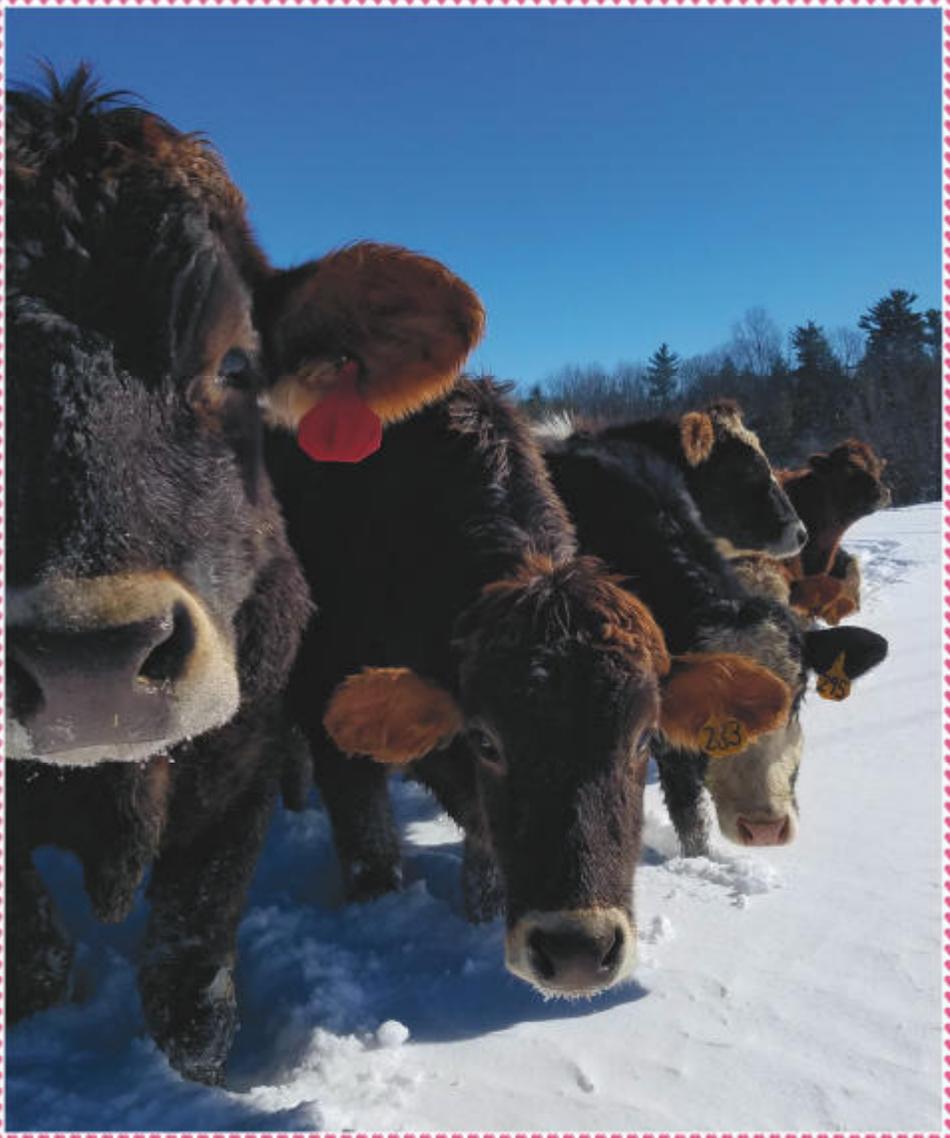


Marquette County Senior Citizen News

ADRC OF MARQUETTE COUNTY
PO BOX 405 • 428 UNDERWOOD AVE
MONTELLO, WI 53949 • (855) 440-2372

January & February 2021



LOVE for a Wisconsin Winter

Photo by: Amelia Cisewski

Inside This Issue

Drive Through Memory Café	2
ABLE accounts	3
Winter activities	4
GWAAR Updates	5
Strong Bodies Online Class ..	6
Transportation	7
Assistance / Tax Assistance ..	8
FoodShare.....	9
Winter Preparedness	10
Caregivers.....	11
Nutrition & Immune System ..	12
Recipes	13
Social Security Column	14
Social Security Column	15
Question & Answer	16
Food Bank / Nutrition	17
January Dining Menu.....	18
Nutrition Program.....	19
February Dining Menu	20
Benefits Specialist / Health	21
Activity/Recipe Contest .	22-23

**We're looking for photos of
Marquette County for
the cover of our newsletter!
Submit your photos to Jan at
jkrueger@co.marquette.wi.us**

The December “Drive Through” Memory Café was fun for many!

The event was hosted by the Alzheimer’s and Dementia Alliance and was made possible by numerous “Secret Elves”, Peace Lutheran School (Green Lake) who provided adorable handmade cards and of course the Marquette County ADRC/ Senior Meal Program!



December Memory Café:



Title: Did you have a disability with an onset date before you were age 26?

ABLE NRC article:

Approximately one in five Americans has a disability. These Americans have the same hopes and dreams to participate in society as everyone else. On July 26, 1990, President George H.W. Bush signed into law the Americans with Disabilities Act. President Bush then said, "As the Declaration of Independence has been a beacon for people all over the world seeking freedom, it is my hope that the Americans with Disabilities Act will likewise come to be a model for the choices and opportunities of future generations around the world."

The American with Disabilities Act requires accessibility for people with disabilities and prohibits discrimination. It extends the promise of equal opportunity and full participation for those people living with a disability.

Full participation includes the opportunity to become economically self-sufficient. Yet, millions of people with disabilities and their families depend on programs such as Supplemental Security Income (SSI), Medicaid, and Supplemental Nutrition Assistance Program (SNAP) for food, housing, and other benefits. These programs are restricted to those people who have limited income, resources and savings. Historically, to continue receiving benefits under these and other programs, you cannot save money.

Achieving a Better Life Experience (ABLE) accounts help eligible beneficiaries save and have power over their own money. The funds in an ABLE account are not counted by most federally-funded means-tested benefit programs like Medicaid and SNAP. SSI does not count up to \$100,000 in an ABLE account. Disability-related expenses can lead to financial stress. Savings and contributions made to an ABLE account by the account owner, their family, friends, employer or other sources, can be used for emergencies or to support education and the owner's future retirement. The funds can also be used for qualified disability expenses including food, housing and maintenance, medical expenses, and expenses related to the coronavirus (COVID-19) pandemic. ABLE accounts add an additional layer of financial security, especially while navigating an uncertain future.

Over 63,000 individuals—out of an estimated eight million who are eligible—have opened ABLE accounts to date, making ABLE accounts one of the most under-used ways to save money and retain much needed benefits. For many people with disabilities, ABLE accounts have transformed their lives. Read our ABLE Ambassadors stories to learn what motivated them to take advantage of this opportunity and what advice they have for those who have not yet taken this important step.

To learn more about ABLE accounts and state ABLE programs, visit the ABLE National Resource Center (ABLE NRC), managed by National Disability Institute. The website has information on how to become ABLE ready and offers a state ABLE program comparison tool and guidance on setting financial goals. Building on the promise of the American with Disabilities Act, the ABLE Act can forever change lives by providing the opportunity to save money in an easy to open, low-cost, accessible, and tax-advantaged account.

This blog was written by Miranda Kennedy, Director, ABLE National Resource Center for the Social Security Administration (SSA) for the 30th anniversary of the Americans with Disabilities Act. For more information contact the ADRC at 855-440-2372 or visit www.ablenrc.org

NEED HELP WITH MEDICARE & PRESCRIPTION COSTS?

Wisconsin's Medicare Savings Programs may help reduce Medicare costs. They are for those who have limited income and assets. If you are eligible for one of the programs, some or all of your out-of-pocket costs for either Medicare Part A (hospital-related costs) and B (physician-related costs) may be covered.

What is Extra Help? Extra Help, is a program through Medicare and Social Security, and is for those with limited income and resources to get help with their Medicare prescription costs. Extra Help may help reduce monthly premiums, annual deductibles, and prescription co-payments related to a Medicare prescription drug plan. Extra Help is estimated to be worth \$4,900 per year.

Many people qualify for these important savings and don't even know it.

To find out if you qualify for these programs or for more information, call your Elder Benefit Specialist, Meg Wandrey at 608-297-3103.



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Marquette Cty Dept of Human Services, Montello, WI

A 4C 01-1451

What to do in Winter during COVID?

- Learn a new craft (woodworking, knitting, painting, etc.)
- Watch a movie or listen to some music
- Go through your old photos and make a collage or scrapbook
- Do some yoga
- Start an indoor garden
- Learn/play chess, checkers or other board games
- Put together a puzzle
- Bake some goodies or make a new recipe
- Use adult coloring books
- Read a book

Winter Word Search

A	R	I	I	T	F	P	G	L	O	V	E	S	L
B	N	S	F	R	O	O	R	A	T	S	W	N	A
A	R	C	A	I	S	L	T	L	S	T	H	S	O
C	E	C	E	L	E	A	C	W	W	O	I	I	S
F	S	R	I	C	N	R	K	R	H	O	T	H	O
I	P	K	O	C	I	B	G	N	E	B	E	O	T
R	I	A	L	Y	H	E	N	A	M	W	O	N	S
E	P	C	M	S	I	A	I	O	O	B	G	R	R
P	I	T	I	L	Y	R	I	S	W	I	N	D	G
L	R	A	T	C	S	T	K	A	F	E	I	I	L
A	G	H	T	L	L	S	S	T	S	V	K	I	P
C	T	O	E	O	T	E	W	O	S	A	A	A	L
E	E	N	N	O	E	C	S	O	R	I	K	I	C
E	C	I	S	S	O	C	C	O	E	F	S	A	I

POLAR BEAR
SCARF
WIND
ICICLES
SNOWMAN
WHITE
HAT
SKIING
ICE
FROSTY
GLOVES
FIREPLACE
SKATING
MITTENS
BOOTS

Play this puzzle online at : <https://thewordsearch.com/puzzle/1633355/>

Isolation, Caregiving, and Mental Health: Paths Toward Well-Being



**Wednesday,
January 13, 2021**

Noon - 1:00 pm

**Comfort of
Your Home**

Registration Link:

https://dhs.wi.zoom.us/webinar/register/8216051240172/WN_313TCKvcSkCPFMwoYBNkag

Well-being may seem illusive - a nice dream, but seldom achieved - when living with or caring for someone with dementia and related medical or mental health conditions. Distress may have increased given the ripples of a pandemic: isolation, ambiguity, and fear.

In this session, participants will gain perspectives and tools for coping well, even in tough times. Realistic options for mental health for all involved will be named and discussed.



Presenter:

Ted Bowman is an educator, author, and consultant who specializes in change and transition. He has published more than 90 articles, chapters, booklets, and poems that are used in grief and bereavement settings. Ted is a frequent speaker with many groups across the United States and has led workshops in Uruguay, Taiwan, Russia, Moldova, Ireland, Lithuania, and Canada.

Webinar sponsored by:



**WISCONSIN DEPARTMENT
of HEALTH SERVICES**

By the GWAAR Legal Services Team (for reprint)

Free Energy Efficiency Packs

If you've ever considered making your home or apartment more energy efficient but are unsure where to start, an organization called Focus on Energy partners with 107 Wisconsin electric and natural gas utilities to distribute free energy packs to take that first step. You can find out if your utility provider participates in the program here: <https://www.focusonenergy.com/about/participating-utilities>.

If your utility provider participates in the program and you are a Wisconsin resident, both homeowners and renters are eligible. Renters, however, must obtain permission from their landlord. In addition, you cannot have participated in the Simple Energy Efficiency Program within the last three years. There is no cost, and there are no income or asset tests for eligibility.

You may choose one energy pack per household, which can include things such as Energy Star LED bulbs, high efficiency showerheads, water-saving bathroom faucet aerators, advanced power strips, and pipe insulation.

How to order your pack

Complete the online order form to choose the pack that works best for your home. You will need to your utility account information, but *you do not enter any credit card information* – the packs are free. Then, once your pack arrives, install your products and enjoy the energy savings!

For more information, visit: <https://focusonenergy.com/residential#program-energy-saving-packs> □

Choosing a Medicare Durable Medical Equipment Supplier

Durable medical equipment (DME) is medical equipment that helps you with your activities of daily living or to help treat a medical condition. It includes a variety of items, such as walkers, wheelchairs, and oxygen tanks. If you want Medicare to help cover your durable medical equipment (DME) costs, it is important to use the right supplier.

If you have Original Medicare, you should get your DME from a Medicare-approved supplier that takes assignment. You may call 1-800-MEDICARE or visit www.medicare.gov/supplier to find DME suppliers who take assignment. Original Medicare will normally pay 80% of the Medicare-approved amount after you meet your Part B deductible, and you are responsible for the 20% coinsurance. Your costs will also depend on whether or not you are required to rent or buy the equipment you need.

Be aware that many suppliers are Medicare-approved but do not take assignment. These suppliers may charge you more than Medicare's approved amount for the cost of services. Medicare will still only pay 80% of its approved amount for services, so you will be responsible for any additional costs.

If you have a Medicare Advantage Plan, you must follow the plan's rules for DME. Your plan may require that you:

- Receive approval from the plan before getting your DME
- Use a supplier in the plan's network (You may get little or no coverage if you use an out-of-network supplier.)
- Use a preferred brand (You may pay a higher cost when using a non-preferred brand.)

If you have a Medicare Advantage plan, it is wise to contact your plan to learn more about its DME coverage rules before ordering your DME.

For more information, visit: <https://www.medicare.gov/coverage/durable-medical-equipment-dme-coverage> □

Important Time for Medicare Advantage Members

If you have a Medicare Advantage Plan, this is an important time for you! As you start the new year, if you are not completely happy with your current Medicare Advantage Plan you may be able to make a change. The Medicare Advantage Open Enrollment Period (MA OEP) begins January 1 and ends March 31st and is available to people who are currently enrolled in a Medicare Advantage Plan.

Are you unhappy with your plan's doctors or pharmacies? Are you concerned that you may be stuck in a plan that isn't suitable to you? If you already have a Medicare Advantage Plan, this may be the time to take look at your 2021 options. From now until March 31st,

- Current Medicare Advantage Plan members can switch to a different Medicare Advantage Plan, or
- You can drop your Medicare Advantage Plan and return to Original Medicare, and sign up for a stand-alone Medicare Part D (prescription drug) plan.

You may only make one change during this period and if you do so, it will automatically disenroll you from your previous Medicare Advantage Plan. A change made during this period will be effective the first of the following month.



Strong Bodies online classes

Adams, Green Lake, Juneau, Marquette, Waushara Counties

When: January 6th – March 31, 2021

Mon, Wed, Fri 8:30 – 9:30 am

Note – January 4th training session for new people



This is a *free* strength training program for adults of all ages

The program has many benefits:

- Increased strength
- Increased energy
- Increased flexibility
- Increased balance
- Improved mood
- Better sleep quality



Scan QR code to register or click link below. Select Area14/Fall in the registration form:
go.wisc.edu/7t81wt

For additional information contact: laura.mcculley@wisc.edu and/or angela.desmith@wisc.edu or call your local Extension office:

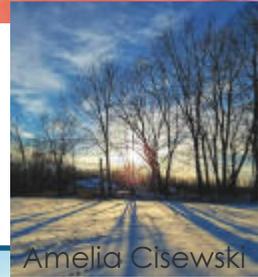
Adams County	608.339.4237
Green Lake County	920.294.4032
Juneau County	608.847.9329
Marquette County	608.297.3141
Waushara County	920.787.0416



Sharon Alden



Adam Sengbusch



Amelja Cisewski

Transportation Program Update:
 We are currently providing rides for Medical appointments. Riders will be asked to wear a mask for the safety of others and our drivers.

Transportation Programs

If you need a RIDE to Medical Appointments

The Aging and Disability Services Transportation Program will coordinate and provide transportation for people 60+ or those disabled to and from medical appointments. Copay amounts depend on the destination. Services are provided in a non-discriminatory manner, without regard to race, color, or national origin.

Reservation is required **48 hours** in advance. Call the Transportation Specialist at **(608)297-3104** for more info or to make a reservation.

If you need a RIDE to Portage for shopping

The Aging and Disability Services Transportation Program will coordinate and provide transportation to residents of Westfield, Montello, Packwaukee, Oxford and Endeavor on the **4th Thursday** of the month. Transportation will be provided to Portage for shopping (at approx. 1pm, and returning around 3:30-4pm).

Reservation is required **48 hours** in advance. Call the Transportation Specialist at **(608)297-3104**.

This is a special project that has a copay of \$5.

Destination	Copay
Madison	\$20
Appleton	\$20
Oshkosh	\$20
Fond du Lac	\$20
Tomah	\$20
Baraboo	\$15
Berlin	\$15
Portage	\$15
Wautoma	\$15
Ripon	\$15
Adams	\$15
Green Lake	\$15
Wisconsin Dells	\$15
Markesan	\$15
Local	\$5

Are you interested in sponsoring a ride?

Some residents in Marquette County struggle to afford their Transportation Copays. If you are interested in sponsoring rides, contact Adam at **(608)297-3104** to make a donation.

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Montello, WI

April-Nov Customer Appreciation Day
 \$0.60 cents soft serve ice cream cones!

Senior Day (65 yrs. old)
 The 15th of every one month
 Save 5.5% on all your hardware needs!





FUEL ASSISTANCE

The Energy Assistance Program was established to help low-income households pay for home heating costs. Grant amounts and payments are determined based on energy costs, household size, income dwelling type, etc. To qualify for Energy Assistance your household **GROSS** income for the month prior to your application must be at or below the amounts listed:

1 IN HOUSEHOLD	\$ 2,389.42
2 IN HOUSEHOLD	\$ 3,124.67
3 IN HOUSEHOLD	\$ 3,859.83
4 IN HOUSEHOLD	\$ 4,595.08



To apply please call **608-297-3124**

More Wisconsin Residents Can Now Qualify for Food Assistance

Income threshold raised for emergency food pantry program during the COVID-19 Pandemic

The Wisconsin Department of Health Services (DHS) announced more households will now be able to get food through the [Emergency Food Assistance Program](#) (TEFAP).

Households with incomes below 300% of the federal poverty level (FPL) are eligible to receive a monthly share of locally grown, Grade-A foods that include meat, vegetables, fruit, and more from a TEFAP food pantry. For a household of one, that income threshold is \$38,280. The larger the household, the higher the income threshold. Previously TEFAP's qualifying income threshold was 185% FPL, or \$23,606 for a household of one. "Good nutrition is foundational, we want to help ensure families in need of assistance during the COVID-19 pandemic have access," said DHS Designee Andrea Palm. "By increasing the income limit for TEFAP, more Wisconsinites can receive or supplement their food supplies without risk of losing the benefits they receive from other programs."

CAP Services' Award Winning VITA (Tax Assistance) Program Here to Serve!

For the past 12 years, CAP Service's has partnered with the IRS to offer the Volunteer Income **Tax Assistance (VITA) program** to assist qualifying taxpayers file their Federal, State and Homestead Credit returns free of charge.

"We are again offering our services to the low to moderate income taxpayers who have a tax filing need." Said Connie Henn, Waushara County VITA Site Coordinator. "We e-file our returns which gets your refund to you faster. Filing a paper return delays your refund."

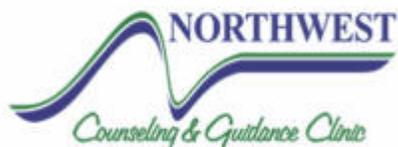
Our volunteers donate over 15 hours of additional training each year to achieve IRS certification on current tax law. We were honored this year to have two volunteers, Mary Suchanek and Joe Marinello, receive the Wisconsin Department of Revenue's *Outstanding Volunteer of the Year* award. It doesn't end there! Volunteer, Glenn Ehlers and Site Coordinator, Connie Henn each received the *Above and Beyond* award for from the Wisconsin Department of Revenue for their assistance in rewriting the training manual for statewide use in preparing State of Wisconsin returns. Furthermore, the site itself received the *Perseverance Award* for their commitment to continue tax assistance through a no-contact procedure during the pandemic.

This year is like no other! CAP Services' is operating out of the CAPsell Building in Wautoma with a total No-Contact procedure using secure lock boxes, telephone interviews and virtual meetings. Beginning Monday, January 18, 2021, low to moderate income individuals and families can call 1-800-660-5430 to determine eligibility and schedule an appointment with an Intake Specialist to begin the free tax preparation process. Should anyone need special accommodation, please mention those concerns as well.

As always, households may file their simple return online free of charge at MyFreeTaxes.com.

CAP Services, Inc. is a private, nonprofit community action agency that has been advancing social and economic justice for people and communities in Marquette, Outagamie, Portage, Waupaca and Waushara counties since 1966.

Aging and Disability Resource Center of Marquette County
 855-440-2372 www.adrcmarquette.org
 Connecting you with support and services



Northwest Connections (NWC) provides Emergency Mental Health Services.
 If you or someone you know is in crisis please call **888-552-6642** to reach the crisis line. A live person is available 24 hours a day.

FoodShare October 1, 2020—September 30, 2021

By the GWAAR Legal Services Team (for reprint)

Household Size	Gross income limit (Categorical eligibility) 200% FPL	Gross income limit (Change reporting required if household member(s) have earnings) 130% FPL	Maximum Benefit per month
1	\$2,128	\$1,383	\$204
2	\$2,874	\$1,868	\$374

Income limit: Gross income is less than or equal to 200% FPL or, if gross income exceeds 200% of FPL, the net income of the Elderly, Blind, or Disabled (EBD) household is less than or equal to 100% of the FPL

Asset limit: There is NO ASSET LIMIT for households with gross income less than or equal to 200% FPL; for households qualifying via net income, there is a household asset limit of \$3,500.

If an elder (age 60+) or disabled individual cannot purchase and prepare food separately, they can apply as a separate household if the combined gross monthly income of persons living with the elder/disabled person and his/her spouse does not exceed 165% FPL (\$1,755/\$2,371). Do not count the income of the elder/disabled person and spouse in this calculation.

Concerned about Medicare fraud? Give us a call...



- PROTECT** your personal information
- DETECT** suspected fraud, abuse, or errors
- REPORT** suspicious claims or activities

Toll-free Helpline:
888-818-2611
 Email: smp-wi@gwaar.org
gwaar.org/senior-medicare-patrol
[WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

This project was supported, in part by grant number 90MPPG0041-01-00, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201.



Winter Weather Preparedness: Are you Ready?

Winter weather creates the possibility of canceling Home Delivered Meals. If Montello School is closed due to bad weather, home delivered meals will not be delivered. Listen to the following radio stations for information on closings due to bad weather.

WCWC Radio 96.1 FM

WDDC Radio 100 FM

WISS Radio 102.3 FM

WBKY 95.9 FM

There are other situations that may cause us to cancel meals. We will make the decision based on road conditions, weather forecast and the safety of drivers.

Be sure to be prepared to provide your own meals on cancelled days. Therefore, now is a great time to stock up with an "emergency food shelf" of shelf stable foods in case of winter weather closures and ready-to-eat foods in case of a winter weather related power outage.

Planning for situations when you may need an emergency food supply is a good idea. How much and which foods to store will depend on the members of your family household, your preferences, special health conditions, ability to use the food in an emergency, space for storage and how far you live from a grocery store.

A three-day emergency food supply should be enough for most situations. In addition to your short-term food supply, store water, personal hygiene items, flashlights, blankets and other supplies for emergency use. The food supply needs to be nonperishable; select foods that require no refrigeration, minimal or no preparation or cooking, and little or no water. Try to select foods that are compact and lightweight.

Following are some suggested shelf stable food items:

- Juices- individual juice boxes (choose 100% juice)
- Canned fruit or individual fruit cups (in 100% juice)
- Dry cereal (cold or hot)
- Canned tuna or chicken
- Canned spaghetti, ravioli, etc.
- Canned soup or beans (choose low sodium)
- Peanut butter and jelly
- Canned vegetables (choose low sodium)
- Crackers (choose whole grain)
- Protein or fruit bars
- Cereal bars, granola bars
- Milk- powdered, canned, or shelf -stable milk
- Hot cocoa mix, tea, instant coffee
- Nuts, roasted soybeans
- Trail mix
- Smoked or dried meats, like beef jerky
- Dried fruits (raisins, Craisins, prunes, apricots, etc.)
- Pudding or gelatin cups
- Cheese or peanut butter crackers
- Carnation instant breakfast
- Bottled water



Amelia Cisewski



Adam Sengbusch



Skip the Resolutions and Set New Year's Goals

Most New Year's resolutions are discarded pretty quickly. Studies have shown that less than 25% of people remain committed after 30 days. Yet there is value in setting goals to make things work more smoothly and to be sure you are living in a way that is true to yourself rather than always fulfilling the needs and expectations of others.

Before setting New Year's goals this year, I encourage caregivers (myself included) to begin by taking some time to think about this quote from author K. L. Toth, "*One of the greatest tragedies in life is to lose your own sense of self and accept the version of you that is expected by everyone else.*" Caregiving is a role often defined by the expectations of other people – the person you're caring for; other family members and friends; and medical, legal, and human services professionals. Take a little time to focus on your needs and what you might like to bring into your life as you look ahead to a new year. Think about how you can practice self-kindness, open yourself to new solutions as the caregiving landscape changes for you, and reach out for help when you need it.

A list of goals might include:

Committing to something enjoyable

This could be anything from scheduling a daily walk or setting aside time to read a good book to taking on a fun project like learning to knit, recreating a dish from your favorite cooking show, playing an instrument, or learning to paint. You could even take this a step further by finding an online book club or class for cooking, painting, yoga or other activity. Commit to one thing and schedule it. Carving out time that feels good and reflects your authentic self is critical to your health and well-being.

Delegating and asking for help

Delegating and asking for help ensures that you can keep your commitment to doing something for yourself. Can someone call and visit with your care partner while you attend your class, group, or practice? Is there a family member, friend, or neighbor who wouldn't mind regularly taking over a chore that would free up some time for you? If there isn't anyone who comes to mind, brainstorm with professionals at local resources to see what's available. Contact [the ADRC of Marquette County](#) for programs and referrals.

Planning for your Care Partner's future

There may come a day when you are no longer able to provide care due to your own limitations or because your care partner's needs are too advanced to handle. Research available options knowing that doing so can save time and stress in the future and can bring peace of mind now. And, difficult as it may be, determine who would provide care if anything interfered with your ability to do so. Designate that person as the alternate to care for your loved one in your will. Contact [the ADRC of Marquette County](#) for assistance and referrals.

—Jane De Broux, Caregiver Program Coordinator, Area Agency on Aging of Dane County

AARP Friendly Voice

- Virtual call center where **AARP** Volunteers are available to take live calls from individuals who are *feeling isolated and lonely*.
- No cost, open to any age and do not need to be an AARP member
- The patient can request a call of a family member.
- Call 1-888-281-0145 or visit <https://aarpcommunityconnections.org/friendly-voices/>

How Nutrition Effects the Immune System

By Amelia Cisewski, RDN, CD

COVID-19 has brought to attention the important role of nutrition in supporting immune health. While foods and supplements cannot prevent or cure COVID-19 or any other virus, a healthy diet is essential for a healthy immune system. According to the CDC (Center for Disease Control), people with weakened immune systems are at greater risk of serious complications from the virus and may have it for a longer period of time than those with stronger immune systems.

While a strong immune system may not prevent certain viruses, eating an adequate amount of nutrients as part of a varied diet is essential for the health and function of all cells, including immune cells. Overall, good nutrition is vital for health, especially when the immune system needs the strength to fight back. Although you may not be able to stop or prevent an illness, a healthy immune system is one way to give your body extra protection.



Nutrients that Play a Role in the Immune System

Vitamin C is a potent antioxidant that supports the immune system by simulating the activity of white blood cells which help to protect the body against infection. Vitamin C-rich foods include citrus foods, tomatoes, bell peppers, broccoli, melon and berries.

Vitamin D supports the function of immune cells that protect you body against pathogens. Vitamin D is found in fatty fish and eggs. Milk and 100% juices are fortified with Vitamin D and a good sources.

Zinc is an essential micronutrient that's needed for normal development and functioning of immune cells and it supports wound healing. Zinc is better absorbed from animal sources like beef or seafood. It can also be found in beans, wheat germ, nuts, and tofu.

Beta- Carotene is found in plant foods, such as carrots, sweet potatoes, tomatoes, broccoli and spinach.

Probiotics are "good" bacteria that promote health. They can be found in cultured dairy products like yogurt or fermented foods like kimchi.

Protein is vital to build and repair tissues in the body. You need protein to create antibodies and cells that attack infections. If you don't consume enough protein, your body will not produce as many white blood cells to combat antigens and your immune system will not operate at full strength. Protein can be from animal or plant sources, such as beef, chicken, seafood, milk, yogurt, eggs, beans, nuts, seeds.

Focus on Balance

To help keep your immune system strong all year round, focus on eating a variety of foods, getting adequate sleep, and stress management.

Aim for five to seven servings of fruits and vegetables daily to get essential vitamins, mineral and antioxidants that may help support immune health.

Sleep deprivation contributes to a variety of health concerns including a weakened immune system. Seven to nine hours of sleep is recommended each day for adults, and children need 8– 14 hours depending on their age.

What about Herbal Remedies?

Many herbal remedies are marketed to help fight colds and other viruses or shorten their duration. Check with your health care provider before starting any supplements or medications. No one food or supplement can prevent illness.

Although you may not be able to stop or prevent an illness, a healthy immune system is one way to give your body extra protection and help fight any virus whether it is COVID-19, a cold or the flu.

Slow Cooker Black Bean– Mushroom Chili

Ingredients

4 cans black beans, drained and rinsed
 1 Tbsp. olive oil
 2 Tbsp. mustard seeds
 2 Tbsp. chili powder
 1 1/2 tsp. ground cumin
 1/2 tsp. ground cardamom
 2 medium onions, coarsely chopped
 1 pound mushrooms, sliced
 1/4 c water
 5 1/2 c mushroom or vegetable broth
 1 6-oz. can tomato paste
 2 limes, cut into wedges
 1 1/4 c grated Monterey jack cheese
 1/2 c reduced fat sour cream
 1/4 c fresh cilantro, chopped



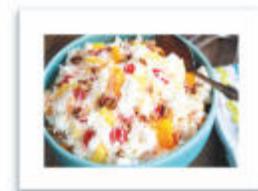
Directions

Combine oil, mustard seeds, chili powder, and cardamom in a 5 to 6– quart Dutch oven. Place over high heat and stir 30 seconds. Add onions, mushrooms, and water. Cover and cook, stirring occasionally, about 5 to 7 minutes. Uncover and stir often until juices evaporate and vegetables are lightly browned, 10 to 15 minutes. Add broth and tomato paste; mix well. Place beans in slow cooker; pour the hot vegetable mixture over beans. Cook on high 5 to 8 hours. Garnish each serving with cheese, sour cream, cilantro, and lime.

Southern Ambrosia

Ingredients

1 cup orange juice
 2 medium navel oranges, peeled and sectioned
 2 clementines, peeled and sectioned
 1 can (8 oz.) pineapple chunks, undrained
 1/2 c seedless red grapes, halved
 1/2 c shredded toasted coconut
 1/2 c chopped toasted pecans



Directions

Combine juice, orange sections, pineapple, and grapes, stirring gently to blend. Refrigerate until serving time. Spread pecans and coconut on baking sheet and toast in oven for 3-4 minutes at 350°. Allow to cool. Fold in coconut and pecans just before serving. Serves 6.

Social Security Column: FIVE WAYS SSA.GOV SAVES YOU TIME

Our online tools and services save you time and make your life easier. Often, there's no need to contact us. Here are five of our webpages that can make your life easier:

- With your own personal my Social Security account, you can request a replacement Social Security card, verify your earnings, get future benefit estimates, obtain benefit verification letters, and more at www.ssa.gov/myaccount.
 - Need answers to your Social Security-related questions? Visit our Frequently Asked Questions page at www.ssa.gov/faq.
 - You can complete and submit your online application for retirement benefits in as little as 15 minutes at www.ssa.gov/benefits/retirement.
 - Access our publications library with online booklets and pamphlets, including audio versions, on key subjects at www.ssa.gov/pubs.
 - Check out our blog for Social Security news and updates at <https://blog.ssa.gov>.
- Please share these pages with your friends and family.



HEARINGS WITH THE SOCIAL SECURITY ADMINISTRATION DURING COVID-19



In March 2020, we temporarily closed all of our Social Security Hearing Offices due to the Coronavirus pandemic and are not offering in-person hearings. During the office closures, we are providing two flexible, safe, and secure hearing options: either a telephone hearing or our new option of an online video hearing.

Additional information on both of these hearing options is available here: www.ssa.gov/appeals/hearing_options.html

What are “online video hearings”?

Online video hearings are a secure way to conduct hearings over the internet, using a

free platform called Microsoft Teams. You and your representative, if you have one, can attend the online video hearing safely and securely from any private place with a secure internet connection using a camera-enabled smartphone, tablet, or computer.

Like our telephone hearings option, the online video hearings option is not mandatory. We will conduct online video hearings the same way we conduct telephone and in-person hearings. During the hearing, the administrative law judge (ALJ) will swear in all hearing participants and listen to your testimony. You will see the ALJ and representative, if one has been appointed. Other participants, such as vocational/medical experts and interpreters, will join by phone.

What are the technology requirements to participate in an online video hearing?

You and an appointed representative, if applicable, must have access to email and a personal computer, laptop, or Android/Apple tablet or mobile device with a secure and private, high-speed Wi-Fi or cellular data connection. The device must have a camera, microphone, and speakers. If using a mobile device, you must download the free Microsoft Teams application.

We will send you a link to a user guide that explains how to access and use Microsoft Teams before the date of an online video hearing.

Please read our publication Online Video Hearings at the Social Security Administration at www.ssa.gov/pubs/EN-70-10284.pdf for additional information. A short video about online video hearings is available at www.ssa.gov/appeals/hearing_video.html.

THREE WAYS TO FIGHT SCAMMERS WHO TARGET YOUR SOCIAL SECURITY BENEFITS

Scammers are always finding new ways to steal your money and personal information by exploiting your fears. The most effective way to defeat scammers is to know how to identify scams and to ignore suspicious calls and emails.

One common tactic scammers use is posing as federal agents and other law enforcement. They may claim your Social Security number is linked to a crime. They may even threaten to arrest you if you do not comply with their instructions. Here are three things you can do:

- Hang up right away or do not reply to the email.
- Never give personal information, money, or retail gift cards.
- Report the scam at oig.ssa.gov immediately to Social Security's law enforcement team at the Office of the Inspector General.

You should continue to remain vigilant of phone calls when someone says there's a problem with your Social Security number or your benefits. If you owe money to Social Security, we will mail you a letter explaining your rights, payment options, and information about appealing.

There are a few ways you can identify a scam call or email. Remember that we will never:

- Threaten you with benefit suspension, arrest, or other legal action unless you pay a fine or fee.
- Promise a benefit increase or other assistance in exchange for payment.
- Require payment by retail gift card, cash, wire transfer, internet currency, or prepaid debit card.
- Demand secrecy from you in handling a Social Security-related problem.
- Send official letters or reports containing personally identifiable information via email.

If you do not have ongoing business with our agency, it is unlikely we will contact you. Again, if you get a suspicious call claiming to be from Social Security, you should hang up and report it right away to our Office of the Inspector General at oig.ssa.gov.



MEDICARE SAVINGS PROGRAM

If you are a Medicare beneficiary there are Medical Assistance cost-sharing programs that provide assistance with Medicare co-pays, deductibles and premiums to low-income Medicare beneficiaries.

QMB: Pays for your Part B premium, Part A & B Medicare deductibles and co-pays.

SLMB/SLMB+: Pays **only** for the Part B premium.

Please contact **Meg at (608) 297-3103** for either of these programs.

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Marquette Cty Dept of Human Services, Montello, WI

D 4C 01-1451

Question of the Month 2020

Throughout this year we had a Question of the Month. Participants could submit responses and were entered in a drawing for an ADRC prize and the winners were featured in the Marquette County Senior Newsletter.

October's Question of the Month: Healthy teeth make it easier for us to eat well and enjoy food. What are 2 things we can do to help prevent tooth decay or tooth loss?

- Brush and teeth twice a day with a fluoride toothpaste
- Floss daily
- Visit the dentist regularly for cleanings and exams
- Eat nutritious and balanced meals
- Limit frequent snacking
- Avoid sipping on sugar-sweetened beverages

Congratulations to **Mandilon Zeatlow** (pictured right), our winner in October!



November's Question of the Month: Carbohydrates breakdown into glucose which is used for energy in our body. Those with Diabetes must be mindful of how many carbohydrates they consume. What are 3 foods that contain carbohydrates?

- Fruit- whole fruit and fruit juices
- Starchy vegetables- potatoes, corn, and squash
- Dairy- milk, yogurt, ice cream
- Grains- breads, crackers, cereals,
- Legumes- beans, peas, lentils
- Sugary sweets- candies, cookies, soda, and other deserts

Congratulations to **Charles Zeatlow** (pictured), our winner in November!





care & share
FOOD BANK
of Marquette County

608-369-1059 | PO BOX 821 N2975 HWY 22
MONTELLO, WI 53949

Food distributions take place from the Care & Share Food Bank of Marquette County, N2973 St. Hwy. 22, Montello on **Thursdays from 12-3 PM**. The following schedule is suggested: If you have questions, call **(608) 369-1059**. This institution is an equal opportunity provider.

Eligible Family Address	Distribution Schedule
Montello, Neshkoro, Packwaukee, Dalton	1 st Thursday of Month
Westfield	2 nd Thursday of Month
Oxford, Endeavor, Briggsville	3 rd Thursday of Month
New to the food bank or unable to make a prior date	4 th Thursday of Month

Shovel Safely

- Wear sturdy, rubber-soled boots, and watch where you step.
- Wear layers of windproof and waterproof clothing, along with a hat and gloves.
- Use your leg muscles, not your back, to push the snow with short strokes instead of lifting it.
- Take frequent breaks.

Care Wisconsin and My Choice Family Care are now My Choice Wisconsin.

1-800-963-0035 | mychoicewi.org/LP

My Choice Wisconsin is a managed care organization that serves government-funded programs to seniors and adults with disabilities in over 50 Wisconsin counties.

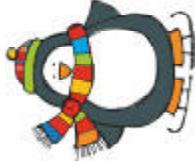
**FAMILY CARE PARTNERSHIP
FAMILY CARE | MEDICAID SSI
MEDICARE DUAL ADVANTAGE**



January 2021

Note: **All meals include milk and bread (if not listed on the day).** Meals are for those 60+ years old. Exemptions apply, but need to be approved. Please call the Nutrition Coordinator for more information. 608-297-3146.

SENIOR NUTRITION MENU

Monday	Tuesday	Wednesday	Thursday	Friday
 4 Cabbage Roll Casserole WI Blend Vegetables Mixed Fruit Ice Cream Bar		 6 Pulled Pork & Gravy Mashed Potatoes Asparagus V8 Juice Coconut Poppyseed Cake		1 Closed 
11 Baked Chicken Breast Mashed Sweet Potatoes Sugar Snap Peas Pineapple cup Cherry Almond Mousse Pie	5	6	7	8
18 Ham, Cheese & Veggie Egg Bake Hash Brown Casserole Orange Juice Warm Spiced Peaches	12	13	14	15
25 Seafood & Spinach LoMein Stewed Tomatoes & Zucchini Veggie Egg Rolls Melon	19	20	21	22
29 Corned Beef Diced Red Potatoes Cabbage & Carrots Izze Fruit Juice Pistachio Mallow Dessert	26	27	28	29
1	2	3	4	5
11 Baked Chicken Breast Mashed Sweet Potatoes Sugar Snap Peas Pineapple cup Cherry Almond Mousse Pie	12	13	14	15
18 Ham, Cheese & Veggie Egg Bake Hash Brown Casserole Orange Juice Warm Spiced Peaches	19	20	21	22
25 Seafood & Spinach LoMein Stewed Tomatoes & Zucchini Veggie Egg Rolls Melon	26	27	28	29
29 Corned Beef Diced Red Potatoes Cabbage & Carrots Izze Fruit Juice Pistachio Mallow Dessert	26	27	28	29

Marquette County Nutrition Program



Home-delivered meals are provided for those age 60 + who are homebound and unable to prepare meals on their own. Please call for eligibility qualifications. Meals are delivered to participant's homes M, W, F. Frozen meals are also available. The suggested donation of \$3.25 per meal. No one will be denied a meal due to their inability to contribute. For more information, call **608-297-3146**.

Marquette County Caregiver Support Group

Taking care of you... so you can keep taking care of them.

Online or call-in for Marquette County

January 20 and February 17 from 1pm-2pm.

Call Colleen at **608-297-3101** for more information

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- Sweepstakes, prizes, lotteries
- Phone, internet, TV service
- Callers pretending to be from the government
- Fake IRS calls
- Auto sales and repair
- Jobs and money-making opportunities



➤ Reach the Senior Market
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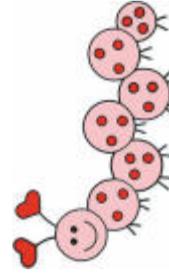
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Note: **All meals include milk and bread (if not listed on the day).** Meals are for those 60+ years old. Exemptions apply, but need to be approved. Please call the Nutrition Coordinator for more information. 608-297-3146.

February 2021

SENIOR NUTRITION MENU

Monday	Tuesday	Wednesday	Thursday	Friday
1 Creamy Chicken & Vegetables Vegetable Fried Rice Bean Medley Blueberries and Cream	2 Creamy Chicken & Vegetables Vegetable Fried Rice Bean Medley Blueberries and Cream	3 Swiss Steak & Gravy Mashed Potatoes California Blend Veggies Juice Impossible Coconut Pie	4 Swiss Steak & Gravy Mashed Potatoes California Blend Veggies Juice Impossible Coconut Pie	5 BLT Supreme Salad Lettuce, Bacon, Diced Tomatoes Black Olives, & Cheese Dessert Bar
8 Liver and Onions Rosemary Roasted Potatoes Red Cabbage No-Bake Monster Cookie Apricots	9 Liver and Onions Rosemary Roasted Potatoes Red Cabbage No-Bake Monster Cookie Apricots	10 Mexican Spaghetti Asparagus Colorful Cornbread Salad Chocolate Avocado Mousse	11 Mexican Spaghetti Asparagus Colorful Cornbread Salad Chocolate Avocado Mousse	12 Pork loin & Gravy Mashed Potatoes Edamame Succotash Apple Slices Red Velvet Cupcakes
15 President's Day	16 President's Day	17 Potato Crunch Fish Seasoned Hash Browns Peas & Carrots Kiwi Cookies/ Chocolate Chip Dip	18 Potato Crunch Fish Seasoned Hash Browns Peas & Carrots Kiwi Cookies/ Chocolate Chip Dip	19 Veggie Lasagna Beets Veggies with Hummus Strawberry Shortcake
22 Corn & Potato Chowder Ham Salad Sandwich On Lettuce Leaf Yogurt with Fruit	23 Corn & Potato Chowder Ham Salad Sandwich On Lettuce Leaf Yogurt with Fruit	24 Creole Turkey Skillet Carrots & Broccoli Black Eyed Pea Salad Bread Pudding	25 Creole Turkey Skillet Carrots & Broccoli Black Eyed Pea Salad Bread Pudding	26 Poor Man's Lobster Calico Beans Napa Cabbage Salad Banana



Elderly Benefits Specialist Program

SENIORCARE

SeniorCare helps Wisconsin Residents age 65 or older cover the cost of their prescription drugs. It is a program that works alone or with Medicare Part D to minimize your out-of-pocket drug costs. You can join anytime for \$30 a year, and if you have SeniorCare you won't pay a penalty for not enrolling in Part D. Is SeniorCare a good option for you? To find out call your Elder Benefit Specialist!

Elder Benefit Specialists counsel persons about public and private benefits. They provide information, advocate and represent people 60+ on public and private benefit issues. Assistance with applying for a wide range of benefits. Elder Benefit Specialists can help with Medicare, Medical Assistance, Senior Care, Social Security Retirement and Disability, Housing and Utility Issues, Appealing Denials of Benefits and a wide range of other topics. Outreach dates will be set once the Dining Sites open back up. Please contact the Elder Benefit Specialist, **Meg Wandrey, at 608-297-3103.**



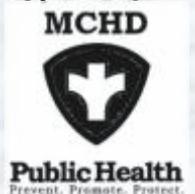
Upcoming Foot Clinic Dates

At this time, Foot Clinic is still canceled until further notice. Please continue to watch for updates in future newsletters, the Marquette County Tribune, the Marquette County Government webpage, or you receive a call from the health department.

Upcoming Immunization Clinic Dates for 2020:

At this time, there are no immunization clinics scheduled. Please watch for updates in future newsletters, the Marquette County Tribune or the Marquette County Government webpage.

Call if you have any questions. 608-297-3135



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Special Events Calendar - 2021

The senior dining locations remain closed. We are unable to determine when we will reopen. Please check www.adrcmarquette.org for information on services.

Marquette County Senior Citizens, Inc.,
Senior Dome, 140 Lake Ct., Montello, WI.

Marquette County Senior Citizens, Inc. is an organization of senior citizens in Marquette County. We provide a comfortable place for all Senior Citizens to meet, become informed, enjoy programs and partake in activities that keep them active, promoting healthy living.

It's membership renewal time again. Membership dues are \$15 per person. New members should call 608-297-7815.

Due to COVID conditions we are unable to have fundraisers so any donations we receive will be greatly appreciated and will help us keep up with our operating costs.

In 2021 we're hoping to get back to our MEMBERS ONLY events such as day trips and observing the holidays.

At this time we observe the masks rule and are social distancing as needed for our monthly activities which include:

Exercise at the Senior Dome, 10am-11am on Mon., Wed., Fri.

Card playing Tuesday and Sunday afternoon, 12:30pm (Open to other games)

Wii Bowling, Thursday, 12:30pm

Notices of our 2020-2021 activities can be found posted on the front door of the Senior Dome; in the Marquette County Senior Citizen Newsletter; the Marquette County Tribune; posters around town and now on Facebook listed as Marquette County Senior Citizens.

For more info about membership or events, please call **608-297-7815** and leave a message.

Beware of scams that are going around especially those that have started since COVID-19. One of the newer scams comes in the mail and states that payments will be suspended or discontinued unless you call the phone number provided. Please know that the Social Security Administration (SSA) will not be suspending or discontinuing your benefits because of their offices being closed to the public. SSA will not ask for payments in forms of gift cards, wire transfers, internet currency or by mailing in cash.

Special Events Calendar - 2021

Recipe Contest!

Do you have a great chili or soup recipe? Enter your chili or soup recipe into our contest! Your recipe could be chosen to be featured on our menu or featured in the next newsletter! All submissions will be entered in a drawing to win a prize! If you have a story or photo that you would like to share with your recipe, please include that as well.

Email your recipe to acisewski@co.marquette.wi.us

Or mail to: Amelia Cisewski
Senior Nutrition Program
PO Box 405
Montello, WI 53949

Or send back to the office with the HDM driver

Recipes must be submitted by January 29th.

Have any questions? Call (608) 297-3146

Another scam to beware of is scammers offering COVID-19 testing to Medicare beneficiaries in exchange for personal information. The scammers are using telemarketing calls, social media and door-to-door visits to offer the testing. Scammers are hoping to collect insurance information to be able to fraudulently bill Federal health care programs or even commit medical identity fraud.

MARQUETTE COUNTY
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