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Caregiver and Family News: Living Well in our Best Years

March
2018



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Greetings,
One can certainly tell spring is around the corner. The days are getting longer and the sun's rays are getting stronger as it rises higher each day. It is bittersweet for many who enjoy winter sports; whether skiing, skating or snowshoeing, conditions will make it harder to partake in these activities and an end to winter will come. The change from winter to spring, or from any season to the next, will be looked upon as a way to greet change and accept what will come. In some respects, changing of the seasons is similar to the changes we endure throughout life: movement and flow from one opportunity to the next; embracing the opportunities that come and go.

This edition of Living Well includes information and resources for caregivers and general information to help one age gracefully. We hope you take time to fill out the survey for the 2019-2021 Plan on Aging; I cannot stress how seriously the input is taken into consideration when developing the plan.



Hours of operation:
8:00-4:00 Monday through Friday
Phone Number:
1-866-663-3607

Visit the ADRC office:
117 E 5th Street
Washburn, WI 54891

Appointments are not necessary, but are helpful.
Website: www.adrc-n-wi.org



Bayfield County – UW Extension
County Administration Bldg
117 E. 5th Street
Washburn, WI 54891
Phone: 715-373-6104
Fax: 715-373-6304

Office hours 8 AM – 4 PM.: Monday – Friday
Website: <http://bayfield.uwex.edu/>

An EEO/Affirmative Action employer, University of Wisconsin-Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. Requests for reasonable accommodations for disabilities or limitations should be made prior to the date of the program or activity for which it is needed. Please do so as early as possible prior to the program or activity so that proper arrangements can be made. Requests are kept confidential."

BenefitsCheckUp is a free service of the National Council on Aging. Many adults over 55 need help paying for prescription drugs, health care, utilities, and other basic needs.



There are over 2,000 federal, state and private benefits programs available to help. But many people don't know these programs exist or how they can apply.

BenefitsCheckUp asks a series of questions to help identify benefits that could save you money and cover the costs of everyday expenses.

After answering the questions, you will get a report created just for you that describes the programs you may get help from. <https://www.benefitscheckup.org/>

Carrie Linder
Carrie Linder, CSW

Aging and Disability Services Manager
Aging and Disability Resource Center of the North
Bayfield County Department of Human Services



Elizabeth Lexau
Elizabeth Lexau
UW-Extension, Family Living Educator



What would you like to learn...? Is there a topic about aging or family caregiving you'd like to see covered in this newsletter? Call or email UW-Extension at: (715) 373-6104, x 2; liz.lexau@ces.uwex.edu



Medicare Hospice Benefits

By the GWAAR Legal Services Team (for reprint)



Hospice care focuses on comfort, symptom control, and pain relief for patients with a life-limiting illness. Services



provided by the hospice team relate to caring for the individual, rather than curing a condition or disease. Support is available to patients as well as family members and caregivers.

A person is eligible for hospice benefits under Medicare if he or she has a life expectancy of six months or less, as certified by a doctor. The person must also be enrolled in Medicare Part A to be eligible for hospice benefits paid by Medicare. The election into hospice is not required—it's entirely optional. It requires an affirmative election in writing signed by the patient. By electing hospice, a patient acknowledges that Medicare will no longer cover treatment or medications intended to cure the person's terminal illness and related conditions.

A person can remain in hospice longer than six months if a medical provider recertifies that the person remains terminally ill. Likewise, a person can opt-out of hospice at any time. If a person's health improves, or an illness goes into remission, hospice care may no longer be needed.

The Medicare hospice benefit includes a comprehensive care team consisting of a doctor, nurse, social worker, physical and occupational therapists, counselors, hospice aides, chaplains, and volunteers. Other covered hospice benefits include 24/7 crisis response, respite care, durable medical equipment and supplies, prescription drugs for symptom control and pain relief, and grief counseling for family members and caregivers after a person passes away.

The hospice team will work with the person to set up a plan of care to ensure all needs are met.

Out-of-pocket costs under hospice care are low. The Medicare Part A deductible does not apply to hospice benefits and services. A person enrolled in hospice pays 5% coinsurance on medications up to a maximum of \$5 per drug, and 5% coinsurance for short-term inpatient respite care. If a person enrolled in hospice chooses to receive care or treatment for health problems not related to the terminal illness, that would still be covered under Original Medicare and deductibles and coinsurance would apply.

Hospice care is generally provided in a person's home. Room and board is *not* a covered benefit under hospice. A person who requires inpatient care in a nursing home or other care setting needs to private pay or apply for Medicaid. An exception to this rule is the 5-day caregiver respite benefit, which provides inpatient care on an occasional basis.



Hospital stays, emergency room visits, and ambulance transportation are typically *not* covered under hospice. The only way to get Medicare coverage for these services is if they are written into the person's hospice plan of care and arranged by the hospice provider. For example, if a person's pain cannot be managed in their home setting, the hospice plan of care could include an overnight stay in a hospital so that medical professionals can utilize more intensive interventions to better control or minimize pain.

Below are common questions about hospice and Medicare

Medicare Hospice Benefit FAQ's

Q: Because hospice benefits are covered under Medicare Part A, should I drop Medicare Part B and D and my supplement policy after electing into hospice?

A: It is advantageous to keep Part B, Part D, and a Medicare supplement policy in place, even if on hospice. Hospice only pays for care and services related to the terminal illness, including comfort care and pain management. A hospice recipient may need medical treatment that is unrelated to the terminal condition. In that case, Original Medicare would provide coverage, subject to the standard deductibles and coinsurance under Original Medicare. Finally, if a person drops Medicare Part B, but then recovers from his or her illness and is not recertified for continuing hospice benefits, that person would have to wait until the Medicare General Enrollment Period (January through March each year) to enroll in Medicare Part B. That person's Part B would then start the following July, which means a person may go up to 16 months without Part B.

(continued next page)



When Caregiving Ends *(continued)*

Here are some points to consider to help you when your job as a caregiver ends.

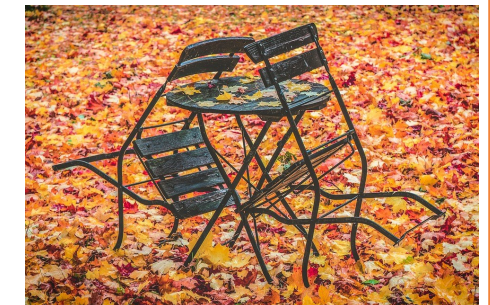
- ✓ Begin thinking about your future when you are still a caregiver. Having some long-term dreams and goals will make this transitional time easier.
- ✓ Time helps—while you will never forget your loved one, as time passes it will become easier to find your way in life without that person.
- ✓ Accept and express your feelings of loss, loneliness and whatever else you may be feeling. Keep attending your caregiver support group, join a grief support group or find a trusted friend to share with. Seek help from a counselor if your grief leaves you overwhelmed by feelings of depression or hopelessness.
- ✓ Reconnect with things and people you used to be involved with.



- ✓ Look for new challenges – a new job, volunteer work or planning a trip somewhere you've always wanted to go will help you focus on positive things.

- ✓ Keep busy, but allow for quiet times to grieve. Reflect on what you've been through, be proud of the good work you did for your loved one and let go of any guilt you may feel.
- ✓ Change is the name of the game – re-shaping your life and creating a "new normal" is what you need to do, but it is not done overnight. Give yourself time to find your way.

Even if you don't want to think about the death of your loved one, start creating a plan



for what your life will be like after caregiving. It isn't selfish to look at the future in which your caregiving role is over; it is simply practical and healthy. If you are able, involve your loved one in this discussion as they most likely want you to be happy, too. Life after caregiving happens, and it may even include a new, fulfilling adventure.

If you have questions about caring for a loved one or would like help in your caregiving journey please call the ADRC of the North 1-866-663-3607.

*Jane Mahoney
Older Americans Act Consultant
Greater Wisconsin Agency on Aging
Resources*

Wisconsin Telephone Program Provides Relief For Those With Hearing Loss



Have you ever struggled to hear on a regular telephone? It happens all the time to people who are experiencing hearing loss and it may indicate the possibility of future health issues.

Fortunately, the state of Wisconsin operates the Telecommunications Equipment Purchase Program (TEPP). It’s making a difference for thousands across the state.

TEPP is a Wisconsin state program that provides free vouchers to residents with hearing loss so they can obtain amplified phones in order to improve their utilization of basic telephone services. TEPP is administered through the Public Service Commission and funded by a Wisconsin telephone user fee known as the Universal Service Fund. Most telephone service subscribers have probably noted the “USF” charge on their phone bill but never knew its purpose.

Research shows that people with untreated hearing loss are much more likely to encounter dementia and balance problems – along with depression, anxiety, loneliness, and other anti-social behaviors. Talking on the telephone and listening to the human voice is one of the most powerful stimulants that keeps the brain active and helps delay or prevent cognitive and emotional decline.

The Americans For Better Hearing Foundation is a 501c3 non-profit organization with a mission of improving communication services to people with hearing loss and is a TEPP facilitator. ABHF works with TEPP to assess the needs of applicants, provide an assortment of special telephone equipment at no cost, and distribute additional information

to raise awareness of hearing loss issues. The consumer with a hearing or other disability can apply to the program and receive telephone equipment costing \$800 or more with a special ABHF fund that covers the state required co-payment. There is no cost to the applicant.

The telephones offered are rich in features that enable those with a hearing loss to communicate over the phone. These features include hearing aid compatibility, amplified volume, enriched tone controls, speaker phone capability, extra large numbered keypads, loud ringer volume choices, caller ID enabled, and unique speed-dialing features. In addition, Bluetooth streaming neck loops and desk phones are available for those who mainly employ cell phones.



TEPP is available to Wisconsin residents with a hearing loss who have not applied within the last three years. There are no age or income restrictions.

People who apply for the TEPP program can expect to receive their equipment in approximately three to five weeks. No additional charges will ever appear on the individuals’ phone bill and the amplified phone becomes their property. In three years’ time, TEPP participants may reapply in order to receive technologically advanced equipment in order to address individual needs.

Please call or email ABHF State Director Paul Klocko at (715) 241-6940; pklocko@dwave.net to apply and receive additional information.

Hospice Benefit FAQ’s (continued)

Q: How should I select a hospice provider?

A: First and foremost, ask if the provider is Medicare-approved. If not, Medicare will not cover the services. It may be helpful to know whether the doctors, nurses, and nurse practitioners are certified in palliative care. Caregivers may want to know what the provider’s arrangements are for inpatient respite stays—does the hospice provider have its own facility or an arrangement with a nearby facility? Word-of-mouth may also provide insight.

Q: If I elect hospice, do I have to change doctors?

A: No. Usually you can keep your doctor after electing hospice.

Q: Should I only opt into hospice in the last days of life?

A: No. Hospice provides a wide range of services to patients, family, and caregivers— all of which are available within the last six months of life expectancy. The sooner hospice gets involved, the more help they can provide. Most people state they wish they involved hospice sooner.

Are you turning 65 this year? Attend Medicare 101

Bayfield County Elder Benefits Specialist Sheila Mack currently provides “Medicare 101” presentations monthly throughout Bayfield County. Presentations cover the basics of Medicare and information you need before making decisions about whether to enroll in all parts of Medicare at age 65, some parts, or none of them. We also discuss possible consequences of not enrolling when you are first eligible.

In addition, you will learn about the three types of insurance that supplement Medicare (Medicare only pays 80% of hospital and medical costs) and the need for creditable prescription drug coverage either through Medicare Part D or Wisconsin SeniorCare.



If you will turn 65 this year, attending one of these trainings is strongly encouraged. The time available for the Elder Benefit Specialist to work with you in the

office is becoming more and more limited due to the increase in assistance being requested.

To provide prompt and efficient service to as many clients as possible, this presentation provides basic information on Medicare in a group setting rather than individually in the Elder Benefit Specialist office. This training will give you enough information to understand your options and be ready to make decisions when it is time to do so.

Below is a list of scheduled Medicare 101 presentations. All presentations start at 6:00 pm and last up to two hours, depending upon the information reviewed and questions asked.

Registration is necessary to prepare materials for everyone. Please register by the day before the presentation, **by calling Karen Bodin at 715-373- 6144, ext. 115.**

Medicare 101		
6 pm – 8 pm		
March 13	Cable Community Center	Cable, WI
April 10	Benoit Community Center	Benoit, WI
May 8	Immanuel Lutheran Church	Cornucopia, WI
June 12	Barnes Town Hall	Barnes, WI
July 10	Washburn Public Library	Washburn, WI
August 14	Iron River Community Center	Iron River, WI
September 11	Drummond Public Library	Drummond, WI
Please register by the day before the session by calling: Karen Bodin at 715-373-6144, ext 115		

Conflict Over Caregiving Is Common

But families can take steps to minimize disputes



If caring for an older person is causing conflict in your family, you are not alone. Conflict is often part of family caregiving situations. Even the best

intentions to help Mom or Dad may cause tension. Because everyone approaches things differently, each family member's opinion about what is best can vary greatly. But there are steps you can take to keep conflict at bay when dealing with caregiving.

Why conflict? Different attitudes toward family caregiving, depending on personality or family situation, can lead to conflict and alienation between siblings and other relatives. Sometimes the family member with the strongest personality dominates the decision-making process or takes on caregiving responsibilities without consulting other family members. Some family members might deny there is a need and be unwilling to offer assistance. Sometimes people who have their

own children expect an unmarried or childless sibling or relative to take on caregiving responsibilities. The unmarried family member may not welcome this expectation.

Minimizing conflict. Family caregivers need to recognize that conflict is not unusual and getting help is important. If differences continue, family relationships can be permanently damaged. Also, the person being cared for may feel guilt, believing he or she is the cause of conflict. The best way to approach family conflict is to get everyone concerned into the same room to discuss their feelings, create a plan and assign responsibilities. Face-to-face discussion eliminates the potential for misunderstandings due to information being received second-hand. Another option is to include a non-family member in the discussion. This should be someone whose opinion everyone agrees to respect.



(Continued next page)

Are You an Older Adult? A Caregiver? A Service Provider?

Public Input is Needed for the Bayfield County 2019-2021 Plan on Aging

We are developing our three-year plan for how we will design, create, improve or expand programs and services for older adults and adults with disabilities within Bayfield County. It is a requirement for some of our funding, and it is an opportunity to meet with people in the community and hear what they have to say so we can make sure we are moving in the right direction.

A little known, but very important fact regarding Bayfield County is that the number of people over age 60 is projected to exceed 40% by 2020. For some perspective, the current percentage of people over age 65 in Florida is just over 19%. This trend will play a role in what and how services are offered, not only for older adults, but the community at large.

To start this process, we are distributing a survey in this newsletter as a hard copy. The survey is also available online via the Bayfield County website (see information below). It's important for us to hear from as many folks as possible so our programs continue to best meet the needs in every community. If you want to speak directly with me, feel free to call at 715-373-6144.

Thank you in advance for helping us shape the future service delivery system for older adults and people with disabilities.

Carrie Linder

Aging and Disability Resource Center of the North
Bayfield County Department of
Human Services
715-373-6144 Extension 174
clinder@bayfieldcounty.org



The Bayfield County 2019-2021 Plan on Aging Needs Assessment Survey may be taken online at :

https://uwex.co1.qualtrics.com/jfe/form/SV_a5mQ5Jgl5QLf7mZ (Only one response per IPS address allowed.)

When Caregiving Ends



Taking care of a loved one takes a lot of time and energy. Your own needs move lower on the priority list as you spend more time caring for your loved one.

You start saying no to the weekly coffee group, decrease the number of days you participate in volunteer or paid work, leave your favorite hobbies on the shelf and slow down your travel plans. As your loved one needs more and more assistance it is tempting to just drop out of everything so you can be there for the person as much as possible.

While your intentions might be good, giving up things you enjoy also has negative consequences. The stress of intense caregiving can put your physical and mental health at risk now and leave you vulnerable when your role as caregiver is over. When deciding what activities to give up to be a caregiver, don't just think about your situation now. Ask yourself, "What will I do when I am no longer needed as a caregiver?"

I have been spending a lot of time thinking about what a caregiver's life is like when caregiving ends. The death of my father left my mom with an entirely new life ahead of her. She went from having her days filled with caring for my dad to a world in which she lives alone.



For several years she put her activities on hold and put Dad's needs first. During that time, I encouraged Mom to keep doing some of those things she really loved, even if it was infrequently. At the time, my hope was to keep her healthier and happier by designating time out of the week for herself. But now I see that keeping active in those activities was important in another way, too. Finding a new routine for her life now is a little easier because she remained involved with those activities. Had she given up everything, her whole identity would be lost now.

No matter what, life after caregiving will be a transition and will be a difficult adjustment.

(Continued on page 11)

FREE In-Person Tax Preparation Service

ALL AGES AND INCOME LEVELS WELCOME

The AARP Foundation, Bayfield County Administration and the IRS are excited to announce free tax preparation. All ages and income levels welcome. Tax preparation is provided by IRS certified volunteers.

Where: Bayfield County Courthouse Complex, 117 E. 5th Street, Washburn, WI.
(Handicap and Senior Friendly Parking is available at the 6th Street Entrance)

When: Tuesdays, February 6th to April 10th, 8:30 a.m. to 5:30 p.m.

Questions: Jim at 715-779-3999

This is a walk-in site. Returns will be prepared on a first come, first serve basis. Appointments for following weeks can be given in person at the site during tax preparation hours.

The volunteers are certified to file most returns.

Documents to bring:

- a picture ID,
- Social Security cards or other official documentation (e.g. income statement for yourself and all dependents),
- All W-2's,
- All 1099's,
- All records indicating federal and state income tax paid,
- Child Care provider statements,
- Records for itemizing deductions and
- **Last year's tax return.**

If you want direct deposit of refunds or direct pay tax due,

- a check with the routing and account number will be required.

If a joint return,

- both taxpayers will be required to sign a form allowing us to e-file and verify the accuracy of their return.

Upon completion, you will receive a printed copy of the return for your records.

We can file most other returns including Homestead. If filing for Homestead Credit, please bring:

- A copy of your tax bill or an original Rent Certificate completed by your landlord with no errors or alterations.
- If you are under age 62 and have no earned income, you must provide documentation of disability. **(NEW THIS YEAR)**

All returns will be e-filed.

The following are out of our scope. Returns that we will not prepare:

- Married filing separately or
- Final divorce in 2017,
- Active Military and
- International returns;
- Part year WI residents;
- Small business with expenses exceeding \$10,000,
- Depreciation or losses;
- Rental property;
- Complicated Schedule D (Usually Day Traders),
- Foreign Income,
- Farm Income, and
- Schedule K with depreciation or deductible expenses.

Caregiver Conflict *(continued)*

Other steps to take. Sometimes these suggestions just don't seem to work. Don't lose heart. Resolving conflict among families takes time. Be patient and keep doing your best at open communication. Attending a support group by yourself or with family members can also help. Other members may share ideas that worked in similar situations, and you will have reassurance that you are not alone in your struggles! Lastly, seeking professional counseling as an individual or with family members can greatly improve the situation.

If you are dealing with conflict over family caregiving issues you may contact the **ADRC of the North at 1-866-663-3607** for resources and tips.

Jane Mahoney
Older Americans Act Consultant
Greater Wisconsin Agency on Aging Resources



Relationships matter at every age...

In fact, research continually shows that the quality of relationships with partners, family members, friends, and others is associated with better health and well-being for older adults.

For example, one large study found that lack of strong relationships increased risk of premature death from all causes by 50% — a risk comparable to smoking and higher than obesity and physical inactivity (Harvard Women's Health Watch, December, 2010)

For caregivers, family conflict can damage important, protective relationships (see article p.4). The stress of this conflict can also contribute to negative health outcomes.

The good news is that relationship skills can be learned and strengthened throughout life. These skills can help people manage stress, communicate needs, and take steps to maintain healthy relationships.

Many participants in UW-Extension's Relationships Matter Class attend in part for support in caregiving relationships. If you know someone who could use a relationship refresher, please share the flyer (right).

Relationships Matter Class

Tuesdays, 4:15-5:45 pm ■ Washburn Public Library
Six Sessions ■ April 17 - May 29 ■ For Individuals, Couples, All

Relationships help us thrive! When we're managing a busy schedule, it's easy to take relationships for granted. But research shows that our relationships impact our health, happiness — even our financial wellbeing.

Relationships Matter is an awareness and communication skills class for individuals. Through discussion and activities, participants learn how communication, stress management, problem solving and other skills can strengthen all kinds of relationships, including couple, parenting, friendships, work relationships and more. **Relationships really matter!**

Boost your resilience ■ Boost your relationships!

6 sessions ■ \$11 per person. Includes class materials, light refreshments. Features curriculum from PREP, Inc. evidence-based relationship series.

Tuesdays, 4:15-5:45 ■ Washburn Public Library ■ Starts April 17 (no class May 1)

Registration Required ■ Space is Limited. ■ Call: 715-373-6104 for registration/questions
Or Register Online <https://bayfield.uwex.edu/>



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2018 Eligibility Quick Check

Medicare Savings Programs, Extra Help and SeniorCare Level 1

SINGLE	MSP	Extra Help	SeniorCare Level 1
Income*	\$1,356	\$1,507	\$1,608
Assets	\$7,560	\$12,600	none

COUPLE	MSP	Extra Help	SeniorCare Level 1
Income*	\$1,827	\$2,030	\$2,165
Assets	\$11,340	\$25,150	none

*Income limits based on 2017 federal poverty guidelines.

Medicare Savings Plans: Covers the cost of Medicare Part B premium and possibly co-pays and deductible, depending on income. Enrollment in a Medicare Savings Program will automatically qualify you for Part D Extra Help.

Extra Help: Lowers the premium, deductible and copays for Medicare Part D plans.

SeniorCare: A Wisconsin program designed to help seniors with their prescription drug costs.
(Must be 65 or older to enroll.)



LOCAL HELP FOR PEOPLE WITH MEDICARE

Contact: Sheila Mack, Bayfield County Elder Benefit Specialist ~715-373-6144 ext. 179

This project is supported in whole or in part by grant numbers 1701WIMSH, 1701WIMAA and 1701WIMDR from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking this project with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL.

Medication and Sharps Drop Boxes in Bayfield County

Sara Wartman, BSN, RN Director / Health Officer Bayfield County Health

With support from the Security Health Plan grant and other local funding sources, Bayfield County Health Department has installed three medication drop boxes and three sharps containers throughout the county. The medication drop boxes are located at the Bayfield County Sheriff's Department, Bayfield City Hall and the Iron River Community Center. You can now dispose of old or expired medications at these locations.

Items that are accepted:

- Prescription medications
- Controlled and non-controlled medications
- Over the counter medications
- Medication samples
- Vitamins
- Medicated ointments or lotions
- Inhalers



Items that are not accepted:

- Needles* (Not allowed in Med Return Drop boxes. Only allowed in appropriate Sharps Containers)
- Liquid medications
- Thermometers
- IV bags
- Bloody or infectious waste
- Personal care products
- Empty containers
- Aerosol cans
- Business waste

A Caregiver Conference

Learning, Coping, and Surviving as a Caregiver

Thursday, April 19, 2018

8:30AM – 3:30PM

WITC– Ashland

2100 Beaser Ave., Ashland WI 54806

Conference fee: \$29 (\$9.17 for 62+)



Don't miss this exciting and educational conference for family caregivers, friend caregivers, and professional caregivers. This special day will include light breakfast and lunch, speakers and vendors. **REGISTER TODAY!** 6 CEU's AVAILABLE

Sessions include:

- Keynote Session: **Learning, Coping and Surviving as an Alzheimer's Caregiver** Presented by Martin J. Schreiber, Former Governor of Wisconsin & Family Caregiver & Author
- **Introduction to and Paying for Estate Planning and Long Term Care** Presented by Ryan J. Long, Attorney at Law, Law Office of Sturgul & Long and Carrie Linder, CSW, Manager, Aging and Disability Resource Center of the North
- **Preventing Caregiver Burnout** Presented by David Mischel, Psychiatric Nurse Practitioner, Behavioral Health Unit, Memorial Medical Center
- **Dementia or Delirium: Which One Might It Be?** Presented by Dr. Kim Ogle, Essentia Health & Memorial Medical Center
- **Maintaining Balance During Stressful Times** Presented by: Lama Tsultrim Yeshe/John Samuelson

Four Easy Ways to Register!

Catalog number: 47-520-405, Class Number: 25305

ONLINE: Register and submit your credit card payment online at courses.witc.edu

BY FAX OR PHONE: You may fax your registration to 715.682.8040. Register by PHONE at 800.243.9482, ext. 3170. Only credit card payments will be accepted by fax or phone.

IN PERSON: Our regular office hours are Monday - Thursday, 8AM–6:30PM and Friday 8AM–4:00PM. Cash checks and credit cards are accepted.

BY MAIL: Fill out the WITC registration form and mail it with your payment to: WITC-Ashland, Attn: Continuing Education 2100 Beaser Avenue



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