in three phases: The first group of Choice Cards along with a letter explaining eligibility for this program will be sent

by November 5, 2014, to Veterans who may live more than 40 miles from a VA facility. The next group of Choice Cards and letters will be sent by November 17 to those Veterans who are currently waiting for an appointment longer than 30 days from their preferred date or the date determined to be medically necessary by their physician. The final group of Choice Cards and letters will be sent between December and January to the remainder of all Veterans enrolled for VA health care who may be eligible for the Choice Program in the future. The Choice program is temporary and is set to expire when the \$10 billion funding is expended or August

2017, whichever is sooner.

Understanding these and other VA Benefits can seem daunting, but the Waupaca County Veter-

ans Service Office can help. If you could use a little help navigating the VA Benefit system please schedule an appointment today!



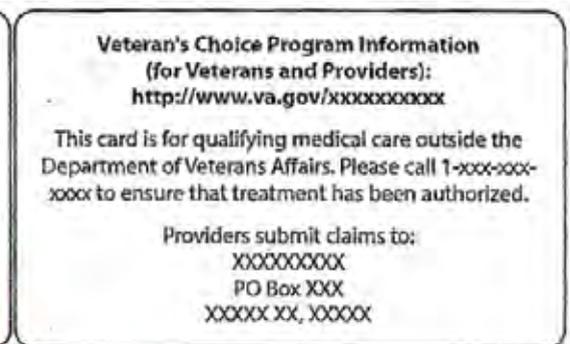
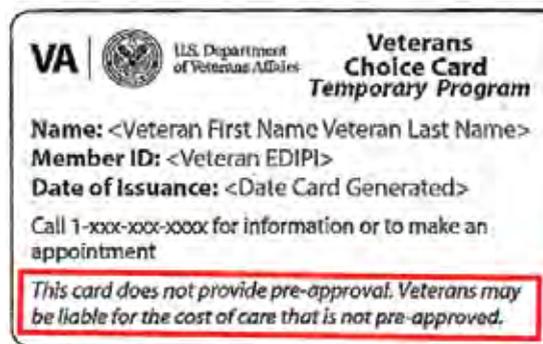
**Jesse P. Cuff**  
Waupaca County Veterans Service Officer

811 Harding Street  
Waupaca, WI 54981

715-258-6475  
Hours: Mon. - Fri. 8:00 am-4:00 pm

For more information:

- <http://www.va.gov/opa/choiceact/documents/Choice-Program-Fact-Sheet-Final.pdf>
- VA Choice Program 1-866-606-8198 or <http://www.va.gov/opa/choiceact/>



## Spring Cleaning from page 2

Wisconsin Agency on Aging Resources (GWAAR) at [www.gwaar.org](http://www.gwaar.org) or by simply searching on line for powers of attorney for Wisconsin.

Please note that each state will have specific requirements for what information needs to be included in a POA document in order to meet state standards. For those of you who may spend time in warmer climates during the rough Wisconsin winters, you may want to check to make sure your documents meet the requirements to be effective in both states.

## I HAVE DOCUMENTS ALREADY – WHAT SHOULD I DO?

Take time periodically to review POA documents that you have executed. Make sure that they have been executed properly with appropriate witnesses and or notary done the same day that you sign the documents. If you need to change anything (name of agent, change in your wishes) new documents should be completed to avoid confusion.

If you do complete new POA documents, make sure to give copies to those who had

the previous one.

A signed form may be kept on file with your physician, financial institution, etc. Also keep a copy in a safe, easily accessible place until needed. You should make relatives and friends aware that you have created a Power of Attorney for Health Care and/or finances and the location where it is kept. Relatives and friends should also be told whom you select as agent and the alternate agent. A copy of your signed document holds the same authority as the original.

If you have any additional questions, please do not hesitate to contact the Aging and Disability Resource Center for Waupaca County at 715-258-6400 or toll free at 1-866-739-2372.

Much of the information for this article was courtesy of publications from the Wisconsin Guardianship Support Center (GSC). They are a wonderful resource for information and assistance on issues related to guardianship, protective placement, advance directives, and more. Operated by GWAAR, the GSC is staffed by Attorney Susan M. Fisher who responds to requests for information through a toll-free helpline or by e-mail. Calls are returned in the order in which they are received. Call: (855) 409-9410 E-mail: [guardian@gwaar.org](mailto:guardian@gwaar.org)

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# Shred, When to Keep, What You Need to Know



Submitted by  
Elder Benefit  
Specialist  
Peggy Strey

No one likes the piles of papers that we all accumulate over the course of a lifetime, but it's hard to know how long you should hang onto certain documents and when it's safe to destroy them.

Following is a good rule of thumb for managing your personal documents:

**Tax Information and Returns:** Generally there is a three-year statute of limitations for the IRS auditing a tax return. This means the IRS has a period of three years from the time you file your tax return to complete an audit. However, there is no limit for fraudulent returns and the IRS has six years to challenge your return if it thinks you failed to report income that amounts to more than a quarter of your total income. Therefore, you should keep your documentation for at least six years.

**Credit Card Receipts:** If the credit card receipts serve as evidence for tax-related purposes,

Refer to the *tax information and returns paragraph* above. If not, it is recommended that you keep your credit card receipts until you have received your credit card statement and are able to compare the two.



**Insurance:**

Policy and claim information should be kept for as long as the policy is in place.

**Bills:** In most instances, bills can be shredded once the canceled check from a paid bill has been returned. However, bills will need to be kept longer if claiming household expenses as a tax deduction. Also, one may want to keep bills for larger items for proof of value in the event of loss or damage.

**Retirement/Savings Plan Statements:** Statements from plans should be kept until you receive your annual summary. Once you verify the numbers, you can shred the quarterly statements. The annual summaries should be kept until you retire or the account is closed.

**Pay Stubs:** You should keep your pay stubs until you receive your W-2 form. Once you receive this form, ensure that the information matches. If it does, you can shred your pay stubs. Note that you may need to have at least three months of pay stubs if applying for a loan.

**Permanent Files:** You should keep wills, powers of attorney, birth certificates, marriage documents, military records, and social security cards forever.

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## What is a Memory Café?

Memory Café is a social event designed for people in the early stages of dementia and their caregivers to meet once each month to play games, share stories, enjoy some beverages and snacks, and spend time with others who are experiencing the same feelings.

It began with the idea that folks living with memory loss can still be active and social despite the challenges of daily life. We offer support and education as well as entertainment and social interaction, which is so very important in removing the stigma of dementia and Alzheimer's. Our goal is to make all feel relaxed and comfortable in a safe environment. Confidentiality is also a key factor at a Memory Café.

The ultimate goal is to develop more understanding and knowledge for not only the people most affected by this challenge of life, but the entire community as well. Education is a key factor in developing awareness of symptoms in order to keep people safe at all times.

Join us on the following dates at 10:00 am in our Arts room at the Waupaca Senior Center:

March 26th; April 23rd; May 28th; June 25th; July 23rd; August 27th; September 24th and October 22nd. There will not be a Memory Café in either November or December due to the holidays.

For more information call the Waupaca Senior Center 715-258-4437



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# It's Time

Jane Mahoney, Greater Wisconsin  
Agency on Aging Resources  
www.gwaar.org



One of the most difficult experiences a caregiver may face is considering an out-of-home placement for their loved one. This can be particularly difficult when the person suffers from dementia and is not able to assist in the decision-making process. Although we usually think that keeping someone in their own home is the ultimate goal, sometimes there is a point where staying at home may no longer be the best option.

There are two main things to evaluate when making this decision: the needs of the person receiving care and the demands on the caregiver. Each person being cared for is different. Some are more difficult to manage while others may be easier to take

care of. Additional medical problems may also complicate the situation.

Caregivers also have different circumstances. Some cope easily with large amounts of stress while others struggle with even small disruptions. Some have children and job responsibilities while others are able to devote more time to their loved one. It is important to look at your particular situation and not to compare yourself to someone else.

If you are wondering if it might be time to move your loved one to a continuing-care facility, you may find these questions helpful in deciding.

- Are the person's needs being met?
- Is constant care required beyond my physical capability?
- Is it safe at all times in the home?
- Is the person's ability to harm himself or others a concern?
- Does the person need specialized care not available or affordable at home?
- Would an out-of-home setting provide

opportunities for therapy and socialization that are not possible at home?

- Will placement allow me to devote needed time to my family/job/self?
- Am I healthy and physically strong enough to take care of the person?
- Is there a care facility in the area that I trust?

The most important thing to remember is that placing your loved one in a care facility is NOT a sign of failure in your role as a caregiver. A caregiver's main job is to ensure that their loved one is getting the best care possible, and sometimes that means a move to a care center.

Consider this. Your caregiving role will not end when your loved one moves, it will just change. When caring for someone at home, a caregiver may spend endless hours doing personal cares, cooking, cleaning and keeping your loved one safe at all times. This may often include being up several times during the night. The

caregivers' own health often becomes at risk.

When the person lives at a care facility, it frees up time to spend caring for the person on a different level. The person still needs you. His physical needs are being met by the staff, leaving you with the role of caring for his social, emotional and spiritual needs. Now you can spend time doing things like looking at photo albums, reading, watching old movies or just sitting and enjoying each other. Your energy will no longer be used up doing all of those physical cares and you can focus on your relationship again. Your caregiving role continues, but your tasks and focus change. And your own health and well-being will probably improve as well.

The Waupaca County Aging & Disability Resource Center has resources available to help you if you are considering long-term care placement. Call 715-258-6400 for more information.



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# How to Really Help a Caregiver



Victoria Johns, Caregiver Support  
Coordinator – Aging & Disability Resource  
Center of Central Wisconsin

**Your good friend seems different lately.** You know that her husband's health has been failing and she has been taking him to more doctors' appointments. But she hasn't been returning your calls. You've offered to help but she hasn't accepted it. You begin to wonder if maybe she doesn't want your help. Or your calls.

Trust me, she does.

Caregivers have so much on their plates when caring for a loved one. They are under a great deal of stress and often don't reach out or accept help that is offered. It's often really hard for someone to ask for help. Or to tell you what they need when you say "let me know what I can do to help". Caregivers don't want to be a burden to anyone and it's hard to sort through the 'to do' list and delegate.

They may want to, or feel they need to, provide all the care themselves. But there

are things you can do. Here are some tips to really help a caregiver:

- Let her know you don't know what it's like to be in her situation but that will help in any way you can. Try to imagine what it would be like to be in her shoes. What would be helpful for you?
- When you offer to help, she may not know what to ask for help with. Be prepared to offer specific ideas. Some ideas include; offer to walk her dog, take the kids to the park in the evening, pick up a few groceries or sit with her husband so she can run some errands.
- She likely has a long "to do" list and each day it gets longer and may seem insurmountable. Offer to contact friends to let them know what is going on in her world. She's focusing all her energy on her loved one and doesn't have any more left at the end of the day to make those calls. Those friends will likely want to help if they know what's going on.
- Allow her to vent. Listen to what she needs to say. She does not expect you to have the answers. She just needs someone to hear her. You may not know what it is like to be a full time caregiver, but if it was you, you would want someone to talk to about the tough times.
- When calling, realize she may not be able to chat as long as she used to. But she appreciates hearing your voice and knowing you are thinking of her. Or send her texts or emails – simple notes saying "I'm thinking of you". Those really do mean a lot.
- Don't be offended if she doesn't return calls quickly or declines offers for get-togethers. She isn't trying to be standoffish. She truly is exhausted and may not have the energy to give to anyone else at this time. But she needs to know her friends are there and supportive. Make a point to call before you visit and offer to pick up items from the store or pharmacy.
- If you do drop by, don't expect to stay as she may be in the middle of something. Share something that will lift her spirits - like cut flowers from your yard, a plate of cookies or something as simple as a hug.
- Set up a 'standing appointment' if possible with her. For example, offer to come over every Saturday morning for 2 hours so that she can do whatever she would like. She will have something to look forward to each week – the promise of time to herself.

- Bring in a hot meal and clean up afterwards. She is making sure her loved one eats well but may not be eating a balanced meal herself.

She may not have needed help when you offered a week ago. Or she thought the illness wouldn't last long and she could manage everything. But maybe her loved one is not getting better. Or she is beginning to realize that she can't do it all alone. Continue to offer and show that you care. Caregivers often forget to take care of themselves. They put their own health and well-being on the back burner. They expend so much energy on taking care of their loved one that they have little energy left for anything else. Knowing that you care means the world.

You may be surprised how much a kind, reassuring word can mean to a caregiver. They are dealing with stress, anger, pain and often daily changes which are frightening. Acknowledge that she is doing a good job. Words of encouragement can be just the fuel she needs to keep going.

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Our pledge is to serve each resident with kindness, respect, compassion and professionalism. While we encourage our resident's independence, we will be nurturing their spirit, preserving their dignity and involving their families. The foundation of our program is based on our theory that the quality of life for a person can be significantly improved by creating an environment that allows individuals daily life choices. We believe that proper training, ongoing education, and specialty enhancement programming are the key ingredients to ensuring excellence in care. Our main goal is to ensure that our residents and their loved ones can see the difference in the care received. We operate with the same philosophy throughout all of our facilities, namely, the provision of quality care with a "Family" touch.



[www.carepartners-countryterrace.com](http://www.carepartners-countryterrace.com)

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## Care Partners Assisted Living

Tracy Sirna—Director  
59 Industrial Avenue  
Clintonville, WI 54929

Phone: 715-460-3466  
Fax: 715-460-3477

E-mail: [cp44clintonville@cpalct.com](mailto:cp44clintonville@cpalct.com)

05123277

# Steps to Take When a Loved One Dies



Submitted by Elder  
Benefit Specialist  
Peggy Strey

Managing the affairs of a spouse or loved one who dies can be confusing – especially at such an emotional time. Following is a non-exclusive list of things a family can do in preparation for finalizing the decedent's affairs:

- Look for a will in the person's home, a safe deposit box, or filed at the county Register in Probate office.
- Consult an attorney about the need for probate and payment of outstanding debts. A Transfer by Affidavit may be an option for estates of less than \$50,000.
- Consult the preferred funeral home and find out if the person had advance burial planning in place.

- Notify a landlord in writing that the person has passed away. This limits the rental liability to two months of rent past the month of notification.
- Notify utility companies if cable or phone can be stopped.
- Notify the Social Security Administration so benefits are not overpaid and the survivor benefits can be properly paid.
- Notify a life insurance policy. Usually a death certificate is needed to pay out the beneficiary of record.
- Notify a POA agent or guardian that his/her authority has ended.
- Close out credit cards.
- If there is a surviving spouse and property is jointly titled, complete an HT-110 form to notify the county Register of

Deeds office that one spouse has passed away. A death certificate must accompany this request.

- Notify Medicaid estate recovery if the person received Medicaid benefits.
- Note that many of these actions will require a person who has authority to act on behalf of the decedent meaning the executor or personal representative of the estate. This is a very important role and we recommend that a personal representative consult an elder law or probate attorney to ensure the estate is handled properly according to state statutes. Paying creditors in the wrong order could cause personal liability on the part of the personal representative.

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GWAAR Legal Services Team



## Social Security to Expand Field Office Hours Nationwide

### Budget for Fiscal Year 2015 Allows Agency to Restore Some Service Hours

Social Security announces as a result of Congress' approval of the fiscal year 2015 budget, the agency will expand its hours nationwide and offices will be open to the public for an additional hour on Mondays, Tuesdays, Thursdays and Fridays, effective March 16, 2015. A field office that is usually open from 9:00 a.m. to 3:00 p.m. will remain open until 4:00 p.m. Offices will continue to close to the public at noon every Wednesday so employees have time to complete current work and reduce backlogs.

"This expansion of office hours reaffirms our commitment to providing the people we serve the option of top-notch, face-to-face assistance in field offices even as we work to expand online services for those who prefer that flexibility," said Carolyn W. Colvin, Acting Commissioner of Social Security. "The public expects and deserves world-class customer service and thanks to approved funding, I am pleased

we will continue our tradition of exceptional service."

In recent years, Social Security reduced public office hours due to congressional budget cuts, growing backlogs and staffing losses. The agency began recovery in fiscal year 2014 by replacing some field office staffing losses and providing overtime support to process critical work. With the commitment of resources in fiscal year 2015, the agency is able to restore some service hours to the public.

Most Social Security business does not require a visit to a local field office. Many services, including applying for retirement, disability and Medicare benefits, creating a *my* Social Security account, replacing a Medicare card, or reporting a change of address or telephone number are conveniently available anytime at [www.socialsecurity.gov](http://www.socialsecurity.gov). Social Security also offers assistance via a toll-free number, 1-800-772-1213 (Voice) and 1-800-325-0778 (TTY). Representatives are available from 7:00 a.m. to 7:00 p.m., Monday thru Friday.



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05120575

# Governor Proposes Changes to SeniorCare



Submitted by  
Elder Benefit Specialist  
Peggy Strey

On February 3, 2015, Governor Scott Walker released his 2015-2017 state budget proposal. One of the proposed changes would require seniors with SeniorCare drug coverage to purchase a Medicare Part D plan.

Nearly 85,000 seniors are currently enrolled in SeniorCare. Unlike Medicare Part D plans that require an annual review to determine the plan that best covers prescriptions for the lowest monthly premium, SeniorCare offers administrative simplicity and accepts enrollments year-round. The program requires a \$30 annual fee, and offers low copays of \$5 for generics and \$15 for brand name prescriptions.

Enrollment in the SeniorCare program counts as creditable coverage for Medicare Part D. Many people enroll in SeniorCare as a cost-effective

way to avoid a late enrollment penalty under Medicare Part D.

In 2015, Medicare Part D plans available in Wisconsin range from \$15.70 to \$130 per month, with the average cost being \$59 per month. Requiring enrollment in a Medicare Part D plan would increase annual consumer out-of-pocket costs by \$708.

The Joint Committee on Finance is expected to hold public hearings in late March to seek consumer input on the proposed changes before the budget is finalized. This is the time to make your voice heard! Consumers are encouraged to attend the public hearings and contact their local legislator to share their stories. The state of Wisconsin has a website dedicated to helping consumers locate their district and legislators: <http://maps.legis.wisconsin.gov/>

A similar change to SeniorCare was proposed in 2011 and rejected by the Joint Committee on Finance on a 15-1 bipartisan vote.

For more information on the 2015-2017 proposed budget changes visit <http://docs.legis.wisconsin.gov/2015/related/proposals/ab21.pdf>

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## In Remembrance of Anita Ursin-Towns December 15, 1919-January 15, 2015

In 1977 Anita Ursin became the first director of the Waupaca County Nutrition Program. Her office was based in Manawa & it was there that she retired in 1984.

Convincing the older population to attend the meal sites proved to be difficult. They thought it was a welfare program and didn't see it as a prevention program. In an effort to change that perception, Anita began having activities at the sites including card parties & dartball league. Both activities remain strong today!

Anita knew that there were more tasks needing to be accomplished in the Nutrition Program than there was money for. She began the Volunteer Program in the early 1980's and hired Waupaca County's first Volunteer Coordinator, Anita Dobratz. From that day forward, both the Nutrition & Volunteer Program blossomed! In 2014, over 80,000 meals were served out of the seven Senior Nutrition Sites and over 500 Volunteers committed to changing lives! We are grateful for Anita's perseverance and vision.

Her legacy lives on!

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Fax: 920-867-2153

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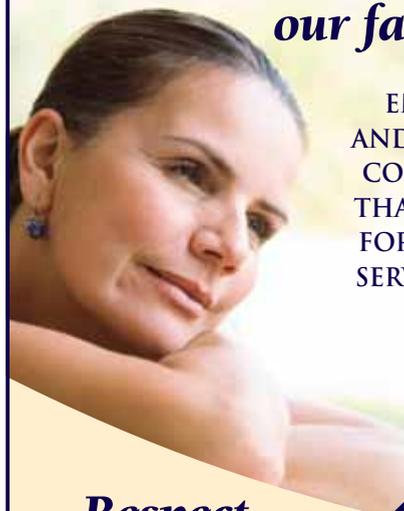


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# Making a Realistic Food Budget



An article from the Wisconsin Nutrition Education Program (WNEP) Newsletter Food Sense Provided by Christi Beilfuss, WNEP Coordinator

Many households can spend less for food each month if they plan their meals and make good choices at the grocery store. You can make a budget by following these steps:

1. Track the money you spend in a month on food at the grocery store. Subtract

all non-food items such as soaps, pet foods, paper products, cigarettes, etc. from total spent.

2. Track the money spent that same month on all food eaten away from home. This would include restaurants and fast food, senior dining site donations, etc.

**(Grocery store - non-food + eating out = total food budget)**

3. Based on your past month's food purchases and expenses create a monthly food budget that meets your needs and wants. Include a way to put some money aside for unexpected food costs and events. Your food budget should meet your monthly food needs.

4. Continue to track your food expenses each month to track what you are actually spending. Adjust plan as necessary.

When a family or person is trying to get along on a limited amount of money, many decisions have to be made about what to buy and what not to buy. You need to decide if each item you are thinking of buying is a **need** or a **want**.

**Food needs are those items that are basic or necessary for our survival.** This group includes items such as water, milk, fruits, vegetables, grains and meat.

**Food wants are those items that make our survival more comfortable.** This group includes items such as ice cream, cookies, soda pop, and convenience foods.

Food needs and wants are not the same for everyone. A person's culture, beliefs, values, health, and many other factors affects what they eat. Needs and wants change with time and family situations.

When planning for spending money on food, both needs and wants should be considered. After basic needs for food, shelter and clothing are met, you may choose to purchase some of your food wants.

Source: UW-Extension Wisconsin Nutrition Education Program - Money for Food (Lesson 4)

For more information about nutrition and healthful eating contact the Waupaca County UW-Extension office at (715) 258-6230 or visit their website at <http://waupaca.uwex.edu>

Waupaca County Nutrition Centers	E-Mail and/or Telephone
<p><b>Clintonville Senior Center</b> Clintonville Community Center Building 30 S Main Street - Clintonville, WI 54929 <b>Serving Time: 11:30 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(715) 823-7667</b> Site Manager: Ryan Rockey <a href="mailto:clintonvillesite@gmail.com">clintonvillesite@gmail.com</a> Caterer: Steve &amp; Mary's Main St. Café – Marion</p>
<p><b>Living Oaks</b> 505 W Iola Street - Iola, WI 54945 <b>Serving Time: 11:00 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(715) 445-2548</b> Site Manager: Pat Rosemann <a href="mailto:PRosemann@iolalivingassistance.org">PRosemann@iolalivingassistance.org</a> Caterer: Living Oaks – Iola</p>
<p><b>Manawa Senior Center</b> Town of Little Wolf Town Hall E6325 County Road N - Manawa, WI 54949 <b>Serving Time: 11:30 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(920) 596-3320</b> Site Manager: Mona Golla-Kolosso <a href="mailto:manawasite@gmail.com">manawasite@gmail.com</a> Caterer: Living Oaks – Iola</p>
<p><b>Marion Senior Center</b> Lions Point 325 W Garfield Avenue Marion, WI 54950-0253 <b>Serving Time: 11:30 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(715) 754-2482</b> Site Manager: Mary Riske <a href="mailto:mseniors@frontiernet.net">mseniors@frontiernet.net</a> Caterer: Steve &amp; Mary's Main St. Café – Marion</p>
<p><b>New London Senior Center</b> 600 W Washington Street – New London, WI 54961 <b>Serving Time: 11:30 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(920) 982-8522</b> Site Manager: Kim Ebert <a href="mailto:kebert@newlondonwi.org">kebert@newlondonwi.org</a> Caterer: Steve &amp; Mary's Main St. Café – Marion</p>
<p><b>Waupaca Nutrition Center</b> Trinity Lutheran Church 206 E Badger Street - Waupaca, WI 54981 <b>Serving Time: 11:30 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(715) 258-9598</b> Site Manager: Joanne Samack <a href="mailto:waupacasite@gmail.com">waupacasite@gmail.com</a> Caterer: Lakeview Manor – Weyauwega</p>
<p><b>Weyauwega Nutrition Center</b> First Presbyterian Church, 200 S Pine Street Weyauwega, WI 54983 <b>Serving Time: 11:30 (M-F/ 10 am - 1 pm)</b></p>	<p><b>(920) 867-3213</b> Site Manager: Caroline Webb <a href="mailto:Caroline.Webb@co.waupaca.wi.us">Caroline.Webb@co.waupaca.wi.us</a> Caterer: Lakeview Manor – Weyauwega</p>



The Connections to Community Living Program is an initiative to help support the choice to live in the community for individuals living in an institutional setting such as a nursing home. The Waupaca County Aging and Disability Resource Center is participating in this initiative brought forth by the State of Wisconsin's Department of Health and Human Services.

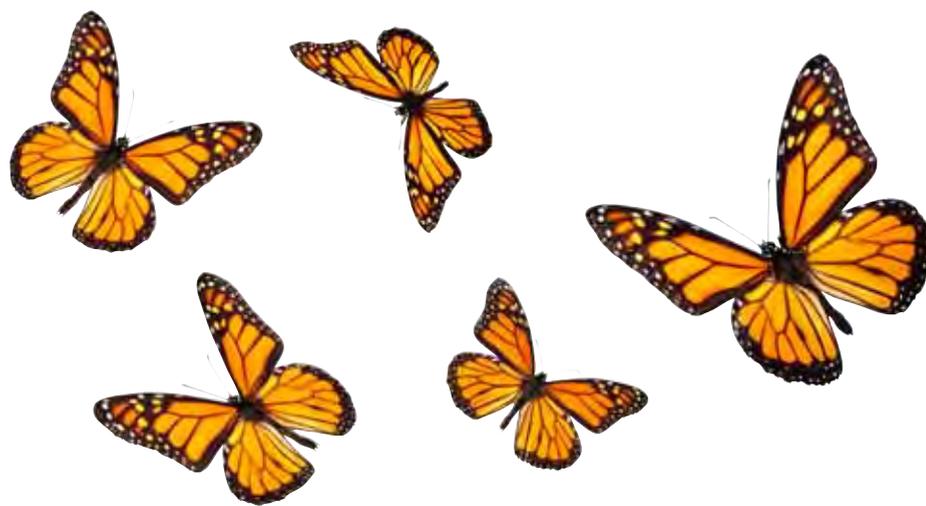
Waupaca County currently has two Community Living Specialists that work throughout the county at the various nursing homes meeting with residents, families, and staff to assist individuals on available resources within the community and assisting them with applying for Medical Assistance and Long Term Care Programming.

Waupaca County currently has 14 nursing homes (this includes King Veterans Home). In 2014 they referred 192 people. The Community Living Specialists assisted with relocating 128 of those individuals

back into the community, 53 of those individuals were placed on public funded programs such as Family Care, Partnership or IRIS and 69 of those individuals received services through private pay options. 6 people continue to be in process of being relocated back to the community. Of the 64 individuals who were not relocated 39 of them stayed within the nursing home and 25 either passed away or discharged prior to meeting with the Community Living Specialist.

The State had set a goal of 6 relocations each month and had anticipated a plateau as the program reached its second year. Currently Waupaca County is averaging about 10 relocations per month and the referrals have not slowed down and continue to increase.

If you have a family member that is residing in a nursing home and would like more information on relocation services, contact your nursing home social worker or the ADRC at 715-258-6400.



## Aging & Disability Resource Center (ADRC)

Hours: 8:00 a.m. to 4:30 p.m. *Walk-Ins Welcome*

Phone: 1-715-258-6400 or 1-866-739-2372

E-mail: [adrc@co.waupaca.wi.us](mailto:adrc@co.waupaca.wi.us)

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## Wisconsin Medicaid and BadgerCare Plus Non-Emergency Medical Transportation

### Who Can Get Non-Emergency Medical Transportation

Please Note: The following information is about non-emergency medical transportation. If you have a medical emergency you should call 911.

Non-emergency medical transportation is a public transportation and shared ride service. Rides can include public transportation (such as a city bus), rides in specialized medical vehicles, or rides in other types of vehicles depending on your medical and transportation needs. If public transportation is not available, you will not be required to take it.

Medical Transportation Management, Inc. (MTM, Inc.), Wisconsin's Medicaid and BadgerCare Plus transportation manager. MTM, Inc. schedules and pays for rides to Medicaid and BadgerCare Plus covered health care services.

You may be able to get a ride to your Medicaid or BadgerCare Plus covered health care service, if you have no other way to get to your appointment and you are enrolled in one of the following programs:

- Wisconsin Medicaid (including IRIS).
- The BadgerCare Plus Standard Plan.
- The BadgerCare Plus Benchmark Plan.
- Family Planning Only Services.
- Tuberculosis-Related Services-Only Benefit.
- BadgerCare Plus Express Enrollment for Pregnant Women.

Please Note: MTM, Inc. is required to follow federal and state law and can only schedule and pay for rides if you are not able to get a free ride.

If you are enrolled in the Core Plan or the Basic Plan and Family Planning Only Services, you can only get a ride to services covered under Family Planning Only Services.

#### Mileage Reimbursement (Gas Payment)

If you have a car and are able to drive yourself to your appointment but cannot afford to pay for gas, you may be able to be paid for gas. Contact MTM Inc. before you go to your appointment to see if you can be reimbursed for mileage.

#### For more information

Information provided is general. For more information about Scheduling Rides, Meals and Lodging, Complaints, New Rules, Denied Transportation or Fair Hearings:

- Contact MTM, Inc. at [www.mtm-inc.net/wisconsin](http://www.mtm-inc.net/wisconsin) or 1-866-907-1493 (voice) 1-800-855-2880 (TTY)
- See your ForwardHealth Enrollment and Benefits handbook (the handbook is also online at [dhs.wi.gov/em/customerhelp](http://dhs.wi.gov/em/customerhelp))
- See your Member Update at [dhs.wi.gov/em/customerhelp](http://dhs.wi.gov/em/customerhelp)
- Call Member Services at 1-800-362-3002



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Department of Health Services  
Division of Health Care Access and Accountability

P-00533 (07/13)

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# Volunteer Spotlight



*Kristine Wiegman*  
Volunteer Program  
Coordinator  
715-258-6277

## DID YOU KNOW?

There are approximately 500 Waupaca County Dept. of Health & Human Services Volunteers who graciously donate their time & talents to our various programs? In an effort to show our sincere gratitude, a volunteer will be highlighted in each quarterly ADRC Connection! It is my pleasure to introduce you to not only a long time volunteer but also one of the oldest!

Verna Thiel has faithfully served at the Weyauwega Senior Nutrition Site since 1999. She is known for her famous pies and she kindly donates a pie as a coveted bingo prize for the monthly birthday party. She has even won blue ribbons at the Waupaca County fair for her pie entries! When Verna is not in the kitchen, she is in her garden, crocheting or volunteering in the community. She is the proud Mother to three children, 7 grandchildren & 10 great grandchildren.

At age 95, Verna said the secret to staying young is keeping busy & out of the house! In other words, volunteering does keep you young!

Friends at the Weyauwega Nutrition Site honored Verna with flowers & a cake in celebration of her 95th birthday in February.



## Volunteering is Good for you!

- Helps manage chronic conditions
- Overcome feeling depressed & feel better emotionally
- Make new friends
- Strengthens ties to the community
- Increases self confidence & life satisfaction
- Helps you stay physically healthy
- Provides a renewed spiritual purpose
- Stress & pain reliever
- Allows you to share wisdom, time & talents!

## Crystal River Nursing and Rehabilitation Center ...helping people live better



Pictured: starting from left, Connie Clausen, PTA; Mickey Waggoner, SLP; Gerald Labisch, Resident; Greta Nelson, OT; Tammi Schellin, COTA

"Prior to coming to Crystal River Nursing & Rehabilitation Center, doctors wanted me to receive palliative care, knowing that I had a 5% chance of surviving. Along with the caring staff at Crystal River, I beat those odds!

While at Crystal River Nursing & Rehabilitation Center, I spent an extensive amount of time working on my physical, occupational and speech therapy. The entire team here is thorough, compassionate and caring. You can see that the staff here truly do LOVE their job! **It's only because of Crystal River that I am able to go home.** We have already recommended this center to our family and friends. The whole package here is **#1.**

- **Gerald Labisch, Rehab Graduate**

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# Spring is in the air!



*Kristine Wiegman  
Volunteer Program  
Coordinator  
& Prevention Program  
Coordinator*

We've just about made it through another winter & the hope of Spring is just around the corner! Now it's a great time to refresh yourself & try something new! We have an abundance of Volunteer Opportunities to get you on the right path.

## Health & Wellness Co-leader

Improve your health & well being and help others do the same! Become a trained

leader in any of our Health, Wellness & Prevention Programs!

Facilitate evidence-based programs geared for Seniors in Waupaca County! Programs offered through the Aging & Disability Resource Center (ADRC). Help Seniors make positive changes in their life by leading workshops geared for their health & well being! Training is required & paid for. Mileage is reimbursed for the workshops you facilitate as well as a stipend. Current evidence based programs offered are:

### Stepping On:

Stepping On is a seven-week workshop using adult education to develop the knowledge and skills needed to help older adults prevent falls. It focuses on how

strength and balancing exercises, medication management, home safety, footwear, vision, and mobility all play an important role in fall prevention.

### Living Well with Chronic Conditions:

This six-week program teaches new strategies that will give participants the confidence and skills needed to manage the challenges of living with a chronic health condition such as pain and fatigue, diabetes, arthritis, high blood pressure, heart disease, chronic pain or anxiety.

### Healthy Living with Diabetes

If you have diabetes or care for someone with diabetes, you may be ideal for

co-leading this workshop! This researched and proven, peer-led workshop is designed to help adults with type 2 diabetes or pre-diabetes learn skills for managing their diabetes. Healthy Living with Diabetes promotes self-management skills for people living with diabetes. This workshop meets for 6 consecutive weeks.

### Powerful Tools for Caregivers

Are you or have you been a Caregiver? Would you like to share your experience with others in the Care giving role? Powerful Tools for Caregivers is a 6 week educational program designed to help family

See **Volunteer** page 14



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SATURDAY 9 A.M.-5 P.M.;



05041916

## Volunteer from page 13

caregivers take care of themselves while caring for a relative or friend. Participants will learn to reduce stress, improve self-confidence, better communicate feelings, increase their ability to make tough decisions and locate helpful resources.

### Volunteer Driver

Are you retired or looking for something to do? Enjoy meeting new people? Maybe this is for you! Provide safe & dependable transportation to Waupaca County residents who are elderly or disabled primarily for medical, nutrition or employment needs. Background check required. Training and orientation coming up soon. Volunteers utilize their own vehicle & are paid for mileage. Valid Wisconsin driver's license & clean driving record are required.

### Senior Meal Centers

Do you enjoy the company of seniors? If so, please join us at any of the 7 Senior Nutrition Sites!

Sites are located in: Clintonville, Iola, Manawa, Marion, New London, Waupaca & Weyauwega.

- Assist at the meal site – food server, meal set up & clean up.
- Offer your talents to the participants through music, art or professional abilities.

- Hours are approx 10:00 am – 1:00 pm, Monday – Friday. (no holidays) Flexible schedule! **Choose the day(s) you're available.**

### Meals On Wheels Drivers

A home delivered meal with a smile can do amazing things for those we serve. Consider being a Meals-On-Wheels Driver!

Meals are delivered to home bound residents Monday – Friday (no holidays). Delivery times & length of route vary by the local nutrition site. Approximate times are 10:45 a.m. – 12:30 p.m. If you can offer even one day a month to deliver, it would make a huge difference in someone's life that needs a meal & appreciates the visit!

To learn more about these opportunities, please contact:

**Kristine Wiegman**

Volunteer Program Coordinator/  
Prevention Program Coordinator  
715-258-6277

[Kristine.Wiegman@co.waupaca.wi.us](mailto:Kristine.Wiegman@co.waupaca.wi.us)

'Like' 'Waupaca County DHHS Volunteer Program' on Facebook!

<http://www.facebook.com/waupacacountydhhsvolunteerprogram>



# Spring into healthy habits!

The Aging & Disability Resource Center of Waupaca County along with community partners are excited to offer classes to help improve & maintain your health & well being!

### Strong Women™ (AKA Strong Bones)

Strong Women™ is a program designed to help women become or stay strong, fit and healthy. It is an evidence-based, strength-training program from Tufts University proven to prevent osteoporosis, build muscle and improve balance, as well as decrease depression and arthritis symptoms.



- Increases awareness of fall risks
- Helps participants be more informed about the factors that contribute to their risk of falling
- Includes guest experts on certain topics

- Dates: Tuesdays, April 7 – May 19 (7 weeks)
- Time: 9:00 – 11:00 a.m.
- Location: Riverside Medical Center 902 Riverside Dr. in the Maasch Education Center
- Cost: FREE
- Registration & more information: Call Riverside Medical Center 715-258-1119

### FREMONT

- Where: Fremont Village Hall
- When: Mondays 5:15- 6:15 p.m. & Saturdays 9:15-10:15 a.m.
- March 2 – April 25
- Cost: Residents over 60: \$20.50 for 8 week session
- Residents under 60: \$41.00 for 8 week session
- Please bring your own weights and mat.
- Registration for the Fremont class is available at the New London Parks and Recreation Office at 215 N. Shawano St. New London or the New London Aquatic and Fitness Center at 815 W. Washington St. New London or at [www.newlondonwi.org](http://www.newlondonwi.org).
- Call Kim Ebert at (920) 982-8522 with any questions.

### Powerful Tools for Caregivers \* Evening Class!

An evidence-based workshop that has been shown to improve the self-care, management of emotions, use of community resources and self-efficacy of caregivers. Some of the topics covered are

- Self-Care Behaviors: (e.g. increased exercise, relaxation and medical check-ups)
- Management of Emotions: (reduced guilt, anger, and depression)
- Self-Efficacy: (increased confidence in coping with caregiving demands)
- Use of Community Resources: (increased utilization of local services)

- Dates: Thursday's, April 16-May 21 (6 weeks)
- Time: 6:30 pm – 8:00 pm
- Location: Riverside Medical Center 902 Riverside Dr. in the Maasch Education Center
- Cost: FREE
- Registration & more information: Call Riverside Medical Center 715-258-1119

'Like' the Waupaca County ADRC on Facebook!

<https://www.facebook.com/adrcfowaupacacounty>



### Stepping On: Falls Prevention Workshop

Stepping On is a seven-week workshop using adult education to develop the knowledge and skills needed to help older adults prevent falls. It focuses on how strength and balancing exercises, medication management, home safety, footwear, vision, and mobility all play an important in fall prevention. The workshop:



## CAHOOTS ADULT DAY SERVICE

1035 Royalton St, Waupaca

715-802-5002

[cahootsadultdayservice@yahoo.com](mailto:cahootsadultdayservice@yahoo.com)



A social center serving adults over the age of 18 who have been diagnosed with a physical or cognitive disability. CaHoots also serves the frail elder population. Our state certified facility offers daily supervision including community outings, meal prep, adult living skills, arts and crafts, mental and physical fitness programs and individualized activities.

Open Monday through Saturday 8:00 am- 6:00 pm. (Ask about our flexible scheduling) Call today to set up a tour! Transportation is included in our services!

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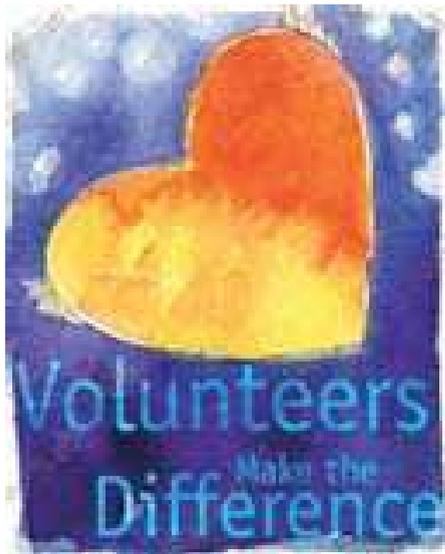


# National Volunteer Appreciation Week

In honor of the 500+ fantastic Waupaca County Dept. of Health & Human Services Volunteers,

there are celebrations planned throughout the County over a two week period!

A huge thank you to those Volunteers that serve meals at the Senior Nutrition Site, deliver meals to the homebound, serve on committees that care for the aging population, assist with foster care permanency placement, help with the immunization clinics, organize activities at the Senior Nutrition Sites, drive residents to medical appointments, use their talents to work on office projects & lead prevention classes throughout the community!!



**YOU ARE GREATLY APPRECIATED!**



DATE	TIME	LOCATION	RSVP
Monday, April 13	10:00 am	New London Senior Center 600 W. Washington St.	By April 10 at Noon 920-982-8522
Tuesday, April 14	1:00 pm	Marion Senior Center 325 W. Garfield St.	By April 13 at Noon 715-754-2482
Wednesday, April 15 *Also the birthday party!	11:30 am	Weyauwega Nutrition Site First Pres. Church 200 S. Pine St.	By April 14 at Noon 920-867-3213
Friday, April 17	10:00 am	Waupaca Nutrition Site Trinity Lutheran 206 E. Badger St.	By April 26 at Noon 715-258-9598
Monday, April 20	11:00 am	Manawa Nutrition Site Little Wolf Town Hall E6325 County Rd. N	By April 17 at Noon 920-596-3320
Thursday, April 23	1:00 pm	Clintonville Senior Center 30 S. Main St.	By April 22 at Noon 715-823-7667
Friday, April 24	10:30 am	Iola Nutrition Site Living Oaks 505 W. Iola St.	By April 23 at Noon 715-445-2548

*...helping people live better*

## Weyauwega HEALTH CARE CENTER

717 East Alfred  
Weyauwega, WI 54983  
920.867.3121

[www.weyauwegaskillednursing.com](http://www.weyauwegaskillednursing.com)



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- Respiratory Services
- Comprehensive Wound Care
- Chronic Disease Management
- Respite Care
- Accept Admissions 24/7

Contact us for more information or to tour our center today!

VOLUNTEER CENTER



of East  
Central  
Wisconsin

Our organization is supported by the work of the Volunteer Center of East Central Wisconsin and by volunteers like you! Find volunteer opportunities in our community by visiting [www.VolunteerCenter.net](http://www.VolunteerCenter.net)

## Be the Change!

# Independent Senior Living

For Those Aged 55 & Better

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**Concerned about rising heating costs?**

**Don't worry, your rent includes heat, hot and cold water, sewer, lawn care, snow removal, and trash collection!**

## FEATURES

- 1- or 2-bedroom
- **1 level apartment**
- Air conditioner
- Refrigerator, stove, dishwasher, garbage disposal
- Microwave in some units
- Roll-in shower or tub
- **Washer and dryer or hookups in most units**
- **Attached garage with electric opener (most units)**
- Mailboxes on site
- Community Room at most locations
- Smoke free property

## LOCATIONS:

- **Adams**
- Berlin
- **Clintonville**
- Colby
- Iola
- Manawa
- Mauston
- **Montello**
- **Seymour**
- **Waupaca**
- Wausau (High rise with elevator)
- Weyauwega
- **WI Rapids - 2 Locations**  
New in 2014...River Wood Apts.  
2321 Carey St., Wisconsin Rapids
- Brillion - coming in 2015

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Housing Development



\*INCOME RESTRICTIONS MAY APPLY

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