# CAREGIVER AND FAMILY NEWS ~ Summer 2022



Greetings,

By the time this newsletter is completed and sent out to everyone, Independence Day will have passed. When thinking about that holiday and what to write about, I reviewed the Declaration of Independence to see what else it portrayed, other than announcing the independence of the 13 colonies that represents the United States.

There are 5 sections comprising the introduction, preamble, section one and two, and the conclusion. The intro states that independence is both inevitable and necessary; the preamble points out that Great Britain did not treat the colonies well; the first section provided evidence of this and the second section explains that the concerns were ignored; the conclusion ends that the colonies have the right to be free due to be treated unjustly. I began thinking of what this independence means beyond the birth of our country. The declaration has influenced many unjust acts toward others, including slavery, women's rights, civil rights, and LGBTQ+ rights. Another injustice that is gaining more attention is

ageism; it is one of the last acceptable prejudices.

We are in denial of our own aging. "We" are not going to be like "them". In general, we are led to believe that ageism is not a prejudice but a matter of fact. Aging is a process and we all will go through it. It is important to embrace this fact rather than deny it, as it affects our overall health and wellbeing. In fact, research by Levy et al shows that older adults with negative attitudes about aging may live 7.5 years less than those with positive attitudes. (Levy BR et al. *Longevity increased* by *positive self-perceptions* of *aging*. *Journal* of *Personality* and *Social Psychology* 2002 *83*(2):261-270).

So, what do we do? I recently purchased a T-shirt that says "Shine On", which I thought was perfect for so many ways; combatting ageism was not one of them. We all need to shine on and shine bright, no matter our age, ability, or status. Focus on who you are, not who you want, need, or should become.

Keeping all of this in mind, our service delivery system continues to shine, too. Throughout this edition, you will see many offerings in which to participate. Perhaps something will help you shine a bit brighter, too.

Until next time, be well.

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Carrie Linder, CSW, Aging & Disability Services Manager

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#### **Safeguarding and Disposing of Prescription Drugs**

Did you know that on average, people over age 65 take 4 prescription drugs a day? When used as intended, prescription drugs can help people manage a variety of diseases and chronic conditions, such as pain, diabetes, and depression.

However, unused, expired or easily accessible drugs have the potential to be misused or abused by others, especially teen-agers. Proper storage and disposal of outdated or unused prescription medications is critical to reducing abuse or accidental poisoning of pets and young children.

The summer season may mean extra visitors in your home or more care of grandchildren off from



school. Is your medication secure? Do a safety assessment in your home. Gather up any unused or expired

medication and get it ready for disposal. Check to see if you have any medications that have the potential to be abused (opioid pain medications, tranquillizers, stimulants or depressants). Do you have a secure place to store it?

Bayfield County is offering several ways to help. We will be offering medication take-back times at the senior meal sites (see schedule). Personnel from the Bayfield County Sheriff's Office will be on hand to collect unused medications. Please only bring in medications, not medical waste, such as used needles, IV bags or bloody or infectious waste products.

Also, in partnership with the Bayfield County Public Health Department, medication safes, which are locked boxes to store medication, will be offered to those who need it. Other helpful items include postage-paid envelopes to send medications in to be destroyed and do-it-yourself drug neutralizing kits for smaller batches of medications. Materials are free and every family will be offered send-back

#### Medication Take-Back Schedule at Senior Meal Sites \*

Anyone in the community is welcome to drop off medications.

Place	Date	Time	
Barnes Town Hall	Thursday, July 21	11:30 – 12:30	
Cornucopia Bell Town Hall	Tuesday, July 19	11:30 – 12:30	
Iron River Community Center	Thursday, July 14	11:30 – 1:00	
Port Wing First Lutheran Church	Wednesday, July 20	11:30 – 12:30	
Washburn St. Louis School Gym	Friday, July 22	11:30 – 12:30	
*Seniors 60 and over are welcome to join us for lunch			

at the site by calling 715-373-3396 to reserve a meal 2 days before the event.

envelopes and one medication neutralizing kit (while supplies last). Call 715-373-3353 if you would like a locked medication box.

In addition, there are several drug drop box locations around Bayfield County. Medications can be dropped off at the following sites:

- Bayfield County Sheriff's Department 615 Second Ave. East, Washburn, access 24/7
- Bayfield City Hall 125 S. 1<sup>st</sup> Street, Bayfield, Monday – Friday, 8:00 am-4:00 pm
- Iron River Community Center 82775 E. Mill Street, Monday-Thursday, 9:00 am-2:00 pm
- Red Cliff Community Health Center 36745 Aiken Road, Bayfield, Monday-Friday 8:00 am- 4:30 pm.

Call the Aging and Disability Resource Center of the North at 866-663-3607 for additional locations in Ashland, Iron, Price and Sawyer Counties.

#### Free Join us from the comfort of your home



Limited exercise equipment available for participant use UW-MADISON EXTENSION

# **StrongBodies**

**STRONGBODIES** 

# Lifting Wisconsin to Better Health Virtual Strength Training Class

#### Reduced risk for chronic disease: Diabetes

High Blood Pressure

#### Increased:

- Strength
- Muscle mass

- **Benefits of Strength Training:** 
  - Heart Disease
  - Osteoporosis
- Arthritis
- Some Cancers
- Bone density
- Ability for daily physical activity

Contact your local FoodWIse Program for more information on the next classes, to sign up, or any other questions Julie: 715-395-1427, julie.montgomery@wisc.edu - Douglas County

Stephanie: 715-682-7017, stephanie.bakker@wisc.edu - Ashland, Bayfield, Iron County

Offered as a free service by UW-Madison, Division of Extension, FoodWIse -Ashland, Bayfield, Douglas & Iron Counties

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## Aging Mastery Program<sup>®</sup>

National Council on Aging

# oin the adventure!

nco



#### Inclusa, in partnership with ARDC of the North & UW Madison Extension will be hosting the Aging Mastery Program® (AMP) in your area soon!



uild your own personal playbook for aging well. This fun, innovative program empowers you to take key steps to improve your well-being, add stability to your life, and strengthen ties to your community. Feel better today and stay healthy for your future. We are committed to supporting lives well lived in communities across Wisconsin!

#### Register Today - Limited Spots Available!

WHAT: Aging Mastery Program® 12-Week Workshop WHEN: July 13 – September 28, 2022 TIME: Wednesdays, 9:00 am – 11:30 am WHERE: Northern Great Lakes Visitor Center, Ashland, WI OR Online via Zoom

#### REGISTER BY

AMP Registration Form or RSVP Heidi Ungrodt (715-682-7017) heidi.ungrodt@wisc.edu



Contact us if you need help getting to and from the Visitors Center!

#### **Online Medicare 101 Presentations**

The Bayfield County Elder Benefits Specialist, Marianne Johnson, will be offering "Medicare 101" presentations for those Bayfield County residents who are approaching age 65 or who will soon be on Medicare. Please register as soon as possible in advance, as there are written materials that will be helpful to reference during the presentation. The materials will need to be mailed to, or printed off by the attendee. There is no charge for the presentations.

To register Call Marianne at 1-866-663-3607 or email at <u>marianne.johnson@bayfieldcounty.wi.gov</u>

#### **Local Experts Present**

Navigating Longer Lives

((INCLUSA

- Caregiver Perspectives; Assessing Needs
- Exercise and You
- Sleep
- Healthy Eating and Hydration
- Financial Fitness
- Medication Management
- Advance Planning
- Healthy Relationships
- Falls Prevention
- Community Engagement
- Caregiver Playbook: Planning Connecting, and Doing

#### Offered FREE of Charge

Click here for more program information.

### Medicare 101 Presentations 2022 Dates and Times:



#### **Join Us Alzheimer's and Dementia Caregiver Support Group** Build a support system with people who understand. Alzheimer's Association support groups, conducted by trained facilitators, are a safe place for anyone caring for a family member or friend with Alzheimer's disease or other dementia to: • Develop a support system. Exchange practical information on challenges and possible solution Talk through issues and ways of coping. Share feelings, needs and concerns. Learn about community resources. Last Thursday monthly 1:00 PM - 2:30pm **Evelyn Goldberg Briggs Memorial Library** 68235 South Main St. el lect. Vulner Iron River, WI thend NJURY **RSVP** by calling Ellie at (715) 682-7004 ext. 153 Observe Pau or email ellie.webb@co.ashland.wi.us ens This support group is offered in partnership between the Alzheimer's Association Wisconsin chapter and the Aging and Disability Resource Center of the North alzheimer's $\Omega S$ association www.alz.org/wi 24/7 Helpline 800.272.3900 Hablamos Español 414.431.8811 Wisconsin Chapter Memory Café at **CORE Community Resources** Memory Café is a place for fellowship for people living with memory loss, Alzheimer's and other related dementias, and their care partners! Come and enjoy social interaction with others going through similar experiences: to laugh, to learn, and to create community. Second Monday of each month 10:00-11:30 AM 257 Manypenny Ave. Bayfield 715-779-3457 Call to RSVP & for more information.

#### What You Need To Know About Romance Scams

https://consumer.ftc.gov/articles/what-you-need-know-about-romance-scams#lies



Millions of people turn to online dating apps or social networking sites to meet someone. But instead of finding romance, many find a scammer trying to trick them into sending money. Read about the stories romance scammers make up and learn the #1 tip for avoiding a romance scam. Romance scams reached a record <u>\$304</u> <u>million in losses</u> reported to the FTC in 2020. That's up about 50% from 2019.

Romance scammers create fake profiles on dating sites and apps, or contact their targets through popular social media sites like Instagram, Facebook, or Google Hangouts. The scammers strike up a relationship with their targets to build their trust, sometimes talking or chatting several times a day. Then, they make up a story and ask for money.

#### The Lies Romance Scammers Tell

They'll often say they're living or traveling outside of the United States. We've heard about scammers who say they are:

- working on an oil rig
- in the military
- a doctor with an international organization

We've heard about romance scammers asking their targets for money to:

- pay for a plane ticket or other travel expenses
- pay for surgery or other medical expenses
- pay customs fees to retrieve something
- pay off gambling debts
- pay for a visa or other official travel documents

#### Scammers ask people to pay:

by <u>wiring money</u> with <u>reload cards</u> like MoneyPak or <u>gift cards</u> from vendors like Amazon, Google Play, iTunes, or Steam.

Scammers ask you to pay by wiring money, with reload cards, or with gift cards because they can get cash quickly and remain anonymous. They also know the transactions are almost impossible to reverse.



Scammers know millions of people use online dating sites. They are there, too, hiding behind fake profiles.

#### How To Avoid Losing Money to a Romance Scammer

Here's the bottom line: **Never send money or gifts to a sweetheart you haven't met in person.** 

#### If you suspect a romance scam

- Stop communicating with the person immediately.
- Talk to someone you trust, and pay attention if your friends or family say they're concerned about your new love interest.
- Do a search for the type of job the person has to see if other people have heard similar stories. For example, you could do a search for "oil rig scammer" or "US Army scammer."
- You can also browse the comments on our blog posts about romance scams to hear other people's stories:
- Do a reverse image search of the person' profile picture to see if it's associated with another name or with details that don't match up – those are signs of a scam.

#### How To Report a Romance Scam

#### If you paid a romance scammer with a gift card, <u>contact the company that issued the card right</u> <u>away</u>. Tell them you paid a scammer with the gift card and ask if they can refund your money.

**If you think it's a scam**, report it to the FTC at <u>ReportFraud.ftc.gov</u>. Notify the website or app where you met the scammer, too.

Learn more at ftc.gov/imposters and aba.com/engagement







Yes, you are reading this right...by showing up for this 2-Part workshop and completing the paperwork, you are giving a gift to your family and friends by spelling out exactly what your health care and financial wishes are, if for some reason you become unable to think or communicate for yourself.

#### EVERYONE needs their advance directives, not just older adults!

Part I:We will define and describe advanced directives and provide you with a plan to<br/>start thinking about the questions you need to consider.

Part II:We will come back together and review your completed paperwork. You can<br/>receive education and support as needed. We will take time for discussion,<br/>questions, and have a notary on site to make the paperwork official.

• Everyone 18+ is welcome

• Must be a Wisconsin Resident

• Participants must agree to attend both parts of the workshop.

• Documents will be provided at no charge

City	Site	Date & Time   Part I	Date & Time   Part II
Cable	Cable Community Center	July 11 – 10:00 a.m.	Aug. 8 – 10:00 a.m.
Drummond	Drummond Civic Center	July11 – 1:00 p.m.	Aug. 8 – 1:00 p.m.
Red Cliff	Elder Dining Center	July 12 – 10:00 a.m.	Aug. 9 – 10:00 a.m.
Cornucopia	Bell Town Hall	July 12 – 11:30 a.m.	Aug. 9 – 11:30 a.m.
Port Wing	First Lutheran Church	July 13 – 11:30 a.m.	Aug. 10 – 11:30 a.m.
Iron River	Iron River Community Center	July 14 – 11:30 a.m.	Aug. 11 – 11:30 a.m.
Barnes	Barnes Town Hall	July 14 – 10:00 a.m.	Aug. 11 – 10:00 a.m.
Bayfield	CORE Community Center	July 15 – 10:00 a.m.	Aug. 12 – 10:00 a.m.
Washburn	St. Louis School	July 15 – 11:30 a.m.	Aug. 12 – 11:30 a.m.

Reservations Required. Please call Michele Reiswig (715) 373-3358 to reserve your space!

\*Must have a minimum of 6 people in attendance to run the class. Encourage your family, friends and neighbors to attend!

**Transportation:** If you would like to attend, but need assistance with transportation, please call Michele Reiswig (715) 373-3358 to work on scheduling rides for you to the workshops.

### **Volunteer Drivers Needed!**

**BAYFIELD COUNTY TRANSPORTATION ASSISTANCE PROGRAM (TAP)** 



Transportation For Older Adults and People With Disabilities. This is a great opportunity to help seniors and people with disabilities who need transportation and get paid for the miles you drive.

You get to choose your schedule and drive when it is convenient for you.

Hours of Operation - Most individuals need rides between 8a.m. - 4p.m., Monday through Friday. However, some trips may fall outside of this time frame.

How to become a Volunteer Driver - You will need to fill out an application, have a car in good working condition and provide proof of auto insurance.



Please call the Transportation Assistance Program Line: (715) 373-3397 Leave your name, address, and phone number.

#### Extreme Heat Heat-related deaths are preventable WHAT: Extreme heat or heat waves occur when the temperature Children Older adults reaches extremely high levels or when the combination of heat and humidity causes the air to become oppressive. Outside workers People with disablities itay hydrated with water, Stay cool in an avoid sugary beverages air conditioned area Stay hydrated with water, Houses with Construction little to no AC worksites Wear lightweight, light-colored, loose-fitting clothes

During extreme heat the temperature in your car could be deadly!



#### **Outside Temperature 80°** Inside Inside Inside 109 Time Elapsed: Time Elapsed: Time Elapsed:

40 minutes

60 minutes

# **Keep Your Coverage!**

BadgerCare Plus and Medicaid have special rules during the COVID-19 emergency. Let's work together so you'll still have health insurance benefits when the emergency ends. Here are the next steps.



#### Update your contact info

Make sure we have your current address, phone, and email so we can send you important changes about your coverage. Log in at access.wi.gov or call your local agency.



#### **Open your mail**

Read any letters you get from the Wisconsin Department of Health Services to find out how changes will affect you.

#### **Take action**

Don't miss key deadlines! The letters will tell you what you need to do to get continued benefits.

#### **Ouestions?**

Contact your local agency or call Member Services at 800-362-3002 and we'll figure out your next steps together. We're here to help.



WISCONSIN DEPARTMENT of HEALTH SERVICES

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#### **Managing Someone Else's Money**

Submitted by Mary Johnson, University of Wisconsin-Madison Extension Bayfield County Financial Educator

Considering a financial caregiver? Is a loved one having trouble managing their money because of health problems or memory issues? Or are you planning ahead in case you need help in the future?

Knowing your options will help you choose what works best for your situation. An informal caregiver helps on an as-needed basis. If you need more than occasional help, it might be time to name a formal caregiver. The next three articles from the Consumer Financial Protection Bureau (<u>consumerfinance.gov</u>) will assist you in choosing a financial caregiver, describe the options for an Informal Financial Caregiver, the options for a Formal Financial Caregiver, give you some resources to further your education on Financial Caregiving and also offer you suggestions for the next steps you can take.

Consider a:	What is this?	How does this work?
Conversation partner	This allows you to give a trusted relative, friend, or professional an overview of your finances (even if you don't want to share all the details).	Ask your broker or banker to send a copy of your statements to your daughter or accountant. Ask a trusted friend or relative to join when you visit your banker or financial adviser.
Trusted contact person	You can add a "trusted contact person" to your brokerage accounts. Some banks may offer this too. It allows your financial institution to contact the trusted person in certain circumstances, like if they believe you're getting scammed.	Trusted contacts don't have access to your money–they get notified if the financial institution sees signs of financial exploitation.
Convenience account	<ul> <li>A "convenience account" or "agency account" lets you name someone to help you deposit or withdraw money and write checks.</li> <li>A convenience account is not the same as a joint account, where money is jointly owned and the joint account holder automatically gets the money when you die.</li> <li>A convenience account does change the ownership of the money in the account or give helper the right to keep the m when you die. The money bell only to you.</li> </ul>	

#### TYPES OF INFORMAL FINANCIAL CAREGIVERS

Take this document with you.

Learn more about Financial Caregiving

Check out the CFPB's Managing Someone Else's Money guides, available at <u>https://www.consumerfinance.gov/consumer-tools/managing-someone-elses-money/</u> These guides may help you understand the roles and responsibilities of financial caregivers and help you consider who will best serve your needs in this role.

Order or download free guides:

► Agents Under a Power of Attorney → Guardians and Conservators → Trustees

▶ Social Security Representative Payees and Veterans Affairs Fiduciaries

#### Managing Someone Else's Money ~ Continued

Submitted by Mary Johnson, University of Wisconsin–Madison Extension Bayfield County Financial Educator

#### TYPES OF FORMAL FINANCIAL CAREGIVERS

Consider a:	What is this?		
Power of attorney	This is a legal document that gives someone else legal authority to make decisions about your money or property. People often make power of attorney agreements so that someone else can handle their money if they can no longer manage their own finances. There are different types:		
	<ul> <li>A durable power of attorney becomes effective upon signing.</li> <li>A springing power of attorney allows you to manage your own finances as long as you have the ability to make sound decisions.</li> <li>A health care power of attorney gives authority to make health care decisions.</li> </ul>		
Guardian	A court can name a guardian or conservator to manage your money and property if the court decides that you can't manage your money by yourself– and you don't have a power of attorney in place. A court can name different people to make financial decisions and health care decisions or give both roles to the same guardian.		
Trustee	A trustee makes decisions about money or property in a trust. The trustee can manage only money or property in the trust, not any of your other assets.		
	A legal document called a revocable living trust gives the trustee authority to make decisions about money or property in the trust if you can't make decisions yourself. The trust also specifies who gets the money or property in the trust after you die.		
VA fiduciary or SSA representative payee	The Department of Veterans Affairs (VA) or the Social Security Administration (SSA) may appoint someone to manage VA or SSA benefits for someone who cannot manage their own benefits. That person is allowed to manage only benefits from the agency that names them. To manage other property or benefits, they'll need one of the other formal financial caregiving arrangements.		
	d a local attorney at National Elder Law Foundation (NELF) <u>nelf.org/search</u> or erican Association of Trust, Estate and Elder Law Attorneys (AATEELA) aateela.org		
<ul> <li>Consult your local legal aid office lsc.gov/grants-grantee-resources/our-grantees.</li> </ul>			
<ul> <li>Visit Social Security <u>ssa.gov/payee</u> for more information on the Social Security representative payee role.</li> </ul>			
<ul> <li>Visi</li> </ul>	<ul> <li>Visit benefits.va.gov/fiduciary for more information on the VA fiduciary role.</li> </ul>		

#### Managing Someone Else's Money ~ Continued

Submitted by Mary Johnson, University of Wisconsin-Madison Extension Bayfield County Financial Educator

#### QUESTIONS TO ASK WHEN CHOOSING A FINANCIAL CAREGIVER

Ask yourself:	Yes	Maybe	No	
Do I trust this person?				Trusting someone with your finances, even in an informal way, is an important decision with a lot of responsibility attached.
Do I feel comfortable sharing my wishes with them? Will they carry out my wishes the way I want them to?				Conversations about money can be difficult. Make sure you can be honest with each other and that you will be able to discuss your needs and expectations.
Are they willing and able to take on this responsibility?				Ask the person if they are interested, able, and willing to help you. Avoid choosing someone who you worry may be struggling with their own financial problems, mental health challenges, gambling or substance abuse issues.
Will they make decisions in my best interest?				Your caregiver should make decisions that are best for you and avoid conflicts of interest. They should include you in decisions as much as possible.
Will they manage my money and property carefully?				Your caregiver will need to keep a record of all money, property and debts; invest carefully; pay bills on time; and find out whether you are eligible for any government or employer benefits.
Will they be able to keep my money separate from their own?				Your caregiver should never deposit your money or property into their own or someone else's bank account or investment account.
Will they keep good records?				Your caregiver should keep detailed lists of everything they receive or spend for you. That includes keeping receipts and notes-even for small expenses.

If you answered **maybe** or **no** to some of the questions above, you might want to choose someone else.

Next steps:

If you don't have someone you feel comfortable asking to help you, there are money
management programs that can help. To find help in your area, contact the Eldercare
Locator eldercare.acl.gov.

- Once you find the right person, consider choosing a back-up financial caregiver or "successor fiduciary." This is someone who can manage your finances if your first choice is no longer able to do so. For example, you might list your spouse as primary financial caregiver and a child as a back-up. This is different from co-agents who manage the money together and consult on decisions.
- Review who you chose every so often. Sometimes relationships change. If someone
  is not doing a good job as a financial caregiver and you no longer trust them, you may
  need to update your legal agreement to choose someone else instead.

University of Wisconsin-Madison Division of Extension Bayfield County Courthouse, PO Box 218 Washburn, WI 54891



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**Current Resident Or** 

This newsletter was made possible in cooperation with the ADRC of the North & UW-Madison, Extension Bayfield County			
The Aging and Disability Resource Center of the North (ADRC-N) is open Monday-Friday, 8:00 am to 4:00 pm Please call 1-866-663-3607 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	<ul> <li>This newsletter and past issues are also available on the UW— Madison Extension Bayfield County website at: <u>https://bayfield.extension.wisc.edu/family-living/aging-and-caregiving/</u></li> <li>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:</li> <li>Tracy Henegar at 715-395-1426 or <u>tracy.henegar@wisc.edu</u> for aging and family caregiving topics</li> <li>Mary Johnson at 715-373-3294 or <u>majohnson45@wisc.edu</u> for financial topics</li> </ul>		
Extension UNIVERSITY OF WISCONSIN-MADISON BAYFIELD COUNTY 117 E 5th Street PO Box 218 Washburn, WI 54891 The Extension Bayfield County office is open : Monday – Eriday 8 AM – 4 PM	To receive a copy of this or future newsletters, please contact Theresa LaChappelle, Office Manager, Extension Bayfield County at 715-373-3285 or <u>theresa.lachappelle@wisc.edu</u> Editors: Tracy Henegar, Carrie Linder, & Marianne Johnson Layout & Design: Theresa LaChappelle An EEO/AA employer, University of Wisconsin-Madison Division of		
Monday – Friday, 8 AM – 4 PM, 715-373-6104 ext 0 Website: <u>https://bayfield.extension.wisc.edu/</u>	Extension provides equal opportunities in employment and programming, including Title VI, Title IX, the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act requirements.		