



# CLARK COUNTY OFFICE OF AGING/NUTRITION

## MAY 2016 NEWSLETTER



### **RADON TESTING**

Have you tested your home for radon lately? Radon is a colorless, odorless, radioactive gas that can lead to serious health issues if not detected. Radon testing in your home is very important because adults and children are exposed to the gas in their homes, and according to the U.S Surgeon General, radon is the second leading cause of lung cancer in the country.

The Southeastern Wisconsin Radon Information Center has 5 important facts about radon that you should know. The information comes directly from the organization's pamphlet:

1. Only smoking causes more lung cancer deaths each year in the U.S.
2. Every home should be tested for radon. The levels in any particular home cannot be predicted, but high levels have been found in every type of home in every region of the state.
3. Radon kits are inexpensive, readily available and easy to use. Hardware stores, building centers, and other retailers sell radon kits. They can also be mail ordered from the Southeastern Wisconsin Radon Information Center.
4. Radon levels can be reduced to less than the EPA guidelines in virtually every home.
5. The Southeastern Wisconsin Radon Information Center can help you with information about radon.

For more information, contact the SE WI Radon Information Center by calling (262) 896-8300 or (800) 567-2366 or by visiting their website at [www.waukeshacounty.gov/eh](http://www.waukeshacounty.gov/eh).

OR

**Environmental Protection Agency (EPA) approved test kits for radon are available from the Clark County Health Department for \$6 each. You can pick them up, or they can be mailed to you for an additional \$3.00. Please contact the Clark County Health Department at 715-743-5105 to obtain a radon test kit or for more information about radon!**

# May is National Stroke Awareness Month

During a stroke, every minute counts! [Fast treatment](http://www.cdc.gov/stroke/treatments.htm)(<http://www.cdc.gov/stroke/treatments.htm>) can reduce the brain damage that stroke can cause.

By knowing the signs and symptoms of stroke, you can be prepared to take quick action and perhaps save a life—maybe even your own.

## Signs of Stroke in Men and Women

- Sudden **numbness** or weakness in the face, arm, or leg, especially on one side of the body.
- Sudden **confusion**, trouble speaking, or difficulty understanding speech.
- Sudden **trouble seeing** in one or both eyes.
- Sudden **trouble walking**, dizziness, loss of balance, or lack of coordination.
- Sudden **severe headache** with no known cause.



**Call 9-1-1 immediately if you or someone else has any of these symptoms.**

## Acting F.A.S.T. Is Key for Stroke

Acting F.A.S.T. can help stroke patients get the [treatments](http://www.cdc.gov/stroke/treatments.htm)(<http://www.cdc.gov/stroke/treatments.htm>) they desperately need. The most effective stroke treatments are only available if the stroke is recognized and diagnosed within 3 hours of the first symptoms. Stroke patients may not be eligible for the most effective treatments if they don't arrive at the hospital in time.

If you think someone may be having a stroke, act F.A.S.T.<sup>1</sup> and do the following simple test:

**F—Face:** Ask the person to smile. Does one side of the face droop?

**A—Arms:** Ask the person to raise both arms. Does one arm drift downward?

**S—Speech:** Ask the person to repeat a simple phrase. Is their speech slurred or strange?

**T—Time:** If you observe any of these signs, call 9-1-1 immediately.

**Note the time when any symptoms first appear.** Some treatments for stroke only work if given in the first 3 hours after symptoms appear. Do not drive to the hospital or let someone else drive you. Call an ambulance so that medical personnel can begin life-saving treatment on the way to the emergency room.

## Treating a Transient Ischemic Attack

If your symptoms go away after a few minutes, you may have had a [transient ischemic attack \(TIA\)](http://www.cdc.gov/stroke/types_of_stroke.htm)([http://www.cdc.gov/stroke/types\\_of\\_stroke.htm](http://www.cdc.gov/stroke/types_of_stroke.htm)). Although brief, a TIA is a sign of a serious condition that will not go away without medical help. Tell your health care team about your symptoms right away. Unfortunately, because TIAs clear up, many people ignore them. Don't be one of those people. Paying attention to a TIA can save your life.

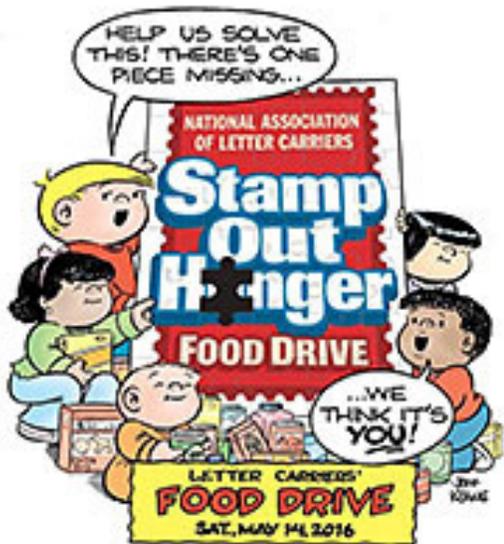
# Spring Fun Word Search

Can you find the words associated with the coming of Spring?

C U K K M F X S R E W O L F U Q T  
 I A X I K A O R N R Z G N P U D R  
 L T S W T S D E E S E F N G B T A  
 R B A L I E E E H T S T F C T S I  
 P G U V B R R G L S M M S B B D N  
 S X H D G M R I R X A X L A L R S  
 U F Y M S O R E T R R O E B E I D  
 N P W F W P W K B O S Z Y G G B A  
 S C I I A O O L B S I P R A N Z F  
 H W N L H M E I O S Z Y W O I E F  
 I G C S U S N M T C A M P R N H O  
 N U O G H T S N D M E C I H E C D  
 E I X U O Q P U D D L E S Q D R I  
 A G Y V G W A G N I T S E N R A L  
 D U Y N D P F S D N I W N Z A M S  
 Y B A S E B A L L V P I C T G Z A  
 L S J Y X A M G N I T N A L P M J

APRIL  
 BASEBALL  
 BIRDS  
 BLOSSOMS  
 BUDS  
 DAFFODILS  
 EASTER  
 FLOWERS  
 GARDENING  
 GREEN  
 GROWING  
 KITE  
 MARBLES  
 MARCH  
 MAY  
 NESTING  
 PLANTING  
 PUDDLES  
 RAIN  
 ROBIN  
 SEEDS  
 SHOWERS  
 SUNSHINE  
 TULIP  
 WINDS

**All About Puzzles**  
 puzzles.about.com



On Saturday, May 14, 2016, the Letter Carriers' Food Drive celebrates its 24th year helping the hungry. Please consider donating nonperishable items to help stamp out hunger!

Donations will go to local food pantries. Please only donate items that are NOT expired. Thank you for your support!



# 28th Annual Senior Americans Day!

Tuesday, June 7, 2016 | 8:30 a.m. – 3:30 p.m.  
W.R. Davies Center | UW-Eau Claire Campus  
Phone: 715-836-3636 | toll free 1-866-893-2423

Choose from inspiring breakout sessions where you will learn about local history, cultural diversity, health & wellness and creativity. Attend free health screenings and have a free photo taken in the photo booth. Enjoy a free, hot meal with your friends and peruse dozens of exhibit booths where you can pick up valuable information and register for fabulous door prizes. You don't want to miss it!

## COST / REGISTRATION

**\$45 per person** includes instruction, handouts, continental breakfast, lunch, entertainment, and refreshments

*\$5 discount if you register online at [www.uwec.edu/ce/programs/SeniorDay.htm](http://www.uwec.edu/ce/programs/SeniorDay.htm)*

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## Daily Monitoring Right at Home

If you could stay in the comfort of your home, and know that someone was watching your vital signs and other important health statistics every day, wouldn't it be great? With Ministry Home Care's telemonitoring program, you can have just that.

Ministry Home Care's home health professionals are trained to use a whole host of state-of-the-art techniques and technologies to help people heal after an illness or surgery, remaining safely in their homes.

The combination of personal care with high-tech services makes home health services a strong option for many people who are working to regain their independence. Ministry Home Care's professional staff work closely with your personal physician to provide the care specifically prescribed for you.

Home telemonitoring helps the medical staff to keep track of important vital signs and symptoms, even when they're not right there. Using small, wireless devices that are easily installed in your home, you learn to follow the simple steps to report your body's signals to the home health nurse. Using the devices, you can answer a few questions about how you feel and measure your blood pressure, heart rate, weight and blood oxygen level. The nurse watches for anything that might indicate a potential problem, and works closely with your physician to keep you safe at home and out of the hospital.

By checking your vital signs regularly with the telemonitoring equipment, our home care team can keep an eye on your health, keep you healthier, and potentially prevent another stay in the hospital. This daily information is a useful supplement to the care you get from your doctor – it is not a replacement for that important care.

To learn more, call Ministry Home Care at  
800.397.0270

**Memorial Medical Center**  
Foundation

Caring. Giving. Improving.

## Healthy Aging Expo 2016



**May 4, 2016**

10:00 a.m. to 3:00 p.m.

Open House Format

**Start Planning  
Today for a Healthy  
Tomorrow**

Held at the American Legion in Neillsville, the Healthy Aging Expo will give participants the opportunity to learn more about:

- Legal Questions on Estate Planning
- Health Care Concerns
- Funeral Arrangements
- Charitable Giving
- Financial Planning
- Tax Preparation
- Insurance
- Chiropractic Treatments
- Veterans Affairs
- Massage Therapy
- County Assistance
- And More

The event is free to attend.  
Call 715-743-8456 for more information.

**Lunch and Learn Presentations**  
(Free Lunch Included)

**Dr. Timothy Meyer - 12:15 p.m.**  
Mental Health Issues and Aging

**Attorney Amy Eddy - 12:45 p.m.**  
Planning Your Estate

**Sponsored by**  
BMO Harris Bank  
Gesche Funeral Home  
Marshfield Monuments

## **TIPS FOR DIFFUSING FAMILY CONFLICT**

*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.
- 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 the Aging Office at 715-743-5144.

## ***Interfaith Volunteer Caregivers of Clark County***

***By: Judy Morrow***

*The weather is just right for preparing for the Annual Change of Seasons. This article is just a reminder from last month's article. What is Change of Seasons? For those who have never participated in the program, it is a time for community volunteers to help our deserving Senior Citizens with those "Change of Seasons" odd jobs. This happens each spring and fall in Neillsville with the collaboration of St. Mary's Justice and Peace Committee, Office of Aging and Interfaith Volunteer Caregivers of Clark County, many community volunteers and St. Anthony's church and volunteers in Loyal.*

*In Neillsville, volunteers will meet on May 21 at 8:30 a.m. at St. Mary's for breakfast made by the ladies of the community. Father Varkey will start our day with a short prayer for blessings on the day. Then the volunteers are grouped with a leader and a list of chores to accomplish. Most groups are done by noon and enjoy lunch together. The volunteers in Loyal will be meeting at St. Anthony Catholic Church for breakfast at 8:00. The teams will also be set up and jobs assigned to each group.*

*Volunteers are welcome and needed. If you want to sign up to volunteer or have questions please feel free to call the Interfaith number. You do not have to sign up to volunteer. You can just show up.*

### *Guidelines for Change of Seasons.*

- *Windows in the spring and lawns in the fall.*
- *No lawn mowing.*
- *Only exterior windows will be washed.*
- *Gutters will be cleaned if adult volunteers are available and weather is permitting. There must be two volunteers when cleaning gutters.*
- *In the fall, only the primary lawn area will be raked.*
- *If the weather is bad please come and eat breakfast with your community volunteers as the food has already been prepared.*

*Both areas may sign up by calling the Interfaith Volunteer Caregivers of Clark County at 715-743-2885 or the Aging Office at 715-743-5144. Thank you to the folks who have signed up at this time. We are asking that you sign up by May 14 for better planning of the day.*



# MEMORY CAFE

**MAY 19, 2016**

**10 AM – 11:30 AM**

UNITED CHURCH OF CHRIST (LOWER LEVEL ENTRANCE –  
HANDICAP ACCESSIBLE)  
NEILLSVILLE, WI

A Memory Café is an informal get together for people with early memory loss or a dementia diagnosis. It's an opportunity to socialize, listen to speakers, or participate in activities. Come on your own, or bring a spouse, friend or family member! Refreshments provided.



THE MEMORY CAFE MEETS ON THE 3<sup>RD</sup> THURSDAY OF EACH MONTH. FOR MORE INFORMATION CONTACT: JANET EVANS 608-792-1157



You are invited to a  
 **FREE FOOD DISTRIBUTION**  
**FREE · FREE · FREE · FREE**  
CARING AND SHARING THROUGH FOOD

## 2016 Dates

**May 24**

**July 12**

**Aug 23**

**Oct 11**

**5pm - 6:30pm**

**(Unless food is gone before 6:30)**

## CLARK COUNTY FAIRGROUNDS

- \*You receive an abundance of grocery items.*
- \*Everyone who gets hungry qualifies!*
- \*Bring your own boxes or laundry baskets to carry food!*
- \*Doors will open for Registration at 4:00 PM*  
**NO EARLY REGISTRATIONS**

**More Info? Call 715-743-2471**

## Feed My People Food Bank

*Sponsored by  
Living Hope Church of Neillsville  
in cooperation with other area churches,  
civic organizations and businesses*



BLAZE A TRAIL: MAY 2016



TOME LA INICIATIVA: MAYO DE 2016



Dr. Andy Baldus

## OLDER AMERICANS MONTH & UV PROTECTION

*Blaze a trail*, is the theme of the 'Older American's Month' celebrated annually in May. We celebrate how older adults are taking charge of their health, getting engaged in their communities, and making a positive impact in the lives of others. This theme is the perfect complement for the topic we are going to discuss this month - Ultraviolet Awareness.

As you 'BLAZE A TRAIL' by enjoying the outdoors this time of year, remember to protect your eyesight. Our beautiful spring and summer days contain dangerous UV rays, whether the sun is shining or it's cloudy. UV eye protection is important at every age. The greatest amount of UV protection is achieved with a combination of sunglasses that block 99 to 100 percent of both UVA and UVB rays and a wide-brimmed hat. Wrap-around sunglasses and wide-brimmed hats add extra protection because they help block UV rays from entering the eyes from the sides and above.

Aging increases sensitivity to light and glare, especially for adults with cataracts or macular degeneration. The lens options below offer benefits or value for specific vision needs.

### **Lens Options**

- **UV Protection:** Blocks 99 to 100 percent of both UVA and UVB rays
- **Anti-Reflective:** Dramatically reduce distracting reflections, improving contrast, visual acuity and comfort in difficult lighting situations
- **Photochromic:** Automatically darken and lighten to provide the proper level of protection and comfort in varied lighting conditions
- **Polarized:** Filter out reflected glare from shiny surfaces (water, pavement, dashboards) and improve contrast and visibility while reducing squinting and eyestrain

**Your eyesight is a valuable gift.** Help maintain your good eye health. Schedule an annual dilated eye examination and always wear eyeglasses or sunglasses with quality UV protection when outdoors on cloudy days as well as on bright sunny days.

Dr. Andy Baldus is an optometrist at HealthView Eye Care Center-Colby. For more information on Senior Eye Health, you can contact him at (715)223-4003.

# Strengthen Financial Security in Retirement with a Health Savings Account

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):

*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.*

8. 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.

## **MyMoneyMonitor---the Latest Scam to Hit Wisconsin**

*by the GWAAR Legal Services Team*

A client in Northern Wisconsin recently received a letter explaining that he had nearly \$5,000 available to him in unclaimed funds. The letter indicated that this company, MyMoneyMonitor, would help him get this money back (for a percentage fee, of course). Several things were troubling about this letter. First, the funds were in a name and a type of account the client did not recognize. Second, it asked for personally identifying information, including his Social Security number. Third, it had a bold "Respond By" date, which led the reader to believe that the unclaimed funds would no longer be available or some other consequence would occur after that date.

Just one week later, Baraboo news reported a similar story, where people were receiving letters claiming to be from St. Clare Hospital, again requesting personal information such as Social Security numbers. If people submitted the requested information to MyMoneyMonitor, they could expect to receive several hundred dollars back. St. Clare Hospital denied any affiliation with MyMoneyMonitor.

Earlier in 2011, ABC News reported this business's scam, which appears to have scaled back quite a bit. MyMoneyMonitor previously sent emails claiming that the person had "millions" of unclaimed property dollars. It appears that MyMoneyMonitor is using more reasonable amounts and U.S. mail to hook more people. Many people do, in fact, have unclaimed property. However, the state rarely takes unclaimed funds for its own use, and there are no deadlines to claim funds.

If you are curious as to whether you have unclaimed property in Wisconsin, visit <http://www.statetreasury.wisconsin.gov/>. The process of claiming property for yourself is free and works entirely through the State Treasury Department and the Wisconsin Department of Revenue. You will be asked to provide identifying information; just make sure you are always sharing this with the State Treasury Department or the Department of Revenue only, and NOT a private third party.

Here are some other helpful tips:

- The National Association of Unclaimed Property Administrators (NAUPA) does not contact people to reunite them with their missing money.
- State agencies never outsource work to private third parties.
- State agencies never ask for bank account information. Agencies will need personally identifying information such as your Social Security number, but never financial information.
- State agencies do not charge money for obtaining unclaimed property.

If you or someone you know receives a similar notice from MyMoneyMonitor, you can file a complaint with the following agencies:

- The Department of Agriculture, Trade and Consumer Protection (DATCP) at [http://datcp.wi.gov/File\\_Complaint/index.aspx](http://datcp.wi.gov/File_Complaint/index.aspx) or
- The Federal Trade Commission (FTC) at <https://www.ftccomplaintassistant.gov/#&panel1-1>

If you are curious about your own unclaimed property, directly contact the financial institution you suspect has your property or the State Treasury Department. Article sources:

<http://abcnews.go.com/Business/beware-unclaimed-money-scam/story?id=14293877>

<http://www.statetreasury.wisconsin.gov/>

<http://www.wqow.com/story/31426122/2016/03/09/baraboo-police-warn-public-of-scam-targeting-hospital-patients>



*Mother's Day is May 8, 2016*

## MOM

For all the times that I forgot to "thank-you,"  
For all the special, little things you do,  
For all the words that sometimes go unspoken,  
I need to say, "I love you, Mom...I do.

I love you for the way you stop and listen,  
And for your kind support throughout the years,  
For teaching me the meaning of compassion,  
And sharing in my triumphs and my tears.

And, if at times, I may have seemed ungrateful,  
I want to say, "I truly hope you see,  
That nothing you have done has been forgotten,  
And day by day you just mean more to me.

# When Can a Tax Refund be Intercepted for Outstanding Debts?

by the GWAAR Legal Services Team

The law allows for individuals' tax refunds to be intercepted under specific, limited circumstances. The Internal Revenue Service (IRS) and the Wisconsin Department of Revenue rules for tax refund garnishment are very similar.

With regard to the IRS, garnishment of a federal tax refund is allowed in three situations:

- 1) when an individual owes debt to another federal agency, (*i.e.* Medicare, the IRS, Social Security, or defaulted federal student loans);
- 2) when an individual is behind paying state or federal income taxes; or
- 3) when an individual is behind in child support payments.

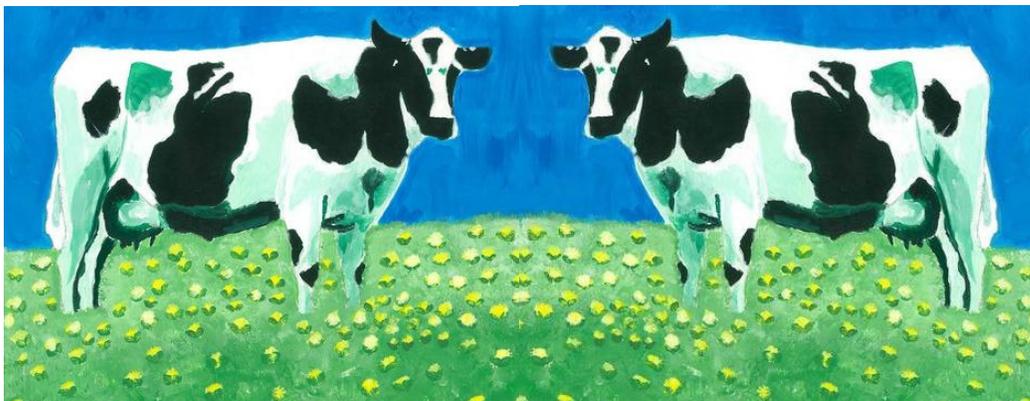
The Department of Revenue is responsible for collecting State of Wisconsin taxes. The Dept. of Revenue has similar restrictions regarding intercepting a state tax refund. The Dept. of Revenue authorizes interceptions of an individual's refund to pay any of the above-listed debts (numbers 1-3), as well as debts owed to any of the following:

- 4) state, county, or municipal agencies;
- 5) state, county, or municipal courts;
- 6) tribal governments located within Wisconsin or other states.

The IRS and the Dept. of Revenue must notify a person *prior* to intercepting a tax refund. If the person does not believe the debt is owed, or that the amount is incorrect, the person should call the agency listed on the notice. The person also has the opportunity to present written evidence or have a hearing to appeal whether the debt is actually owed.

For more information on **state** tax intercepts, contact the Dept. of Revenue by phone at (608) 266-7879, or by email at [DORDelinquentTax-IS&ECompl@revenue.wi.gov](mailto:DORDelinquentTax-IS&ECompl@revenue.wi.gov). For more information on **federal** tax intercepts, contact the IRS at 1-800-829-4477 or visit the local Taxpayer Assistance Center.

**NOTE:** The law does not allow private creditors (*i.e.* medical or credit card debt) to intercept consumer tax refunds even if a court judgment has been entered already.



# April 16<sup>th</sup> is National Healthcare Decisions Day!

*by the GWAAR Legal Services Team*

April 16th has been denoted as National Healthcare Decisions Day. This day became recognized in 2008 to help raise nationwide awareness of the importance of advance care planning, to empower people to draft advance planning documents, and to encourage discussions with family members and medical professionals about healthcare wishes. The law on advance care planning documents and authority varies by state. In Wisconsin, practitioners typically recommend the following documents:

- Power of Attorney for Finances
- Power of Attorney for Healthcare
- Living Will
- Authorization for Final Disposition

Advance planning documents can be executed with or without an attorney. While the basic forms are available online for free, an attorney can provide legal advice and counseling regarding the person's specific circumstances. It is important that the documents are signed in front of two unrelated witnesses, ideally one of those witnesses being a notary public. The power of attorney for finances document is granted certain safeguards under the law when it is notarized.

**Powers of Attorney** provide authority for someone to make financial and healthcare decisions for another person. Unlike other states, Wisconsin is not a "next of kin" state, meaning that family members do *not* have the ability to make healthcare decisions on behalf of another person just by virtue of being a relative. Wisconsin law requires that the person be granted specific authority to do so—either authority from the individual person via a power of attorney document, or by a court, usually through a guardianship action. Powers of attorney documents are valid once they are drafted and signed. However, typically the agents nominated within the document do not have authority to act until two physicians later determine that the person is incapacitated. This is commonly referred to as "activation" of the power of attorney.

A **Living Will** is a document which on its face looks similar to a power of attorney for healthcare; however, there are several important differences. In writing a Living Will a person is making a directive to his or her doctor regarding the person's end of life decisions. There is no authority given to an agent as in the power of attorney for healthcare. Additionally, a Living Will only contemplates and provides for actions in very specific circumstances. By contrast, a power of attorney for healthcare provides for broad authority to make decisions in a wide range of situations. A person can have both a power of attorney for healthcare and a

Living Will, if desired, or one or the other. However, it's important that if a person has both documents that the wishes expressed within them are consistent.

Finally, the **Authorization for Final Disposition** allows a person to indicate his or her funeral and burial preferences in writing and to appoint an agent to carry out those wishes upon the person's death. This document is recommended as part of a comprehensive estate plan because a person's authority as an agent under a power of attorney ends upon the principal's death. If no agent is appointed under an Authorization for Final Disposition form, Wisconsin law indicates that a surviving spouse, child, parent, or sibling (in that respective order) can make funeral and burial decisions on behalf of a decedent.

For more information on advance directives, visit the Wisconsin Guardianship Support Center's website at [gwaar.org/gsc](http://gwaar.org/gsc) or <http://gwaar.org/for-professionals/elder-law-and-advocacy-center/wi-guardianship-support-center.html>. The GSC provides legal information about powers of attorneys, advance directives, and guardianships via a helpline at (855) 409-9410 or email at [guardian@gwaar.org](mailto:guardian@gwaar.org).

Honoring Choices of Wisconsin is an initiative of the Wisconsin Medical Society which promotes the creation of advance care documents. More information, as well as the Honoring Choices Advance Directive, is available on its website. [www.honoringchoiceswi.org](http://www.honoringchoiceswi.org).

The Department of Health Services also has the statutory power of attorney and Living Will forms available on its website. <https://www.dhs.wisconsin.gov/forms/advdirectives/index.htm>.



Exercise can improve flexibility and coordination in older adults, which may result in fewer driving errors. Try doing these types of exercises:

- Hand grip strengthening to help you hold on to the steering wheel
- Shoulder and upper arm flexibility exercises to make it easier to reach for your seat belt
- Neck and back flexibility exercises to help you turn to look behind you when backing out of a parking space or driveway
- Lower-body strength exercises to help with accelerating and braking

Clark County Food Resource Group presents...

**CAN SCULPTURE TEAM  
COMPETITION**

Gather friends/co-workers  
to start planning your  
sculpture ideas for the 1st  
Annual Clark County Fair  
Can Sculpture Contest!

**WHERE**

Clark County Fair Grounds

**SETUP**

Tuesday, August 9  
5 to 8pm and  
Wednesday, August 10  
1 to 4 pm

**JUDGING**

Wednesday, August 10  
6pm

**TAKE DOWN**

Sunday, August 14  
Starting at 12pm

All cans & food items  
donated to the Clark  
County food pantries after  
the competition!

**ACKNOWLEDGMENTS**

Best in Show  
Most Original  
Most Cans Used  
Crowd Favorite

**ENTRY DEADLINE**

Space is limited, sign up  
now to reserve your spot!



# Cans for a Cause

Clark County Fair

## 1st Annual can Sculpture Contest



Clark County Fair Can Sculpture Contest

For Rules and Entry form Contact

Judy Morrow [JudyDonMorrow@hotmail.com](mailto:JudyDonMorrow@hotmail.com)

715-743-2885

## NEWSLETTER COMMENTS BY MARY

BLAZE A TRAIL: MAY 2016



By presidential Proclamation, May is celebrated as Older Americans month. Every year since 1963, we make time in May to acknowledge past and present contributions of older persons to our country.

Older Americans month highlights how people over age 65 are taking charge of their health, engaging in their communities, and making a positive impact in the lives of others. The theme of this year's celebration is "Blaze a Trail."

When we look at various achievements of older adults we know age has little to do with being a Trail Blazer:

- Former President Jimmy Carter is still building houses for Habitat for Humanity at age 91.
- Betty White, still charming TV and movie audiences at age 94
- John Glenn made a space flight at age 77
- Anna Mary Robertson took up painting at age 76; we know her as the famous artist Grandma Moses

A Trail Blazer is a guide to others. Older persons can share their experience and knowledge that only comes with age. To meet life's inevitable ups and downs and keep learning along the way takes strength and courage. A Trail Blazer has a heart. And literally by the time a person is age 65, their heart has beaten over 3 billion times. Our volunteers are shining examples of "Trail Blazers" playing a vital role in our ability to provide services. Folks are involved in making quilts for the elderly and for special projects, making cards and using the proceeds for charitable causes, supporting the Aging Department Food Pantry, helping at the Nutrition Centers, the Aging Office, and Senior Centers, assisting with the "Change of Seasons", packing emergency food boxes, and so many more activities. We truly value the support.

1 in every 7 person is an Older American. Since 1950, life expectancy has increased by 26 years. The Older Americans Act which was originally enacted in 1965 supports a range of home and community based services such as Senior Dining, home delivered meals, caregiver support, informational programs, prevention programs, caregiver support, and many more.

### SPECIAL ACTIVITIES FOR MAY:

- May 4: Healthy Aging Expo: Memorial Medical Center Foundation (see flyer)  
May 10: Alzheimer's Support Group; 1:30 p.m.-Neillsville Senior Center  
May 14: Postal Food Drive (supports local food pantries)  
May 19: Memory Café 10:00-11:30 a.m. United Church of Christ, Neillsville  
May 19: All staff and volunteer training (Nutrition Centers closed)  
May 21: Change of Seasons: Loyal & Neillsville communities



## May Schedule

### Senior Citizen Meetings

Abbotsford	May 10
Dorchester	May 12
Granton	May 12
Loyal	May 2
Neillsville	May 24
Thorp	May 2

### Nutrition Committee Meetings

Abbotsford	May 25
Colby	May 31
Dorchester	June 1
Greenwood	May 17
Loyal	June 27
Neillsville	May 10
Owen	June 2
Thorp	May 3



### Alzheimer's Support Group Meeting

May 10, 2016 1:30 p.m.

Neillsville Senior Center, 602 Oak St.

Clark County Office of Aging/Nutrition

517 Court St., Rm. 201

Neillsville, WI 54456

Local Call Number 715-743-5144

Toll-Free Call Number 1-866-743-5144

**ALL NURTRITION CENTERS WILL BE CLOSED  
ON THE FOLLOWING DATES**  
**May 19<sup>th</sup> – Staff Training**  
**May 30<sup>th</sup> – Memorial Day**  
 There will NOT be home delivered  
 meals available on those days

Aging Office Website: <http://www.co.clark.wi.us/index.aspx?nid=99>

### Elder Benefit Specialist Outreach Dates

**Thorp May 24**

- ❖ Mary Sladich, Director
- ❖ Amy Nigon, Elder Benefit Specialist
- ❖ Lynn Crothers, Admin. Secretary

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