



Eagle News & Views

November 2021



Dear Friends,

November already! What an exciting time of the year. We are hopeful to be able to spend some wonderful moments with family during the upcoming months. This time of year can also be a stressful time of year for those that are Caregivers.

November is National Family Caregiver Month. It is a time to recognize and honor family caregivers across the country. It offers an opportunity to raise awareness of caregiving issues, educate communities, and increase support for caregivers.

Our agency has many wonderful events planned for both education and fun for caregivers. These include two opportunities this month to watch a movie and meet ADRC Staff as well as have some refreshments. On November 16th, our Regional Dementia Care Specialist will be providing a Brain Health Education Event at Huckleberry's. The first 30 to register will receive a free Holiday Meal. Our agency will be providing Dementia Live at the Prairie du Chien Library on November 23rd. Finally, to wrap it all up, we will once again be doing the Caregiver Day Out Event on December 4th. Register your loved one and receive 5 hours of paid respite care. Please check out page 7 for all of the details on these events including how to register.

Remember during this time, gratitude can transform common days into Thanksgiving, turn routine jobs into joy, and change ordinary opportunities into blessings.

See you at the center,

Roby Fuller

Happy
Thanksgiving

Staff:

Roby Fuller, Director

Jacob Schneider, Administrative Assistant

Jill Olson, Home Delivered Meals Coordinator

Melissa Goodman, Information & Assistance Specialist

Kelli Brooks, Information & Assistance Specialist

Ashley Greene, Elder Benefit Specialist

Amy Eastlick, Disability Benefit Specialist

MaryAnn Haug, Registered Dietitian

Pam Kul-Berg, Dementia Care Specialist—
Regional Office



225 N. Beaumont Road, Suite 117
Prairie du Chien, WI 53821
Open Monday – Friday 8am – 4:30pm

Contact ADRC

Phone.....608-326-0235 or 877-794-2372

Fax.....608-326-1150

Email.....ccadrc@crawfordcountywi.org

Web.....www.adrceagle.org

Facebook...Crawford County ADRC –
Prairie du Chien Office



Help Finding Services

Information & Assistance Specialist

Make decisions that are right for you.

- Want to stay independent & live where you want?
- Looking for help with housekeeping, bathing, or transportation?
- Need to understand a dementia diagnosis?
- Helping care for a loved one and need answers & stress relief?

ADRC staff listen to your unique situation.

They focus on your wants and needs. Staff provide unbiased options, so you can make informed decisions.



Money Matters

Elder & Disability Benefit Specialist

Explore private and/or government benefit options. Benefit Specialists provide information & assistance, education, and advocacy for a variety of programs, such as:

- Medicare
- Medicaid
- Prescription drug assistance
- Social Security benefits
- Benefit appeals & denials



Food - Meals

*Nutrition Program -
Homebound Meals*

Stay connected with friends & meet new ones over a delicious lunch at a community cafe. Get healthy eating tips at educational classes throughout the year. Lunch can be delivered at home for qualifying, homebound older adults or adults with disabilities.



Transportation

We will get you there!

Transportation is door-to-door service with 48-hour advance notice for scheduling. Sit back and relax while one of our caring drivers takes you shopping, to a medical appointment or out for lunch at one of our meal sites.



Help Build Your Community

Make a Difference & Give Back

As a non-profit organization, ADRC's mission would not be possible without the generous support from community members just like you.

- Get Involved: Share a skill with different volunteer opportunities
- Make Your Dollar Count- No amount too small
- Loan Closet- Donate home medical equipment
- Advocate- Let your voice be heard



Stay Healthy, Stay Active

Learn More - Grow Strong - Have Fun

Add laughter, independence, friends, and energy to your life!

- Improve Your Health- Understand a diabetes diagnosis
- Stay Safe- Reduce your risk of falls
- Have Fun- Try a new hobby or take a trip around the community

Exercise classes, support groups, workshops, and more, there is so much to do at ADRC!

MISSION STATEMENT:

To provide older adults and people with physical or intellectual/development disabilities the resources needed to live with dignity and security, and achieve maximum independence and quality of life. The goal of the ADRC is to empower individuals to make informed choices and to streamline access to the right and appropriate services and supports.

ADRC TRANSPORTATION



Available to Crawford County Residents 60+ & disabled adults.

Call Jacob at
608-326-0235
to schedule
a ride today!



AARP Driver Safety Classes Now Online Only

We have just been informed by the AARP National Office that all in person events have been canceled through the end of the year. This cancellation is predicated on the rise in COVID 19 Cases due to the Delta variant. First and foremost, AARP wants to assure that participants, staff, and hosts remain as safe as possible.

As we are not holding in person classes, the discount on the Smart Driving course has been extended. Details are as follows:

Website: www.aarpdriversafety.org

Promo code for 25% discount: **DRIVINGSKILLS**

Good through: *December 31, 2021*

A bit of good news, when our classes resume, AARP will be presenting a revised/refreshed course. The content is virtually the same, but it has been reorganized and refreshed to reflect the current trends/laws.

Honoring all who
have served and who
are serving

Thank you to all
Veterans

All gave some, Some gave all



Just a
reminder...



The ADRC Office will be closed:

November 25 & 26 -
Thanksgiving Holiday

December 24 & 27 -
Christmas Holiday

December 31 -
New Year's Day

January 17 -
Martin Luther King Day

CELEBRATE FAMILY CAREGIVERS

November is National Family Caregiver Month, a time to recognize and thank the many hard working and devoted people who provide care to a loved one.

We all know a caregiver – the gentleman who patiently walks with his wife whose mobility is failing; the woman who gently nudges her forgetful husband to follow her back to the car after purchasing groceries; the woman who brings her aging mother to her doctor appointments; the man who brings his kids along to do some repairs on his parent's house. They are everywhere – family, friends and neighbors who help their loved ones with the daily tasks of life, allowing them to maintain their independence, dignity and quality of life. The role of the unpaid caregiver is invaluable and yet they often don't recognize their own worth.

Let's Celebrate Caregivers this month! Here are some simple things you can do to really help a caregiver and let them know that they are important and appreciated.

- 1) Stop by their house and say hello. You don't have to bring anything or do anything. Stopping for a quick visit to let them know you are thinking about them can mean a lot, especially if it is hard for them to get out of the house.
- 2) Call the caregiver and check in on how THEY are doing. Too often the conversation is about the person needing care and the caregivers' needs are forgotten. Listen to them without judging or advising. An opportunity to share their feelings openly and in confidence can be a great help and comfort.
- 3) Offer to help. Instead of telling them to call if they need something, be more persistent in offering your help. Try this. "I am going to help you. Do you want me to bring a meal or a mop?" Or

ask what they need from the grocery store or when is a good time to send your teenage son over to mow/rake/shovel snow. Be specific and gently insist on helping.

4) Invite them to do something – go for a walk, coffee, a movie. Maybe they have turned you down too many times, so you stopped asking. Try asking again and offer to help find someone to be with their loved one if that is a problem. Even if they say no, being asked will help them see they are still included.

5) Remind them of the importance of self-care, then help them seek out ways to get a break. Go with them to visit the ADRC to find out the various types of support that are available.

6) Attend a support group meeting with them. Sometimes it is hard to go alone, and your presence will open up this valuable resource to them.

7) Check in regularly. A weekly phone call to ask how things are going can alleviate feelings of loneliness and help them feel special and important. Sometimes they just need someone to listen to them, and sometimes hearing about someone else's life gives them a break.

8) If you are comfortable doing so, offer to care for their loved one for an hour or two so they can get a break.

Take some time to recognize and thank the family caregivers that you know. They deserve to be celebrated!



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options, contact your local ADRC.

DHS Approved 4/22/2021



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Aging & Disability Resource Center, Prairie Du Chien, WI A 4C 01-1247



Rewards and Challenges of Working While You are Disabled

Focus: Requesting Accommodations

Working can be a rewarding activity, giving purpose to our lives and a sense of contributing to the community in which we live. If you are working with a disability, finding support to be successful can be a challenge, but achievable.

The Job Accommodation Network, JAN, published an article written by Melanie Whetzel, M.A. on 7/18/2018 addressing this issue. Here are excerpts from "How to Request and Accommodation".

Even though many people struggle with the idea of disclosing a disability, disclosure can be quite simple and it can help you secure accommodations to help you succeed in the workplace. Under the Americans with Disabilities Act (ADA), there is no specific time frame for requesting an accommodation, but we recommend that you disclose your disability and request accommodations before you have difficulties on the job, or at least before they become serious and affect your performance. Open communication during disclosure and the accommodation process is probably the most direct and effective tool for handling the issues that arise and getting back on track to completing workplace assignments or starting a new job with the tools you need. Once you're ready, follow these tips to help you through the process.

Keep it simple

You can tell your employer that you need an adjustment or change because of a medical condition. You may use plain English. You do not have to mention the ADA or use the phrase "reasonable accommodation." It can be as easy as saying to your employer, "I need to talk to you about the difficulty I have when trying to get to work on time due to the medication I take."

Put it in writing

We recommend putting your disclosure and request for accommodations in writing so you have documentation of what you asked for and when you asked. Under the ADA, however, there are no requirements to submit requests in writing. Some employers have their own paperwork. You can ask your employer about the paperwork and start there, you can submit a letter from your medical provider, or you can write a let-

ter and attach your medical documentation.

Talk to the right people

You can disclose the information to whomever you feel most comfortable giving it to. Some employees aren't comfortable with their direct supervisors knowing about their medical condition or diagnosis, so we advise disclosing this information to the human resources (HR) department. Someone there would be chosen to verify that you do have a disability under the ADA. This confidential information is then stored in a separate locked file that other employees won't have access to. HR then moves forward with the accommodation process where your supervisor may be involved in providing the accommodations.

You can find out specifically how the accommodation process works by checking your employer's handbook or policies. HR should be able to advise you on the details.

Finding help

If you need help with the disclosure process and requesting accommodations, JAN may be able to offer you more information, answers and support. JAN is funded by a contract with the Office of Disability Employment Policy (ODEP), U.S. Department of Labor. JAN offers free, expert and confidential guidance on workplace accommodations. Their experts can help you through the disclosure process and help you find accommodations that may help you succeed during job interviews and on the job. Learn more about JAN and start finding accommodations information at ask-jan.org.

Another resource: Ticket to Work

Social Security's Ticket to Work (Ticket) program supports career development for people ages 18 through 64 who receive Social Security disability benefits (SSI or SSDI) and want to work. The Ticket program is free and voluntary. It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.

Our recent WISE webinar, Ticket to Work and Reasonable Accommodations, can help you learn more!

Watch it here: <https://choosework.ssa.gov/webinars-tutorials/webinar-archives/index.html#jul2021>

To learn more about the Ticket program, visit <https://choosework.ssa.gov>. You can also call the Ticket to Work Help Line at 866-968-7842 or 866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET.

Upcoming Events



November 9 *Movie Day -
Prairie du Chien Library*

Enjoy a free movie & refreshments at 1pm. Meet ADRC staff & gather information on Brain Health. Movie: Here Today

November 12 *Movie Day -
Soldiers Grove Library*

Enjoy the movie "Away From Her" along with refreshments at 1pm. ADRC staff available with information on Brain Health.

November 16 *Brain Health Awareness
Huckleberry's -
Prairie du Chien*

Join us for a free meal at 5:30pm & stay for a Brain Health presentation. Reservations required by calling 608-326-0235. Limited space.

November 23 *Dementia Live -
Prairie du Chien Library*

Experience a real-life look living with dementia. Contact the ADRC at 608-326-0235 to register for one of the 60 minute time spots. 1:00pm-5:00pm. Limited space.

December 4 *Caregiver Day Out*

Caring for a loved one is one of life's hardest jobs. The ADRC is hoping to make that job a little easier. Enjoy a few hours to yourself to do whatever you want. Unity Adult Day Care will be open 9:30am-2:30pm for your loved ones to enjoy fun activities. Registration required by calling the ADRC at 608-326-0235 by November 29th.

For detailed information contact the ADRC at 608-326-0235.

**HOME DELIVERED
MEALS**
Call 326-0235
for meal changes
before 9am.

November Northern Home Delivered Meals

Jill,
Meals
Coordinator

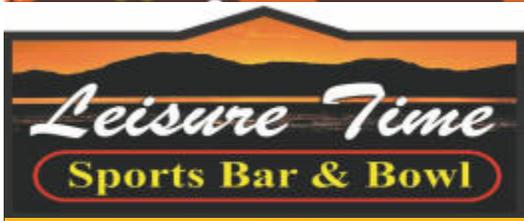
MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1 Spaghetti w/Meat Sauce, Tossed Salad, Garlic Bread Chocolate Chip Cake w/White Frosting	2 Garlic Herbed Pork Loin, Diced Beets, Mashed Potatoes w/Gravy, Bread, Peach Shortcake	3 Meatloaf w/Ketchup Glaze, Buttered Green Peas, Bread, Apricots	4 Chicken Thigh, Honey Roasted Carrots, Herbed Noodles, Bread, Black Forest Cake	5 Baked Fish Filet, Brussel Sprouts, Rice Pilaf, Dinner Roll, Fruit Cup
8 Thanksgiving Meal Roast Turkey, Mashed Potatoes, Glazed Carrots, Marble Cake w/ White Frosting	9 Chicken Breast, Broccoli, Mashed Potatoes, Dinner Roll, Double Chocolate Brownie	10 Beef Pepper Steak w/Gravy, Garlic Mashed Potatoes, Buttered Peas, Mandarin Oranges	11 Lasagna w/ Meatsauce, Green Beans, Parmesan Bread, Pineapple Tidbits	12 Shrimp Alfredo w/ Noodles, Brussel Sprouts, Garlic Bread, Cherry Crisp
15 Homestyle Meatloaf Duchess Mashed Potatoes, Honey Glazed Carrots, Bread, Spiced Apples	16 Marinated Chicken Parmesan Noodles, Squash Medley, Butterscotch Parfait	17 Beef & Potato Casserole, Diced Beets, Dinner Roll, Lemon Cake	18 Meatballs in Marinara Sauce, Spaghetti Noodles, Tossed Salad, Garlic Bread, Double Chocolate Brownies	19 Breaded Fish Filet, AuGratin Potatoes, Green Peas, Biscuit, Orange Poke Cake
22 Hawaiian Ham, Sweet Potatoes, Green Beans, Bread, Pineapple Tidbits	23 Shepherd's Pie, Tossed Salad w/ Dressing, Dinner Roll, Strawberry Shortcake w/ Whipped Topping	24 Beef Steak w/ Gravy, Garlic Mashed Potatoes, Carrots, Tuxedo Cheesecake Bar	 <p><i>No meal delivery</i></p>	
29 Spaghetti w/Meat Sauce, Tossed Salad, Garlic Bread Chocolate Chip Cake w/White Frosting	30 Garlic Herbed Pork Loin, Diced Beets, Mashed Potatoes w/Gravy, Bread, Peach Shortcake	<p><i>Menus are subject to change</i></p>		

Prairie du Chien Home Delivered Meals

November

- There is not a specific charge for those 60 and better.
- Suggested donation for 60 and better is \$3.50.
- Quest Card or FoodShare can be used for a meal donation.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1 Rosemary Pork Steak, Baked Sweet Potato, Steamed Cauliflower, Key Lime Parfait	2 Smoked Beef Brisket Sandwich, Green Bean Casserole, Watermelon	3 Fried Chicken, Potato Salad, Broccoli, Diced Pears	4 Beef Pot Roast, Mashed Potatoes, Beef Gravy, Asparagus, Frosted Yellow Cake	5 Lemon Baked Cod, Baked Potato, Diced Beets, Tiramisu Dessert
8 Crusted Pork Chop, Parmesan Noodles, Sunshine Carrots, Plums	9 Chicken Pot Pie, Peas, Cherry Crisp	10 Mushroom & Swiss Burger, American Fries, Broccoli Raisin Salad, Watermelon	11 Roast Turkey, Turkey Gravy, Mashed Potatoes, Caramelized Butternut Squash, Mini Cream Puffs	12 Bourbon Glazed Salmon, Roasted Sweet Potatoes, Lemon Buttered Asparagus, Lemon Cake
15 Breaded Pork Chop, Rice Pilaf, Roll, California Medley, Cherry Gelatin Dessert	16 Turkey Casserole, Green Beans, Dinner Roll, Cranberry Raspberry Fluff	17 Glazed Meatloaf, Sweet Potato Fries, Steamed Cauliflower, Red Velvet Cake Roll	18 Ham Loaf, Baked Potato, Asparagus Cuts, Cinnamon Applesauce	19 Baked Fish Filet, Tomato Noodles, Steamed Broccoli, Devil's Food Cake w/Chocolate Ganache
22 Spaghetti w/Meat Sauce, Broccoli, Garlic Breadstick, Pear Blueberry Crisp	23 Pork Chops in Sour Cream Gravy, Mashed Potatoes, Diced Beets, Cranberry Apple Dessert	24 Beef Stew, Biscuit, Carrots, Strawberries	25  <i>No meal delivery</i>	26
29 THANKSGIVING Meal Roast Turkey, Apple Cinnamon Sweet Potatoes, Corn, Pumpkin Pie	30 Pork Stir Fry, Rice, Dinner Roll, Lemon Pudding	<i>Menus are subject to change</i>		HOME DELIVERED MEALS Call 326-0235 for meal changes before 9am.



November

1618 S. Marquette Rd., Prairie du Chien

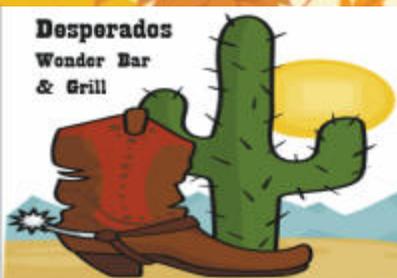
Amber, Hostess

Dine In & Carry Out Meals

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1 Goulash, Green Beans, Peaches, Roll, Pudding	2 Chicken Alfredo, Broccoli, Pears, Roll, Dump Cake	3 Pork Roast, Mashed Potatoes & Gravy, Carrots, Pineapple, Roll, Cherry Bar	4 Hot Beef Sandwich, Mashed Potatoes & Gravy, Corn, Fruit Cocktail, Poke Cake	5 Hand Breaded Cod, French Fries, Baked Beans, Applesauce, Roll, Pudding
8 Hamburger Gravy, Mashed Potatoes Green Beans, Pears, Roll, Cookie	9 Tuna Casserole, Peas, Pineapple, Roll, Cinnamon Poke Cake	10 Smothered Chicken Breast, Mashed Potatoes, Broccoli, Roll, Fruit Cocktail, Brownie	11 Scalloped Potatoes & Ham, Corn, Roll, Applesauce, Dump Cake	12 Shrimp, Potato Salad, Coleslaw, Peaches, Roll, Cookie
15 Swiss Steak, Potato Salad, Baked Beans, Pineapple, Roll, Pudding	16 Spaghetti with Meat Sauce, Coleslaw, Fruit Cocktail, Bread Stick, Texas Sheet Cake	17 Pork in Dressing, Mashed Potatoes & Gravy, Green Bean Casserole, Applesauce, Fruit Cocktail Dessert Bar	18 Baked Chicken, Roasted Potatoes, Broccoli, Roll, Peaches, Rice Pudding	19 Hand Breaded Cod, Macaroni Salad, Peas, Pears, Pudding
22 Hot Pork Sandwich, Mashed Potatoes & Gravy, Corn, Fruit Cocktail, Cookie	23 Beef Stew, Macaroni Salad, Applesauce, Biscuit, Apple Bar	24 Thanksgiving Meal Sliced Turkey, Mashed Potatoes & Gravy, Green Beans, Peaches, Roll, Pumpkin Bar	25 	26 Meal Site closed
29 Creamed Chicken over Biscuits, Peas, Applesauce, Pudding	30 Hamburger Stroganoff, Green Beans, Peaches, Roll, Dump Cake	<i>Menus are Subject to Change</i>		

Call Leisure Time at 326-2782 to make your reservations. Meals served M-F, 11:30am-1:30pm. Punch cards available. Suggested meal donation \$4.00.

November



**Elaine,
Hostess**

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1 Grilled Chicken Sandwich, Sweet Potato Fries, Cottage Cheese with Peaches, Dessert Bar	2 Sloppy Joe, Baked Beans, Tossed Garden Salad, Fresh Fruit, Cook's Choice Dessert	3 Open Faced Beef Sandwich, Mashed Potatoes, Kale Berry Salad, Corn, Fruit Cup, Cupcake	4 Scalloped Potatoes & Ham, Dinner Roll, California Medley, Melon Cup, Apple Snicker Bar Salad, Cookie	5 Roasted Turkey, Dinner Roll, Cheesy Hash Browns, Roasted Broccoli, Creamy Cucumber Salad, Pumpkin Pie
8 Creamed Chicken over Biscuits, Peas & Carrots, Three Bean Salad, Fresh Fruit, Dessert Bar	9 Beef Tips over Noodles, Brussel Sprouts, Waldorf Salad, Melon Cup, Cook's Choice Dessert	10 Herb Roasted Pork Loin, Dinner Roll, Seasoned Rice, California Medley, Carrot Cake Salad, Fruit Crisp	11 Open Faced Turkey Sandwich, Mashed Potatoes, Green Beans, 7 Layer Salad, Melon Cup, Dessert Bar	12 Meatloaf, Dinner Roll, Boiled Potatoes, Peas Zesty Cucumber Salad, Fresh Fruit, Chocolate Pudding
15 Ground Beef Stroganoff over Noodles, Roasted Cauliflower, Coleslaw, Fresh Fruit, Dessert Bar	16 Chicken Parmesan, Spaghetti Noodles, Garlic Breadstick, Beet Salad, Melon Cup, Cook's Choice Dessert	17 Birthday Meal Salisbury Steak, Dinner Roll, Mashed Sweet Potatoes, Mixed Vegetables, Fruit Salad, Birthday Cake	18 Open Faced Turkey Sandwich, Mashed Potatoes, Baked Beans, Romaine Salad, Melon Cup, Cookie	19 Breaded Shrimp, Dinner Roll, Sweet Potato, Fries, Peas, Caprese Salad, Banana Cream Pie
22 Thanksgiving Meal Roast Turkey and Stuffing, Roll, Mashed Potatoes & Gravy, Baked Beans, Seven Layer Spinach Salad, Homemade Cranberry Relish, Pumpkin Pie	23 Lasagna, Garlic Breadstick, Green Beans, Watergate Salad, Strawberry Shortcake	24 Chicken Tenders, Pasta Salad, French Fries, Baked Beans, Melon Cup, Dessert Bars	 Meal Site closed	
29 Brats with Sauerkraut, Potato Salad, Baked Beans, Melon Cup, Dessert Bar	30 Baked Chicken, Dinner Roll, Mashed Potatoes & Gravy, Broccoli, Cottage Cheese with Peaches, Cupcake	<i>Menus are Subject to Change</i>		

Dine In & Carry Outs
 104 Passive Sun Drive, Soldiers Grove
 Call 624-3295 to reserve your meal today!
 Suggested meal donation \$4.00.



Kelli Brooks

Information & Assistance

From your I & A Specialists



Melissa Goodman

SNAP Benefits Increase for All

The U.S. Department of Agriculture (USDA) made changes to the Thrifty Food Plan, which is used to calculate Supplemental Nutrition Assistance Program (SNAP) benefits (FoodShare in Wisconsin). This was the first re-evaluation of the Thrifty Food Plan since the program was introduced in 1975. As a result, the average SNAP benefit – excluding additional funds provided as part of pandemic relief – will increase by \$36.24 per person, per month, or \$1.19 per day, for Fiscal Year 2022 beginning on October 1, 2021.*

The Thrifty Food Plan outlines nutrient-dense foods and beverages, their amounts, and associated costs that can be purchased on a limited budget to support a healthy diet through nutritious meals and snacks at home.

The Thrifty Food Plan considered four key factors when making its cost adjustments:

1. Current food prices;
2. What Americans typically eat;
3. Dietary guidance; and
4. The nutrients in food items.



*The Thrifty Food Plan adjustments have already been factored in to the October 1, 2021 monthly increases, so the new 2021-2022 numbers reflect these increases.

Social Security Benefits Increase in 2022

Approximately 70 million Americans will see a 5.9% increase in their Social Security benefits and Supplemental Security Income (SSI) payments in 2022. Federal benefit rates increase when the cost-of-living rises, as measured by the Department of Labor’s Consumer Price Index (CPI-W).

The CPI-W rises when inflation increases, leading to a higher cost-of-living. This change means prices for goods and services, on average, are a little more expensive, so the cost-of-living adjustment (COLA) helps to offset these costs.

We will mail COLA notices throughout the month of December to retirement, survivors, and disability beneficiaries, SSI recipients, and representative payees. But, if you want to know your new benefit amount sooner, you can securely obtain your Social Security COLA notice online using the Message Center in your [my Social Security account](#). You can access this information in early December prior to the mailed notice.

January 2022 marks other changes that will happen based on the increase in the national average wage index. For example, the maximum amount of earnings subject to Social Security payroll tax in 2022 will be higher. The retirement earnings test exempt amount [will also change in 2022](#).

Be among the first to know! Sign up for or log in to your personal [my Social Security account](#) today. Choose email or text under “Message Center Preferences” to receive courtesy notifications.



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Just for You

From your Elder Benefit Specialist, Ashley Greene

Get Ready for the Medicare Annual Open Enrollment Period



The Medicare annual open enrollment period is just around the corner and now is a good time to start thinking about your options. Do you have a Medicare Prescription Drug (Part D) plan? Each year these plans can change the list of prescription medications they will cover. The plans' premiums, deductibles, and co-pays can also change each year. That means even if you are taking the same medications, the amount you pay for your medications may change in 2022!

What can people do about this? Anyone with a Medicare Part D Plan should check their coverage each year during Medicare's annual open enrollment period which runs **October 15 through December 7th**. This is the time of year to find out if your current plan will cost you more, or less than other Part D plans in 2022. If it is no longer the best plan for your medications, this is the time to make a switch to a Part D plan that will suit you better.

The annual open enrollment period is also your time to compare Medicare Advantage plans. These are Medicare Health plans run by private insurance companies that have a special contract with Medicare. Each plan has a network of providers you will be required to use to get the best coverage, or any coverage. Advantage plans are also allowed to offer coverage for services not covered by Medicare, such as dental, vision, or hearing. However, Advantage plans typically charge you a copay or coinsurance for each medical service. The annual open enrollment is generally the only time of the year for you to switch from a Supplement policy to an Advantage plan, or to change to a different plan.

Keep in mind that Medicare Supplement policies, Wisconsin SeniorCare, and any Veteran's health or drug benefit are not subject to the annual open enrollment period. It is not necessary to review this type of coverage during this time of year, unless you are looking to change your coverage to a Part D plan or an Advantage plan.

Don't let this opportunity pass you by! Crawford County residents can complete the form on pages 15-16 and return to the Aging & Disability Resource Center for local assistance comparing Part D plans or Advantage plans.

Free and unbiased assistance is also available through the following resources:

- ⇒ 1-800-MEDICARE or www.medicare.gov
- ⇒ Medigap helpline 1-800-242-1060
- ⇒ Disability Drug Helpline 1-800-926-4862 (if under age 60)
- ⇒ Wisconsin Medigap Prescription Drug Helpline 1-855-677-2783



Aging & Disability Resource Center
 225 N. Beaumont Road, Suite 117
 Prairie du Chien, WI 53821

2021 Medicare Open Enrollment Screening Form

To request assistance comparing Medicare plans, please complete BOTH SIDES of this form and return it to the address listed above no later than **November 23, 2021**.

First Name			Middle Initial		Last Name	
Date of Birth ____/____/____		Sex Male Female		Marital Status Married Divorced Widowed Separated Never Married		
Address						
City				State		Zip Code
Phone Number () _____ - _____			Race White African Am Native Am Hispanic Asian Other			
Medicare Number (found on the red, white and blue card) _____ - _____ - _____				Start Dates Part A _____ Part B _____		
Do you have Senior Care or a Forward Health card? Yes No			Are you a Veteran? Yes No		Do you live alone? Yes No	
MyMedicare Account (if you have an account and would like the ADRC to run a personalized plan comparison) Username _____ Password _____						
List your current PRESCRIPTION insurance (copy the name exactly as it is written on your insurance card)						
Preferred Pharmacy				2nd Choice Pharmacy		
3rd Choice Pharmacy				Would you be willing to use a mail order pharmacy? Yes No		
How would you like to receive your Medicare plan comparison? Mail Email Phone Appointment In Person Appointment**						
<i>**The ADRC will be following all Public Health and CDC guidelines for in person appointments. You will be expected to follow any building mask policy, and may be asked to switch to another type of appointment if in person is deemed unsafe by Public Health.</i>						
What type of Medicare plans would you like to compare? Part D plans Advantage Plans ***						
<i>***Please read the article on page 14 before requesting help with Advantage plans. These plans are not Medicare Supplement policies. If you are looking for help with Medicare Supplement policies, you will need to contact an insurance agent. The ADRC cannot recommend specific insurance agents.</i>						

Medication Info

List all the medications you are taking in the chart below or attach a current printout from the doctor or pharmacy. Don't forget to include as needed medications, such as pain management meds or rescue inhalers. **Do not include over the counter medications, such as vitamins, minerals, supplements, or non-prescription pain relievers.**

	Complete Prescription Name (exactly as it's written on the bottle/box)	Strength (mg, mL, etc)	Type (tablet, capsule, vial)	Quantity (# in a bottle when you refill)	How Often Refilled
	Example: Metoprolol tartrate	25mg	tablet	90	90 days
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

Disclaimer

By signing below, I agree that I am requesting the Elder Benefit Specialist's (EBS) assistance comparing my Medicare Part D or Advantage plan options, and I acknowledge each of the following:

- The Planfinder tool used from www.medicare.gov is subject to revision and/or error. The drug prices provided are only an estimate, and are not a guarantee of future pricing.
- The most accurate information is available by contacting your desired plan directly.
- The EBS cannot and will not recommend a plan for me. It is the EBS' role to provide me with information and guidance on my options, but **I am responsible for making any decisions regarding changes to my coverage.**
- The EBS can complete the enrollment into a new plan on my behalf, provided I give consent.
- **The deadline to make any changes is December 7th, 2021.** After this date, I will not be able to change my 2021 coverage unless I qualify for a special enrollment period.

Signature _____

Date _____



Feeling Bombarded by Medicare Commercials?

Here are a few things to know before you call...

Ingrid Kundinger, Wisconsin Senior Medicare Patrol Project Manager
Ashley Greene, Elder Benefit Specialist, Aging & Disability Resource Center

If you watch television, you have probably seen the commercials for Medicare insurance. Some of these commercials feature famous people delivering “important information if you are on Medicare”. Other commercials might make you feel like you are missing out on all sorts of benefits that you are entitled to. Are you nodding your head right now because you’ve seen these types of commercials?

These types of commercials are intensifying due to Medicare’s Open Enrollment Period which is October 15 – December 7, 2021. This is the time of year that Medicare health and drug plans announce changes for the upcoming year – things like cost, coverage, and what providers and pharmacies are in their networks. October 15 – December 7 is when all people already on Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs. Television commercials will try to entice you to join their plan with additional benefits, or make you feel like you are missing out. Be careful and do your homework to make sure that you understand what benefits and plans are available to you where you live.

Here are a few important things to know before you make the decision to call the number on the TV screen:

- ◆ The telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. They are not affiliated with any government agency, even if they use images of the red, white and blue Medicare card.
- ◆ The benefits mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. These plans vary greatly from state to state, and even county to county, so the benefits advertised are not guaranteed to be offered by the plans available to you.
- ◆ Some commercials mention that you may qualify for up to \$144 added back to your Social Security check every month. There are no plans with this rebate offered in Wisconsin. There are programs that help pay the Part B premium (\$148.50 in 2021), but those are income and asset tested programs administered by the Medicaid agencies for the State, not through the private insurance companies running the commercials.
- ◆ The Advantage plans they are advertising typically have networks of providers that accept their insurance. If you join one of these plans, you would need to use in-network doctors and other medical providers (ex: physical therapist, nursing homes, durable medical suppliers, etc.) to get the best coverage from the plan. Some plans provide no coverage if you do not use in-network providers.
- ◆ The commercials may also state that qualify for a zero-dollar premium plan or mention available benefits at no additional cost. This does not mean there are no costs to you if you have this plan. Most of these zero-premium plans charge a copay or coinsurance for each medical service you receive, meaning you will have a bill when you go to the doctor.
- ◆ If you enroll in a Medicare Advantage plan, you will have to get drug coverage through that plan. Medicare does not allow you to have a Medicare Advantage plan and a Part D plan. Enrolling in an Advantage plan automatically disenrolls you from your current prescription coverage. Again, do your homework. Make sure you understand how the plan will cover your healthcare AND prescriptions before enrolling.

-continued on page 18-



Feeling Bombarded by Medicare Commercials?

-continued from page 17-

- ◆ Lastly, if you leave a Medigap Policy (Medicare Supplement) to join a Medicare Advantage plan, you may have to go through medical underwriting to get back into a Medigap if you don't like the Advantage plan. This means you may have a difficult time getting into a Medigap if you have preexisting health condition.

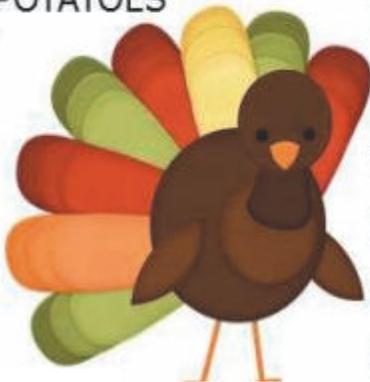
What's the bottom line? By responding to the TV commercials, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. The commercials are trying to sell you an insurance product, not to give you an unbiased overview of all the coverage options available to you. The new plan doesn't go into effect until January 1, 2022, so you may discover potential conflicts until you go to the doctor or pharmacy.

So, what can you do to make sure that you understand all your options? Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, and D and other plans available such as Medigap and Advantage plans (Part C). Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you, such as:

- ⇒ Benefit Specialists at local Aging and Disability Resource Centers (ADRCs) offer benefits counseling. Crawford County residents can call 608-326-0235.
- ⇒ Contact Medicare directly by calling (800-633-4227) or visiting <https://www.medicare.gov/>.
- ⇒ The Medigap Helpline (800-242-1060) is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long term care insurance and related topics.
- ⇒ The Wisconsin Medigap Part D and Prescription Drug Helpline (855-677-2783) is a toll-free helpline that answers questions from Wisconsin residents age 60 and over about Medicare Part D and other prescription drug coverage options.
- ⇒ The Disability Drug Benefits Helpline (800-926-4862) is a toll-free helpline operated by Disability Rights Wisconsin that helps people who have Medicare due to a disability with questions about prescription drug coverage.
- ⇒ Office for the Deaf and Hard of Hearing (video phone: 262-347-3045) provides outreach and individual counseling in American Sign Language.
- ⇒ Wisconsin Judicare, Inc. (800-472-1638) provides outreach and benefits counseling to Native American Medicare beneficiaries.
- ⇒ The Wisconsin Senior Medicare Patrol (888-818-2611) is a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.

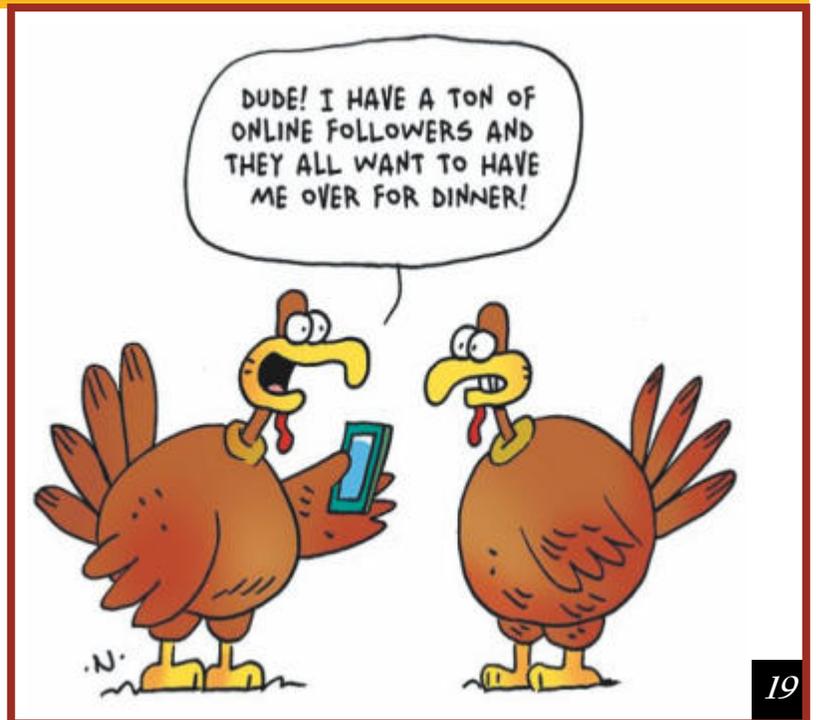
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608-326-0235.