



Winter 2024/2025



Newsletter Highlights

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Greetings,

The snow is falling, the temperature is dropping, and winter has moved in. This time of the year brings to mind Hygge (HOO-ga). Hygge is a Scandinavian concept that describes a cozy, contented mood evoked by comfort and conviviality. It is rooted in comfort, togetherness, and well-being, and is inherently soothing.

I have been thinking of our friends at Core Community Resources in Bayfield who have started Fika. Fika in Sweden is when you sit with your family, friends, or colleagues, and take a coffee or tea, often with something sweet on the side, but it is more about socializing than drinking coffee.



The cold and dark winter months are perfect for gathering with a friend or two and making your space cozy. Both Fika and Hygge are great ways to incorporate some self-care and connectedness into our lives. A small but significant tradition I have brought into our home during the winter months includes lighting a tapered candle during the darkness of morning and evening. It brings a sense of warmth and light while moving about the home.

Perhaps you have your tradition. If not, maybe this will inspire you to find one. Until next time, make the most of the winter months and be well

Best,

Carrie

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

Driving Safely While Aging Gracefully

Adapted from National Highway Traffic Safety Administration



Driving is a key to independence from the moment we get our first license. Most of us want to hold onto that key for as long as we safely can.



How do you assess whether physical changes are affecting your driving skills?

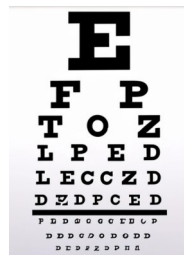
Most older people are capable and have a lifetime of valuable driving experience. For these reasons, decisions about a person's ability to drive should never be based on age alone.

However, changes in vision, physical fitness and reflexes may cause safety concerns. People who accurately assess these changes can adjust their driving habits so that they stay safe on the road, or choose other kinds of transportation.

The following information, developed by the USAA Educational Foundation, AARP, and the National Highway Traffic Safety Administration, outlines the physical effects of aging, as well as tips on coping with them so that you remain a safe driver as long as you can.

Vision

Good vision is essential for good driving health. But, as people age, everyone experiences declines in vision.



Do you have these symptoms of declining vision?

- You have problems reading highway or street signs or recognizing someone you know across the street.
- You have trouble seeing lane lines and other pavement markings, curbs, medians, other vehicles and pedestrians, especially at dawn, dusk and at night.
- You experience more discomfort at night from the glare of oncoming headlights.

What can you do?

- Make sure you always wear your glasses and that they are a current prescription. If you lose or break your glasses, don't rely on an old pair; replace them right away with your newest prescription. Avoid eyewear with side pieces that may block your vision.
- Do not wear sunglasses or tinted lenses at night. This reduces the amount of light that reaches your eyes and makes driving much more hazardous.

- Don't darken or tint your car windows. Avoid driving at dawn, dusk and night. If you are extremely light-sensitive, check with your eye doctor to see if it can be corrected.
- Keep your windshield, mirrors and headlights clean, and make sure your headlight aim is checked when your car is inspected. Choose a car with larger dials and easy-to-read symbols. Turn brightness up on the instrument panel.
- Sit high enough in your seat so that you can see the road for at least 10 feet in front of your car. This will make a big difference in reducing the amount of glare you experience from opposing headlights at night. Use a cushion if your car seats can't be raised.
- Also, look to the lower right side of the road when there is oncoming traffic. Some vehicles have rearview mirrors that automatically filter out glare; you might find this feature beneficial, especially for night time driving.
- If you are 60 or older, see an eye doctor every year to check for cataracts, glaucoma, macular degeneration, diabetic retinopathy and other conditions associated with aging.

Physical Fitness

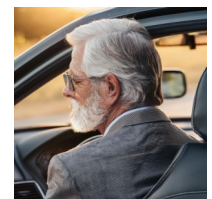
Diminished strength, coordination and flexibility can have a major impact on your ability to safely control your car.

Do you have these symptoms of decreased physical fitness?

- You have trouble looking over your shoulder to change lanes or looking left and right to check traffic at intersections.
- You have trouble moving your foot from the gas to the brake pedal or turning the steering wheel.
- You have fallen down - not counting a trip or stumble - once or more in the previous year.
- You walk less than one block per day.
- You can't raise your arms above your shoulders.
- You feel pain in your knees, legs or ankles when going up or down a flight of ten stairs.

What can you do?

- With your doctor's approval, do some stretching exercises and start a walking program. Walk around



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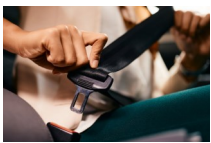
Driving Safely While Aging Gracefully

(Continued from page #2)



the block or in a mall. Also, check health clubs, YMCAs, senior centers, colleges and hospitals for fitness programs geared to older people.

- Get examined by a doctor if you have pain or swelling in your feet. If you have pain or stiffness in your arms, legs or neck, your doctor may prescribe medication and/or physical therapy.
- Choose a car with automatic transmission, power steering and power brakes. See an occupational therapist or a certified driving rehabilitation specialist who can prescribe special equipment to make it easier for you to steer your car and operate the foot pedals.
- Eliminate your driver's side blind spot by re-aiming your side mirror. First, lean your head against the window, then adjust your mirror outward so that when you look at the inside edge you can barely see the side of your car. If you use a wide-angle mirror, get lots of practice judging distances to other cars before using it in traffic.
- Keep alert to sounds outside your car. Limit passenger conversation and background noises from the radio and stereo. If you wear a hearing aid, be careful opening car windows, as some people find drafts can impair the aid's effectiveness.
- Watch for flashing lights of emergency vehicles. You may not be able to hear the siren at a distance.



- Sit at least ten inches from the steering wheel to reduce the chances of an injury from your air bag. Remember to always wear your seatbelt.

Reaction Time

Driving requires dividing your attention between multiple activities and being able to react quickly to situations that often arise without warning.

Do you have these symptoms of decreased attention and reaction time?

- You feel overwhelmed by all of the signs, signals, road markings, pedestrians and vehicles that you must pay attention to at intersections.
- Gaps in traffic are harder to judge, making it more difficult to turn left at intersections or to merge with traffic when turning right.



- You take medications that make you sleepy.
- You often get lost or become confused.
- You experience dizziness, seizures or loss of consciousness.
- You aren't confident that you can handle the demands of high speeds or heavy traffic.



- You are slow to see cars coming out of driveways and side streets or to realize that another car has slowed or stopped ahead of you.

What can you do?

- Plan your route. Drive where you are familiar with the road conditions and traffic patterns.
- Drive during the day and avoid rush hours. Find alternative routes with less traffic.
- Keep a safe distance between you and the car ahead. Find a marker ahead of you, such as a tree, sign or lamp post. When the car ahead of you passes this marker, count, "1001, 1002, 1003, 1004." Try to leave enough space so that you reach 1004 before you get to the same point.
- When approaching intersections, remind yourself to look to the sides of the roads, as well as directly ahead.
- Try to make left turns at intersections where green arrow signals provide protected turns. Sometimes you can completely avoid left turns by making a right turn at the next intersection. Two more right turns should put you on the street you need.
- Scan far down the road continuously so that you can anticipate future problems and plan your actions. A passenger can serve as a "second pair of eyes." But don't get distracted in conversation!

Watch for Changes

While most older people take appropriate steps when they detect a problem with their driving, it's not always obvious when a general health problem, vision

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Driving Safely While Aging

(Continued from page 3)



problem, or a side effect of medications will lead to a driving impairment. That's when the observations of loved ones and health professionals are most vital.

Self-awareness is the key. People who can accurately assess their fitness to drive can adjust their driving habits, and stay safe on the road. With smart self-management, you can retain the personal mobility that comes with driving, while limiting the risks to yourself and others.

Has this happened to you?

- A friend or family member has expressed concern about your driving.
- You have had several moving violations, near misses or actual crashes in the last three years.
- You have been pulled over by a police officer and warned about your poor driving behavior, even if you didn't get a ticket.
- You sometimes get lost while driving on routes that were once familiar.
- Your doctor or other health caregiver has advised you to restrict or stop driving



What can you do?

- Be aware of your physical limitations and how they may affect your driving.
- Listen to what people tell you who know you best and care about you most.
- Discuss driving with your doctor - he or she can evaluate the interactions and side effects of all the medications you may be taking.
- Refresh your knowledge of safe driving practices and learn about new traffic control and roadway design features through a mature driver class.
- Begin planning for alternative ways of meeting your transportation needs. Learn about transportation options in your community, then try them out to see which options work best for you.

If you need assistance with transportation, please contact the Mobility Manager with Bay Area Rural Transit at 715-979-2509.



The Mobility Manager can help find the most cost effective and reliable local transportation services available.



Social connections keep people healthy both mentally and physically, and can relieve loneliness or feelings of isolation.

Remember to reach out to the older adults in your life especially during the dark months of winter.




PEOPLE TO PEOPLE
Bayfield County social connections

Assistive Technology: Tools to Improve the Everyday

From the Administration of Community Living

Some people may not give much thought to how they go about their daily routines. But for many, something like picking up the morning paper can be made possible or easier thanks to assistive technology (AT). AT is any item used to maintain or improve the independence of people with disabilities and older adults.

Whether on occasion or more frequently, people may need the help of AT, and there are many devices that can help with tasks like household chores, guarding against falls, using a computer, moving independently, and much more.



The span of AT is wide, ranging from high tech (like voice-activated computers) to low tech (like pencil grips).

A few more examples include:

- Hearing aids
- Vehicle modifications such as hand controls or wheelchair lifts
- Devices that help with bathing and eating
- Software and devices for those with hearing and visual challenges
- Equipment—such as grab bars—to help with the prevention of falls



- Eye glasses and magnification devices to help with vision
- Communication devices for individuals with speech disabilities
- Wheelchairs, walkers, and other mobility devices



The right AT for you

At first, finding the right AT tools and solutions can feel overwhelming but we are lucky to have Wisconsin's AT Program, WisTech, and their partner agency, IndiGO to assist with learning and using devices. IndiGO can provide information and support to help you identify and acquire AT that meets your needs.

These programs offer:

- Device demonstration and short-term loan programs that allow you to try out equipment before purchasing
- Reuse programs that provide gently used devices at substantial savings
- Financing options such as cash loan programs that can help you get the AT devices, home modifications, or vehicle adaptations you need

It's easy to browse what types of AT are available using the [WisconsinAT4ALL website](#).

Contact Indigo at 1-800-924-1220.

Why Do I Need Vitamin D?

Vitamins are substances that your body needs to grow and develop normally. Vitamin D is important to your body because:

- It helps your body absorb calcium. Calcium is one of the main building blocks of bone. A lack of vitamin D can lead to bone diseases such as osteoporosis or rickets. It also has a role in your nerve, muscle, and immune systems:
- Your muscles need it to move
- Your nerves need it to carry messages between your brain and your body
- Your immune system needs vitamin D to fight off bacteria and viruses



How do I get vitamin D?

You can get vitamin D in three ways:

- through your skin,
- from your diet, and
- from supplements.

Your body forms vitamin D naturally after exposure to sunlight. However, too much sun exposure can lead to skin aging and skin cancer. So many people try to get their vitamin D from other sources.

Very few foods naturally contain vitamin D. Most people get vitamin D in their diet from foods that are fortified.



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TAX-AIDE 2024 TAX SEASON

Free Tax Preparation offered by AARP, IRS, & Wisconsin Department of Revenue

AARP Foundation Tax Aide volunteers will offer in-person tax preparation. All tax returns will be completed in the Bayfield County Courthouse, Washburn.

APPOINTMENTS ARE REQUIRED!

Taxpayers must pick up an envelope/packet containing paperwork that needs to be completed before an appointment can be made.

Instructions for making an appointment are included in the envelope/packet.

Taxpayers can pick up the required envelope/packet at the following location beginning January 15th:

Bayfield County Courthouse
117 E 5th Street ~Washburn, WI
8:00-4:00 Monday – Friday



Music & MemorySM Program



What is Music & MemorySM? Music & MemorySM is a No Cost program for people living with a wide 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 provides important benefits to the person with dementia as well as their family caregivers. In the program, this music is provided to participants on an electronic device which is loaned to them while participating. Beloved music can help to reduce depression and anxiety, and moderate pain. It can help tap into deep memories and participants are happier, more social, and receptive to care. Chances are good that she or he will find more pleasure in life once again, and that you will find a peaceful, relaxing way to renew your relationship.

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



Mobility Management Services

A Mobility Manager can help you schedule non-emergency medical transportation or connect you with other transportation services near and far.

The mobility manager is a service provided by BART to help you link to all available transportation services.

The ultimate goal is to find the most cost effective and reliable transportation available to get you where you need to go. That may be a bus, volunteer driver, or door to door service.

Need a Ride? BART Can Help!

We can also help support and train new riders on how to use the BART bus system.

Focusing on individual rider needs!

Serving Ashland, Bayfield, Iron and Price Counties
Contact: 715-979-2509 s.nutt@bartbus.com



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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: Jan. 7-March 6, 2025

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

Register online at:

<https://go.wisc.edu/gb1m1k>



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
JAN. 7-MARCH 6
2025**

**VIRTUAL CLASS
VIA ZOOM**

Holiday Tips for Family Caregivers



BREAK UP YOUR VISITS

The holiday season can be overwhelming, yet it's also a time when no one wants to feel alone. Planning shorter, more frequent visits can help reduce stress and make these gatherings more enjoyable. Try arranging simple activities or tasks to do together, creating meaningful moments without the chaos.



PLAN YOUR VISITS

Consider what activities bring your loved one joy or where they might need extra support, and try to bring purpose to each visit. Invite them over to watch favorite holiday movies, set aside time to wrap presents together, or ask them to teach you their beloved recipes. These small gestures create cherished moments while showing how much they're valued.



ADAPT INSTEAD OF SCRAP

Your loved one may face physical or cognitive challenges that make holiday traditions difficult to fully participate in. Instead of letting go of these meaningful moments, look for ways to adapt them. Each year may bring changes, but consider what holds the most significance and find ways to bring those cherished traditions to life in ways they can enjoy.



SPREAD THE HOLIDAY CHEER!

Help your loved one embrace the holiday spirit by finding ways to give back together. No matter our abilities, we all have something meaningful to offer! Try baking festive cookies, creating holiday cards, or making hot chocolate to share. These simple gestures can bring warmth to others—and deepen the sense of togetherness during the season of giving.



TALK ABOUT IT

The holiday season is often when we first notice changes in our loved ones. If you observe any differences, don't hesitate to start a conversation. Timing is important, but being proactive about any concerns is key. Reach out to trusted professionals for support and guidance to help you navigate any changes you see in your loved one this season.

AGING MASTERY PROGRAM



As children, we're taught how to become successful adults.
By contrast, no one teaches us how to age well.
We want to change that.

Wednesdays, 9:30am - 11:30am

February 5 - March 26, 2025

Northern Great Lakes Visitor Center, Ashland, WI

THIS PROGRAM IS FREE!

**WORKBOOK, COFFEE &
REFRESHMENTS PROVIDED.**

REGISTRATION IS REQUIRED!

To Register Online:

Scan QR Code

or go to

<https://go.wisc.edu/bywf9x>



To Register by Phone:

Call the Bayfield County Extension Office

715-373-3288

Local Experts Present:

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

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How to Manage the Wintertime Eating Blues



CALS Wellness Committee tip: January 28, 2022 | By Taiya Bach, Department of Nutritional Sciences

The bitter, cold weather and short days of a Wisconsin winter often tempt us to eat a little more and exercise a little less.



Researchers have found that the average person gains one to two pounds over the winter season. Dr. Rallie McAllister, author of *Healthy Lunchbox: The Working Mom's Guide to Keeping You and Your Kids Trim*, notes that people who are 50 years old may be 30 to 35 pounds heavier than they were at 18 years old. If you do the math, that's equivalent to one to two pounds every winter. According to McAllister, "those pounds are roughly equal to 30 winters of a heartier appetite."

What is it about winter that leads us down that path of overindulgence? Is it lack of motivation? Exhaustion from the holiday season? An ongoing desire to seek comfort from food?



Many factors play a part in wintertime overeating. Cold weather makes us want to stay inside where it's warm and comfortable. Many of us counteract this feeling of chilliness by eating foods that warm us up. In the winter, we focus less on fruits and vegetables since they are not quite as readily available as they are in our lush Wisconsin summers. (One shouldn't discount the leafy greens, frozen veggies, or winter squash, however).



Perhaps subconsciously, we resort to comfort foods from our youth: macaroni and cheese, chicken with mashed potatoes and gravy, fresh baked cookies and a big bag of Cheetos (-or maybe that's just me?). While these foods are tasty, they tend to be calorie dense and contain little fiber which can help lead to that extra gain.

To compound the chowing down on comfort food, we have a tendency to stow away inside our warm houses all winter long. While this makes sense



considering the temperature, doing so isolates us. It decreases our socializing opportunities with others, and increases the winter doldrums. We

are also less likely to participate in an outside physical activity.

The dark, winter days decrease the amount of sunlight we are exposed to. Less sunshine affects our body's levels of the hormone serotonin and vitamin D. Serotonin, a mood-enhancing chemical, helps regulate our hunger and a feeling of well-being. With less serotonin, we tend to get into that winter funk more easily and be less outgoing. Add all this to the annual holiday over-eating, and you can see it leads to a cycle of "blah."

So what can we do to combat the winter eating blues?



1. Get up and move!

Look for indoor activities if you can't stand the cold: re-organize the basement, get a head start on spring cleaning, do some jumping jacks, or play Twister with the kids. Check out local indoor ice or roller-skating rinks or the bowling alley.



Consider the various classes like yoga or Pilates (many with virtual options). Or, when you're at work, take a brisk walk down the street (5 or 10 minutes) or tackle the stairs instead of the elevator. Exercising can increase serotonin levels and give us more spring to our step.

2. Incorporate vitamin D in your diet.

Our bodies use sunlight to make vitamin D, but at northern latitudes, our skin produces very little, if any, vitamin D in the winter. Combat deficiency by eating foods that naturally contain vitamin D: eggs, mushrooms, fatty fish like salmon, mackerel, tuna, or fish oils. Look for foods fortified with vitamin D, such as milk, 100 % orange juice, light yogurt, plain soy milk and high-fiber cereals. Another option may be a vitamin D supplement; 600 international units (IU) are suggested for adults up to age 70. However, as with all supplements, run it by your doctor first.



3. Eat fewer refined starches and sugars.

When choosing carbohydrates, try to go for more "complex" carbohydrates, like whole grains. Try new quick-cooking whole grains like quinoa (easy to make and tastes good) and brown rice, or incorporate foods like lentils, split peas or black beans into your meals. While all carbs give us energy, researchers suggest that eating simple carbs gives us a quick increase in our serotonin levels. That makes us feel good, but these levels drops, along with our blood sugar. Quick drops in blood sugar can spur those comfort food cravings.

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Medicare 101 Virtual Informational Meetings in 2025

Submitted by: Marianne Johnson, Elder Benefits Specialist

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.

These presentations will **introduce attendees to the basics of Medicare**, as well as give you the information you need to know before making decisions about enrolling in Medicare Information provided will help you understand which Medicare options would best suit your needs The Elder Benefit Specialist is an unbiased source for information and helps people get the information they need to make an informed decision about benefits.

If you are turning 65 this year and a Bayfield County resident, attending one of these presentations is required before a one-on-one meeting will be scheduled to review individual Medicare options

Due to an increasing need for assistance, it is no longer possible to meet with the Elder Benefits Specialist to get basic Medicare information individually. You will be required to attend a Medicare 101 training or watch a taped training available on our website prior to any personal appointments.

Recorded Medicare 101 presentations are available at: www.bayfieldcounty.wi.gov/982/Medicare-Help-Page

Attending a Medicare 101 presentation will give you enough information to understand your Medicare options and be ready to make decisions about your Medicare when it is time to do so. If you are not a Bayfield County resident you are welcome to attend the presentation but will be encouraged to contact your county’s Elder Benefits Specialist as a resource.

Presentations will either start at noon or 6:00pm and will last about an hour and a half depending on the questions asked by the audience. Please register as soon as possible in advance as there are written materials that will need to be mailed or printed off by the attendee. There is no charge for the presentations. **To register call 715-373-3355 or email marianne.johnson@bayfieldcounty.wi.gov**

To register or if you have questions

Call Marianne at 715-373-3355 or email at marianne.johnson@bayfieldcounty.wi.gov

2025 Presentations Dates and Times:

January 15	Noon	Virtual
February 12	6 pm	Washburn Library
March 26	Noon	Virtual
April 15	6 pm	Drummond Library
May 14	Noon	Virtual
June 17	6 pm	Iron River Library



How to Manage the Wintertime Eating Blues—*continued from page 10*



By eating less processed foods, we get more fiber and nutrients; that keeps us fuller longer and we avoid spikes and crashes in energy. Stabilizing our blood sugars helps us feel more satisfied, thus avoiding some of those cravings, and beat the winter blues.

So, does this mean you have to give up all your wintertime favorites? No. Our favorite comfort foods may never be “healthy” but they can usually be made healthier. For example, use 1% milk instead of heavy cream. Or if you love the heavy cream in your beer cheese soup, have a smaller bowl, and pair it with something with a bit of crunch, like a vinaigrette-based cabbage slaw, or even a few slices of a green apple. Moderation (and not being hard on yourself) is key! This is a difficult time for everyone—hang in there!



Taiya Bach is a teaching faculty II and a registered dietitian nutritionist with the UW-Department of Nutritional Sciences and a member of the CALS Wellness Committee.

Face the Facts:

Topics to Discuss Now with Your Aging Parents

As we age and live longer, financial, legal, health care and long term care issues affect families, not just individuals. The Eldercare Locator produced this guide to help families “face the facts” about these important topics to discuss with aging parents. The overview below addresses some key areas of concern, suggested questions to ask, and ways in which families might initiate conversations about these often difficult to discuss topics with their aging parents.



KEY CONSIDERATIONS

1. Find out what financial benefits are provided by your parents’ Social Security and pension. Determine if they are eligible for other financial programs.
2. Ensure that each family member has a living will. Know where all your parents’ insurance policies, wills, trust documents, tax returns, investment and banking records are located.
3. Investigate what type of long term care insurance coverage may be best for your parents or for yourself! Generally, premiums are lower when policies are purchased at younger ages.
4. Identify what community services are available that can help your parents maintain independence in the home for as long as possible. Learn whether housing options are available to meet their changing needs.
5. Family members may not understand how their parents’ estate planning could impact their own financial status as well as that of their children.

FINANCIAL ORGANIZATION

There are many financial resources that your loved one might already be receiving or be eligible for. Social Security is the federal program that provides retirees a regular income based on work history, and benefits to disabled workers. Long-time workers usually have pensions that are retirement compensation plans either fully managed by the employer, or involve employee contributions, such as Tax-Deferred Annuities (TDAs) or Individual Retirement Accounts (IRAs).

Some people have “lost” a pension they earned, while others forget about a retirement account set up many years prior. Low-income and disabled individuals age 65 or older could also be eligible for monthly cash benefits through Supplemental Security Income (SSI). Family members may not understand how their parents’ estate planning could impact their own financial status as well as that of their children.

ASK...

- Are there house repairs or modifications needed that will help you, such as installing bathtub railings, an emergency response system, or other assistive devices?
- Do you need assistance with housekeeping, shopping or personal care activities?
- If you become homebound, would you need home-delivered meals?
- Do you need transportation? What services are available in your community?

LEGAL PREPARATION

Wills and power of attorney may not be topics your relatives want to discuss; however, these issues need to be addressed before it’s too late to make sure that their assets are properly taken care of and that their medical treatment preferences are known. A will directs how a person wants property to be distributed after death and appoints a trusted person to be the executor; and a durable power of attorney provides written authorization for a person you name to act on your behalf for whatever financial or health care purpose you spell out. An advance directive is a legal document that provides directions for your health care if you are unable to speak for yourself.

ASK...

- Do you have a will?
- Have you executed a durable power of attorney or considered who you might want to handle your finances or health care decisions in the event that you are unable to do so?
- Are important legal documents up to date and where are they kept?
- What other legal matters are you concerned about?

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Face the Facts: Topics to Discuss Now (Continued from page 10)

HEALTH INSURANCE

Health care is a high-cost necessity, so it is crucial to know what is available to meet your family member's needs, and what they are eligible to receive.

Most adults over age 65 are covered by Medicare, the federal health insurance program that helps pay medical expenses for older Americans and younger people with disabilities. However, Medicare does not



cover all needs, such as long term care including nursing homes or extended care, and Supplemental Insurance (also called Medigap insurance) might be necessary to cover additional health costs.

Medicaid, on the other hand, is the federal and state insurance program that helps pay the health care costs of low-income individuals of any age.

Long-term care insurance is available through the private market to assist individuals to cover the cost of long-term care services such as home health and nursing home care.

ASK...

- As your health status changes, are you prepared to meet your long term health care needs?
- Do you have proper health insurance coverage (not too much or too little)?
- Are you comfortably able to pay for prescription drugs and other out-of-pocket health care costs?
- Who are your doctors and how can they be contacted?
- Where do you keep your insurance card, Medicare information, and other important health care documents?

AGING AND DISABILITY RESOURCE CENTER (ADRC) OF THE NORTH COMMUNITY SERVICES

One of the most useful forms of help that adult children can provide for their parents is information about community resources that are available to enhance their independence. Services like home modification are available to help reduce the risk of accidents and make daily household activities more comfortable to perform. The ADRC can help provide information on resources to help older persons. Please call the ADRC at 1-866-663-3607.

Vitamin D—Continued from page 5

This means that vitamin D is added to the food. These foods may include milk, cereal, and yogurt. Foods that naturally have vitamin D include egg yolks, saltwater fish, and liver.



Vitamin D is available in supplements. It is also included in many multivitamins. The two forms of vitamin D in supplements are D2 and D3. Both types increase vitamin D in your blood, but D3 might raise it higher and for longer than D2. Vitamin D is fat soluble. You can absorb it better when you take your supplements with a meal or snack that includes some fat.

How much vitamin D do I need?

The amount of vitamin D you need each day depends on your age. The recommended amounts, in international units (IU), are:

- Birth to 12 months: 400 IU
- Children 1-13 years: 600 IU
- Teens 14-18 years: 600 IU

- Adults 19-70 years: 600 IU
 - Adults 71 years and older: 800 IU
 - People who are pregnant or breastfeeding: 600 IU
- But certain people may need extra vitamin D, such as:**

- Older adults
- Breastfed infants
- People with dark skin

People with certain conditions that limit the absorption of fat, such as Crohn's disease, celiac disease, and ulcerative colitis. People who have obesity or have had gastric bypass surgery

Check with your health care provider to see if you need to take vitamin D supplements, and if so, how much you should take. Your provider may want to first do a [vitamin D test](#) to see if you are getting enough of it.



NIH: National Institutes of Health Office of Dietary Supplements



Connecting You to Community Services

PROTECT YOUR WALLET: A Guide to Avoiding Financial Scams

While financial scams and fraud happen throughout the year, the holidays are a predictable time to see an increase. More online shopping and phone or email donation appeals means more opportunities for fraud. It is also an emotional time of year for many people, especially those who may feel lonely or isolated, which scammers can exploit.



Common Scams Targeting Older Adults

Scams targeting people age 60 and older resulted in over \$3.4 billion in losses in 2023 alone, according to the **FBI**. Here are some of the most common types of scams and fraud, according to the Consumer Financial Protection Bureau (CFPB). Read the complete CFPB list [here](#).

- ◆ **Charity:** Scammer pretends to represent a real or made-up organization and asks for donations.
- ◆ **Non-Delivery:** A person buys something online but never receives the item.
- ◆ **Grandparent:** Scammer pretends to be a grandchild or relative in trouble and asks for money or gift cards.
- ◆ **Tech Support:** Scammer pretends to be a computer expert offering technical support to trick people into giving access to their computers and personal information.
- ◆ **Romance:** Scammer pretends to be romantically interested in someone, develops trust and then asks for money or a loan.
- ◆ **Blackmail:** Scammer threatens to release personal information unless the victim sends money using wire transfer or gift cards.
- ◆ **Investment:** Scammer pretends to be a financial professional with urgent investment opportunities that are fake, including offers to teach you how to invest in cryptocurrency.

If victims have given out personal information or made financial transactions, they should contact the Bayfield County Sheriff's Office at 715-373-6120 and ask to connect with a Deputy for assistance.

Victims can also go to:

- ◆ <https://consumer.ftc.gov/scams> for further information and help with reporting.
- ◆ The FBI's internet Crime Complaint Center <https://www.ic3.gov/> to report as well.
- ◆ Call the Wisconsin Elder Abuse Hotline at 1-833-586-0107. The Hotline Program is a toll-free hotline available for community members and victims to contact for assistance in obtaining needed resources and making referrals to local authorities.

10 Tips to Avoid Scams

Here are some of the things you can do to prevent getting scammed or becoming a victim of financial fraud. Learn more from the **FBI** and **CFPB**.

1. Be wary of someone offering you a “great deal” that seems too good to be true or pressuring you to act quickly.
2. Do not be afraid to say “no” or hang up if you feel uncomfortable or suspicious about a phone call solicitation or to ignore suspicious emails or text solicitations.
3. Never send money using a gift card or wire transfer directly to a seller or unknown person.
4. Do not click on suspicious links or attachments in text messages, emails, websites or social media.
5. Be suspicious of a company asking you by phone or email to update your password or account information. Look up the company’s phone number on your own and call the company to find out if the request is real.
6. Keep personal information in a safe and secure location that unauthorized individuals cannot access.
7. Do not share numbers or passwords for accounts, credit cards or Social Security.
8. Monitor your financial accounts by setting up alerts for unusual activity and reviewing statements more frequently during the holidays.
9. Build a strong support network and keep in touch with others to prevent social isolation. This can decrease the chances that you will experience financial exploitation and the likelihood that it goes unnoticed.
10. Stay informed about current scams and keep older family members up to date on official warnings about current scams or fraud.



THE ART OF AGING

Monthly Coffee & Conversation on Topics Related to Aging Well
Northern Great Lakes Visitor Center, Ashland, WI

Starting Again in March!

First Friday of the Month, 9:30am - 11am

March 7 **The Importance of Social Connections**

Presented by: Kevin Stranberg, Facilitator of the Bayfield County People to People Grant on Loneliness

April 4 & May 2 **Save the Dates - Details Coming Soon!**

This Program is FREE!
To Learn More Contact the Bayfield County Extension Office, 715-373-3288



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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

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
- ◆ Heidi Ungrodt at 715-373-3288 or heidi.ungrodt@wisc.edu



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