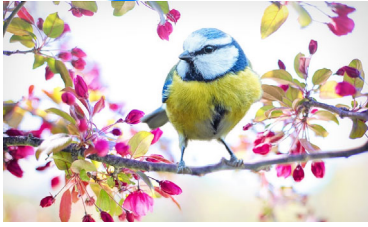




Caregiver and Family News: Living Well in our Best Years



March 2019

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Greetings,

Snow, bitter cold, rain (really?), more snow and more bitter cold. This has been a winter for the books! People either embrace what Mother Nature has delivered or they are downright upset. Conversations I've observed about this are akin to the comparison of the glass being half full or half empty. Escaping winter by moving away is not an option for many. So what else can we do? I was curious about the glass analogy and did some research. According to Margie Warrel, author, coach, leader, advocate, and mother, there are "7 strategies for becoming a glass half-full person" (see her website margiewarrell.com for more thoughtful and empowering wisdom):

1. **Set your intention**-*What is your intention for the rest of today? To be more assertive, organized, focused, tenacious, self-reliant, resourceful, determined, persistent or patient?*
2. **Perform an act of courage**-*What would you do today if you had no fear of failing or looking foolish?*
3. **Reframe a problem into an opportunity**-*What opportunities does your most pressing problem offer?*
4. **Avoid energy drainers**-*Who do I need to spend less time with? Who can I spend more time with?*
5. **Carry yourself like an optimist**-*Stand tall, smile and watch your reflection in the mirror as you move. What does how you carry yourself communicate?*
6. **Lighten up**-*If you were taking a lighthearted approach to your challenges, what would the joke be?*
7. **Exercise**-*Get outdoors; go for a short, brisk walk (or run) and note how much better you feel.*

There is always an opportunity to make the glass half full. As we grow older or manage caregiving for a loved one— maybe even while raising children, the power of optimism can help lead us to be in charge of how we embrace each day. Until next time,

Carrie Linder
Carrie Linder, CSW
Aging & Disability Services Manager

Elizabeth Lexau
Elizabeth Lexau
Extension, Family Living Educator

BenefitsCheckUp is a free service of the National Council on Aging. Many adults over 55 need help paying for prescriptions drugs, health care, utilities, and other 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 programs that may help. Visit: www.benefitscheckup.org

Feel Better – Care Better

Feel Better – Care Better is all about taking good care of yourself so you can take good care of your loved ones. As caregivers, we are less likely to give good care to our loved ones if we are feeling down. Winter is an especially hard time for many, and this quote sums it up:

Being negative only makes a difficult journey more difficult. You may have been given a cactus, but you don't have to sit on it!

We can be proactive in taking care of ourselves so we can take good care of our loved ones. As caregivers, it is essential that we find way to keep our spirits and energy level up by focusing on spiritual, mental and physical health. Let's go on a **feel better** journey so we can all **care better**.

Course Objectives:

- Understand the importance of caring for yourself in order to be able to care for your loved ones
- Try out a number of everyday "feel better" tactics to support spiritual, mental and physical health



Thursday, April 18, 2019
8:30 a.m. – 3:30 p.m.

WITC-Ashland

2100 Beaser Ave. • Ashland, WI 54806

Registration Fee: \$29 (\$8.87 for 62+)

6 CEUs available

Light breakfast and lunch included

Keynote Speaker



Kevin Stranberg is a speaker, facilitator and marketing/communications expert with over 25 years of experience in the field. His candid, straightforward approach to issues makes him a sought after speaker on a number of topics, including healthcare through the eyes of the patient and the importance of making a personal and professional plan. Kevin has served as Director of Strategy & Patient Experience for Memorial Medical Center (MMC) in Ashland and is the owner of Stranberg & Associates, a firm that works with individuals and organizations nationwide to get them on their right track.

HOW DO I REGISTER?



ONLINE
courses.witc.edu



PHONE
VISA, MasterCard, Discover



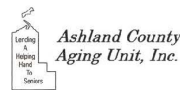
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Fake calls about your Social Security Number

Don't be Scammed! - HANG UP!



The FTC is getting *thousands* of reports about people pretending to be from the Social Security Administration (SSA) who are trying to get Social Security numbers and even money. In one version of the scam, the caller says your Social Security number has been linked to a crime. The caller then says your Social Security number is blocked and may ask you for a fee to reactivate it or get a new number. The caller will then ask you to confirm your Social Security number and even threaten that you will be *arrested* if you don't comply.

In other variations, the caller says someone used your Social Security number to apply for credit cards and you could lose benefits. Or the caller might warn you that your bank account is about to be seized, that you need to withdraw your money, and offer to help you keep it safe.

These calls are SCAMS! In 2018 consumers lost over **\$10 Million** to scams like this. Don't be next— **HANG UP!**



Here's what you need to know:

- ◇ The SSA will never call and ask for your Social Security number.
- ◇ It won't ask you to pay anything. And it won't call to threaten your benefits.
- ◇ **Don't believe your caller ID!** It might show the SSA's real phone number (1-800-772-1213), but **it's not the SSA calling**. Scammers can use tools to show any number when they call - even SSAs.
- ◇ **Never** give your Social Security number to anyone who contacts you. Don't confirm the last 4 digits. And don't give a bank account or credit card number – ever – to anybody who contacts you asking for it.
- ◇ If you're worried about a call from someone claiming to be from the Social Security Administration, **HANG UP!** Then call the **real SSA** at 1-800-772-1213.

If you've spotted a scam, you can also contact the FTC at [ftc.gov/complaint](https://www.ftc.gov/complaint).

Adapted from an article by Jayne Mullins, Elder Abuse Lead, GWAAR. (original source FTC)

Opioid Addiction: Common Myths



Myth 1: Only people addicted to other substances get addicted to opioids.

Truth: Opioids can cause physical changes in any person's body. Two

of these changes are tolerance and dependence. Tolerance is when it takes more and more opioids to get the same effect as it did before. Dependence is when the body feels withdrawal when opioid use is stopped. Just because a person has no history of addiction to other substances, he or she is still at risk of these physical changes.

Myth 2: If I have a prescription and I have been taking it for a long time, I am not at risk for an overdose.

Truth: Simply taking opioids puts you at risk for an overdose.

Other factors that increase overdose risk include:

- Age. People between the ages of 25 and 54 are at the highest risk;
- How long opioids are used;
- Taking other prescription drugs in addition to opioids; and
- Having other health conditions like depression, asthma or sleep apnea.

Myth 3: In the emergency room, opioids are the best pain reliever.

Truth: Pain is the number one reason people go to the ER. Often, patients are given opioids for pain relief. However, some recent studies have shown that over-the-counter pain medications such as ibuprofen and acetaminophen are just as effective at treating short-term pain for ER patients.



Continued on p. 5

Recognize Caregiver Burnout

Providing care for an aging or disabled loved one might be one of the hardest jobs you will ever do. Assisting with daily cares such as dressing, grooming and bathing is physically challenging. Maneuvering through the maze of medical and social services can be trying and time-consuming. Watching your loved one lose his/her independence is emotionally difficult. And the changes in your personal, social and work life as a result of caregiving may leave you feeling confused, unhappy and frustrated. These stresses can pile up on even the strongest of individuals and impact physical and mental health.

It is important to recognize when the frustrations you are feeling go beyond your ability to manage and into what is often called **caregiver burnout**. When you can identify warning signs of burnout and learn interventions to reduce stress, your caregiving tasks will be more manageable and enjoyable.

Here are some warning signs of Caregiver Burnout:

- ◆ Being on the verge of tears or crying a lot
- ◆ Feeling helpless or hopeless
- ◆ Overreacting to minor nuisances
- ◆ Feeling constantly exhausted
- ◆ Losing interest in or having decreased productivity from work
- ◆ Withdrawing from social contacts
- ◆ Increasing use of alcohol or stimulants
- ◆ Change in eating or sleeping patterns
- ◆ Inability to relax
- ◆ Scattered thinking
- ◆ Feeling increasingly resentful
- ◆ Being short-tempered with care recipient frequently
- ◆ Increasing thoughts of death



You may not always recognize signs of burnout in yourself, but those close to you probably will. Be open to friends' and families' feedback about how you are doing. Then heed the warnings to counteract burnout.



Once you have recognized that you are experiencing burnout, here are some suggestions to help cope:

- ◆ Develop a support network. Find family and friends whom you can share joys and frustrations with. Or attend a support group to receive positive feedback and coping strategies from others in similar situations.
- ◆ Consult with a professional counselor for one-on-one counseling.
- ◆ Maintain good health by exercising regularly and eating a healthy diet.
- ◆ Take regular time out for journaling, meditating or contemplation.
- ◆ Stay involved in hobbies and activities you enjoy.

When you understand and acknowledge that caregiving may leave you feeling stressed and anxious, you are better able to protect yourself against caregiver burnout. The most important thing you can do prevent burnout and be an effective caregiver is to take care of yourself!

For more information on Caregiver Burnout and other caregiver issues, contact the Aging and Disability Resource Center of the North: 1-866-663-3607.

-- *By Jane Mahoney Older Americans Act Consultant, GWAAR*



Your Medicare Coverage: Yearly Wellness Visit

By the Senior Medicare Patrol Team

Have you scheduled your Yearly Wellness Visit?

This visit is one of the preventive services and screenings covered by Medicare Part B.

The basis of this visit is to help prevent disease and disability based on your current health and risk factors.

You will be asked by your health care provider to fill out a questionnaire called a "Health Risk Assessment" as part of this visit. Reviewing this assessment with your provider will help you develop a personalized prevention plan to help you stay healthy and get the most benefit from your visit.

The visit may also include:

- A review of your medical and family history.
- Developing or updating a list of current providers and prescriptions.

- Height, weight, blood pressure, and other routine measurements.
- Detection of any cognitive impairment.
- Personalized health advice.
- A list of risk factors and treatment options for you.
- A screening schedule (like a checklist) for appropriate preventive services.
- An Advance Care Planning discussion.

*It is important to note that the Yearly Wellness Visit is **not the same** as a physical. Medicare does not cover a routine physical.*

When scheduling the appointment, please be clear that you are re-requesting the Yearly Wellness Visit so there is no confusion with billing.

If your doctor or other qualified provider accepts assignment, you will pay nothing for the Yearly Wellness Visit.

If additional tests or services are performed during the visit, they may not be covered under this preventive benefit and you may have to pay the coinsurance and the Part B deductible may apply.

If you are not sure if a test or screening your doctor recommends will be covered by Medicare, always ask your provider.

For more information about the preventive tests/screenings covered by Medicare, please visit the Medicare website (www.medicare.gov) or review the Medicare and You 2019 Handbook.

Source: <https://www.medicare.gov/coverage/yearly-wellness-visits>



Myths about Opioid Addiction (Continued from page #3)



Myth 4: Opioids are the best treatment for chronic pain.

Truth: The Centers for Disease Control and Prevention recommends using other drugs and treatments as much as

possible before turning to opioids for long-term pain relief. There is not enough research to prove that opioids are even helpful in relieving long-term pain. In fact, some studies show that common over-the-counter drugs helped reduce pain more than opioids after a year.

Myth 5: Doctors want to stop my opioids but don't care that they help my pain.

Truth: You may feel you aren't being heard or are afraid of the pain getting worse if you stop taking opioids. You may also fear withdrawal and going through it alone, or a lack of control over how your pain is treated. Talking to your doctor can help. You can discuss how reducing or stopping opioids can help relieve your pain and improve your quality of life, and what alternatives may be available to you.

By the GWAAR Legal Services Team (for reprint)

Support for Caregivers

Bayfield County

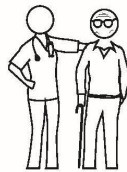
Are you caring for an adult family member, friend or neighbor? Caregivers need support too.

Support Options:

See if your loved one qualifies for a Medicaid Long-Term Care Program

Long-term Care may pay for:

- Help with daily living tasks
- Respite care
- Safety changes in the home
- Transportation
- Adult day care
- Assisted living
- Care management
- Nursing home



The person you care for must:

- Need help with at least 3 daily living tasks, such as personal care, making meals, or taking medication.
- Have a diagnosed disability, health condition, or **cognitive impairment** - This means it's hard to learn new things, concentrate, or make everyday decisions

To apply: Call the ADRC (Aging and Disability Resource Center) at **1-866-663-3607** and ask if you qualify



What is respite care?

When someone else watches your loved one to give you a short break. This support gives you time to refresh, relax or run errands.

Get help to manage care:

Call the ADRC at **1-866-663-3607**



Caring for a veteran?

The VA has a caregiver program for enrolled veterans.



Call 1-715-373-6137 and ask for the Caregiver Coordinator.

Some jobs offer support

Call your Human Resources department and ask about support for caregivers.

Local Resources:

Call the ADRC to find local help near you.

Phone: **1-866-663-3607**



They can also help you find grants for your specific condition. Turn the page to learn about 3 state grant programs to help you pay for care.



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Wisconsin
Connect to Care, Engage in Health

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Extension
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There are 3 state grant programs to help pay for this type of care:

- Respite care
- Adult day care
- Help with daily living tasks
- Caregiver help for stress and depression
- Other supplies or activities to support the caregiver
- Safety changes in the home

Ask the ADRC if there are grants for your specific condition.

1. National Family Caregiver Support Program (NFCSP)

Up to \$1,000 each year for services and support. The caregiver can live outside of Wisconsin.

To qualify, you care for someone who:

- Needs help with 2 or more daily living tasks
- Or has **cognitive impairments** - hard to learn new things, concentrate, or make everyday decisions

The person you care for is one of these:

- Aged 60+
- Has Alzheimer's or dementia
- Is a disabled adult, and you are age 55+
- Is a child under 18, and you are age 55+

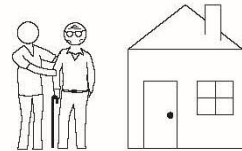
How to apply: Call the Area Agency on Aging at **1-866-663-3607**

2. Wisconsin Alzheimer's Family and Caregiver Support Program (AFSCP)

Up to \$1,500 each year for services and support to care for an adult who has dementia or Alzheimer's.

To qualify, you care for someone who:

- Has dementia or Alzheimer's and lives in a home setting
- Has an income of \$48,000 or less a year (loved one and spouse) after taxes. You can also subtract the costs related to care



How to apply: Call the Wisconsin Alzheimer's and Dementia Alliance at **1-888-308-6251**

3. Caregiver Respite Grant Program

For family caregivers who need respite care for their loved one and can't get other support.

To qualify, you care for a child or adult who:

- Has applied for other grants or Long-Term Care and was denied, or won't get services for 30 days
- Needs help with 2 or more daily activities
- Or has **cognitive impairments** - hard to learn new things, concentrate, or make everyday decisions

How to apply: Call the Respite Care Association of Wisconsin at **1-608-222-2033**

Elder Law, Estate Planning & Medicaid: Choosing an Attorney



By the GWAAR Legal Services Team (for reprint)

Elder law is a legal specialty area focused on the specific legal needs of older adults. Elder law attorneys have a variety of expertise with trust and estate planning, Medicare, Social Security, retirement, guardianships, health and long-term care planning, public benefits including Medicaid, and many other issues affecting older adults.

Not all elder law attorneys are familiar with every aspect of the law that may affect older adults. Some elder law attorneys may be well-versed in estate planning and guardianships but not know much about Medicaid law.

If you are in a Medicaid program or are likely to ever need Medicaid, especially for any type of long-term care, it is important to find an elder law attorney experienced in Medicaid law (sometimes called “Medicaid planning”). Even if this attorney focuses on drafting a will or a trust for you, it is important that the attorney is aware of and can spot potential issues with Medicaid in the future.

Issues related to Medicaid that could arise and be prevented, or that could be minimized may include:

Eligibility – For example, an estate plan with careful attention to Medicaid planning could include setting up burial trusts or other types of exempt assets that may make someone eligible for Medicaid services.

Divestment penalties – Long-term care Medicaid programs have income and asset limits to qualify. If someone gives money away or sells something for less than fair market value in order to qualify for Medicaid, that could be seen as a divestment and the Medicaid recipient would be subject to related penalties. An attorney familiar with Medicaid laws may be able to find ways to prevent this from happening or lessen its impact.

Estate Recovery – Medicaid law allows the state to recover some costs paid on behalf of a Medicaid recipient. This includes placing a lien on the person’s home and/or making a claim against their estate. An attorney familiar with Medicaid laws may be able to help with estate recovery as a potential issue.

The types of Medicaid services that may be affected by these issues include long-term care nursing home Medicaid, Medicaid recipients who are considered “institutionalized” in the hospital, and community-based waiver programs such as Family Care, IRIS, Community Options Program (COP), and others. Also, it does not matter whether you are currently a member of any of these programs, if there is even a possibility that you may need these services in the future, it is a good idea to find an attorney who is familiar with Medicaid laws.

Please note that ADRC staff and Elder Benefit Specialists do not provide estate or Medicaid planning services or advice. You will need to contact a private attorney for that. Below are some resources to help you find one, and again, if Medicaid is a concern for you, make sure to ask that attorney if they are familiar with Medicaid laws and Medicaid planning.

◆ **National Academy of Elder Law Attorneys (NAELA)** www.naela.org

NAELA is a professional association of attorneys that is dedicated to improving the quality of legal services provided to people as they age. NAELA can help locate an attorney who specializes in Elder Law issues including Medicaid planning.

◆ **State Bar of Wisconsin Lawyer Referral and Information Service (LRIS)** (800) 362-9082

<http://www.wisbar.org/forPublic/INeedALawyer/Pages/Lawyer-Referral-Request.aspx>

LRIS is a service provided by the State Bar of Wisconsin that assists prospective clients in finding an attorney to represent them given their specific legal needs. Attorneys referred through LRIS agree to charge no more than \$20.00 for the first consultation, up to 30 minutes.

Continued on p. 9



Music & MemorySM Program

Music & MemorySM is a program for people living with a range of cognitive and physical challenges. When someone you love struggles with Alzheimer's, dementia, Parkinson's or another form of cognitive or physical impairment, it can be a tremendous challenge to communicate and find ways to help him or her rediscover pleasure in the world. Personalized music can bridge that gap and enable you to reconnect with one another.

There is an increase of individuals with dementia being cared for at home, where personalized music provides important benefits to the person with dementia as well as their family caregivers. Everyone's response is unique, and your loved one's ability to benefit from personalized music will depend in part on his or her cognitive impairment.



But chances are good that she or he will find more pleasure in life once again, and that you will gain a peaceful, relaxing way to renew your relationship.

Participating in the Music & MemorySM Program:

- ◆ Provides enjoyment to people with dementia.
- ◆ Enhances engagement with family and friends, fostering a calm social environment.
- ◆ Reduces reliance on anti-psychotic and anti-anxiety medications.
- ◆ Improves staff engagement and morale.
- ◆ Reduces agitation and sundowning.
- ◆ Reduces the use of bed and chair alarms.

If you know someone with memory loss, they might benefit from the healing power of music. Our team has been trained to develop a personalized playlist that can offer the powerful benefits of music.

To learn more about MUSIC & MEMORY at home, or if you, or someone you care for, are interested in participating, contact the Aging and Disability Resource Center of the North at 1-866-663-3607.

Elder Law, Estate Planning & Medicaid : Choosing an Attorney

Continued from p. 8

Martindale-Hubbell

<http://www.martindale.com/Find-Lawyers-and-Law-Firms.aspx>

Martindale-Hubbell, in existence since 1868, operates an expansive online database of attorneys, law firms, and more. The database also includes both peer and client ratings for attorneys. Prospective clients can search for attorneys based on name, law firm affiliation, location, practice area, and more.



- ◆ **Avvo** <http://www.avvo.com/find-a-lawyer>

Avvo, founded in 2007, is another online database that includes comprehensive tools for locating attorneys and law firms as well as finding answers to a variety of legal questions. Avvo's attorney database also includes ratings and reviews of individual attorneys and allows prospective clients to search by state, city, and practice area.

- ◆ **Friends, Family, and Personal Referrals**

Friends, family, and business colleagues have often either hired attorneys themselves or know someone who has. Discussing others' personal experiences can be extremely helpful in locating the right attorney.



Creative Housing Strategies for Seniors

A facilitated discussion exploring co-housing, shared housing, housing co-ops, & the village movement



kellie.pederson@wisc.edu

715.373.6104 x1

Extension

UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

Washburn Public Library

Tuesday April 9th

1:00pm-2:30pm

An EEO/AA employer, University of Wisconsin Extension provides equal opportunities in employment and programming, including Title IX and ADA requirements. Please make requests for reasonable accommodations to ensure equal access to educational programs as early as possible preceding the scheduled program, service or activity.

GRAND RESOURCE

Help for
Grandfamilies
Impacted by
Opioids and Other
Substance Use



generations
United

Because we're stronger together

Grandparents Caring for Grandchildren

A new resource to help

Do you know someone caring for a grandchild due to the impact of substance use on the family? More than 2.6 million children are raised by grandparents, aunts, uncles, siblings, and other extended family who step forward to care when parents cannot. This important job is critical to the well-being of children but it can add another layer of stress on older adults, many of whom may be caring for aging loved ones as well.

Grand Resource is a new online and print booklet offering information and support for grandfamilies impacted by substance use disorders. It includes information on self-care, supporting children in trauma, ways to engage with birth parents and more. Access this and other information for grandfamilies at www.grandfamilies.org. (If you do not have online access and would like a print copy of this booklet, contact UW-Madison Extension, Bayfield County at 715-373-6104.)

News and Happenings from Red Cliff Elderly Program Gichiayaa'aag / Elderly Resources



Land Recovery

Property belonging to American Indians is exempt from Medicaid State Recovery. Based on the unique trust relationship between the federal government and federally recognized tribes, Section 5006 of the American Recovery and Reinvestment Act (ARRA) exempts certain Indian income, resources and property from being subject to Medicaid Estate Recovery for American Indians. State Medicaid programs are not permitted to recover any expenses from any of the following types of American Indian income, resources or property:

Property- including real property and improvements (such as land and buildings)- that is 1- held in trust, subject to federal restrictions, or otherwise under the supervision of the Secretary of the Interior; 2- located on a reservation, including any federally recognized Indian tribe's reservation, pueblo, or colony,

including former reservations in Oklahoma, Alaska Native regions established by Alaska Native Claims Settlement Act and Indian allotments on or near a reservation as designated and approved by the Bureau of Indian Affairs of the Department of the Interior; or 3- located land within the most recent boundaries of a prior federal reservation for any federally recognized tribe not described above.

Ownership interests in rents, leases, royalties, or usage rights related to natural resources (including extraction of natural resources or harvesting of timber, other plants and plant product, animals, fish and shellfish) resulting from the exercise of federally protected rights.

Ownership interests in or usage rights to items not described above that have unique religious, spiritual, traditional, or cultural significance, or rights that support subsistence or a traditional lifestyle according to applicable Tribal law or custom.



2019

WILLS CARAVAN

Brought to you by Wisconsin Judicare and Law Students from University of Wisconsin-Madison and Columbia University

Attorneys and Law Students will be at the following location to assist any tribal member who wants to draft a will, powers of attorney, and or other basic estate planning services for **FREE**.

Please call ahead to set up an appointment!

THURSDAY, MARCH 21st 2019

Red Cliff

@ Legendary Waters Conference Center

37600 Onigamiing Dr,
Bayfield, WI 54814

Appointments beginning at 9am

To set up an appointment please contact Wisconsin Judicare @ **715-842-1681** and ask to speak with Kendra about the "Wills Caravan"



Tribal Aging and Disability Services

The Red Cliff Tribal Aging & Disability Resource Specialist (ADRS) is available to help Red Cliff tribal members with a variety of services. The Tribal ADRS is part of both the Red Cliff division of Family and Human Services and the Elderly Program and serves as a liaison between tribal members and Bayfield County. Services offered by the Tribal ADRS include:

- Information and assistance
- Long term care options counseling for Medicaid waiver programs like IRIS and Family Care/ Inclusa
- Help/referral for benefits (Medicare, Medicaid, VA, etc.)
- Red Cliff durable medical equipment Loaner Closet
- Coordinating services with Judicare, Volunteers in Mission, and other service organizations

For information, contact Red Cliff's Division of Family and Human Services at 715-779-3706.

Bayfield County Extension Office
U.S. Department of Agriculture
Cooperative Extension Service
Courthouse, P.O. Box 218
Washburn, WI 54891

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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



Extension
UNIVERSITY OF WISCONSIN-MADISON
BAYFIELD COUNTY

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:
<https://bayfield.extension.wisc.edu/>

What would you like to learn...? Is there a topic about aging or family caregiving you'd like us to cover in this newsletter?

Call or email Extension Bayfield County at: (715) 373-6104, x 2;
elizabeth.lexau@wisc.edu

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