



# Living Well in our Best Years

Fall 2024



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Greetings,

Lately, I've been thinking about hope. I was recently diagnosed with pancreatic cancer, which has shattered me to my core. Many, including my care team, friends, family, and my therapist say don't give up hope. It is the courage to face each day, the determination to keep fighting, and the belief that a better tomorrow is possible.

As we navigate through the complexities of our world today, it's easy to feel overwhelmed by the uncertainties that surround us. Yet, in the midst of challenges, there is a beacon that continues to guide us forward—hope.

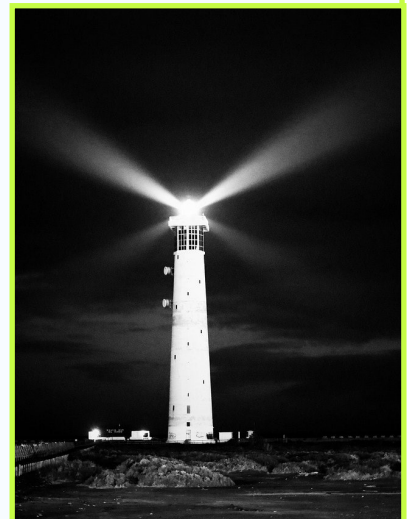
Hope is more than just a feeling; it's a powerful force that fuels our resilience, ignites our creativity, and inspires us to strive for a better tomorrow. It reminds us that even in the darkest of times, there is light ahead, and that our collective efforts can bring about meaningful change.

I “hope” you enjoy the transition from summer to fall, and more importantly, this edition of Living Well. Included is a mixture of articles that help educate readers on topics such as fall prevention tips, vaccination information, and advance directives education. It also includes several programs and classes that are going to start up this fall.

Kind regards,

*Carrie*

Carrie Linder, CSW (She/Her)  
Aging & Disability Services Manager



# September is National Falls Prevention Awareness Month

Bayfield County supports efforts to spread knowledge about the danger of falls and how we can work to prevent them. Did you know that falls lead to nearly half of TBI-related hospitalizations, according to the Centers for Disease Control and Prevention. Falls can affect individuals of all ages and may happen at any time. Unlike other causes of brain injury, such as combat, motor vehicle accidents, and near drowning, falls are not restricted to specific environments. This makes them particularly dangerous.



FallsFreeWI.org

## Tip: Eliminate Fall Hazards

Falls are not a normal part of aging, so take steps to reduce your risk at home. De-clutter, remove power cords and throw rugs, and be sure your space is well lit.



## Tip: Learn Your Falls Risk


Do you lose your balance? Are you worried about a fall? Ask your doctor for a falls risk assessment. If you're at risk, there are things you can do to improve your balance and strength and reduce your falls risk.



FallsFreeWI.org

If it isn't evident yet, while they are serious and may be common, falls are NOT a normal part of aging! Taking a look at all of the things that impact falls risk, like medications, vision and hearing, physical activity, exercise, your home environment and more, many of those risk factors can be modified! You can practice balance and strength exercises, talk to your provider or pharmacist about reviewing your medications and getting an annual vision and hearing check, talk with your loved ones, use assistive devices and more. Now, you are equipped with the knowledge and tools to take steps to prevent falls as you age .

# Winter is Coming, Get Prepared with the Home Energy + Program

 **The Home Energy Plus (HE+)** program includes the Wisconsin Home Energy Assistance Program (WHEAP), Weatherization Assistance Program, and HE+ Program Services. WHEAP helps with heating costs, electric costs, and energy crisis situations.

Weatherization helps renters and homeowners reduce their energy consumption. The HE+ Program Services provides services to eligible homeowners and some renters to repair or replace their heating systems, leaky or non-working water heaters, leaky fixtures, toilets, and piping.

Operating with federal and state funding, the programs provide energy assistance payments to over 200,000 households and weatherization services to over 6,000 households in Wisconsin each year. The funding pays a

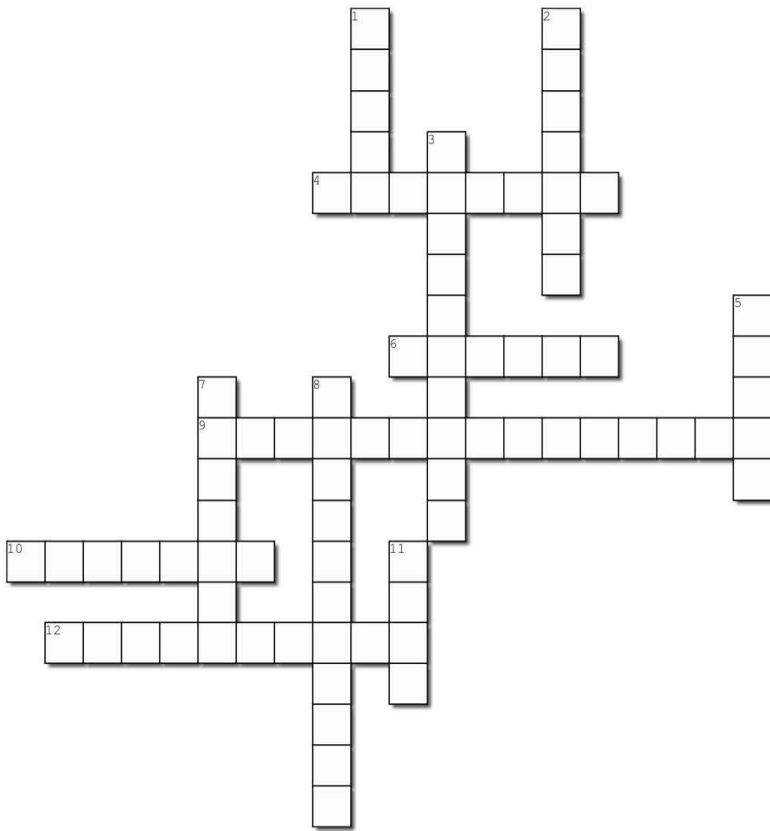
portion of energy costs, but it is not intended to cover the entire energy costs of a residence. The amount of the energy assistance benefit depends on a variety of factors, including the household's size, income, and energy costs

Who is eligible? Your household may be eligible for the Wisconsin Home Energy Assistance Program (WHEAP), Weatherization Assistance Program, and the HE+ Program Services based on several factors. One is gross income, currently the 2024-2025 income guidelines are not yet released. Applications can be taken from October 1-May 15<sup>th</sup> each year.

If you are interested in the program and a Bayfield County resident, we encourage you to call the Bayfield County Department of Human Services at 715-373-6144 for more information.



# You Can Prevent Falls!



## Across

- 4. Practice \_\_\_\_\_ exercises at least 2 days a week to help prevent falls.
- 6. May be used if someone is unsteady on their feet or has poor balance (hint: a type of assistive device).
- 9. Items that can be installed or used to prevent falls and help with independence.
- 10. This sense can change with time and may affect our balance (hint: you may have a problem with this sense if you frequently ask people to repeat what they say).
- 12. The action of stopping something from happening.

## Down

- 1. Changes such as contrast sensitivity, difficulty with glare, depth perception, decreased peripheral vision, and needing more lighting are some of the things that affect this sense.
- 2. A collection of things lying around in a somewhat untidy mess that can contribute to a fall. Examples include a pile of newspapers, medical documents, artwork from the grandkids, books, and more.
- 3. This can be in the form of prescriptions, over the counter, and/or herbal supplements and can increase someone's fall risk.
- 5. Offer good support and grip to our feet and are important to help prevent falls.
- 7. Allows for an individual to remain steady.
- 8. Use these in hallways, bathrooms, and bedrooms to see better in dim spaces or at night.
- 11. Can be used when an individual has a weak and/or painful lower extremity (foot, hip, or leg) that makes it hard to walk or keep their balance (hint: a type of assistive device).

Answers on page 10

## Invest in Your Health Today

*Submitted by Bayfield County Health Department*

Exciting news! Vaccines save lives by protecting us against certain diseases as we age.



- ◆ The **Tdap vaccine** guards against tetanus, diphtheria, and pertussis (whooping cough).
- ◆ **Tetanus**, also known as lockjaw, is caused by bacteria found in soil, dust, and manure and can enter the body through deep cuts or burns.
- ◆ **Diphtheria** is a severe illness that can affect the tonsils, throat, nose, or skin and can spread from person to person.

- ◆ **Pertussis** causes uncontrollable coughing fits, making breathing difficult.
  - ◆ **Shingrix**, the vaccine designed to prevent shingles, empowers you to take charge of your health. As the same virus that causes chickenpox stays in the body, it can become active again and cause **shingles** as you age.
- It is recommended** that healthy adults aged 50 and older receive, **Shingrix, administered in two doses**, by visiting their healthcare provider. This step is vital in taking charge of your health, as shingles affect the nerves and can lead to persistent pain even after the rash has disappeared.

*(Continued on page 10)*

# ADVANCE DIRECTIVES Information Sessions



**Who will speak for you if you are unable to speak for yourself?**  
 Give the gift that comes with clarity of knowing your wishes and making decisions on your behalf in times of crisis.



## UPCOMING INFORMATION SESSIONS\*\*\*

**Barnes:** Oct 15, 10-11:30 am

**Iron River:** Oct 15 (1:30-3 pm)

**Bayfield:** Oct 23, 10-11:30 am

**Port Wing:** Oct 29 (1-2:30 pm)

**Cable:** Nov 12, 1:30-3 pm

**Red Cliff:** Oct 23 (1-2:30 pm)

**Cornucopia:** Oct. 29, 4-5:30 pm

**Washburn:** Nov 19 (4-5:30 pm)

**Drummond:** Nov 12, 4-5:30 pm

### \*\*\*Pre-Registration Required

- Open to anyone aged 18 or older.
- Minimum of 4 participants to hold the class.
- Encourage others to join you!

For questions, location information and to sign up, please call Bayfield County DHS office (715) 373-3358.

*Start this very important conversation today!*

## Medicare Prescription Coverage Makes Changes for 2025

Medicare open enrollment runs from October 15th - December 7th each year. All Medicare beneficiaries should check their Part D coverage each year during Medicare's annual open enrollment period.



This is the time of year to find out if your current plan will cost you more, or less than other Part D plans in 2025. If it is no longer the best plan for your medications, this is the time to make a switch to a Part D plan that will suit you better and likely save you more money.

The Medicare Part D plans are expected to have more changes this year than previous years due to legislative changes that will begin to take effect in 2025. You can get ready for open enrollment now by marking your calendar with a reminder to check your current coverage and get an updated list of your medications together, so you are prepared to review plan options.

Make sure you will have appropriate prescription drug coverage in the new year. After October 1st, you can compare plans for 2025 on the official Medicare website at Medicare.gov.

Medicare beneficiaries can also receive free, unbiased assistance with plan comparisons and insurance options from the Benefits Specialists with the ADRC of the North at 1-866-663-3607.

Assistance is also available through the following resources:

- 1-800-MEDICARE or [www.medicare.gov](http://www.medicare.gov)
- Medigap helpline 1-800-242-1060
- Disability Drug Helpline 1-800-926-4862 (if under age 60)
- Wisconsin Medigap Prescription Drug Helpline 1-855-677-2783



# POA

## What is a Power of Attorney (POA)?



**A power of attorney is a legal document that allows someone else to act on your behalf.**

A power of attorney can be helpful to older people and others who want to choose a trusted person to act on their behalf when they cannot. You can plan ahead by creating a power of attorney to appoint a substitute decision-maker, also called an agent.

If you don't create a power of attorney in advance, a friend or family member might have to go to court to have a guardian appointed if you become incapacitated and are no longer able to make decisions for yourself – and that process can be lengthy, expensive, and very public.

### **What are some situations when I might need a financial power of attorney?**

A financial POA can be used as a tool to help plan for the future, including the possibility that you'll be unable to make important financial decisions due to dementia, traumatic brain injury, or another impairment that could affect your mental function. When used for advance planning, a POA generally is "durable," meaning it continues to be effective even if you become incapacitated.

A financial POA can also be used for short-term purposes. For example, a service member being deployed overseas can create a POA so someone can pay bills, sell property, or handle other business in their absence.

### **Protect against power-of-attorney abuse**

A POA involves some risk. It gives someone else a great deal of authority over your finances without regular oversight.

A POA can be complicated, so working with a lawyer could help protect you against potential abuses. Getting help from a lawyer to name an agent under a POA is relatively inexpensive. If you're unable to afford a lawyer, you may be able to [take advantage of free legal aid programs](https://www.americanbar.org/groups/legal_services/flh-home/flh-free-legal-help/) [\(https://www.americanbar.org/groups/legal\\_services/flh-home/flh-free-legal-help/\)](https://www.americanbar.org/groups/legal_services/flh-home/flh-free-legal-help/)

### **POA abuse can take many forms:**

- ✦ Your agent might pressure you for authority that you do not want to grant.
- ✦ Your agent may spend your money on themselves rather than for your benefit.
- ✦ Your agent might do things you didn't authorize them to do – for example, make gifts or change beneficiaries on insurance policies or retirement plans.

### **Protect against POA abuse by:**

- ✦ Telling other friends, family members, and financial advisers about your POA so they can look out for you—and even spot a forged POA document.
- ✦ Only appointing someone you really trust and make sure they know your wishes and preferences.
- ✦ In your POA, you can require that your agent regularly report to another person on the financial transactions they make on your behalf.
- ✦ Remembering that POA designations are not written in stone – you can change them.
- ✦ If you decide that your agent isn't the best person to handle your finances, you can revoke or cancel your POA.
- ✦ Being aware of someone who wants to help you out by handling your finances and be your new "best friend."
- ✦ If an offer of help seems too good to be true, it probably is.

**Contact Bayfield County Department of Human Services for additional information regarding a Power of Attorney at 715-373-3358.**

Information provided by:



# THE ART OF AGING

## Monthly Coffee & Conversation on Topics Related to Aging Well

First Friday of the Month

9:30am - 11am

Northern Great Lakes Visitor Center, Ashland, WI

### Who Get's Grandma's Yellow Pie Plate?

Planning to pass on personal items can be challenging. We will explore issues related to the inheritance of personal property and offer tips to improve family decision-making.

*Presented by: Tracy Henegar & Heidi Ungrodt, UW Extension*

Sept  
6

### Common Scams Targeting Seniors

The WI Bureau of Consumer Protection will discuss the details of commons scams that target seniors, the warning signs of a scam, and what to do if you or someone you know falls victim to a scam or fraud.

*Presented by: Jeffrey Kersten, Outreach Specialist, DATCP*

Oct  
4

### Memory Matters

In this Aging Mastery Program session, we will look at normal age-related memory changes, options for adjusting to these changes, and basic skills to aid memory.

*Presented by: Colleen Brewer, Dementia Care Specialist, ADRC Bayfield County*

Nov  
1

## This Program is FREE! To Register or Learn More:

### By Phone:

Contact the Bayfield  
County Extension Office  
715-373-3288

### Online:

Scan QR CODE  
or go to  
[go.wisc.edu/zrh763](http://go.wisc.edu/zrh763)



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# STRONG *People*™

STRONG BODIES

## Join us for the StrongBodies Program!

StrongBodies has been shown to increase strength, muscle mass and bone density. Classes are held twice weekly and include progressive resistance training, balance training and flexibility exercises.

Join via computer, phone or tablet.

## FREE VIRTUAL STRONGBODIES CLASS

**Dates:** Sept. 10–Nov. 14, 2024

**Time:** Tuesdays and Thursdays,  
9:00 a.m.–10:20 a.m.

### Register online at:

<https://go.wisc.edu/bk6460>



### Questions? Contact

Stephanie Bakker: 715-682-7017  
Ashland, Bayfield, Iron Counties

Julie Montgomery: 715-395-1427  
Douglas County

Bridget Rongner: 715-635-4444  
Barron, Burnett, Rusk, Sawyer, Washburn  
Counties

### More Information

<https://go.wisc.edu/v9rku3>



**TUESDAYS &  
THURSDAYS  
SEPT. 10-NOV. 14  
2024**

**VIRTUAL CLASS  
VIA ZOOM**



**Did you know that over half of women age 50 and older experience issues with bladder or bowel control at some time in their lives?**

**Mind Over Matter: Healthy Bowels, Healthy Bladder** is a workshop designed to give women the tools they need to take control of their bladder and bowel symptoms.

The workshop consists of three 2-hour sessions that meet every other week. It provides information and group activities along with simple exercises and dietary changes to practice at home. Even if you don't have leakage symptoms now, it's never too early or too late to think about your bladder and bowel health!

### **What will I learn in the workshop?**

- ◆ Information about bladder and bowel control
- ◆ At-home techniques and exercises to help prevent or improve symptoms
- ◆ Tools to help you set goals and mark your progress

**Researched and proven to reduce bladder and bowel leakage!**

### **Mind Over Matter (MOM) Workshop: Healthy Bowels, Healthy Bladder**

**Meets every other Tuesday**  
**October 8<sup>th</sup>, October 22<sup>nd</sup> & November 5<sup>th</sup>**  
**10:00 a.m. – 12:00 noon**  
**Course fee: \$15.00/person**  
*Class size limited*

Washburn Public Library – Downstairs Meeting Room

**To register, contact Michele at Bayfield County DHS (715) 373-3358**





Join us and begin



# Planning AHEAD

for the end of this life

## What is Planning AHEAD?

Planning AHEAD is a 7-session course (one hour each) that guides participants through the topics on the right.

This course features a workbook to help people with the tasks and decisions associated with end-of-life.

## Who is the program for?

This program is for people who:

- Are interested in planning for the end of life to make things easier for family members
- Have lost a loved one
- Are in the process of losing a loved one and are dealing with the transition

## When is the program?

- Thursdays | Sept. 26–Nov. 7, 2024 | 11:00 a.m.–Noon
- The program will be held online via Zoom.

## How do I sign up?



Scan to register or visit [go.wisc.edu/z8c3m7](https://go.wisc.edu/z8c3m7)



Scan or visit [go.wisc.edu/planning-ahead-participants](https://go.wisc.edu/planning-ahead-participants) to download a fillable copy of the Planning AHEAD workbook and get more information.

## Planning AHEAD program topics



Getting Started



Handling Financial Changes



Advance Medical and Legal Directives



Estate Planning



Choices in End-of-Life Care



Final Wishes



Understanding Grief

For questions regarding the program, please contact: Sara Richie by emailing, [sara.richie@wisc.edu](mailto:sara.richie@wisc.edu)



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UNIVERSITY OF WISCONSIN-MADISON

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(Continued from page 3)

- ◆ **Influenza**, or **flu**, is a virus that can cause fever, chills, sore throat, stuffy nose, headache, and muscle aches. It can be particularly serious if it affects the lungs, and older adults are at a higher risk of developing complications like pneumonia.
- ◆ **Pneumococcal disease** is an airborne infection that can lead to pneumonia and affect other parts of the body. Older adults are at a greater risk. The CDC recommends that all adults aged 65 and older receive **pneumococcal vaccination**.
- ◆ **COVID-19**, a respiratory disease, can lead to severe illness and is particularly dangerous for older adults. Studies have shown that **COVID-19 vaccines** reduce the risk of contracting the disease and minimize the severity of the illness if you get infected.
- ◆ **Individuals with chronic diseases or weakened immune systems** should seek advice from their healthcare provider regarding the **Respiratory Syncytial Virus (RSV) vaccines**. This step ensures that you are receiving the best care for your specific health needs.

Your community provider has reserved a flu and COVID shot for you. **In September and October**, take charge of your health and **join Bayfield County Wellness on Wheels in your own neighborhood**.



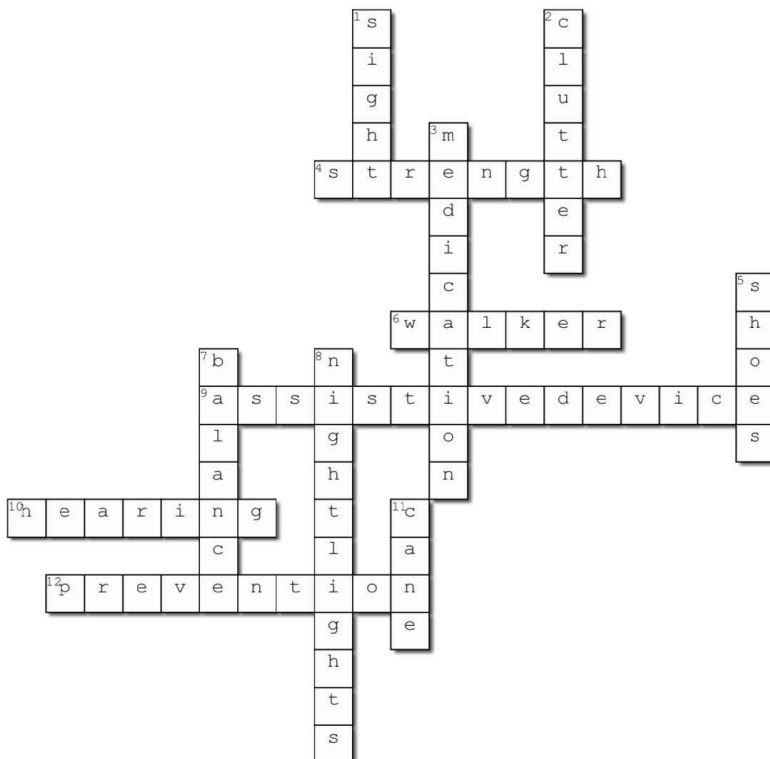
You can find Bayfield County Health Department's schedule on the next page or on their website at <https://www.bayfieldcounty.wi.gov/141/Health>

### Reference

*Vaccinations and older adults.* (2023, August 24). National Institute on Aging. <https://www.nia.nih.gov/health/immunizations-and-vaccines/vaccinations-and-older-adults>

*Recommended vaccinations for adults aged 19 years and older in easy-to-read format | CDC.* (n.d.). <https://www.cdc.gov/vaccines/schedules/easy-to-read/adult-easyread.html>

## ANSWERS FROM PAGE 3 PREVENT FALLS CROSSWORD PUZZLE



## You can reduce your risk of a fall!

Falls Free® Wisconsin can help

- Learn how vision, medications, hearing – even footwear – affect your falls risk
- Spot the fall hazards on a virtual home tour and learn how to remove them to stay safe
- Learn balance and strength exercises designed to reduce your risk of falling

Find all of this and more at: [FallsFreeWI.org](https://FallsFreeWI.org)

Scan me for quick & easy access to [FallsFreeWI.org](https://FallsFreeWI.org):



# FLU AND COVID VACCINATION CLINICS

Give the gift of health to yourself, your family,  
and your community. Get vaccinated.

**OCTOBER 1**

Washburn St. Louis School  
3-6

**OCTOBER 8**

Bell Town Hall 10-12

**OCTOBER 9**

Port Wing  
First Lutheran Church  
10-12

**OCTOBER 10**

Iron River Community Center  
10-12

**OCTOBER 11**

Washburn St. Louis School  
10-12

**OCTOBER 15**

Bayfield Recreation Center  
4-6

**OCTOBER 17**

Namakagon Town Hall  
10-12  
Cable Community Center  
2-4

**OCTOBER 22**

Drummond Community Center  
4-6

**NOVEMBER 4**

Cable United Church of Christ  
10-12

**NOVEMBER 6**

Herbster Gym  
2-4  
Port Wing Town Hall  
5-7

**NOVEMBER 7**

Barnes Community Center  
11-1  
Iron River Community Center  
4-6

**Pre-register to save time!**



<https://survey.alchemer.com/s3/7955194/2024-Fall-Clinic-Pre-Registration>

**SHARPS AND MED DISPOSAL AVAILABLE AT ALL EVENTS!**

Changes and insurances accepted posted on  
Bayfield County website calendar and Facebook

8/9/24

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 UW-Madison, Extension Bayfield County & the ADRC of the North



**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 questions 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](http://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](mailto:tracy.henegar@wisc.edu)
- ◆ Heidi Ungrodt at 715-373-3288 or [heidi.ungrodt@wisc.edu](mailto:heidi.ungrodt@wisc.edu)



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**The Extension Bayfield County office is open :**  
**Monday – Friday, 8 AM – 4 PM,**  
**715-373-3285**

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

To receive a copy of this or future newsletters, please contact Theresa LaChappelle, Office Manager, Extension Bayfield County at 715-373-3285 or [theresa.lachappelle@wisc.edu](mailto:theresa.lachappelle@wisc.edu)

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