



Caregiver and Family News: **Living Well in our Best Years**



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Get the word out



Tell your friends



Talk to your family



Get vaccinated

Learn more at wecandothis.hhs.gov



Warm Summer Greetings to All!

Flowers are blooming, gardens are growing, the inland lakes are becoming warmer and yes, the mosquitos are out in full force. Everything seems to feel almost normal in a surreal way after what each of us has endured over the past year. Here we are-living life much like a new born fawn-stepping out, curious to see what the world has to offer.

As I have shared in the past, now, more than ever, seek the company of others. Take the time to get out and tighten up your friend and family relationships. Social isolation is real and has taken a significant toll on many. Check on your neighbor, make certain no one is left behind and celebrate summer and the fact that we are moving forward.

Here within the various county offices, we have stayed busy navigating how best to provide information, education, services and supports to county residents. Many changes have occurred; some programs were placed on hold; some were adapted to ensure the safety and wellbeing of those most vulnerable.

We are pleased to have an opportunity to send this newsletter to all Bayfield County homeowners. This opportunity has been made available, in part, through a COVID-19 Vaccination Community Outreach Grant from the Wisconsin Department of Health Services: Bureau of Aging and Disability Resources. It includes information on vaccines, ideas to help one transition and begin to move forward after being vaccinated, and many other informational items.

Sincerest regards,

Carrie Linder

Carrie Linder, CSW
Aging & Disability Services Manager



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Find us on Facebook!

Search in Facebook for

Aging and Disability Center of the North - Bayfield County

Or enter in your internet browser:

<https://tinyurl.com/ADRCBayfield>

Are YOU a Caregiver?

What do you think of when you hear the word caregiver? Do you picture someone who spends their day providing hands-on care for someone? If so, you are not alone. It's common for people to think of a caregiver as someone who lives with a loved one and assists them with daily activities such as dressing, grooming, walking, and meals. But caregiving includes much more than those hands-on tasks.

Caregiving also includes helping someone with a wide assortment of tasks that enable them to live more independently in the community. Look around and you will notice people assisting an older friend or relative by taking them grocery shopping, picking up medication, accompanying



them to appointments, and helping with yard care. These helpers are also considered caregivers, even if they don't live with the person or provide support every

day. The tasks they help with, no matter how big or small, are enabling people to continue to live in their homes.

There are thousands of people who are playing a vital role in maintaining the independence of an older person, but don't realize it or don't consider their work as very important. They certainly would not call themselves a caregiver. Are you one of them? Read on to find out.

Are you a son, daughter, neighbor, relative, or friend who:

- Arranges medical appointments and provides transportation, too?
- Prepares meals to ensure nutritious food is available?
- Helps pay bills and/or balance the checkbook?
- Helps with cleaning and/or laundry?
- Assists with weekly grocery shopping?

- Sets up medication?
- Receives frequent phone calls with requests for help?
- Feels the need to regularly "check-up" on your parent/loved one to be sure they are okay?

Are you a spouse who:

- Has taken on duties that used to be done by your spouse? (cooking, cleaning, laundry, car maintenance, bookkeeping, bill paying, etc.)
- Needs to accompany your spouse to places he/she used to go alone?
- Is assisting with daily living tasks like dressing, grooming, and bathing?
- Ensures medications are taken properly?
- Makes medical decisions for your spouse?
- Feels unable to leave your spouse home alone?

If you answered "yes" to any of these, then you are a caregiver!

You may think that these tasks are just things that you do for the people you love. While that is true, don't downplay the importance of your assistance in these areas. Without your help, the older person may not be able to continue to live in their own home. The "little" things that you do are crucial to the independence of your loved one.



Identifying yourself as a caregiver is important because it opens the door to many supports and resources that can benefit the person you are caring for as well as yourself. We know that when caregivers are supported, they can provide care more effectively, more safely, and for a longer period which is a benefit to everyone. If you are a caregiver, please call the Aging and Disability Resource Center of the North at 1-866-663-3607 to learn about supports and resources that can help you help the ones you love.

*Jane Mahoney, Caregiver Support Specialist
Greater Wisconsin Agency on Aging Resources*



New Classes Being Offered!

EXTENSION HELPS OLDER ADULTS MASTER AGING

Consider joining the fun and innovative upcoming Aging Mastery Program® (AMP)! AMP empowers participants to embrace their gift of longevity by spending more time each day doing things that are good for themselves and for others. The program encourages mastery—developing sustainable behaviors across many dimensions that lead to improved health, stronger economic security, enhanced well-being, and increased societal participation.

Using the program developed by the National Council on Aging (NCOA), educators from the UW-Madison Division of Extension will be offering this ten-session health and wellness program to older adults to help them build their own playbook for aging well.

Class topics include:

- Navigating Longer Lives
- Exercise
- Sleep
- Healthy Eating & Hydration
- Financial Fitness
- Medication Management
- Advance Planning
- Healthy Relationships
- Falls Prevention
- Community Engagement

Aging well means caring for the whole you. Join us online for our upcoming, free Aging Mastery classes.



The ten-class series will be held over five weeks. Choose one of the following class options:

New Dates!

Mondays & Wednesdays, August 2nd - September 1st, 2:00pm-3:00pm

Mondays & Wednesdays, September 27th - October 27th, 11:00am-Noon

You can attend these **FREE** classes from the comfort of your home or wherever you are, anywhere in the state, as the class will be offered via Zoom, and participants will be able to connect via computer or dial in by phone. Registration: <https://go.wisc.edu/wiamp>

For more information or for assistance with registration, contact:

Tracy Henegar: Tracy.Henegar@wisc.edu, 715-395-1426 - Douglas & Bayfield Counties

Amanda Kostman: Amanda.Kostman@wisc.edu, 262-741-4961 - Walworth County

Amanda Griswold: Amanda.Griswold@wisc.edu, 608-326-0223 - Crawford County

Check Your Credit Report

Mary Johnson, Financial Outreach Specialist—Extension Bayfield County

UW-Madison Division of Extension: Check your free credit report for signs of fraud and identity theft

During the past year in Wisconsin, complaints to the Federal Trade Commission went from several hundred a month to a peak of 56,000

complaints in March 2021. The top complaint involved fraud, most often related to online shopping, followed by complaints about credit bureaus and financial services. Identity theft



was the third most common complaint in Wisconsin.

Reports of fraud have increased as scammers use the pandemic to come up with new ways to trick people into sharing their financial information. Covid-19 related fraud includes claiming unemployment benefits using someone else's work history, pretending to be a virus contact tracer, claiming to conduct a vaccine survey, and selling unproven remedies to the coronavirus. These pandemic-related scams are in addition to already existing scams, such as threatening someone with arrest by saying they owe taxes or demanding payment on an overdue loan through a wire transfer or paying the scammer using a gift card.

"Keep in mind that government programs will never call, text, or email you asking for your personal data, bank account information, or credit card number," says Mary Johnson, Bayfield County Extension Financial Outreach Specialist. "Even with the previous Economic

Impact Payments, the IRS put security measures in place on their website for individuals to share their direct deposit information for payments."

Monitoring your own credit report is one way to keep an eye out for signs of fraud or identity theft. Because of the pandemic, consumers can currently order a free weekly credit report online through April 20, 2022. You can request the weekly reports from AnnualCreditReport.com—one each from the three credit bureaus: Equifax, Experian, and TransUnion. While the free weekly credit reports are only available online, consumers can also order free annual credit reports through the mail using the official request form found online or by phone toll free at 877-322-8228.

The "Check Your Free Credit Report: 2/2, 6/6, 10/10" campaign



from the University of Wisconsin-Madison Division of Extension wants to make it easier to remember to order those free credit reports. Anyone can sign up to receive an email reminder from Extension three times a year—on 2/2, 6/6, and 10/10—at finances.extension.wisc.edu/programs/check-your-free-credit-report-campaign/.

(Continued on page 5)

Check Your Credit Report (continued from page 6)

Mary Johnson, Financial Outreach Specialist—Extension Bayfield County

Reviewing your credit report

There are key pieces of information to pay attention to when reviewing a credit report for signs of fraud:

- **Personal information** – This may include names or nicknames you've used, current and previous home addresses, and a current employer. Signs of fraud could include addresses you don't recognize or an employer you've never worked for.

- **Open credit accounts** – Make sure you recognize all of the credit accounts that are open under your name.

If there are accounts you

don't recognize, this

could be a sign that

someone has opened a

credit card, utility, or loan using your name.



Medical bills you don't recognize could be a sign of medical identity theft where

someone uses your personal information to access healthcare and avoid paying the bill. Also, check if the current account balance matches your records to make sure there are no unauthorized charges on your account.

- **Inquiries** – Regular or hard inquiries mean that a creditor has reviewed your report after you applied for new credit.

A sign of fraud could be hard inquiries listed on your credit report if you have not applied for new credit in the past two years.

Account review or soft inquiries show up on your credit report when you order a copy of your own report or if a creditor has recently sent you an offer to apply for a new account.

Protecting your credit

Sometimes wrong information may appear on a report from one credit bureau or on reports from all three bureaus.

If you find an error or unknown accounts on your credit report, start by contacting the credit bureau who supplied the report. Ask to have the information corrected or removed. If you think you have been a victim of identity theft, file a report with the Federal Trade Commission online at <https://reportfraud.ftc.gov/>.



If you do run into challenges with your credit report or correcting information on your report, anyone can submit a consumer complaint to the CFPB on their website: <https://www.consumerfinance.gov/complaint/>

In addition to email reminders and links to credit resources, Extension provides information for ordering, reading, and understanding your free credit reports at <https://finances.extension.wisc.edu/>.

You can also find out how to place a free credit freeze or fraud alert on your credit reports and whether that's the right decision for you.

For more information on credit reports, contact Mary Johnson, Financial Outreach Specialist of the University of Wisconsin-Madison Division of Extension Bayfield County at 715-373-3294 or majohnson45@wisc.edu or go to our website at: <https://bayfield.extension.wisc.edu/>



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COVID-19 Vaccine Appointment Help

Need help getting your Covid-19 Vaccine? Here is a helpful resource available in our community. Matt Filipek is the call center representative and is based in Ashland.

Phone: 715-201-2394 Email: MFilipek@nwwb.com

Phones and email are monitored Monday– Thursday, 9 am–3 pm.

Need help signing up for your COVID-19 Vaccine?

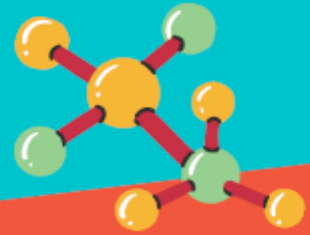


NORTHWEST
Wisconsin Area Health Education Center

Northwest Wisconsin Workforce Investment Board is an equal opportunity employer and service provider. If you have a disability and need assistance with this information, please call us through Wisconsin Relay Service (711-1111) or at 800-942-3529. To request information in an alternate format, including language assistance or translation of the information, please contact us at (715) 683-7225.

How can we help?

- Get help setting up an appointment
- Learn whether you are eligible for a vaccine and if not when you can expect to be eligible
- Find out which vaccines are available in your area
- Find your closest vaccination distribution center
- Get county specific Information and resources



Contact us today!

Matthew Filipek
COVID-19 Call Center
Representative

Phone: (715) 201-2394

Email: MFilipek@nwwb.com

Phones and email will be monitored
Monday - Thursday from 9am - 3pm



ADRC of the North

- Are you an older adult or a person with a disability?
- Do you need help getting your COVID-19 vaccine?
- Call the Aging and Disability Resource of the North to explore your options.



1-800-663-3607



Give COVID your best shot.

GET THE WORD OUT! Learn about how to talk to your friends and family about getting vaccinated at:

<http://wecandothis.hhs.gov>. #WeCanDoThis

Local vaccine providers listed <https://coronavirus-response-bayfieldgis.hub.arcgis.com/>

COVID-19 Vaccinations

Authorized and Recommended Vaccines

The best COVID-19 vaccine is the first one that is available to you. Do not wait for a specific brand.

All currently authorized and recommended COVID-19 vaccines:

- ◇ are safe,
- ◇ are effective, and
- ◇ reduce your risk of severe illness.

It typically takes two weeks after you are fully vaccinated for the body to build protection (immunity) against the virus that causes COVID-19.

The CDC does not recommend one vaccine over another.

Vaccine Brand Name	Who Can Get this Vaccine ^[1]	How Many Shots You Will Need	When Are You Fully Vaccinated?
Pfizer-BioNTech	People 12 years and older	2 shots Given 3 weeks (21 days) apart ^[2]	2 weeks after your second shot
Moderna	People 18 years and older	2 shots Given 4 weeks (28 days) apart ^[2]	2 weeks after your second shot
Johnson & Johnson's Janssen	People 18 years and older	1 shot	2 weeks after your shot

What are the possible side effects of a COVID-19 vaccine?

A COVID-19 vaccine can cause mild side effects after the first or second dose, including:

- ◇ Pain, redness or swelling where the shot was given
- ◇ Fatigue
- ◇ Fever
- ◇ Headache
- ◇ Muscle pain
- ◇ Chills
- ◇ Joint pain
- ◇ Nausea and vomiting
- ◇ Feeling unwell
- ◇ Swollen lymph nodes

Benefits of Getting Vaccinated:

The COVID-19 vaccination will help keep you from getting COVID-19.

Getting vaccinated yourself may also protect people around you, particularly people at increased risk for severe illness from COVID-19. Once you are fully vaccinated, you can start doing more.

COVID-19 vaccination is a safer way to help build protection.

COVID-19 vaccination will be an important tool to help stop the pandemic.

COVID-19 vaccines are safe and effective.

None of the COVID-19 vaccines can make you sick with COVID-19.

The Bottom Line

Getting vaccinated against COVID-19 and following CDC's recommendations to protect yourself and others will offer the best protection from COVID-19.



TAP

Transportation Assistance Program



Riders and Drivers—Let's Get Rolling Again!

What is TAP? The Transportation Assistance Program is also known as the Volunteer Driver Program. TAP uses vetted volunteer drivers to provide non-emergency, door-to-door transportation. All trips are provided using the volunteer's personal vehicle. When possible, an attempt will be made to coordinate transportation requests with other existing public transportation resources.

This service was suspended since the beginning of COVID-19 pandemic. It is opening back up to provide transportation to adults 60 and older and people with cognitive or physical disabilities who have no other means of transportation. ***We Care That You Get There!***

Rider Eligibility



- Resident of Bayfield County
- 60 years of age or older
- Individuals with cognitive or physical disabilities
- Transportation is not available through Medicaid, a Medicaid funded program, or any other resource
- Flexible with pick up times
- Can ambulate independently or by using a cane or walker or provide an escort to assist.
- Has voicemail or a working answering machine that is checked frequently
- Lacks access to regular transportation

Cost

There is a co-payment for each trip.

0 to 50 miles	\$5.00
51-100 miles	\$10.00
Over 100 miles	\$10.00 + ½ IRS rate per mile

To Register as a Rider

All Riders must register for the TAP.

Call 715-373-3397 and leave your name, address and phone number to request a Rider Information Form. Forms can be completed by phone, in-person, or by mail. Once registered and approved for the program, riders may begin to request transportation.

Volunteer Drivers

Often times, people don't appreciate the freedom driving a car gives them until they lose it. Volunteer drivers help make life a little easier for many county residents. It also gives the drivers a sense of pride knowing they are helping out their neighbors in a time of need.

Scheduling

- All trips are pre-scheduled and pre-approved by TAP staff
- Transportation is provided using the volunteer's personal vehicle.
- Drivers choose their own availability – whether it's 2 days/week or 2 days/month.
 - We are grateful for any time you have to offer.
- Drivers are never obligated to accept a request to provide transportation.

Reimbursements

- Volunteer drivers are reimbursed for mileage at the current IRS rate.
- Tips are not accepted.

How to Become a Volunteer Driver

Call 715-373-6144 and explain that you are interested in becoming a volunteer driver. We will send you a packet and help answer any questions you may have.



Need Help with Medicare Costs?

If you have Medicare and you're facing challenges with paying for health care, you may be eligible for programs that can help you save money on medical and drug costs.



People with limited income and resources may qualify for Medicaid—a joint federal and state program that helps with medical costs.

Even if you don't qualify for Medicaid, Medicare Savings Programs may be able to help you pay your Medicare premiums and other costs.

If your income is \$1,449 or less for an individual, or \$1,959 for a couple, and your resources are under \$7,970 for an individual or \$11,960 for a couple, you may already be eligible for one of these programs.

If you qualify for Medicaid or one of the Medicare Savings Programs, you'll automatically get *Extra Help* paying for your prescription drugs. *Extra Help* is a Medicare program that helps people with limited income and resources pay for Medicare prescription drug costs such as: premiums, deductibles and coinsurance.

If you don't automatically qualify for *Extra Help*, you may still be eligible if your income is \$1,610 or less for an individual, or \$2,177 for a couple,

and your resources are under \$13,290 for an individual and \$26,520 for a couple. You can apply online for *Extra Help* with Social Security Administration at www.ssa.gov or by calling: **1-800-772-1213** (TTY **1-800-325-0778**).

Another program that can help with your prescription drug costs is *SeniorCare*, Wisconsin's prescription drug assistance program. This program is available to Wisconsin residents who are 65 years of age or older and are a U.S. citizen or have qualifying immigrant status.

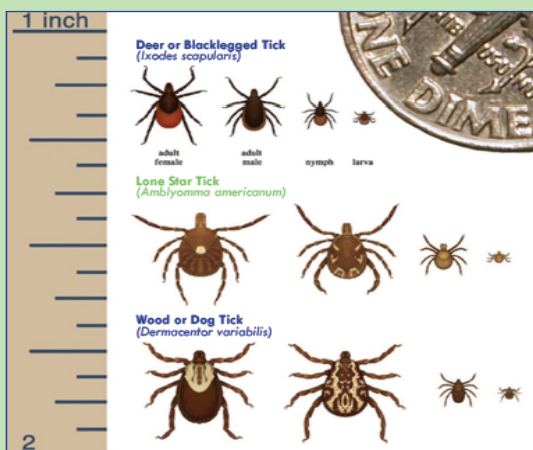
Your annual income determines your level of coverage in this program. For more information or to access an application online, go to: www.dhs.wisconsin.gov/seniorcare or call: **1-800-657-2038**.

It's important to call or fill out an application if you think you could qualify for savings, even if your income or resources are higher than the amounts listed above. These amounts change yearly, and you may be eligible for another savings program depending on your situation.

To find out if you're eligible for savings through one of these programs or any other benefits, contact Marianne Johnson, Elder Benefits Specialist with the Aging and Disability Resource Center of the North- Bayfield County Branch at 1-866-663-3607 or

Marianne.Johnson@bayfieldcounty.wi.gov

WISCONSIN TICKS



Images courtesy of the CDC.

WI Dept of Public Health-
TICK SAFETY GUIDE:
<https://www.dhs.wisconsin.gov/publications/p01434.pdf>

Deer or blacklegged ticks can spread Lyme disease, babesiosis, anaplasmosis, certain species of ehrlichiosis, and Powassan virus. These ticks are found throughout Wisconsin.

Lone Star ticks can spread ehrlichiosis. These ticks are less common in Wisconsin. The females have a white dot on their back.

Wood or dog ticks can spread Rocky Mountain spotted fever and tularemia. These ticks are common throughout Wisconsin, but very rarely spread disease in our state.

TICK BITES CAN MAKE YOU SICK

- Symptoms of illnesses spread by ticks can range from mild to severe. They can include fever, chills, sweats, rash, muscle aches, joint pain, headache, fatigue, nausea, and vomiting.
- It is important to treat illnesses spread by ticks early.

Talk to your doctor if you have any of the symptoms above within 30 days of a possible tick bite.

DECISION WORKSHEET

MOVING FORWARD DURING COVID-19



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The COVID-19 pandemic led to months of “Stay at Home” orders across the country closing businesses, places of worship, daycares, and encouraging people to stay at home to avoid the spread of the virus. Until most people are protected by vaccinations and health officials tell us we can relax our safety measures, **it is important to continue being cautious** with our behaviors and interactions.¹ How do you decide how or when to return to these places or who to start engaging with in-person? This worksheet will help walk you through the decision-making process by helping you weigh out your own risks and benefits.

1 SITUATION

What are you trying to decide?

Who is involved? How many households?

2 LOCAL CONTEXT

Find your **local COVID-19 activity level** from the WI Dept. of Health Services.²

➤ Circle the burden (cases per 100,000 population):

0-50 50-100 100-500 500-1,000 1,000-2,000

➤ Circle the trend: Shrinking | Holding steady | Growing

➤ Circle the activity level: Low | Moderate | Moderately high | High

Have there been recent outbreaks or surges?

Consider outbreaks in the communities of all the households involved. Yes No Unsure

Have there been high-risk events (e.g., large gatherings) in your area?

Yes No Unsure

How do you feel about the local risk overall? Consider all the households involved if you don't all live in the same area.

1 2 3 4 5
low risk high risk

3 POTENTIAL RISK

Does anyone involved have a **higher risk** of serious illness, or interact with someone at high risk?³ For example, older adults and people with chronic health conditions or poor immune systems, or who take medications that affect their immune system, have higher risk.

Yes No Unsure

Does your family have a plan in case someone gets sick? The Centers for Disease Control and Prevention (CDC) has useful **information about making a plan**.⁴

Yes No Unsure

Does anyone involved have higher daily risk exposures? Activities are lower risk when they are short, infrequent, outdoors and involve fewer people. Safety measures such as wearing masks and physical distancing (staying 6+ feet apart) also help lower risks. Think about work/school, shopping, leisure outings, and other activities. Talk to others involved about their daily activities as well.



School	Yes	No	Unsure
Work	Yes	No	Unsure
Shopping	Yes	No	Unsure
Leisure	Yes	No	Unsure
Other	Yes	No	Unsure



3 POTENTIAL RISK CONT.

What safety measures are reasonable for me, my family, and/or others involved? *These are important* until the spread of the virus is very low, even if you've been vaccinated!¹ Check the applicable box(es).

<input type="checkbox"/> Physical distancing (6+ feet apart)	<input type="checkbox"/> Washing hands	How do you feel about the personal risk overall?				
<input type="checkbox"/> Staying outdoors	<input type="checkbox"/> Limit other interactions before and/or after	1	2	3	4	5
<input type="checkbox"/> Wearing masks	Other (list below)	low risk		high risk		
<input type="checkbox"/> No shared food/toys						

4 POTENTIAL BENEFITS

What are the possible benefits for everyone involved? Consider physical, emotional, mental, social or spiritual needs.

What are the consequences of not meeting the needs listed above?

Is it possible to meet the above needs in other ways (e.g., by phone or videoconference)?

How long is the current situation sustainable without a change? Could you go on as you are for 3 months? 6 months? One year?

How do you feel about the potential benefits overall?

1	2	3	4	5
low benefit		high benefit		

5 MOVING FORWARD SAFELY

Look again at the potential risks and benefits. How do you feel about the balance? Circle one:

Benefits
outweigh
risks

Risks
outweigh
benefits

How have you decided to move forward?

ADDITIONAL RESOURCES

For more guidance on what to consider and how to plan to move forward, use these resources:

- For family caregivers considering respite care, visit the COVID-19 Respite and Caregiver Resources website:
<https://archrespite.org/Covid-19-Respite-Resources>
- For anyone trying to decide how to move forward, visit the Decision Tool from the Wisconsin Department of Health Services:
<https://www.dhs.wisconsin.gov/covid-19/decision.htm>

If you think you may have been exposed to the virus that causes COVID-19, you can find more information about getting at test from the Wisconsin Department of Health Services (<https://www.dhs.wisconsin.gov/covid-19/testing.htm>).

REFERENCE LINKS

- <https://www.dhs.wisconsin.gov/covid-19/vaccine-faq.htm>
- <https://www.dhs.wisconsin.gov/covid-19/local.htm>
- <https://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html>
- <https://www.cdc.gov/coronavirus/2019-ncov/daily-life-coping/at-home.html>

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Change Service Requested

This mailing was made possible in part by funding from: COVID-19 Vaccination Community Outreach Grant



The Aging and Disability Resource Center of the North (ADRC-N) is open Monday-Friday, 8:00 am to 4:00 pm
Please call the number above to speak with an Information and Assistance Specialist regarding question about resources, services, and benefits. The ADRC-N serves adults age 60 and older, and adults with disabilities ages 18-59. Website: www.adrc-n-wi.org

This newsletter and past issues are also available on the Extension Bayfield County website at:

<https://bayfield.extension.wisc.edu/family-living/aging-and-caregiving/>

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

If so, please contact:

- ◆ Tracy Henegar at 715-395-1426 or tracy.henegar@wisc.edu for aging and family caregiving topics
- ◆ Mary Johnson at 715-373-3294 or majohnson45@wisc.edu for financial topics



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