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## Celebrate Older Americans' Month

According to the United States Administration on Aging (AoA), when Older Americans Month was established in 1963, only 17 million Americans had reached their 65th birthdays. Now our nation has reached a turning point as 2006 marked the first year one of the nation's largest generations starting turning 60. As many as 78 million people constitute the baby boom generation.

The demographics of St. Croix County reflects national trends. According to the most recent U.S. Census, the rate of growth in the older population since 1990 has been much faster in this county compared to the state of Wisconsin as a whole (22% versus 7.9%). In all, over 8,000 people, age 60 or older, live in St. Croix County.

The 2016 Older Americans' Month theme, *Blaze a Trail*, reflects the continued commitment of the AoA and the St. Croix County Department on Aging to help our nation and local communities prepare for a larger aging



### BLAZE A TRAIL: MAY 2016

population and to bolster the efforts of older adults to achieve healthy aging.

Independence for adults as they age relies on a balance of important elements: empowerment in consumer choice; healthy lifestyles that emphasize nutrition, physical activity, prevention, and active participation

*Older Americans' Month...continues on pg20*

## Over 22 million affected by Cataracts – learn more about this disease during Cataract Awareness Month

*By Kevin Damask, staff writer with the Wisconsin Council of the Blind & Visually Impaired*

Vision loss from cataracts continues to be a growing problem, and while there is no cure, there are ways to prevent the onset of this disease.

During Cataract Awareness Month, it's important to realize that more than 22 million Americans are affected by cataracts, costing an estimated \$6.8 billion in treatment costs. The disease is especially prevalent in people age 40 and older.

A cataract occurs when the lens in the eye becomes cloudy. For a person with a cataract, it may seem as if they are looking through a dirty, foggy windshield. When a cataract affects everyday activities, such as driving, doctors recommend having surgery to remove the cataract, which is the only effective treatment.

Amy Wurf, Low Vision Therapist for the Wisconsin

Council of the Blind & Visually Impaired, said there are several signs a cataract could be forming.

"Everything you look at may seem blurry, hazy or washed out; colors may not be as vibrant as they used to be," Wurf said. "A cataract may make light from the sun or lamps seem bright and glaring. When driving, car headlights at night may seem to cause more problems with glare."

According to Wurf, cataracts can also affect depth perception, which increases the risk of losing balance and falling.

"Because there is a general haze and lack of definition to what you see, it can be difficult to judge the depth of a step or curb," Wurf said. "Take extra time on steps and curbs, keep sunglasses or a visor

*Cataract Awareness Month...continues on pg 20*



The Aging & Disability Resource Center office and all Senior Nutrition Sites will be **CLOSED** on Monday, May 30<sup>th</sup> in Observation of Memorial Day.

Aging & Disability Resource Center  
of St. Croix County  
1752 Dorset Lane  
New Richmond WI 54017

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# AGING & DISABILITY RESOURCE CENTER OF ST. CROIX COUNTY

1752 Dorset Lane • New Richmond • WI  
715-381-4360 or 800-372-2333  
Website: [www.sccwi.us/ADRC](http://www.sccwi.us/ADRC)

email: [ADRCinfo@co.saint-croix.wi.us](mailto:ADRCinfo@co.saint-croix.wi.us)

**Brad Beckman, ADRC Administrator**

*Liza Gibson & Mike Traynor, Elder Benefit Specialists*

*Denise Gillen, Disability Benefit Specialist*

*Sheila Fallon, Kelly Weber, Cia Westphal,*

*Information & Assistance Specialists/Options Counselors*

*Tracy Davis, Community Services Coordinator*

*Nancy Abrahamson, Dementia Care Specialist*

*Tara Murdzek, Caregiver Support Coordinator*

*Randi Hanson, Preventative/Nutrition Program Coordinator*

*Brandy Zeuli, Outreach Coordinator*

*Renea Aeschliman, Program Support Specialist*

*Pam Searcy, Administrative Assistant*

### ◆◆◆ADRC KEY SERVICES INCLUDE◆◆◆

Elder & Disability Benefit Specialist Programs	Volunteer Medical Transportation Program
Information & Assistance	Support Groups
Home Delivered Meals	Healthy Aging Programs
Senior Nutrition Services	DayAway Club/Adult Day Respite
Alzheimer's Family & Caregiver Support Program	Dementia Care Specialist

### Notifying the Public of Rights Under Title VI

### ADRC of St. Croix County

- ✓ ADRC operates its programs and services without regard to race, color, and national origin in accordance with Title VI of the Civil Rights Act. Any person who believes she or he has been aggrieved by any unlawful discriminatory practice under Title VI may file a complaint with A & H Transportation Inc.
- ✓ For more information on the ADRC's civil rights program, and the procedures to file a complaint, contact 1-800-372-2333, (TTY 715-386-4608); email [info@co.saint-croix.wi.us](mailto:info@co.saint-croix.wi.us) ; or visit the Aging & Disability Resource Center at 1752 Dorset Lane, New Richmond, WI. For more information, visit [www.sccwi.us/ADRC](http://www.sccwi.us/ADRC)
- ✓ A complainant may file a complaint directly with the Federal Transit Administration by filing a complaint with the Office of Civil Rights, Attention: Title VI Program Coordinator, East Building, 5<sup>th</sup> Floor-TCR, 1200 New Jersey Ave., SE Washington, DC, 20590.
- ✓ If information is needed in another language, contact 1-866-874-3972

### Donation Designation Form

I want to help the Aging & Disability Resource Center of St. Croix County continue its effective community service to older adults and individuals with disabilities and their families.

Please designate this donation:

In Memory of \_\_\_\_\_ or  
In Honor of \_\_\_\_\_

And notify \_\_\_\_\_  
Address \_\_\_\_\_

I want my donation to go to the following program(s):

- ADRC News
- Benefit Specialists
- Caregiver Support
- Congregate Nutrition
- DayAway Club (Respite)
- Home-Delivered Meals

- Medical Transportation
- Site Transportation
- Other \_\_\_\_\_

It is ok to acknowledge my donation in the ADRC News  
 Yes  No

Please send receipt to:  
Name \_\_\_\_\_  
Address \_\_\_\_\_

Please make checks payable to:  
Aging & Disability Resource Center of St. Croix County  
1752 Dorset Lane, New Richmond, WI 54017

*Your gift is deductible to the extent provided by law.*

# COMMUNITY CALENDAR OF EVENTS MAY 2016

If you have other events you would like posted in the future, please contact the Aging & Disability Resource Center

**Job Center** – Wednesday, May 4 at the Woodville Community Library, 124 South Main Street, Woodville. A Job Center expert come to the library to meet with anyone interested in job searching ideas, how to look online for jobs, how to type up a resume or check the one you have, interviewing tips, etc. Call toll-free to Aracely (emphasis on the “Cel”) at 888-258-9966 to make an appointment. You no longer need to get to a state workforce site, they are coming out to the local libraries to meet people now!

**Wheelchair Clinics:** Tuesday, May 10 from 9 a.m. – 12 p.m. The Stout Vocational Rehabilitation Institute is sponsoring Wheelchair Clinics the 2<sup>nd</sup> Tuesday of every month through the end of 2014. The clinics will be held at University of Wisconsin-Stout, Room 120 Vocational Rehabilitation Building, 221 10<sup>th</sup> Avenue Eat, Menomonie. SVRI technicians will be available to diagnose potential repairs and perform routine cleaning and maintenance procedures.

Appointments are not required; services are available on a first-come, first-served basis. If you have questions about the Wheelchair Clinics, please call Dan Sembach at (715) 232-4037. This is a free service sponsored by the Stout Vocational Rehabilitation Institute. If technicians find significant repair issues, they will give you an estimate of the repair costs. This is an excellent opportunity to learn more about your wheelchair, including the things that you can do to keep your chair working well!

**Technology Night:** Thursday, May 12 from 5:30 p.m. – 7:45 p.m. Hazel Mackin Community Library – 311 West Warren Street, Roberts, WI 54023. Call 715-749-3849 to reserve a slot for FREE help with your tech questions. No question is a bad question.

**Senior Potluck** – Friday, May 13 from 11:45 a.m. – 1:30 p.m. “PowerUp with Grandkids” presented by Kelly Appeldorn Monson, Westfields Community Health Coordinator. Bring

a dish to pass, spend some time socializing. Free for all participants. The Centre, 428 South Star Ave, New Richmond, WI. Call 715-246-2252 for more information.

**Job Center** – Thursday, May 19 at the Baldwin Public Library, 400 Cedar Street, Baldwin from 10 a.m. – 12 p.m. A Job Center expert come to the library to meet with anyone interested in job searching ideas, how to look online for jobs, how to type up a resume or check the one you have, interviewing tips, etc. If this time does not work for you, call toll-free to Aracely (emphasis on the “Cel”) at 888-258-9966 to make an appointment. You no longer need to get to a state workforce site, they are coming out to the local libraries to meet people now!

**Book Club:** Wednesday, May 25 at 11 a.m. The Woodville Community Library, 124 South Main Street, Woodville, is seeking for more people to join their Monthly Book Club.

**Monday Wood Carving:** Join **Community Calendar...**  
*continues on page 19*

## WHO TO CALL

- ☎ For help with Medicare or Social Security?
- ☎ To schedule a volunteer driver for a medical appointment?
- ☎ Are you a caregiver looking for options?
- ☎ For options on how you can remain independent living in your own home or apartment?
- ☎ For assistance finding help in your home?
- ☎ To discuss your choices for housing or care?
- ☎ To learn about financial assistance for older adults or adults with disabilities?
- ☎ You're worried about an older family member and don't know where to start?
- ☎ How do I find out what services I'm eligible for?
  - Call the ADRC of St. Croix County at 1-800-372-2333 or email at [adrcinfo@co.saint-croix.wi.us](mailto:adrcinfo@co.saint-croix.wi.us)
- ☎ To reserve or cancel your lunch?
- ☎ To schedule a ride to a Senior Center?
- ☎ For information on a Senior Center activity?
  - Baldwin 715-684-2979
  - Deer Park 715-269-5301
  - Glenwood City 715-265-7242
  - Hudson 715-386-8709
  - New Richmond 715-243-7493
  - River Falls 715-425-9935
  - Roberts 715-749-3755
  - Somerset 715-247-5354
  - Woodville 715-698-2152
- ☎ To inquire about Veteran's Benefits?
  - 715-386-4758

# FOR YOUR BENEFIT NEWS

## Strengthen financial security in retirement with a Health Savings Account

Submitted by the GWAAR Legal Services Team

There are many tax consequences and tax rules concerning Health Savings Accounts that this article does not discuss in detail. It is important that you meet with a tax or financial professional for more information.

As you near retirement, there are several important matters to consider—Social Security, Medicare, and of course retirement accounts like a 401(k). Each of these tools is necessary to ensure that you are financially secure in your retirement. However, there is another important tool that can help strengthen your financial security when you retire, Health Savings Accounts (HSAs). HSAs are a versatile financial resource that help you prepare for health costs in retirement, and give you peace of mind.

**What is a Health Savings Account?** A Health Savings Account is an account used with a high-deductible health plan that allows you to save money tax-free. This means that the funds you contribute to an HSA are not subject to federal income tax at the time of deposit. HSAs can be beneficial for retirees because health costs are a natural part of life as you age, and you can use the money that you save in an HSA to help pay for future medical expenses in retirement.

**What are the rules?** Although Health Savings Accounts can be a powerful tool for you to use in retirement, it is important to use

HSAs correctly and responsibly. Here are some important Dos and Don'ts:

1. You **must** be covered by a high-deductible health plan with no other coverage.
2. If you enroll in Medicare, you **can no longer** make contributions to the account.
3. Similarly, if you receive Social Security benefits – this automatically entitles you to Part A, so you **cannot** contribute to your HSA.
4. You **cannot** be claimed as a dependent on someone else's tax return.
5. If you use your HSA for non-medical withdrawals prior to 65, you will pay a 20% penalty.
6. Once you turn 65, you **can** make withdrawals with no penalty, but you still must pay income taxes on the funds if the funds are not used for qualified medical expenses.
7. For retirees with spouses under 65, if you retire and enroll in Medicare, but your spouse is still working, your spouse **can** keep contributing to an HSA if enrolled through the employer. However, the working spouse would need to open a separate HSA. Neither you nor your spouse could continue to make contributions to your HSA. See the below example from [www.hsaresources.com](http://www.hsaresources.com):

*FYBN ~ ...continues on page 18*



## Happy Retirement!

Sue DeJong retires from Woodville Senior Center! Sue came to work as a Kitchen Aide after she retired from her apartment manager job in 2009. Having been here nearly 7 years, Sue was a wonderful asset in our kitchen. She plans to spend more time with her family and friends. Her first weekend of retirement was spent with her daughter, while they babysat her great grandbaby! We wish Sue all the best. Sue still dines with us at the Center, and plans to sub in the kitchen on occasion, too. Thank you for your dedication. Best wishes for a healthy, happy retirement!

MEMORIAL DAY 2016



Thank you to the men and women who have served, and continue to serve, to protect our country and our freedom.

God Bless America



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# Spotlight on Social Security

...Honoring our Service Members on Memorial Day

Submitted by: Bob Trotter, Social Security Public Affairs Specialist in Milwaukee, WI

Traditionally, on Memorial Day we honor those who have made the ultimate sacrifice for our nation. Social Security respects the heroism and courage of our military service members, and we remember those who have given their lives in defense of freedom.

The unexpected loss of a service member is a difficult experience for the family. Social Security helps by providing benefits to protect service members' dependents. Widows, widowers, and their dependent children may be eligible for Social Security survivors' benefits. You can learn more about Social Security survivors' benefits at [www.socialsecurity.gov/survivors](http://www.socialsecurity.gov/survivors).

It's also important to recognize those service members who are still with us, especially those who have been wounded. Just as they served us, we have the obligation to serve them. Social Security has benefits to protect veterans when an injury prevents them from returning to active duty.

Wounded military service members can also receive expedited processing of their disability claims. For example, Social Security will provide expedited processing of disability claims filed by veterans who have a U.S. Department of Veterans Affairs (VA) Compensation rating of 100 percent Permanent & Total (P&T). Depending on the situation, some family members of military personnel, including dependent children and, in some cases, spouses, may be eligible to receive benefits. You can get answers to commonly asked questions and find useful information about the application process at [www.socialsecurity.gov/woundedwarriors](http://www.socialsecurity.gov/woundedwarriors).

Service members can also receive Social Security in addition to military retirement benefits. The good news is that your military retirement benefit does not reduce your Social Security retirement benefit. Learn more about Social Security retirement benefits at [www.socialsecurity.gov/retirement](http://www.socialsecurity.gov/retirement). You may also want to visit the Military Service page of our Retirement Planner, available at [www.socialsecurity.gov/retire2/veterans.htm](http://www.socialsecurity.gov/retire2/veterans.htm).

Service members are also eligible for Medicare at age 65. If you have health insurance from the VA or under the TRICARE or CHAMPVA programs, your health benefits may change, or end, when you become eligible for Medicare. Learn more about Medicare benefits at [www.socialsecurity.gov/medicare](http://www.socialsecurity.gov/medicare).

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## Put a spring in your step, & some vegetables on your plate!

Submitted by Kristen Wilcoxson, Dietetics student at UW-Stout

Spring is the perfect time to step up intake of vegetables. As thoughts turn to sunshine, warmer weather, and gardens, take a closer look at the produce options at the local grocer. While vegetables are healthy in their frozen and canned varieties, seeing the freshest options in season can inspire even the pickiest of eaters to try something new. In Wisconsin, asparagus and radishes are often the first fresh local vegetables to be found. If seeing bright, colorful vegetables doesn't encourage an increase in intake, then the health benefits should.

Eating more fruits and vegetables has been shown to reduce the risk of heart disease, stroke, and some cancers. The 2015 Dietary Guidelines for Americans recommends adults aim for 2 ½ cups of a wide variety of vegetables. Unfortunately, according to the CDC, most Americans are not meeting the recommendations. Not getting enough vegetables in the diet means missing out on needed nutrients, fiber, health benefits, and missing out on delicious flavors of the season.

This spring, make the pledge to eat more vegetables. Start with this easy and delicious recipe adapted from Green Valley Kitchen.

### Potato Salad with Green Beans and Asparagus

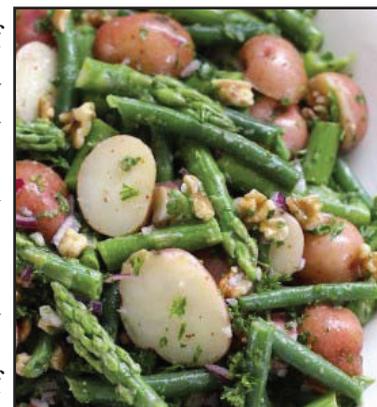
Prep time 15 minutes Cook time 15 minutes, Serves 4-6

#### Ingredients:

- |   |                         |
|---|-------------------------|
| 1 pound of new potatoes                     | 2 Tbs. minced parsley   |
| 1 pound of green beans                      | 4 Tbs. olive oil        |
| 1 bunch of asparagus                        | 2 Tbs. red wine vinegar |
| 2 Tbs. minced red onion                     | 1 tsp. Dijon mustard    |
| 1 large clove of garlic (minced or pressed) |                         |
| 8 twists of fresh ground black pepper       |                         |

#### Instructions:

1. Slice new potatoes in half or quarters and place in a large pot. Cover with cold water and bring to a boil. Turn down heat to a slow boil and cook for 12-15 minutes, until fork tender.
2. Trim green bean ends and cut beans in half.
3. Snap off tough ends of asparagus and then slice asparagus into an equal size as the green bean pieces.
4. While potatoes are cooking, bring another pot of water to a boil. Add the green beans and asparagus and cook 4-5 minutes.
5. Prepare an ice bath (large bowl with half ice half water).
6. When the beans and asparagus are ready, drain and then plunge into the ice bath. Let them sit in the ice bath until completely cool.
7. Prepare vinaigrette by whisking together the olive oil, red wine vinegar, Dijon mustard, minced garlic and black pepper.
8. Mince red onion and set aside.
9. Mince the parsley and set aside.
10. Drain the potatoes when ready. Add potatoes to a bowl and add half the vinaigrette to the warm potatoes. Toss to coat.
11. Drain the green beans and asparagus from the ice bath. Pat dry with a paper towel.
12. Add green beans, asparagus, red onion, and parsley to potatoes. Toss with remaining vinaigrette and serve.



# ADRC Manager's Report

From the Desk of  
Brad Beckman



We are looking forward to Spring!

We recently recognized over 200 volunteers. The ADRC team would like to thank all the dedicated volunteers that make a difference on behalf of older adults and persons with disabilities in St. Croix County.

We will be finishing up the Annual Countywide Card tournament this month and will recognize the winners and the Annual Countywide Picnic in June.

The nine Senior Nutrition Sites are more than just a meal but a place to socialize, keep updated and involved in your community.

Also, another shout-out to AARP volunteers that just finished up the tax season. What a great job and service to St. Croix County residents.

Also, we would like to welcome Sheila Fallon to the ADRC team as the new Information and Assistance Specialist/Options Counselor. Sheila replaces Denise Gillen who will be the new Disability Benefit Specialist replacing Marian Mottaz after her retirement. Welcome, Sheila; Congrats, Denise; and Best of Luck, Marian!!

If you have any questions about the ADRC, don't hesitate to call 1-800-372-2333 or email at [adrcinfo@co.saint-croix.wi.us](mailto:adrcinfo@co.saint-croix.wi.us). You can also visit our website at [www.sccwi.us/ADRC](http://www.sccwi.us/ADRC).

*NO ONE CAN AVOID AGING,  
BUT AGING PRODUCTIVELY IS SOMETHING ELSE.*

~ Katharine Graham

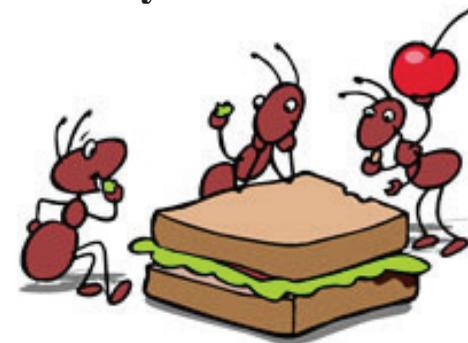
*Do you know someone who is an example of  
**AGING WITH PURPOSE**  
and contributes to the lives of others?*

The Aging & Disability Resource Center of St. Croix County is looking to honor Outstanding Older Adults. Any St. Croix County resident 60 years or older is eligible. Nominations will be reviewed by an advisory board and selection will be based on outstanding community/volunteer service performed after age 60. Formal recognition of St. Croix County's Outstanding Older Adults will take place at the 2016 St. Croix County Fair.

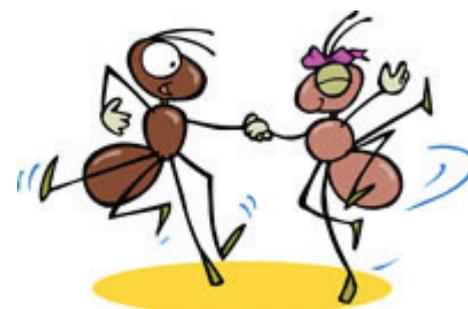
**Nomination Forms are available through local Senior Centers and the Aging & Disability Resource Center of St. Croix County or online at [www.sccwi.us/adrc](http://www.sccwi.us/adrc) and are due no later than Friday, June 17, 2016**

**For more information contact the Aging & Disability Resource Center of St. Croix County  
715-381-4363.**

Mark your calendars!!



Countywide Senior Picnic  
Friday, June 17



Grab your dancing partner  
and your appetite!!

*We make a living by what we get, but we make a life by what we give.*  
Winston Churchill

## THANK YOU

*for the numerous gifts given to older adults & individuals with a disability in St. Croix County  
by the dedicated staff who celebrate anniversaries  
this month with the Aging & Disability Resource Center.  
Please join us in expressing appreciation to these public servants.*

**May Anniversaries  
13 years**

**John Brunner, New Richmond Van Driver**

*The mission of the ADRC of St. Croix County is to empower & support older adults, people who have a disability and their families by serving as a central source of information, assistance, support and access to community resources.*

Sunday, May 8, 2016



## Privacy • Freedom • Comfort • Safety



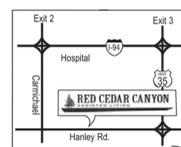
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# SUPPORT GROUPS

## Caregiver Clubs -

### 1<sup>st</sup> Tuesday of the month at 9 a.m.

New Richmond Civic Center Conference Room, Main Floor. For those caring for someone with memory loss.

**TOPIC:**

### 2<sup>nd</sup> Friday of the month at 9:30 a.m.

St. Bridget's Church, Westview Room, River Falls. For those caring for someone with memory loss.

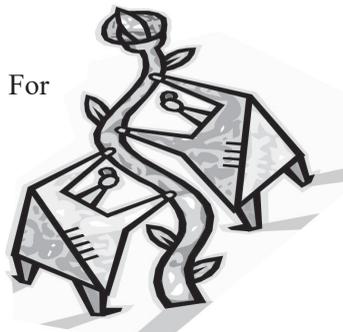
**TOPIC:**

### 3<sup>rd</sup> Thursday of the month at 1 p.m.

Government Center, Hudson. For those caring for someone with a chronic disease.

**TOPIC:**

**\*\*Respite care is available in Hudson & New Richmond with advance registration. Call Tara at 715-381-4366 for details. For more information call 1-800-372-2333.**



## Other Area Support Groups:

**Learning to Live Again** – 1<sup>st</sup> Monday of the month, 6 p.m. at First Lutheran Church – 218 County Rd K, New Richmond. The group is open to anyone who has suffered a loss in their lives. Anyone is welcome regardless of religious affiliation or lack of one. Contact Pastor Amelia for more information at 612-850-3904 or email at [pastoramelia@firstdaynr.org](mailto:pastoramelia@firstdaynr.org)

**Look Good...Feel Better** – 1<sup>st</sup> Monday of the month, 7 p.m. at Westfields Hospital and Clinics. Cosmetology professionals help patients in cancer treatment with makeup application, dry skin, discolored nails, choice and care of a wig, scarves, turbans and hats. Register by calling 715-243-2640, free

**Brain Injury Support Group** – 3<sup>rd</sup> Monday of the month,

5 p.m. Courage Kenny Rehab Institute – 1460 Curve Crest Blvd., Stillwater, MN. Call 651-241-3373

**Caregiver Support** – 1<sup>st</sup> Wednesday of the month, 1 p.m. - 3 p.m. Family Means – 1875 Northwestern Avenue S., Stillwater, MN 55082. Please call Sarah Gavin at 651-789-4004 to register or to learn more.

**Dementia Caregiver Support Group** – 2<sup>nd</sup> Sunday of the month, 2 p.m. Support for caregivers at Comforts of Home, 1111 Heggen St, Hudson, in the lower level in the Memory Care unit.

**Parkinson's Support Group** – 2<sup>nd</sup> Tuesday of the month, 10 a.m. at Hudson Hospital – 405 Stageline Rd, Hudson, WI 54016. Contact Vicky Hakala at 651-436-1331.

**Alzheimer's Support Group**

– 2<sup>nd</sup> Tuesday of the month, 3 p.m. at Park View Home, Woodville. Contact Harriet Link at 715-688-6088

**St. Croix Valley Alzheimer's Support Group** – 2<sup>nd</sup> Tuesday of the month, 6:30 p.m. at First Presbyterian Church, 6201 Osgood Ave N Rm 201, Stillwater, MN 55082. Contact Valerie Richards at 651-210-7866 for more information.

**Cancer Support Group** – 2<sup>nd</sup> Wednesday of month, 6:30 p.m. – 8 p.m. at the Classrooms at River Falls Area Hospital. Programs are FREE and open to cancer survivors and their loved ones. Contact River Falls Area Hospital at 715-307-6430 for more information.

**Couples M.S. Support Group** – 2<sup>nd</sup> Saturday of month, 12 p.m. – 2 p.m. Courage Kenny Rehab Institute – 1460 Curve

**Other Support Groups**  
...continues on page 16

# DAYAWAY CLUB

*Submitted by Stephanie Koski, DayAway Manager*

April showers bring May flowers. A few of us have taken walks outside looking for those flowers. We continue to color in our adult coloring books. One of the favorite things along with our game LUCKY. Always nice to relax after lunch with a movie.

As one of the participants left the other day she said I just love coming here I laugh so much I cry. Warms my heart to bring joy to others lives. Thank you to all my volunteers, you also make a difference in their lives.

**VOLUNTEER DRIVERS NEEDED!!** We are in need of volunteers to bring participants to and from DayAway. If interested in volunteering, please call Tara at 800-372-2333.

**Day respite programs are promoted by the Administration on Aging and National Family Caregiver Alliance as options to help caregivers maintain their own health and well being.** If you or someone you know could benefit from this option, call the Aging and Disability Resource Center at 1-800-372-2333 or email [tara.murdzek@co.saint-croix.wi.us](mailto:tara.murdzek@co.saint-croix.wi.us) And, there are financial incentives if your budget it stretched.

If you would like to provide a scholarship for someone to try the adult day program, please send your donations to ADRC – DayAway, 1752 Dorset Lane, New Richmond, WI 54017. Each day is worth \$45. DayAway also receives United Way funding. Or if you wish to donate craft supplies, small door prizes, or want to become a volunteer, contact Tara at 715-381-4366 or 1-800-372-2333.

**Thanks to the UNITED WAY for contributions to fund scholarships to attend DAYAWAY and to the many other generous donors!**

**Mondays** – Crossing Point Building, 220 Vine Street, Hudson

**Tuesdays** – Community Commons, 421 S Green St, New Richmond

**Thursdays** – Crossing Point Building, 220 Vine Street, Hudson



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# CAREGIVER SUPPORT

Submitted By Tara Murdzek, Caregiver Support Coordinator

## Tips for diffusing family conflict

Written by: Jane Mahoney, Greater Wisconsin Agency on Aging

Providing care for a loved one through a debilitating illness or at life's end can create stress on individuals and families alike. Each family member has his/her own response to the difficult situation and will have varying levels of commitment to help. Each person handles stress, grief and change in their own way and will also have different ideas of what is best for the loved one needing care.

Good communication and a commitment to making the caregiving plan work are essential in keeping families strong through a difficult time. Disagreements are sure to arise but the key to success is to diffuse the conflict before feelings are hurt and long-lasting damage is done. Here are some tips that will help you avoid conflict and make your caregiving journey less stressful and more successful.

- Be honest. Say that you are feeling stressed, overwhelmed, scared, sad, etc. Then work together to diminish these feelings.
- Use "I" statements to avoid blaming others.
- Value everyone's ideas and opinions. Don't judge. There is not just one right way to provide care for someone. "Learn something from someone with whom you disagree."
- Consider counseling. Caring for a loved one is stressful for even the healthiest families. Attend a support group with family members or seek private counseling if you fear relationships are about to be torn apart.
- Share responsibility. When everyone has a task or responsibility (however small) a sense of teamwork is shared.
- When times get tough, remind each other that it is the disease that has caused the challenge. Blame the disease, not the person with the disease (or each other) for hard times.
- Step back and look at the larger picture. Sometimes we get hung up on a certain issue and lose sight of the more important goal (like happiness, safety and/or independence).
- If you are the main caregiver, get some respite! Taking a break from your daily duties can boost your spirits and in turn help you be a better communicator.

Caregiver Support...continued on page 14

# DEMENTIA CARE

Submitted by: Nancy Abrahamson, Dementia Care Specialist

## Why advocacy is important in creating dementia friendly communities?

Over the years I have listened to caregivers, individuals with dementia, and those aging in our communities speak out about what legislative changes they feel are required to better serve those interest groups. We know, demographically, that the ratio of those aging (because of baby boomers) to the under age 40 populations is skewing greatly toward aging. We know that costs due to the incidence of dementia along with other health conditions will bankrupt our system if things don't change. The cost to business for dementia is currently \$460 billion, the cost to the nation is \$236 billion and by 2050 that will increase to over \$1 trillion. Annually a caregiver spends roughly \$5000 on the person for whom care is provided. Today one person is diagnosed with dementia every 66 seconds. By 2050 one person will be diagnosed every 33 seconds.

In a perfect world, according to caregivers and those with the diagnosis, the following issues would be addressed:

- o There would be appropriate housing for those under age 60 with dementia
- o All staff caring for individuals in group homes, assisted living and skilled nursing facilities would have received adequate training on the disease and skills for communicating effectively – it would be person centered, less institutional
- o Communities would have become skilled in understanding and supporting those with dementia and their caregivers welcoming all into activities
- o Area businesses and workplaces would understand the disease, how to communicate, and area resources

Dementia Care...continued on page 15

### MEMORY CAFÉ OPPORTUNITIES



These are monthly meetings for the individual who has a diagnosis of Alzheimer's or other dementia and the care partner. They will provide both support and social interaction. Activities each month will be directed by the members and can involve music, art, presentations on chosen topics, lunches out as well as many other possibilities. Beverages and snacks are provided.

<b>YMCA-Hudson</b> 2211 Vine Street Hudson 1st Thursday 9:30 a.m. - 11 a.m.	<b>The Centre</b> 428 Starr Ave New Richmond 2nd Wednesday 1 p.m. - 2:30 p.m.	<b>Peace Lutheran Church</b> 2084 County Rd N Baldwin 4th Thursday 1 p.m. - 2:30 p.m.	<b>The Westwind</b> 709 N Main Street River Falls Last Tuesday 10 a.m. - 11:30 a.m.
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Sponsored by the ADRC of St. Croix County; The Centre in New Richmond; YMCA-Hudson; The Lutheran Home, River Falls; Interim; Our House; and WITC-New Richmond

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# ● SENIOR CENTER NEWS ●

## **Baldwin Senior Center**



John Doornink, Senior Center Board President  
Cindy Ramberg, Nutrition Program Manager  
400 Cedar St • Baldwin • 715-684-2979  
bsrctr@baldwin-telecom.net



### **Activities:**

- May 4 – Annual Countywide Card Tournament in Baldwin
- May 5 – Senior Center Board meeting
- May 11 – Annual Countywide Card Tournament in Hudson
- May 12 – Blood Pressure Checks
- May 26 – Bingo with Our Family Living at 10:30
- May 30 – CLOSED for Memorial Day
- Mondays - Dominoes 9:30 a.m.
  - Cards at 1 p.m.
- Tuesdays - Bingo at 10:30 a.m.
  - Painters Club 1 p.m.
- Wednesday - Dominoes at 9:30 a.m.
- Thursdays - Bingo at 10:30 a.m.
- Fridays - Game Day
  - Dominoes at 10 a.m.
  - Cards at 1p.m.
- Daily - Table of Knowledge at 8:30 a.m.

### **Birthdays:**

- May 11 – Rose Mary Vadner
- May 27 – George Birkett
- May 30 – Delores Vrieze

The Baldwin Senior Center would like to thank the following:

© Loreen Ranals for the informative speech on Occupational Therapy.

Well hello Spring.....I think! It certainly has been one of those springs to remember in the great state of Wisconsin!!! We here at the Senior Center in Baldwin are hoping you are all doing well & getting ready for a warmer season!!

We have been enjoying many activities here at the Center! April brought live music, a great speaker, a few parties & many days of games & fun! In May we are hoping to enjoy a field trip or two to some of our local nurseries & perhaps a few fun craft days. Any ideas for field trips, speakers & craft ideas are always welcome! My door is open to new ideas & adventures any time!

Don't forget to look for our entry in the June Bug Days parade on Saturday, June 11<sup>th</sup>! We will be the noisy group flinging out all the candy!!!

I've said it before & I'll say it again!! THANK YOU THANK YOU THANK YOU to all of the volunteers that keep our center running so smoothly!!! Without your help & knowledge our center wouldn't be the amazing & fun place it is!! You all are appreciated more than you will ever know!!!

We encourage all Seniors to join us for lunch, coffee, games or just swing in to bend our ears a bit! We enjoy making new friends & seeing new faces!

*Baldwin Senior Cener...continues on page 9*

## **Deer Park Senior Center**



Janice Thompson, Senior Center Board President  
and Nutrition Program Manager  
121 Front St • Deer Park • 715-269-5301

### **Activities:**

- May 4 – Annual Card Tournament in Baldwin
- May 5 – Honoring our Mothers
- May 5 – Eat Smart, Live Strong – UW Extension presentation: Reach Your Goals Step by Step
- May 11 – Annual Card Tournament in Hudson
- May 12 – Eat Smart, Live Strong – UW Extension presentation: Challenges and Solutions
- May 19 – Eat Smart, Live Strong – UW Extension presentation: Colorful and Classic Favorites
- May 22 – Senior Center 30<sup>th</sup> Anniversary Celebration – reminiscing & treats!
- May 26 – Eat Smart, Live Strong – UW Extension presentation: Eat Smart, Spend Less
- May 30 – CLOSED for Memorial Day
- Daily - Men's coffee round table news at 11:15 a.m.
- Daily - great food, great friends, great coffee, and all the news we need to know and then some.

### **Birthdays:**

- May 3 – Renee Boe
- May 3 – Lois Clymer
- May 6 – Audrey Ludovico
- May 6 – Irv Posey
- May 11 – Allen Benson

Speaking of volunteers, April was their special month of recognition. As usual the banquet was very nice, thank you to everyone that made that possible. We more than words can say, appreciate our volunteers, but we are recognizing Pat Shilts as our volunteer of the month. Pat has been our president since the beginning of the years and I neglected to get her picture in the senior paper as she deserves, and to thank her for all she does to make it possible to do all that we do. All of our center board ladies are special also.



May is the month we honor our mothers, grandmothers, teachers, nurses and graduates. We thank them for all they do and what they will do to make our world and lives better. The birthstone for May is the emerald which signifies foresight, good fortune and youth. The flower is lily of the valley which means sweetness, happiness and humility. May is also the month we honor our military people that have

*Deer Park Senior Cener...continues on page 13*

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# ● SENIOR CENTER NEWS ●



## Glenwood City Senior Center

Alfie Schrank, Senior Center Board President  
 Jami Anderson, Nutrition Program Manager  
 316 West Oak St • Glenwood City  
 715-265-7242




## Hudson Senior Center

Carol McConaughy, Senior Center Board President  
 Melissa Wright, Nutrition Program Manager  
 1320 Wisconsin St • Hudson  
 715-386-8709

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**Activities:**  
 May 1 – Field Trip to Mabel Tainter Theater Barefoot in the Park  
 May 9 – Blood pressure/blood sugar check with Char and Kevin at 11a.m  
 May 21 – Field Trip to Cottage Winery  
 May 30 – CLOSED for Memorial Day  
 May 31 – Foot care with Brenda Cogbill, appointment available by calling 715.265.7242  
 TBD – Senior Center Board meeting  
 Daily: The Cloudy Boy’s Coffee Group at 8 a.m.  
 : Sunshine Girl’s Coffee Group at 9 a.m.  
 : Bingo at 10 a.m. (\$.10/game and a total of 15 games played)

**Birthdays:**  
 May 2 – Jackie Klinger  
 May 13 – Wally Lindholm  
 May 16 – Helen Maes  
 May 19 – Evelyn Timberlin  
 May 20 – LaVerne Hoitomt  
 May 29 – Lois Bosshart

It’s Card Tournament Time! If you’d like to play cards- Euchre, 500 or Cribbage - on a Wednesday give us a call 715.265.7242!

We all enjoyed our trip to Chippewa Falls- we toured Leinenkugel’s and had lunch at Loopy’s. What a wonderful little town. It was a great way to spend the day together since we closed for voting. We also had a great Saturday afternoon touring the 45<sup>th</sup> Parallel and lunch at The Barnboard. We are really happy to see all the new faces on the field trips☺

Thank you to Dorothy Lovgren and Evelyn Timberlin for donating plastic baggies! Also, a big thank you to Linda Meyer and Edna Forrest for donating cans of Coffee☺

Thank you to Don Leier for all that you do to help us at the Center.... sweeping, mopping, wiping tables, counting money etc! Thank you, Thank you, Thank you!! We just can’t say it enough!

We are always looking for more volunteers! If you are interested....stop by or give us a call 715.265.7242☺

The Glenwood City Senior Center is open Monday through Thursday 8 a.m. to 1 p.m. We play Bingo daily Monday thru Thursday at 10 a.m. Dinner is served at 11:30 a.m. All seniors 60+ can dine for a suggested donation of \$4.00 per meal. Home delivered meal service is also available call Brandy at 715-381-4364. Please call 24 hours in advance to reserve your meal. Please call by noon Thursday to reserve for the following Monday our number is 715-265-7242.

## BALDWIN SENIOR CENTER...

*continued from page 8*

The Baldwin Senior Center is open Monday through Thursday for lunch from 9 a.m. - 1 p.m. with the meal being served at noon. All seniors 60+ can dine with a requested donation of \$4.00. Transportation is provided for those that need it and there is a small fee for that. Please call 715-684-2979, 24 hours in advance for a meal reservation or to schedule a ride. Please feel free to leave a message. We are located in the Baldwin Community Building, next to the Baldwin Library.

**Activities:**  
 May 6 – Outing to River Walk Mall and Café in River Falls  
 May 11 – Host Annual Countywide Card Tournament  
 May 12 – Hand and Foot card game at 9 a.m.  
 – Piano playing by Kathryn Long  
 May 13 – Monthly Birthday Celebration  
 – Piano playing by Judy Langmack  
 May 19 – Blood Pressure with DeeAnn from 9:30 a.m. – 11 a.m.  
 May 20 – Massages at 11 a.m.  
 – Piano playing by Judy Langmack  
 May 26 – Hand and Foot card game at 9 a.m.  
 – Piano playing by Kathryn Long  
 May 27 – Root Beer Floats  
 – Piano playing by Judy Langmack  
 May 30 – CLOSED for Memorial Day  
 Mondays – Men’s Coffee Group meeting at 8 a.m.  
 Tuesdays - Shopping after lunch (call 24 hours ahead to reserve ride)  
 Wednesdays - Men’s Coffee Group meeting at 8 a.m.  
 Thursdays - Shopping after lunch (call 24 hours ahead to reserve ride)  
 Fridays - Men’s Coffee Group meeting at 8 a.m.  
 – Piano music with Judy  
 Daily - Bingo at 9:30 a.m. (except Tuesdays – 10 a.m.)

**Birthdays:**

May 8 – Walt Larsen	May 19 – Pat King
May 9 – Andrea Gilbert	May 20 – Ruth Schneider
May 13 – Priscilla Schoeneck	May 23 – Judy Moden
May 14 – Karl Wagner	May 23 – Sally Halvorson
May 16 – Janis Halverson	May 25 – Leland Long
May 18 – Bob Pierce	

Welcome Spring! Goodbye Winter!  
 The Hudson Senior Center is still in great need of volunteers. Please call Melissa at 715-386-8709 if you are interested. I also would like to take a moment to express my gratitude to everyone that has stepped up to help. I appreciate all of you!

Do you like to play 500, Cribbage, and Euchre? If so, join in the fun by participating in the Annual Countywide Card Tournament hosted by the Senior Board Coalition and Aging & Disability Resource Center. To join or for more information call the Hudson Senior Center at 715-386-8709.

This month at the Hudson Senior Center we are planning a lot of fun things to do! On May 6<sup>th</sup> we are going to the River Walk Antique Mall in River Falls for lunch and shopping. We will have lunch at the River Walk Café tea room and play a couple rounds of bingo to win prizes! Afterwards, we will visit the shops in the antique mall. Please RSVP 715-386-8709. On May 13<sup>th</sup> we will have our Monthly birthday party and on May 27<sup>th</sup> we will have Root Beer Float party after lunch hopefully enjoying it outside for our first outdoor event.

As always we are located at 1320 Wisconsin Street at the Christian Community Home Campus, in the Marie Blakeman Community Center. We are open Mondays through Fridays from 9 a.m. to 1 p.m. All seniors 60+ can dine for a requested donation of \$4.00. If you are under 60 years there is a \$6.50 charge for the meal. Transportation is available upon request. Please call the Senior Center at 715-386-8709, 24 hours in advance for your meal or transportation reservation during business hours. Please come and join us for an affordable and nutritious home-cooked lunch that is served at 11:30 a.m.

# NUTRITION PROGRAM MENUS

## Hudson Area Nutrition Program May 2016 Menu

Serves Mon. through Thurs. (\*Fridays serves congregate only) at the Hudson Senior Center  
 1320 Wisconsin Street, Hudson Call 715-386-8709 24 hours in advance for a meal  
*Due to circumstances beyond our control, menu changes may occur from time to time.*

Monday	Tuesday	Wednesday	Thursday	Friday (On-Site Dining Only)
<b>2</b> Roast Chicken Mashed Potatoes Kernel Corn Coleslaw Chef's Dessert	<b>3</b> Baked Ham, Pineapple Au Gratin Potatoes Peas w/ mushrooms Tossed Salad Chef's Dessert	<b>4</b> Braised Beef Tips Hunter Style Buttered Noodles Grilled Tomato Tossed Salad Chef's Dessert	<b>5</b> Chicken Subgum White Rice Crisp Noodles Tossed Salad Chef's Dessert	<b>6</b> Mac & Cheese Tomato/Bacon Vegetable Tossed Salad Garlic Toast Chef's Dessert
<b>9</b> Spaghetti/Meat sauce Italian Green Beans Tossed Salad Garlic Toast Dessert	<b>10</b> BBQ Beef Platter Oven Browned Potatoes Buttered Corn Tossed Salad Chef's Dessert	<b>11</b> Roast Beef, Au Jus Baked Potatoes Mashed Rutabaga Tossed Salad Apple Pie	<b>12</b> Baked Chicken Mashed Potatoes Dressing, Vegetable Coleslaw Chef's Dessert	<b>13</b> Baked Cod New Potato Broccoli Tossed Salad Chef's Dessert
<b>16</b> Chopped Sirloin American Fries Grilled Onion Coleslaw Chef's Dessert	<b>17</b> Fried Chicken Mashed Potatoes Peas & Carrots Tossed Salad Chef's Dessert	<b>18</b> Baked Ham Au Gratin Potatoes Whole Green Beans/Tom Cottage Cheese/Pineapple Chef's Dessert	<b>19</b> Braised Spare Ribs Caraway Potatoes Sauerkraut Cottage Cheese Chef's Dessert	<b>20</b> Fish Fry Tater Barrels Broccoli Spear Tossed Salad Chef's Dessert
<b>23</b> Salisbury Steak Mashed Potatoes Buttered Carrots Tossed Salad Chef's Dessert	<b>24</b> Chicken ala King Rice Pilaf Tossed Salad Chef's Dessert	<b>25</b> Swedish Meatballs Mashed Potatoes Rutabagas Fresh Fruit Chef's Dessert	<b>26</b> Chopped Sirloin Grilled Onion Baked Potato Mixed Greens Chef's Dessert	<b>27</b> Fried Shrimp Tater Barrels Carrot Vichy Coleslaw Chef's Dessert
<b>30</b>  <b>CLOSED</b> <b>Memorial Day</b>	<b>31</b> Baked Ham, Pineapple Au Gratin Potatoes Peas w/ mushrooms Tossed Salad Chef's Dessert	<b>Memorial Day</b>		Suggested Donation: <b>\$4.00 per meal</b> Please pay as much as you can afford, as we rely on donations from participants to keep the program going.

## River Falls Nutrition Program May 2016 Menu

119 Union Street - 715-425-9932 Serving Monday – Friday  
*\*\*Due to circumstances beyond our control, menu changes may occur from time to time\*\**

Monday	Tuesday	Wednesday	Thursday	Friday
<b>2</b> Roast Turkey Mashed Potatoes & Gravy Stuffing Broccoli Pears Dessert	<b>3</b> Western Beef Bake Waxed Beans Peach Slices Dinner Roll Dessert	<b>4</b> Beef Stroganoff Buttered Noodles California Blend Vegetable Apricot Halves Bread Slice Dessert	<b>5</b> Beef Stir Fry Fried Rice Oriental Blend Vegetables Pineapple Orange Cup Dessert	<b>6</b> Spaghetti & Meatballs Island Blend Vegetable Cher's Choice Fruit Breadstick Dessert
<b>9</b> Smothered Chicken Mashed Potatoes & Gravy Side Salad Dinner Roll Chef Choice Fruit Dessert	<b>10</b> BBQ Chicken Breast Baked Potato Coleslaw Banana Half Bread Slice Dessert	<b>11</b> Sliced Beef Roast Mashed Potatoes & Gravy Glazed Carrots Garlic Cheddar Biscuit Cherry Delight	<b>12</b> Cream Chipped Beef Mashed Potatoes Monte Carlo Blend Veg. Pears Bread Slice Dessert	<b>13</b> Crispy Shrimp Baked Potato Green Beans Fresh Fruit Cup Dinner Roll Dessert
<b>16</b> Meatloaf Baked Sweet Potatoes Marinated Cucumber Peaches Bread Slice Dessert	<b>17</b> Glazed Pork Loin Tri-Taters Baby Carrots Dinner Roll Dessert	<b>18</b> Open Face Turkey Mashed Potatoes & Gravy Tomato Onion Salad Fresh Fruit Cup Bread Slice Dessert	<b>19</b> Oven Fried Chicken Mashed Potatoes & Gravy Squash Garlic Toast Pineapple Orange Dream	<b>20</b> Tuna Herbed Pita Pocket Potato Salad Coleslaw Fresh Fruit Dessert
<b>23</b> Chili Side Salad Cornbread Fruit Cocktail Dessert	<b>24</b> Smothered Steak Mashed Potatoes & Gravy Country Blend Vegetables Breadstick Fruited Jell-O	<b>25</b> Ham Loaf Rice Pilaf Green Beans Peaches Dinner Roll Dessert	<b>26</b> Teriyaki Grilled Chicken Buttered Noodles Stir Fry Vegetables Pineapple Chunks Dessert	<b>27</b> Lemon Baked Cod Scalloped Potatoes Green Beans Fresh Fruit Cup Dessert
<b>30</b>  <b>CLOSED</b> <b>Memorial Day</b>	<b>31</b> Creamy Chicken Alfredo Noodles Squash Melon Cup Bread Slice Dessert			Suggested Donation: <b>\$4.00 per meal</b> Please pay as much as you can afford, as we rely on donations from participants to keep the program going.

## St. Croix County Area Nutrition Program May 2016 Menu

Serving Mondays through Thursdays at the following locations:

**Baldwin** – 684-2979    **Deer Park** – 269-5301    **Glenwood City** – 265-7242    **New Richmond** – 243-7493    **Somerset** – 247-5354  
**Woodville** – 698-2152    **Roberts** – 749-3755 serving Mondays & Wednesdays

Monday	Tuesday	Wednesday	Thursday
<b>2</b> <b>Homemade Meatloaf</b> Baked Potato with Sour Cream Creamed Corn Bread and Butter Fruit	<b>3</b> <b>Chicken Breast with Cheesy Broccoli Sauce</b> Rice Pilaf Spinach Salad Bread and Butter Rosy Pears	<b>4</b> <b>Sloppy Joe on a Bun</b> Homemade Potato Salad Fruit Cup Dessert	<b>5</b> <b>Beef Stroganoff over Buttered Noodles</b> Asparagus Bread and Butter Fruit Crisp
<b>9</b> <b>Loaded Baked Potato Soup</b> <b>Cook's Choice Sandwich</b> Frosted Brownie	<b>10</b> <b>Cook's Choice Menu</b>	<b>11</b> <b>Sliced Roast Beef</b> Mashed Potatoes and Gravy Vegetable Medley Bread and Butter Fruit Cup	<b>12</b> <b>Ham and Scalloped Potatoes</b> Buttered Squash Bread and Butter Homemade Bread Pudding
<b>16</b> <b>Stuffed Chicken Breast</b> Baked Sweet Potato Peas and Pearl Onions Bread and Butter Fruit Medley	<b>17</b> <b>Bratwurst on a Bun</b> Baked Beans Sauerkraut Marinated Vegetable Salad Jell-O	<b>18</b> <b>Baked Cod</b> Roasted Roots Asian Slaw Bread and Butter Chocolate Mousse	<b>19</b> <b>Sirloin Tips in Gravy</b> Mashed Potatoes Green Beans Bread and Butter Peaches and Pears
<b>23</b> <b>Cheesy Baked Ziti</b> Garden Salad with Dressing French Bread Fruit Cobbler	<b>24</b> <b>Chicken Salad Sandwich on a Croissant</b> <b>Cook's Choice Soup</b> Cottage Cheese and Fruit	<b>25</b> <b>Seasoned Pork Chops</b> Baked Potato with Sour Cream Red Cabbage Bread and Butter Chilled Apricots	<b>26</b> <b>Turkey Wild Rice Casserole With Vegetables</b> Spinach Salad Bread and Butter Cookie
<b>30</b>  <b>**CLOSED FOR MEMORIAL DAY**</b>	<b>31</b> <b>Potato Crusted Fish</b> Brussels Sprouts Cheese Tortellini Fruit Salad Bread and Butter Ice Cream		<b>Suggested Donation:</b> <b>\$4.00 per meal</b> Please pay as much as you can afford as we rely on donations from participants to keep the program going.

# ••• NUTRITION TIPS FOR "OLDER AMERICANS MONTH" •••

*Written by Catherine Lewis, IH Editor ~ Submitted by Brandy Zeuli, Outreach Coordinator*

## *May is "Older Americans Month"!*

When the golden years come you can still make the changes necessary to live a healthier life. One of the biggest things that can impact these healthy changes is the vitamins and minerals you give your body. It is always best to give your body its necessary nutrition through food but it is also beneficial to take supplements to make sure you are getting enough of everything you need.

As people age their body's needs for certain vitamins changes. The Administration on Aging now estimates that there will be nearly 72 million people over the age of 65 in the United States by 2030. That is an incredibly large number of older American's. Here are a few tips for living the healthiest life possible:

- Make sure you take enough Calcium and Vitamin D. Calcium and Vitamin D play a key role counteracting the effects of weakening bones (which can lead to Osteoporosis). You can get these valuable vitamins and nutrients from low-fat milk and yogurt.
- Vitamin B will help your digestive system stay on track. As you age your digestive system changes. It stops producing the same amounts of saliva and stomach acid. In return, your body will not absorb Vitamin B as good. To help maintain good levels of B vitamins make sure you include whole grains and nutritional supplements in your diet.
- Keep your body hydrated. Water is essential for helping your body flush out toxins and keeping joints healthy. Besides water, it is a great idea for elderly people to focus on foods that are high in water content. Melons, apples, cucumbers, and grapes are a few that really have a high level of water in them.
- Enjoy some good fat in your daily diet. Yes, there are good fats. Olive oil, nuts, seeds, and avocados are all sources of good fats. Good fats actually help remove the bad cholesterol from your body.
- Incorporate foods that are rich in fiber into your daily diet. One of the most unpleasant things about getting older is that your chances for constipation increase. Making sure that you get fiber into your daily diet will help alleviate that problem – especially when combined with staying properly hydrated. Fresh fruits and vegetables are great sources for fiber.

Your body is constantly changing with its nutritional needs. That does not stop when you age. There are definitely ailments that come with getting older. However, it is good to know that you can prevent, avoid, or reverse those ailments. Vitamins and healthy eating habits are the best ways to do that. And one of the best recommendations you see from health professionals is to make sure you pay a visit to a dietician to help you learn and understand the best ways to get your vitamins in your golden years.

# ● SENIOR CENTER NEWS ●



## New Richmond Senior Center

Laura Rebhan, Senior Center Board President  
 Patty Shatswell, Nutrition Program Manager  
 421 South Green Ave • New Richmond  
 715-243-7493

PHOTO  
 COMING  
 SOON!

### Activities:

- May 4 – Annual Countywide Card Tournament in Baldwin
- May 10 – Senior Center Board meeting  
 – Shopping after lunch
- May 11 – Annual Countywide Card Tournament in Hudson
- May 17 – Bingo sponsored by Our House at 11 a.m.
- May 19 – Monthly Birthday Party – Build your own Sundae!
- May 24 – Shopping after lunch
- May 30 – CLOSED for Memorial Day
- Daily: Bingo at 10:30 a.m.  
 : Cards at 12:30 p.m.

### Birthdays:

- May 7 – Mary Schmidt
- May 10 – Darlene Hackman
- May 22 – John Brunner
- May 26 – Ruby Smith

April was a busy month! Our Card Tournament was really fun! Thanks to all who participated. Everyone had a good time and enjoyed a great meal prepared by the Deer Park Senior Center Ladies. Thank You to the Senior Board members for sponsoring, organizing and working to set everything up for this event, and thanks to everyone who volunteered their time for helping. It couldn't have been done without all of you!

Our Spring Fling Event was such a huge success! Everyone had a great time listening and dancing to our entertainment, Jim Armstrong. Many raffles and door prizes were won. A Special Thank You to the WITC Human Service Club for planning, organizing and working this event. Also, thanks to the Senior Board for sponsoring such a wonderful Event.

We are in need of people to serve on the Senior Board. This is a very important part of our Senior Center. We are also in need of volunteers. If you are interested, please call 715-243-7493.

The New Richmond Senior Center is open Monday through Thursday from 9 a.m. to 2 p.m. Meals are served at noon for a suggested donation of \$4.00 for those over the age of 60. Please make your meal reservation 24 hours in advance, or to schedule a ride. Transportation is available for a small fee. Home delivered meals are also available by calling Brandy at 715-381-4364.

All are always welcome to join us for good food, good company and a good time! Looking forward to seeing you here!

***Come play bingo and cards along with good company and good food!***



## Roberts Senior Center

Robert Johnson, Senior Center Board President  
 Christine Stork, Nutrition Program Manager  
 312 N Park St • Roberts • 715-749-3755

PHOTO  
 COMING  
 SOON!

### Activities:

- May 11 – Bingo sponsored by Our House Senior Living  
 – Foot Care with Dave
- May 16 – Blood Pressure Check with Kathy
- Mondays – Mexican Train Dominoes at 10 a.m.
- Wednesdays – Cards at 10 a.m.

### Birthdays:

- May 20 – Lola Higgins
- May 20 – Tony Koshenina

Hello from the Roberts Senior Center.

We are busy this month with the card tournament and taking part in the Stepping On class.

Thank you to Tara Murdzek for coming to speak to us about the Stepping On class and telling us about the different services that are available through the ADRC.

We are now playing Bingo every second Wednesday of the month. This is sponsored by Our House Senior Living. We had a lot of fun with these gals. Everyone is welcome to come and play.

Happy Mother's Day to all. Let's all remember to thank that special person(s) in our lives that has been so caring and nurturing to us.

Congratulations to all graduates this month be it high school, tech. school or college.

The Roberts Senior Center is open on Mondays and Wednesday from 10 a.m. to 1 p.m. with lunch being served at noon. We are located at the Roberts Park Building, 312 N Park St, Roberts, WI 54023. To reserve a meal please call 715-749-3755 24 hours in advance. Please include your name and the day on which you plan to dine. Those 60 and over can dine for a suggested donation of \$4.00/meal. If you are interested in receiving meals at home, we do deliver as well. Please call the Aging & Disability Resource Center at 1-800-372-2333 for further information about the home delivered meal program.

All are welcome at the Senior Center for fellowship, fun and friendship. There is always a hot pot of coffee on and many warm smiles to welcome you. We are always looking for your ideas for bus trips and other activities.



## River Falls Senior Center

Marie Deja, Senior Center Board President  
 Fay Simone, Nutrition Program Manager  
 119 Union St • River Falls • 715-425-9932  
 Serving Monday through Friday



### Activities:

- May 2 – Executive meeting at 9:45 a.m.
- May 6 – Foot Care; Cost \$20 – call for appt.
- May 20 – Foot Care; Cost \$20 – call for appt.
- May 24 – Hand and shoulder massage at 9:30 a.m.
- May 30 – CLOSED for Memorial Day
- May 31 – General meeting at 1 p.m. with Bingo afterwards
- Tuesdays - Exercise at 9 a.m.  
 - 500 at 6:30 p.m.
- Wednesdays - Euchre at 1 p.m.
- Thursdays - Exercise at 9 a.m.
- Fridays - Bridge & 500 at 1 p.m.

### Birthdays:

- |                        |                              |
|------------------------|------------------------------|
| May 3 – May Ramberg    | May 13 – Priscilla Schoeneck |
| May 3 – Vi Kimball     | May 24 – Norbert Fisher      |
| May 5 – Ross Pierson   | May 24 – Marilyn Karras      |
| May 8 – Bernita Weinke |                              |

We are organizing a craft group for seniors. If you have any old beads, costume jewelry, or some items you have no use for, we would greatly appreciate a donation.

We have a volunteer coming on Tuesday May 24 for hand and shoulder massage. Stop by and enjoy!

### Senior Center trips planned for 2016 include:

- ☞ Mount Rushmore, the Badlands & Black Hills of South Dakota (June 26 to July 2) cost of \$620.00 for double occupancy.
- ☞ Beautiful Maine (September 24 to October 2) cost of \$855.00 for double occupancy.

***RF Senior Cener...continues on page 13***

# ● SENIOR CENTER NEWS ●



## Somerset Senior Center

Karen Barger, Senior Center Board President  
Shelley Wallander, Nutrition Program Manager  
Town Hall • Somerset • 715-247-5354



### Activities:

- May 3 – Shopping in Somerset
- May 6 – Dining Out
- May 12– Senior Center Board Meeting at 9 a.m.
  - Blood Pressure
  - Birthday Celebrations
  - Shopping in Somerset
- May 17 – Intergenerational Activities with St. Anne’s 4<sup>th</sup> graders
  - Shopping in Somerset
- May 24 – Shopping in New Richmond
- May 30 – CLOSED for Memorial Day
- May 31 – Shopping in Somerset
- Wednesdays – Cards from 9 a.m.

### Birthdays:

- May 1 – Melvin & Marvin Langer
- May 3 – Gerald Belisle

### Message from Karen:

We encourage all seniors to join us for lunch at the senior center. The Senior Center is open Monday – Thursday from 10 a.m. to 2 p.m. Please call 715-247-5354 at least 24 hours prior to the day you would like to join us.

## DP SENIOR CENTER...

*continued from page 8*

gone on to a better home. We thank them for all the sacrifices they have made for us, and we salute each and every one of you.

Sarah Johnson, UW Extension, will be joining us again this year for 4 weeks to lead a discussion on Eat Smart, Live Strong. We will talk about talk about easy ways to make smart food choices and exercise more. Learn how you can Eat Smart and Live Strong.

We all need to remember our mother on her special day. We send her flowers, gifts, and lovely cards that say how much we love her and appreciate all she has done for us, and all the sacrifices she has made. We are prone to take for granted her precious love and care and the fact that when we need her she is (or was) always there. She will never mention it or ask for any praise, the joy of doing things for us is her reward.

*Just the same it would be nice if we could find the time to say just a small word of thanks to our mothers every day.  
Happy Mother’s Day to each and every one of you.*

## RF SENIOR CENTER...

*continued from page 12*

\*If interest please call Marie Deja @ 715-425-9932.

The River Falls Senior Center is located within the Wellhaven Senior Apartments, 119 Union Street. The office is open from 10 a.m. - 1 p.m. Monday thru Friday. Please call the Senior Center with any questions, suggestions for news or ideas you have at 715-425-9932 or email [rfsc1@pressenter.com](mailto:rfsc1@pressenter.com). Delicious meals are served from 11:30 a.m. - 12 p.m. Any Senior age 60+ is welcome for a suggested donation of \$4.00 a meal. For information on Home-Delivered Meals please call the ADRC of St. Croix County at 1-800-372-2333.



## Woodville Senior Center

Vi Roquette, Senior Center Board President  
102 Main St  
Woodville • 715-698-2152

### Activities:

- May 4 – Annual Countywide Card Tournament in Baldwin
- May 5 – Center Board meeting at 9 a.m.
- May 10 – Foot Care with Dave Morrison, RN – call for appointment
- May 11 – Annual Countywide Card Tournament in Hudson
- May 12 – Women’s Club – Rommegrot at 1:15 p.m.
- May 14 – Syttende Mai Grande Parade at 12:30 p.m.
- May 18 – Senior Commodities pick-up 11:30 a.m. - 11:55 a.m.
- May 24 – Foot Care with Dave Morrison, RN – call 715-781-3947 for appointment
- May 30 – CLOSED for Memorial Day
- May 31 – Free Blood Pressure Check 9:30 a.m.
- Tuesdays: Bingo at 10 a.m.
- Thursdays: Bingo at 10 a.m.

### Birthdays

- May 2 – Leland Wilson
- May 4 – Barb Brunkhorst
- May 5 – Ole Stang
- May 6 – Sue Nelson
- May 14 – Ben Sachsenmaier
- May 17 – Norma Pasch
- May 18 – Shirley Grinley
- May 22 – Barb Muzzy

**Tussen Takk!** “A Thousand Thanks” We are thankful for all the Volunteers and Community Support we receive throughout the year. Special thanks to Citizens State Bank and First Bank of Baldwin for donating prizes and supplies for and Kwik Trip-Baldwin Main Street for donating muffins for our Card Tournament.

**Syttende Mai:** Means 17<sup>th</sup> of May and is the Norwegian Independence Day. The 65<sup>th</sup> Annual Grande Parade is Saturday, May 14 at 12:30 p.m. **The Woodville Senior Center will have a unit in the parade. Let Lyn know if you want to ride along!** Many great events are scheduled. As always, the Woodville Senior Center is the host site to the Woodville Women’s Club food booth. They sell a great dinner at an affordable price and offer many Norwegian goodies such as: Rommegrot, Lefse, Krumkake and Sandbakkels for sale as well. Monies raised benefit the local community including our flower pots at the Center and along Main Street!

Spring has sprung! It’s time to reconnect with friends and neighbors. Join us for an affordable and delicious home-style meal. Lunch is served Monday-Thursday at noon. Please call 24 hours in advance to reserve your affordable and delicious home-style lunch. (It’s okay to leave a message on the answering machine.)

We are located in the lower level of the Pioneer Building, on the corner of Main and River Streets. Ramp entrance is on the backside of building next to Olson’s Meats. Seniors 60+ and their spouses may dine for a suggested donation of just \$4.00 per meal! Transportation is available for those in need of a ride for \$1.50 round trip. We look forward to seeing you!

*Activities and special events are funded in part by a grant from the United Way.*

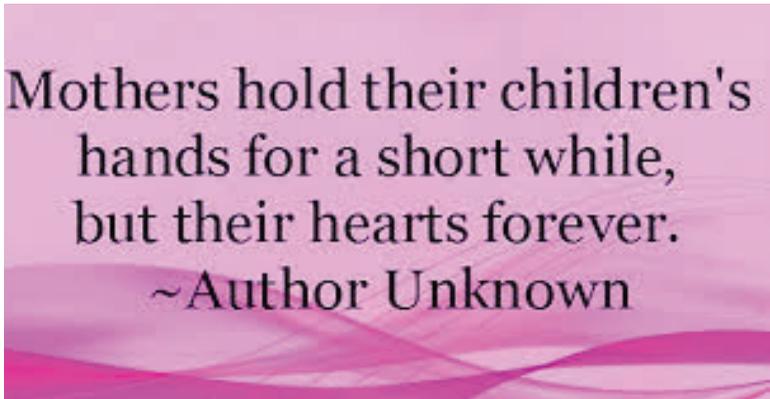
•United Way •  
St. Croix Valley



# CAREGIVER SUPPORT... continued from page 7

- LISTEN! Be an active listener by focusing on what is being said, including body language, without interrupting. We often miss much of what someone is saying because we are busy thinking about what we will say next. Or we “tune out” what is being said because we think we’ve already heard it.
- Never assume anything. When doling out tasks, be specific and clear to avoid misunderstandings. Write down tasks so everyone is clear about expectations.
- Find a good time to communicate. If you need to talk to someone don’t do it while they’re in the middle of something else. Always ask, “Is this a good time?” before diving in with a heavy topic.
- Steer away from emotions. If something you’ve said has sparked strong emotions in someone (anger, tears, sarcasm), apologize and try again at a different time and in another way. If you are becoming emotional, ask to talk about it later after you’ve calmed down.
- Schedule regular family meetings, either in person, over the phone or by e-mail so everyone is kept updated on how things are going.

If you need help in your caregiving role, contact Tara Murdzek, Caregiver Support Coordinator at 715-381-4360.



# TIPS TO STIMULATE YOUR MIND

Remember when you were a kid and your mom insisted you get a good night’s sleep? According to science, she was right on target. Sleep is necessary for the brain to process and consolidate knowledge. While you’re asleep, your hippocampus is awake and active. At any age it’s important to get your ZZZZZ’s. It’s also important to “maintain your brain”. This BuZZZZZword game is fun way to do just that!

The answers to the questions below each contain the listed “buzzword”...

**1. The buzzword is ARM**

- a. Countries in a competition to amass weapons
- b. The ticklish place where you put deodorant
- c. Fractured humerus
- d. Something to fight for on an airplane
- e. The resourcefulness of the police

**2. The buzzword is BULL**

- a. He’d likely steal your milk money
- b. A rounded-edged tile
- c. DeNiro’s boxer
- d. A destructive person is like this
- e. Energy drink in a slim silver can

**3. The buzzword is CRACK**

- a. Find a clue that solves the crime
- b. Make a funny statement
- c. You do this to make an omelet
- d. At first it looks good on the surface
- e. Break your mother’s back

**4. The buzzword is DRESS**

- a. A robe worn for lounging in the morning
- b. The cornerstone of every woman’s wardrobe
- c. Enforced at some fancy restaurants
- d. Movie tribute to Hitchcock starring Angie Dickenson
- e. Stuff Tom for Thanksgiving

**ANSWERS FOUND ON PAGE 19**

**Council on Aging & Disabilities Members**

Dave Ostness, Chair	George Zaske	Alfred Schrank
Jim Schrieber, Vice Chair	Laurie Pelnar	Mary Ellen Brue
Ron Kiesler	Patricia Jonas	Paulette Anderson
	Virginia Drath	Jerry Adams

*Council meetings are open to the public. For meeting dates and location visit [www.sccwi.us](http://www.sccwi.us)*

## The Recipe Box



Do you have a favorite recipe you would like to share? If so, share it with the ADRC and the readers of the ADRC News. Complete a recipe card at one of the local Senior Centers, email [adrcinfo@co.saint-croix.wi.us](mailto:adrcinfo@co.saint-croix.wi.us) or mail it to:  
 ADRC  
 Attn: Renea  
 1752 Dorset Lane  
 New Richmond, WI 54017

When emailing or mailing, please note if the recipe is for a holiday or certain time of the year. Also, include your name, number, and town you reside in. Recipes will be printed throughout the year in the ADRC News on the menu page.

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 715-245-0525

## Wisconsin Senior Farmers' Market Nutrition Program (SFMNP)

The Senior Farmers Market Nutrition Program helps seniors to access fresh, nutritious, locally grown fruits and vegetables. In 2016 the coupons will be available in June and distributed to a limited number of qualified households on a first come first serve basis. Households in which the total income is at or below 185 % of the federal poverty guideline, and in which an individual aged 60 + or Native American aged 55+ resides, are eligible to receive coupons. To qualify your income must be:

Household Size	Monthly Income
1	\$1,832
2	\$2,470
*** For each additional household member, add \$642 monthly.	



In 2016, staff of the Pierce and St. Croix County ADRCs will distribute the coupons, on a first come first serve basis, on the dates and times at the following locations: (Glenwood City residents should contact WestCap (715-977-1191)).

DATE	COMMUNITY	TIME	LOCATION
Thursday June 9, 2016	River Falls Pierce & St. Croix	10:30 a.m. – 11:30 a.m.	Wellhaven 119 Union St.
		12:30 p.m. – 1:30 p.m.	Oak Park Apartments 808 S Main
Wednesday June 15, 2016	New Richmond	8:00 a.m.- 4:30 p.m.	St Croix County Service Center 1752 Dorset Lane(137)
	Woodville	1:30 p.m.- 3:00 p.m.	Norseman Manor Community Room 240 Church St.
Thursday June 16, 2016	Baldwin	1:00 p.m.- 2:00 p.m.	Cedar Crest Apartments 1810 4 <sup>th</sup> Ave.
		2:30 p.m.-3:30 p.m.	Ann Crider Villa Apartments Community Room 455 12 <sup>th</sup> Ave.
	New Richmond	8:00 a.m. – 4:30 p.m.	St Croix County Service Center 1752 Dorset Lane(137)
Monday June 20, 2016	New Richmond	8:00 a.m.- 4:30 p.m.	St Croix County Service Center 1752 Dorset Lane(137)
Tuesday June 21, 2016	Hudson	8:00 a.m.- 12:00 noon	St. Croix County Government Center 1101 Carmichael Road Room 1406
	New Richmond	8:00 a.m. – 4:30 p.m.	St Croix County Service Center 1752 Dorset Lane(136)
Wednesday June 22, 2016	Somerset	10:00 a.m.- 12:00 noon	Countryside Apartments Community Room 509 Germain
Thursday June 23, 2016	Hudson	8:00 a.m. – 12:00 noon	St. Croix County Government Center 1101 Carmichael Road Room 1406

# DEMENTIA CARE...

*continued from page 7*

- o Funding for research would increase to find a cure and effective treatments for this disease
- o The cost of residential care would be affordable
- o There would be new care options for those who can't remain in the home
- o Research would find a cause and a cure and funding will increase in the interim

And, all of this would create sustainable, engaging dementia-friendly communities.

Currently, the State of Wisconsin Legislative task force is working hard to address these issues. While 13 bills were introduced in the Assembly, only the following three were passed. However, most of the bills were not passed. Assembly Bill 787 will add \$1 million to the Alzheimer's Family and Caregiver Support Program (AFCSP) for respite care. This important program will also now be available to the Native American tribes in Wisconsin. Assembly Bill 790 will increase training grants to local mobile crisis teams by \$250,000. These grants will help crisis teams train to become dementia-capable and therefore better able to respond to those living with dementia in crisis situations. Assembly Bill 786 requires the Department of Health Services to propose a pilot program for a more specialized dementia crisis unit and present that proposal to the appropriate committees in the legislature. This unit would serve those living with dementia who are in a crisis situation and unable to remain

*Dementia Care...continued on page 17*

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# OTHER SUPPORT GROUPS...

*continued from page 6*

Crest Blvd., Stillwater, MN. Call 651-241-3373

**Down by the River Parent Group for parents of children with Down Syndrome** – 3<sup>rd</sup> Monday each month, 6:30 p.m. at Have a Heart Farm, River Falls, WI. Contact Terri Yira at 715-381-3015 or Susan Erickson at 715-381-9825 for more information.

**Diabetic Support & Information Session** – 3<sup>rd</sup> Wednesday of the month, 4 p.m. – 5 p.m. at Westfields Hospital & Clinic, E.M. Drury Conference Room, 535 Hospital Road, New Richmond. For more information, call 715-243-2866. FREE and open to the

public.

**Parkinson's Support Group** – 3<sup>rd</sup> Wednesday of the month, 10 a.m. Boutwell's Landing – Brownstone Community Room; 5450 Nolan Parkway, Oak Park Heights, MN 55082. Sponsored by the Courage Kenny Rehab Institute. Call 651-241-3373.

**Caregiver Support & Education Group** – 3<sup>rd</sup> Wednesday of the month, 2:30 p.m. – 4 p.m. All Saints Lutheran Church, 8100 Belden Boulevard, Cottage Grove, MN 55016. Cost is FREE with pre-registration is required. For more information, please call Family Means Caregiver Support

& Aging Services at 651-439-4840.

**Fibromyalgia Support Group** – 4<sup>th</sup> Monday of the month, 6:30 p.m. – 8 p.m. September-April. Courage Kenny Rehab Institute – 1460 Curve Crest Blvd., Stillwater, MN. Call 651-241-3373

**Cancer Survivors' Support Group** – 4<sup>th</sup> Tuesday of the month, 4:30 p.m. – 6 p.m. at the Conference Center at Westfields Hospital & Clinic, New Richmond. Programs are FREE and open to adults whose lives have been touched by cancer. Contact Westfields Hospital at 715-243-2600 for more information.

**Diabetes Support Group** – 4<sup>th</sup> Tuesday of the month, Type 1 at 5:30 p.m.; Type 2 at 7 p.m. at the Mattison Conference Room at Baldwin Area Medical Center, Baldwin. For more information contact Baldwin Area Medical Center at 715-684-8675 for more information.

**Low Vision Support Group** – Free & open to the public. Facilitated by Westfields Hospital Occupational Therapist at Deerfield Commons, 1127 W 8<sup>th</sup> Street, New Richmond. For more information call 715-243-2760.

MOM ALWAYS TOLD ME, "NEVER JUDGE A BOOK BY ITS COVER..."



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## This One Is For Grandmothers!

Grandmothers are mothers who are grand,  
Restoring the sense that our most precious things  
Are those that do not change much over time.  
No love of childhood is more sublime,  
Demanding little, giving on demand,  
More inclined than most to grant the wings  
On which we fly off to enchanted lands.  
Though grandmothers must serve as second mothers,  
Helping out with young and restless hearts  
Each has all the patience wisdom brings,  
Remembering our passions more than others,  
Soothing us with old and well-honed arts.

- Nicholas Gordon

## Love to you Grandma

Love to you Grandma on Mother's Day,  
May lots of happiness come your way.  
I love you Grandma with all my heart,  
I loved you from the very start.  
At Grandma's house I love to stay,  
She always lets me have my way.  
I sit and listen about her youth,  
I bet dear Grandma, you were real cute.  
So - today, have lots of fun,  
From the very start, till the day is done.

- Lala

## Mother's Love

Her love is like  
an island in life's ocean,  
vast and wide  
A peaceful, quiet shelter  
From the wind, the rain, the tide.  
'Tis bound on the north by Hope,  
By Patience on the West,  
By tender Counsel on the South  
And on the East by Rest.  
Above it like a beacon light  
Shine Faith, and Truth, and Prayer;  
And thro' the changing scenes of life  
I find a haven there.

- Author Unknown

## Elder & Disability Benefit Specialist Recommendation & Request...

To continue to provide efficient and prompt service to as many clients as possible, we would



like to encourage you to call the Aging & Disability Resource Center of St. Croix County at 1-800-372-2333 to make and appointment before coming into the office to see us. This will prevent you from having to wait if we are unavailable and it will help us to assist you in a more confidential, respectful and timely manner.

Thank you - Liza, Marian & Michael

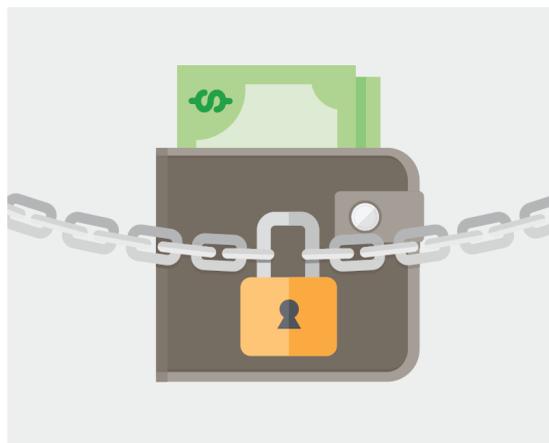
# Older Americans are not alone in the fight to stop financial abuse.

Recent studies suggest that financial exploitation—the illegal or improper use of an older American’s funds, property or assets—is the most common form of elder abuse.

This abuse is costing older Americans billions of dollars a year, with as many as 17 percent of Americans 65 and older reporting that they have been the victim of financial exploitation. Worse, it is estimated that only one in 44 cases ever comes to the attention of protective services. This abuse is robbing older Americans of their resources, dignity and quality of life which many will never recover.

## What are we doing to help?

Banks and credit unions are in a unique position to prevent financial exploitation of older Americans and to intervene effectively when older account holders are targeted or victimized. That is why today we are releasing an [advisory](#) and [report](#) for banks and credit unions on how they can better protect older consumers from financial abuse. After talking with banks, credit unions, police, prosecutors, service providers and government agencies, we’re offering recommendations that financial institutions can put in place to help better protect against the victimization of older Americans.



## How can you work with your bank or credit union to protect yourself?

- **Immediately report abuse** - Regularly monitor your account for suspicious activity. Promptly contact local law enforcement and your bank or credit union if you suspect that you have been a victim of financial exploitation.
- **Consider giving a trusted relative or friend access to monitor transactions** - Allow someone you trust to monitor your account for things that don't look right—without giving that person the right to access your funds.
- **Ask about “convenience” or “agency” accounts** - These accounts are set up so that your money is used for your benefit but they allow a relative or friend to assist with writing checks, paying bills and other account business. Make sure you select someone trustworthy to be your helper.
- **Create a power of attorney or other advance plan** - Plan ahead by giving a trusted person the legal authority to make financial decisions for you if you cannot. Make sure your bank or credit union has a record of who can manage your money if you become unable to do so.
- **Ask financial institutions about educational materials and events** - Many banks and credit unions have numerous resources on how you can protect yourself and your loved ones from scams and exploitation.

If you think that a family member or friend has been exploited, call your local adult protective services agency and law enforcement to report it. You can visit [eldercare.gov](http://eldercare.gov) to find your local adult protective services agency and other service providers that can help.

## Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get a response from them.

🌐 **Online**  
[consumerfinance.gov/complaint](http://consumerfinance.gov/complaint)

📞 **By phone**  
(855) 411-CFPB (2372)  
(855) 729-CFPB (2372) TTY/TDD

📠 **By fax**  
(855) 237-2392

✉ **By mail**  
Consumer Financial Protection Bureau  
P.O. Box 4503  
Iowa City, Iowa 52244

# DEMENTIA CARE...

*continued from page 15*

in the current residential placement.

Ultimately we all need to be advocates for individual rights, independence, and support. Because at some point, we may be diagnosed or caring for someone who is diagnosed. At the very least we all will know one or more individuals in either of those situations in our lifetime.

In addition to all this we have a unique opportunity through the St Croix Valley Foundation. With direction from their board and grant funding from the Helen Bader Foundation we will be working to continue to raise awareness about dementia, dementia-friendly communities, and ways to support caregivers and those with the diagnosis. We will do that through a Leader’s Forum and the development of a coalition of people who will assign themselves to task groups according to their interests. These groups will cover many topics not the least of which will be *advocacy*. So the work of the Foundation and the thoughts each of you have as caregivers or people with a medical diagnosis will fuel your activity in developing legislation on program and funding to make this world a better place for you.

To kick this off there will be a Leader’s Forum at the Phipps Center for the Arts where community leaders from a variety of sectors will be invited to participate in learning and developing next steps. Leaders from health providers (hospital, clinics, and residential), businesses, legal and financial providers, public and private schools, faith communities, emergency responders, government entities, housing as well as others. Presenters will provide the facts, prevalence, research, and county progress toward reducing stigma and isolation around dementia while creating dementia-friendly communities.

If you or someone you know are interested in this effort in some way, feel free to contact me to discuss our strategy. Sign up with the Alzheimer’s Association advocacy efforts. Register at [www.alz.org/jointhecause](http://www.alz.org/jointhecause). As always, I am here to consult with individuals who may have the disease, caregivers, providers, and to teach advocacy to all in making this culture change happen.

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# FYBN~HSA...

...continued from page 3

Dick and Adelle are covered under a family HDHP provided through Dick's employer. Dick reaches age 65 in July and enrolls in Medicare. Dick's employer makes HSA contributions and allows Dick to make pre-tax payroll deferrals as well. Dick's employer continues to provide family HDHP coverage for both Dick and Adelle. Adelle, age 58, can now open an HSA and contribute the family maximum (plus the catch-up as she is over age 55) because she remains covered by a family HDHP and is otherwise eligible. Adelle can use her HSA for Dick's medical

expenses. Adelle cannot put her HSA contribution into Dick's HSA and will have to open her own HSA. Dick's employer will stop HSA employer contributions and cannot allow Dick to defer pay pre-tax into Adelle's HSA.

1. If you work beyond age 65 (or your spouse works) and have an employer group health plan, you can delay Medicare until a Special Enrollment Period and avoid late penalties. However, there are important coordination of benefit rules depending on the number of employees your employer has, so seek help before delaying Medicare.

**What are some advantages**

**of Health Savings Accounts for retirees?** Health Savings Accounts can benefit retirees in several ways. The primary benefit is the tax treatment of HSAs. Contributions are tax-free, money in the account grows tax-free, and withdrawals for qualified medical expenses are tax-free. Unlike a flex spending account (FSA), you do not have to use all of the money each year. You can let the funds continue to roll-over year after year. Therefore, the money in a Health Savings Account can accumulate over years and even decades. You can use these funds for future medical expenses including nursing home care.

**What are some disadvantages of Health Savings Accounts for retirees?** Generally, retirees should stop contributing to

their HSAs at least six months before applying for Social Security retirement benefits. Why? If you claim Social Security benefits beyond age 65, your Part A enrollment is automatically retroactive for six months. This means you would be liable for six months of penalty for making contributions to your HSA while being enrolled in Medicare.

You must have a high-deductible health plan to have an HSA. For some people, high-deductible health plans are not appealing because higher deductibles mean more money coming out of your pocket until you meet the deductible. For those who cannot afford the higher deductible, the decision becomes whether to use the HSA for medical expenses or let the HSA balance grow

to use in retirement years. If using the HSA before retirement, you counter the purpose of using the HSA as a savings vehicle for the future.

**Deciding whether an HSA is right for you:** Overall, HSAs can be helpful in retirement because paying for healthcare in retirement can be unpredictable. Although there are many benefits for retirees, there are also potential pitfalls. The rules surrounding HSAs can be very tricky. Therefore, it is very important to seek professional advice to understand how to best take advantage of these benefits before deciding whether an HSA is right for you.

## Medications... how do I properly dispose of old medications?

St. Croix County residents now have a safe and secure disposal option for old or unneeded prescription drugs and over-the-counter medications. These items can be dropped off in secure bins located at ten local police departments and at the County Sheriff's Department. Residents should place unwanted medications into plastic zip-top bags. Accepted items include prescription and over-the-counter medications, vitamins, medicated liquids, inhalers, sprays and pet medications. Liquids, creams, gels, etc. can remain in their original container; remove name or label and place in a zip-top plastic bag. The program will not accept sharps, oxygen tanks, nebulizers, radioactive cancer medications, or mercury thermometers. This program is anonymous and there is no cost to drop off medications. For additional information, contact the St. Croix County Sheriff's Department at 715-381-4320 or go to [www.sccwi.us/safemedsdrop](http://www.sccwi.us/safemedsdrop) for program information.



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- 3 meals a day
- Monitoring safety system for wandering residents

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**Independent Elderly Apartments**

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Eileen LaFavor, Administrator or Admissions Staff at (715) 684-3231

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**MAY 2016  
COMMUNITY  
CALENDAR...**

*...continued from page 2*

the wood carving group - start a new hobby or gain some knowledge from the experts. YMCA in Hudson, 2211 Vine St., Hudson, WI 54016 from 7 p.m. - 8 p.m.

**Job Club:** Every Tuesday from 10 a.m. - 11 a.m. Network with other job seekers while learning tips to maximize your job results. Contact St. Croix Valley Job Center, 186 County Road U, Suite 250, River Falls, WI 54022.

**Nutrition in the News:** Wednesdays from 10:15 a.m. - 11 a.m. Join us as Linda Stefonek, presents ideas on adding variety to your menu plan. Learn about and sample nutrient rich foods and how to prepare them. Take home the [recipes](#) to share with family and

friends! The Centre, 428 South Star Ave, New Richmond, WI. Call 715-246-2252 for more information.

**Blood Pressure Clinic:** Every Thursday from 12:30 p.m. - 4:30 p.m. at Westfields Hospital, 535 Hospital Road, New Richmond, WI.

**Seniors Coffee and Cookies:** Every Friday at 10 a.m. If you have been waiting to see if this program is worth your time-it is! The seniors that have been coming for over a month now are truly enjoying conversation with coffee, hot chocolate, tea or whatever we can come

**ADRC NEWS**  
up with. Favorite games are Bananagrams, Left Right Center, 500, Chess to name just a few and people stay until afternoon if their schedule allows. This is a community program created to just offer a place for our seniors to gather and spend time together. Come in and check it out for yourself. Hazel Mackin Library, 311 West Warren St., Roberts, WI.

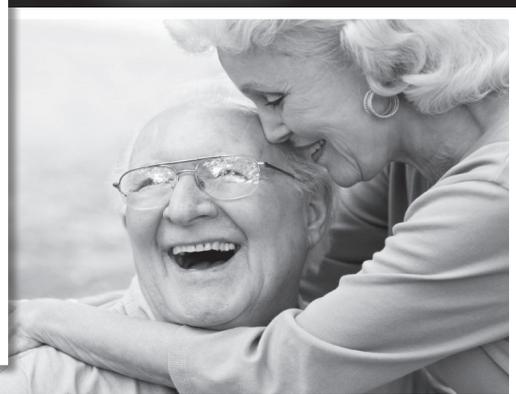
**Town Celebrations:**

**Syttende Mai Celebration -** May 13, 14, 15 - Join in the fun! Woodville will host a parade, and a number of other events.

**Use it or Lose it ANSWERS...**

<b>ARM</b>	a. armsrace b. armpit c. broken arm d. armrest e. long arm of the law	<b>BULL</b>	a. bully b. bullnose c. raging bull d. bull in a china shop e. Red Bull
<b>CRACK.</b>	a. crack the case b. crack a joke c. crack an egg d. all it's cracked up to be e. step on a crack	<b>DRESS</b>	a. dressing gown b. little black dress c. dress code d. dressed to kill e. dress the turkey

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# CATARACT AWARENESS MONTH...

*continued from page 1*

handy to manage glare outside and consider adding extra lighting in stairways or hallways at home. Keep a small flashlight on your keychain if you need to walk the dog at night to help you see the sidewalk and yard."

If left untreated, vision can continue to decrease from a cataract. However, vision can be renewed by surgically replacing the lens with an artificial one. Before having surgery to remove cataracts, there are ways to improve vision by using everyday items.

"You might find help from using a magnifier to see print more clearly and trying different colors of sunglasses to reduce glare," Wurf said. "Consider experimenting with good contrast to help identify objects. For example, avoid using a white dinner plate on a white tablecloth or placemat. Change the placemat to a different color, such as red or navy blue to increase contrast. Consider improving the lighting in your home with more or brighter lamps, but be cautious about creating more glare. Position the lamp away from your face and try to direct the light directly on what you want to read or see."

Taking preventive steps during your younger years can reduce the likelihood of developing cataracts. Reducing exposure to ultraviolet light, not smoking, and cutting back on drinking alcohol are great ways of protection from developing this disease.

For more information on cataracts, go to the Friends for Sight website at [www.friendsforsight.org](http://www.friendsforsight.org) or the Prevent Blindness website at [www.preventblindness.org](http://www.preventblindness.org).

# THANK YOU AARP VOLUNTEERS



Another income tax season has come and gone. The knowledgeable and dedicated volunteers of AARP provided provided tax assistance to over 400 St. Croix and Pierce County residents.

# OLDER AMERICANS MONTH...

*continued from page 1*

in one's health care; and access to the tools necessary to make informed decisions. Combined, these elements help all adults maintain the dignity they deserve, providing more opportunities to live longer independently while contributing to communities they cherish.

The ADRC is proud to be a part of the AoA's efforts to support the

desire of older adults to live in their own homes and communities for as long as possible. We work knowing that the combination of independence and choice are essential to the pursuit of healthy aging. At the national level, a large-scale effort is underway to modernize the services provided under the Older Americans Act to ensure dynamic, efficient service that stays in step with

the changing needs of our older citizens. At the local level, ongoing efforts are made to provide nutritious meals, transportation, socialization, volunteer opportunities, caregiver support, information & assistance, benefits counseling, respite care, preventative health, support groups and education.

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### EAU CLAIRE

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### DEER PARK

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