**Loose Ends**

**November 2019**

(920) 787-0403

1-877-364-5344

A free publication prepared by Waushara County Department of Aging Services, PO Box 432, Wautoma, WI 54982

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**Hop on the Bus for Holiday Shopping**

The snow has already started to fall and that means the holidays are right around the corner. The scent of pumpkin pie and cinnamon will fill the air, and shoppers will be bustling around the stores in search of gifts and last minute holiday touches. Between shopping for the perfect gift, preparing festive holiday meals, and planning for gatherings you have enough to worry about. Don’t let the stress of bad roads, busy roundabouts, and over-filled parking lots get you down.

Each year, the coordinated transportation program of Waushara County offers monthly trips to Oshkosh, Stevens Point, and Appleton. The holiday season is a great time to gather a few friends, make a date and let the friendly mini bus drivers take you to the city. Out of the traffic and bad weather, you can relax and visit on the ride and choose up to three stops for a low fee.

The following dates are coming up soon:

- Tuesday Nov 12 - Stevens Point
- Wednesday Nov 13 - Appleton/ Fox Valley Area
- Tuesday Dec 10 - Stevens Point
- Wednesday Dec 11 - Oshkosh

For a trip to Stevens Point or Oshkosh the cost is $10.00 and includes up to 3 stops. For the Appleton/ Fox Valley Area the cost is $12.00 and includes up to 3 stops. A minimum of 5 riders is required for these trips and registration must be called in at least one week in advance for each date.

Drivers with the mini bus will begin picking up passengers at 9:00am on these days and would plan to make their return to Waushara County before 4:00pm. Passengers in the past have used this time to meet with friends who live in that area for brunch or lunch, and then spent the remainder of the time shopping. Trips to Appleton/ Fox Valley area have included going to the mall.

Save the date, gather some friends, and let the drivers do the rest. To make reservations or for more information, call Waushara County Department of Aging at (920) 787-0403 or toll free at 1-877-364-5344, Monday through Friday, 9am to 3pm.

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**Starting January 1: Only New Medicare Cards Will Be Accepted**

If you are still using your old Medicare card (the one with your Social Security number on it), be aware that as of January 1, 2020, this card will no longer be accepted.

You will need to use your new Medicare card (shown below) that was mailed to your home between June 2018 and April 2019. If you did not receive your card, or perhaps misplaced the new one, you will need to call the Social Security Administration at 1-800-772-1213 to request a replacement. This could take a few weeks, so Medicare recipients are encouraged to take care of this as soon as possible. If you need assistance with this process, contact Suzanne, Elder Benefit Specialist with the Department of Aging at (920) 787-0402.

Once you receive the replacement Medicare card, the Centers for Medicare and Medicaid Services strongly recommends that you destroy your old one properly to avoid possible identity theft. Do not just throw it in the garbage.

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**Join a Round Table Discussion**

Each year from October 15 through December 7, there is an Annual Enrollment Period (AEP) for Medicare Beneficiaries to enroll in and/or change their Part C and/or Part D plans. Changes made during the AEP will become effective on January 1, 2020. During the AEP, a person can make any of the following changes:

- Join a Part D plan (if not already enrolled);
- Drop a Part D plan;
- Switch to a new Part D plan;
- Join a Medicare Advantage plan and return to Original Medicare; or
- Join a Medicare Advantage plan with or without drug coverage.

Benefit Specialists from the Department of Aging will offer final outreach events on the topic of Open Enrollment for Medicare Part D and Advantage Plans during the month of November. It is important to review plans each year as your medications may have changed and are no longer covered by your current plan, or there may be a more cost-effective plan with better coverage that could save you money.

Two events have been scheduled. First, a round table discussion that will provide an overview of Medicare, the AEP process, and Part D coverage will take place on Wednesday, November 6 at 1:15pm at the Saxeville Town Hall, 4022 Archer Ave., Pine River. Information will be shared with ample time for questions and answers. This event is by reservation only, and space is limited. Then, a question and answer opportunity will take place at the Waushara-Wautoma Senior Center on Thursday, November 14 at 11:45am. Walk-ins are welcome.

To register for the round table discussion, or to schedule a one-on-one appointment with an Elder or Disability Benefit Specialist, call (920) 787-0403 or 1-877-364-5344.
Announcements

Holiday Hours: Waushara County Courthouse will be closed Thursday, November 28 and Friday, November 29, for the Thanksgiving holiday.

Transportation Coordinating Committee will meet November 6 at 3:00pm in Room 109, Waushara County Courthouse. A Public Hearing will be held to review and receive input for the 2020 application for specialized transportation for elders and individuals with disabilities. If transportation is needed to attend this meeting, call 787-0403.

Reminder to Snowbirds: Call the Department of Aging at (920) 787-0403 to cancel your Loose Ends mailing before you leave Wisconsin for the winter months. The Loose Ends will begin delivery after you notify us of your return to your Wisconsin home in the spring. The department is charged for returned mailings, and works hard to keep costs to a minimum.

The Commission on Aging meets Wednesday, November 13 at 10:00am in the Demonstration Room, lower level of the courthouse.

Ways to Help

Join the Team! Be a Packer Backer: Join Department of Aging/ADRC in supporting the Packer Backer program and help provide food on weekends for students at risk for hunger. The department’s goal is $206, enough to support one bag. Make your check payable to: Waushara Prevention Council, Inc. Backpack Nutrition Program and drop it off at your local dining center (see pages 6 & 7), or Department of Aging, lower level of the courthouse.

Toothpaste Challenge: Keep the donations coming; the box is almost full! Toothpaste and/or toothbrushes can be dropped into the box at Department of Aging or at any of the 8 dining centers. Thank you in advance to helping to create healthy smiles.

Volunteer for Outdoor Chores: If you missed out on Make a Difference Day or enjoyed it so much that you want to do more, there are older residents who still need help. Call Julie at (920) 787-6505.

Programs & Services

Waushara County Food Pantry: The Food Pantry, located on Oakridge Court in Wautoma, is open 11am -4pm Tuesdays and Fridays. Call (920) 787-0641 or (715) 869-3663 with questions.

Waushara County Public Health Foot Care: Public Health provides foot care service to county residents by appointment on Tuesday mornings. The cost is $25 for the first visit and $20 for follow-ups. Medicare or insurance billing is not available. Call 920-787-6542.

Home Repair Assistance: With the weather getting colder, this is the last call for any outdoor repair/ building projects. Contact Julie at (920) 787-6505 for more information.

Snow Removal: The Aging & Disability Resource Center keeps a list of snow removal providers and general contractors who service Waushara County. Stop by any time in to get a copy.

Businesses are provided the opportunity to advertise in Loose Ends. Advertisements are coordinated by Waushara Argus, (920) 787-3334, who partners in this publication. The Department of Aging does not endorse any products or services being promoted.

Wisconsin Home Energy Assistance Program Begins

The primary mission of Energy Services, Inc. (ESI) is to provide limited income families with the services and assistance necessary to prevent and or alleviate energy related emergencies from occurring, while promoting initiatives that result in a family’s long-term self-sufficiency.

Energy Services is now taking appointments for the 2019-2020 heating season. Their office is located at 220 N. Oakridge Ct Suite B, Wautoma. They will have outreach sites throughout Waushara County. (See the listing below.)

According to Energy Services, this past year more than 267,000 low-income households — particularly the elderly, disabled and working families with young children — faced or experienced a life-threatening energy-related crisis. This past heating season alone, statewide, ESI provided more than 90,000 households with energy-related assistance/grants/services to support the household’s long-term self-sufficiency.

The energy assistance program provides payment assistance to households for home heating and electric costs, energy crisis situations, emergency furnace repairs and replacements, payment plans for debts owed for heating and /or electric costs, referrals to home weatherization and other programs for Waushara County residents. Households with total gross income at or below the following amounts may be eligible for assistance: (Call Energy Assistance for larger families).

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>1 MONTH</th>
<th>3 MONTHS</th>
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<tr>
<td>1</td>
<td>$2,389.41</td>
<td>$ 7,168.25</td>
<td>$28,673</td>
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<tr>
<td>2</td>
<td>$3,124.66</td>
<td>$ 9,374.00</td>
<td>$37,496</td>
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<tr>
<td>3</td>
<td>$3,859.83</td>
<td>$11,579.50</td>
<td>$46,318</td>
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<tr>
<td>4</td>
<td>$4,595.08</td>
<td>$13,785.25</td>
<td>$55,141</td>
</tr>
</tbody>
</table>

To schedule an appointment at the Wautoma office or one of the outreach sites listed below, call (920) 787-1830. Appointments are requested at the office and outreach sites rather than walk-ins this year to better serve you. Lori, Aurelio and Judy are looking forward to assisting you.

OUTREACH SITES AND DATES:

- Anna Follett Center-Coloma: November 6, 9:00am-1:00 pm
- Plainfield Library: November 13, 9:00am-1:00 pm
- Wild Rose Village Hall: November 21, 1:30pm-5:00 pm
- Hancock Public Library: December 4, 12:00pm-4:00 pm
- Redgranite Public Library: December 6, 12:00pm-4:00 pm
- Saxeville Public Library: December 12, 2:00pm-4:00 pm
- Poy Sippi Public Library: December 16, 1:00pm-4:00 pm
Welcome New COA Board Members

The Commission on Aging welcomes new board members Marianna Larson (on left) and returning member Eloise Krause (on right).

Marianna is the current vice-president of the Waushara-Wautoma Senior Center. Before retirement, she was a Durable Medical Equipment and Marketing Specialist in the Milwaukee area.

Eloise served on the Commission on Aging from 2012-2018, had been an active volunteer with the Meals on Wheels program in Waupaca County for many years, and works as a substitute in the kitchen for the Weyauwega-Fremont school district. Eloise will also be training to substitute at senior dining centers on the east side of Waushara County.

Welcome Linda Reinholtz

When you visit the Department of Aging/ADRC, you will notice a bright new face at the reception desk in the hallway. Linda Reinholtz joined the team in August as the new Administrative Assistant.

Originally from Michigan, Linda has lived in numerous parts of the US, returning to the Upper Midwest about 2 years ago. She and her husband, Robert, now reside in Redgranite. Their family includes 4 grown children and 3 grandchildren.

Linda worked in publishing for many years, and also as an administrative assistant for a real estate firm. Since arriving here in Wisconsin, she has been an administrative assistant for a local law firm. Asked why she took this position, Linda stated “I wanted to help people more directly and this job gives me that opportunity.”

When she’s not working, Linda enjoys gardening, cooking, canning, hiking, and kayaking, and has volunteered as Master Outdoor Trainer for Girl Scouts for the past 20 years. Please welcome Linda the next time you visit the department. She would enjoy meeting you.

Nailed It!

Blood Pressure Clinics

Blood pressure screenings are offered by Public Health at the following senior dining center locations throughout Waushara County from 11:30am - 12pm. Screenings are open to all ages, free of charge, and no appointment is necessary.

- Poy Sippi—The House Next Door: Thursday, November 14
- Coloma Community Center: Monday, November 4
- Hancock Community Center: Tuesday, November 12
- Redgranite Civic Center: Wednesday, November 13
- Wautoma Senior Center: No Clinic This Month
- Saxeville Town Hall: Monday, November 11
- Plainfield Senior Center: Wednesday, November 6
- Wild Rose Community Center: Thursday, November 21

Community Programs & Events

AARP Smart Driver Course: The AARP Smart Driver course will be held at the Waushara County courthouse (Demonstration room, lower lever) on November 4 from 9:00am-1:00pm. Completion of this course may save you money on car insurance and/or reimburse you for course fee; check with your insurer. $15 for AARP members; $20 for non-members.

McComb/Bruchs PAC: Enjoy a salute to Glen Campbell on November 9 performed by Jeff Dayton, Campbell’s bandleader for 15 years. Adults: $38. Students $15. Dinner & Show: $56. For more information, call (920) 787-2189 or 1-888-987-2189.

Public Health: November 14, 4:30pm-6:00pm, Demonstration room, lower level of Waushara County Courthouse. PATCH for Parents & Guardians Workshop, Teaching young people how to manage their own health and healthcare. Food provided, door prizes, childcare provided. Call to sign up (920) 787-6590.

TRIAD Meeting

TRIAD is a way for older adults and law enforcement to work together on community safety. The next meeting is Tuesday, November 5, 10:00. Carol Clark, fitness instructor at Wautoma Fitness, will speak about Rock Steady Boxing, an exercise program designed specifically for persons with Parkinson’s disease, which builds strength and confidence for those afflicted with this condition.

Waushara-Wautoma Senior Center

November 9 & 23: Bingo. Doors open at 5:00pm, Bingo starts at 6:30pm
November 15: Foot Clinic, Lotus Foot Care, call 920-637-0754 for appointment, $27
November 30: Bingo Bash. Doors open at 5:00pm, Bingo Starts at 6:30pm

Waushara County Transportation

MINI BUS SERVICE

Wheelchair accessible minibuses are available to Waushara County registered residents Monday - Friday, 8am-4pm, based on scheduled service areas. $4/day for up to three stops. Transportation is available to Berlin on Monday and Thursday at a cost of $8.00 for up to three stops when 3 or more riders are grouped together.

VOLUNTEER DRIVER

Transportation for medical appointments, both in and out-of-county, for veterans, persons age 60+, and individuals with disabilities, is provided by volunteer drivers in their personal vehicles. Riders must be able to get in and out of vehicles on their own. Cost of the each trip is 25 cents/mile.

“ON THE ROAD AGAIN” SHOPPING

November 12 to Stevens Point or 13th to Appleton/Fox River Area
$10.00 for 3 stops in Stevens Point, $12.00 for Appleton. A minimum of 5 riders are needed for out-of-county shopping. Call by Nov. 5 to reserve your seat on the bus.

Three days notice is required and cooperation to coordinate rides expected. For a copy of the current schedule, or to arrange a ride, call (920) 787-0403, or toll free at 1-877-364-5344, Monday-Friday, 9am-3 pm.
Nutrition

Holiday Music Begins

Start the holiday season this month with live music at dining centers. Bring a friend (or two) and enjoy great food, entertainment, and socialization. Lunch will follow each music performance. See menu choices on page 7. Call (920) 787-0403 or 1-877-364-5344 by 2pm the business day prior, to reserve a meal. See event schedule below and on page 7 for additional dining center activities in November. Additional music and holiday events will be listed in December Loose Ends.

Corner of G & S
Variety of Music and Laughs
Plainfield Senior Center
Thursday, November 7
Starting at 11:00am

Vicki Jenks
Keyboard and Christmas Music
Redgranite Civic Center
Thursday, November 14
Starting at 11:00am

Recipe of the Month

Roasted Autumn Vegetables

- 1 1/2 Tbsp. olive oil
- 1/2 Tbsp. fresh sage (or 1 tsp. dried)
- 1/2 clove garlic, crushed
- 1/4 lb. Brussel sprouts, cut in halves
- 1/4 lb. parsnips, washed well and cut into 2” pieces
- 1/4 lb. baby carrots, scrubbed well
- 1/2 small butternut squash, peeled, seeded and cut in 1” pieces

Heat oven to 375°F. Mix oil in small bowl with sage and garlic. Place vegetables in 9”x13” baking pan. Pour oil mixture over vegetables, stir to coat. Cover and bake for 25-30 minutes, stirring occasionally, until vegetables are crisp-tender. For additional browning, uncover for the last 5-10 minutes. Makes 2-3 servings.

Adapted from Celebrating a Healthy Harvest Recipes and Tips Booklet, Wisconsin WIC Farmers’ Market Nutrition Program.

Thankful Throughout the Month

Veterans of All Ages

To celebrate Veterans Day, Waushara County Department of Aging will pay tribute to those who have served in the United States military. On Monday, November 11, veterans of any age will be recognized during lunch at each of the eight senior dining centers, and given an opportunity to share stories about their personal experiences. Each veteran will be given a dining center coupon for a FREE meal to be used on a future date.

A reminder, for Veterans Day as well as any other day throughout the year, all veterans UNDER the age of 60 and their spouse or live-in caregiver are able to eat at the Waushara County dining centers for the current rate of $3.50.

To all veterans, military members, and their families, we thank you for your service.

Community Thanksgiving Dinner

In the spirit of Thanksgiving, a special invitation is being extended to community members, family, and friends of all ages to share in Thanksgiving dinner on Wednesday, November 27. Enjoy a delicious meal of roast turkey with all the fixings and pumpkin pie, along with the company of great friends.

On any day of the year, including holiday meals, participants aged 60 and older or their spouse of any age may attend any of the eight senior dining centers and enjoy a nutritious meal for a suggested donation of $3.50, or a contribution amount affordable to each individual. For all others participating in this year’s Thanksgiving dinner, there is a special “friends and family” rate of just $8.00 per person.

Support your local dining center and see why participants enjoy, and are thankful for this daily experience. See pages 6 and 7 for site locations and serving times. Make reservations and arrange transportation, if needed, no later than noon the day prior, by calling 787-0403 or toll-free 1-877-364-5344.

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Dining Centers — Stay engaged by socializing and participating in fun and educational events!

<table>
<thead>
<tr>
<th>Dining Center</th>
<th>Open Dates</th>
<th>Open Days</th>
<th>Activities</th>
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<tbody>
<tr>
<td>Coloma</td>
<td>Open M, W, TH, F</td>
<td>155 Front St; Meal at Noon</td>
<td>Bingo Fridays, before lunch</td>
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<tr>
<td>Hancock</td>
<td>Open M—F</td>
<td>420 Jefferson St; Meal at 11:45</td>
<td>Bingo Mon-Wed-Fri, after lunch</td>
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<tr>
<td>Plainfield</td>
<td>Open M—F</td>
<td>114 W Clark St; Meal at 11:45</td>
<td>Nov. 6: Blood Pressure Clinic 11:30</td>
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<tr>
<td>Poy Sippi</td>
<td>Open M—TH</td>
<td>W2306 Prospect; Meal at Noon</td>
<td>Mondays all month Wii Bowling</td>
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<td>Thursdays all month Bingo</td>
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<td>Wednesdays all month Card Games</td>
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<td>Nov. 7: Meet the Lions Club</td>
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<td>Nov. 4: Blood Pressure Clinic 11:30</td>
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<td>Nov. 11: Bring a Photo of a Veteran</td>
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<td>Nov. 12: Blood Pressure Clinic 11:30</td>
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New Diners Age 60+ Eat for FREE*

Call 920-787-0403 for reservations and details.

Diners that haven’t attended in 2019. Expires 10/31/19.

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Waushara County Senior Dining
### November 2019 Menu

<table>
<thead>
<tr>
<th>MONDAY</th>
<th>TUESDAY</th>
<th>WEDNESDAY</th>
<th>THURSDAY</th>
<th>FRIDAY</th>
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<tbody>
<tr>
<td>Dining Center Choice</td>
<td>Dining Center Choice</td>
<td>Dining Center Choice</td>
<td>Dining Center Choice</td>
<td>Dining Center Choice</td>
</tr>
<tr>
<td>Monday Alternate: Stuffed Pepper &amp; Baked Potato</td>
<td>Tuesday Alternate: BBQ Chicken Breast &amp; Baked Sweet Potato</td>
<td>Wednesday Alternate: Breaded Baked Fish &amp; Parsley Red Potatoes</td>
<td>Thursday Alternate: Beef Roast w/ Gravy &amp; Mashed Potatoes</td>
<td>Friday Alternate: Chef’s Salad w/ Turkey, Eggs &amp; Vegetables</td>
</tr>
</tbody>
</table>

**4th Week Menu**

**Veteran’s Day**
- Chicken Dumpling Soup (ww)
- Ham & Swiss on a Roll (ww)
- 4 Bean Salad
- Cherry Pie OR Diet Pie

**Caregiver Retreat**
- Lasagna
- Garden Salad w/ Fresh Veg.
- Garlic Bread (ww)
- Fruit
- Chocolate Éclair Dessert

**Birthday Party**
- Turkey A La King
- Mixed Vegetables
- Biscuit
- Fruit
- Frosted Sprinkle Cake OR Diet Cake

**Redgranite Music**
- Pork Loin w/ Gravy
- Mashed Potatoes
- Peas
- Dinner Roll (ww)
- Peanut Butter Bar OR Diet Dessert

**Cook’s Choice**
- Meal Includes Meat, Vegetables, Bread, Fruit and/or Dessert
- OR Diet Dessert

**Shredded Pork on a Bun**
- Calico Beans
- Peas & Corn
- Apple Crisp OR Diet Crisp

**Cheesy Broccoli Soup Crackers (ww)**
- Chicken Salad Sandwich on Bun w/ Spinach & Tomato
- Brownie OR Diet Dessert

**Thanksgiving Lunch**
- Roast Turkey w/ Gravy
- Mashed Potatoes
- Stuffing
- Green Beans
- Cranberry Sauce
- Pumpkin Pie OR Diet Pie

**Redgranite Music**
- Pork Loin w/ Gravy
- Mashed Potatoes
- Peas
- Dinner Roll (ww)
- Peanut Butter Bar OR Diet Dessert

**Thanksgiving**
- Closed
- NO MEALS

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**Meals are available for a suggested donation of $3.50 for 60+ and spouse of any age.**
**Friends & family under 60 may eat for $8.**
**Meals must be ordered before 2pm the prior business day.**
**Menus are subject to change. Thank you for your cooperation.**

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**Come for the meal, stay for the fun! Contact your local Site Manager for more information.**

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**REDGRANITE: Open M—F**
202 Pine River St; Meal at Noon
Sherri: (920) 290-5918

**SAXEVILLE: Open M and W**
W4022 Archer Ave; Noon
Sheryl: (920) 647-0667

**WAUTOMA: Open M—F**
W8220 Cottonville Ave; Noon
Dennis: (920) 647-6564

**WILD ROSE: Open M—F**
500 Wisconsin Ave; Noon
Cindy: (920) 622-3835 ext.3

Nov. 8: Share Thanksgiving Traditions
Nov. 11: Wear Red, White & Blue
Nov. 13: Blood Pressure Clinic 11:30
Nov. 14: Music: Vicki Jenks
Nov. 19: Root beer Float Cake
Nov. 24: Meet Brenda from the Advancement Association
Nov. 27: What Are You Thankful For?

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**Bingo Wednesdays, 11:30**

Nov. 14: World Diabetes Day
Nov. 14: Medicare Prescription Drug Coverage Questions & Answers
Nov. 27: Thanksgiving Celebration

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**Bingo Mondays, 10:30**

Nov. 7: Meet the Lions Club
Nov. 13: Word Guessing Game
Nov. 21: Movie: “Second Hand Lions”
- Blood Pressure Clinic 11:30
Nov. 26: Thanksgiving Word Scramble
Long-Term Care Options and Resources

A round table discussion has been scheduled for Thursday, November 21 at 3pm to share information about long-term care support options and caregiver resources for individuals or caregivers in need of assistance. Long-term care is support that a person may need because of a disability, getting older, or having a chronic illness that limits their ability to do the things that are part of their daily routine. This may include things such as bathing, getting dressed, making meals, or keeping up with chores.

Information will be provided on various programs and support services available in Waushara County, explain how to utilize options counseling to assist with setting up a plan for long-term care needs, and describe how to apply for financial assistance from various available programs. Caregiver services, including respite care so that caregivers may run errands or take a break, will be reviewed. The process for applying for state funded long-term care assistance, which can help individuals remain in their home or an assisted living setting, will also be explained.

This event will be held at Waushara County Courthouse, 209 S. Ste. Marie St., Wautoma, Rm #25. Space is limited; reservations are required. Call (920) 787-0403.

Care Act Advocacy

The Wisconsin CARE (Caregiver Advise, Record, Enable) Act legislation addresses basic expectations to improve communication between health care professionals and family caregivers as they prepare to provide essential care for their family members when they return home after hospitalization. The CARE Act, if passed, would require hospitals to complete three essential functions: ADVISE individuals of their opportunity to identify a caregiver; RECORD the caregiver’s name and contact information in the health record (with the patient’s permission); and ENABLE caregivers by providing notice about discharge timing, consulting with them about their role with the discharge plan, and instructing them about the medical/nursing tasks they will handle at home. Contact your legislator!

Celebrate Family Caregivers

November is National Family Caregiver Month, a time to recognize and thank the many hard working and devoted people who provide care to a loved one.

We all know a caregiver – the gentleman who patiently walks with his wife who’s mobility is failing; the woman who gently prods her forgetful husband to follow her back to the car after purchasing groceries; the woman who brings her aging mother to her doctor appointments; the man who brings his kids along to do some repairs on his parent’s house. They are everywhere – family, friends and neighbors who help older adults with things they no longer can do on their own. The role of the unpaid caregiver is invaluable and yet they often don’t recognize their own worth.

Take time to recognize and thank the family caregivers that you know. They deserve to be celebrated! Here are some things you can do to really help and let them know that they are important and appreciated.

1. Stop by their house and say “hello.” You don’t have to bring anything or do anything. Stopping for a quick visit to let them know you are thinking about them can mean a lot, especially if it is hard for them to get out of the house.
2. Call the caregiver and check in on how they are doing. Too often the conversation is about the person needing care and the caregivers’ needs are forgotten. Listen to them without judging or advising. An opportunity to share their feelings openly and in confidence can be a great help and comfort.
3. Offer to help. Instead of saying, “Let me know if you need something,” say, “I’m going to help you. Do you want me to cook a meal? Clean your kitchen? Stop at the grocery store?” Be specific and gently insist on helping.
4. Invite them to do something – a walk, coffee, a movie. Maybe they have turned you down too many times, so you stopped asking. Try asking again and offer to help find someone to be with their loved one if that is a problem. Even if they say no, being asked will help them see they are still included.
5. Remind them of the importance of self-care, then help them seek out ways to get a break. Go with them to the local ADRC to find out the various types of support that are available.
6. Attend a support group meeting with them. Sometimes it is hard to go alone, and your presence will open up this valuable resource to them.
7. If you are comfortable doing so, offer to care for their loved one for an hour or two so they can get a break.
8. Check in regularly. It doesn’t have to take a lot of time and energy. A weekly phone call can alleviate feelings of loneliness and help them feel special and important.
Support for Caregivers

Caregiver Support Groups
Support groups provide caregivers an opportunity to learn about services, share tips and strategies and, most importantly, receive encouragement and support from others who may be in similar situations. The next support group meeting will take place on Tuesday, December 10 (no meeting in November) at 1pm (a light lunch is served at 12:30pm). An Alzheimer’s & Dementia group meets on Monday, November 18 at 1pm. Both meetings are held at the Wautoma Public Library. If transportation or respite is needed to attend a group, call 787-0403.

Monthly Mailing for Caregivers
Each month the department sends out information to caregivers about upcoming programs that may be of assistance, as well as written support and educational materials. If you are in a caregiver role and would like your name added to the mailing list, call 787-0403.

Memory Café
The Memory Café program is a social opportunity for persons with memory loss, cognitive impairment, early Alzheimer’s, or other dementias to gather with their family and friends for socialization, activities and fun. The next Memory Café will be held Monday, December 30 from 1-3pm in the Demonstration Room at the Courthouse.

End of Life & Dementia Educational Program
Discuss the critical decisions often faced at end of life and learn ways to communicate and stay connected in the later stages. This program is part of the Alzheimer’s & Dementia Alliance Caregiver Education Series. It will take place on November 4, 2-3:30pm at the Wautoma Public Library, and is free and open to the public. To learn more call (920) 294-4100 or 1-888-308-6251.

Welcome New Caregiver Coordinator

Martha “Marty” Bechard comes to the Department of Aging with 25 years of caregiving experience. After the closure of Crossroads Care Center in Waupaca where she was the Activity Director, Marty found herself at her own crossroads. “I was forced to think about myself and find a new direction in caring for others,” she says. Marty lives in Waupaca, close to her two adult children, Amanda and Aaron. Her hobbies include reading, exercising, and enjoying the outdoors. She is also very active in her church’s choir and mission society. She is impressed with the number of services offered to the community by “this very cohesive group.” She adds, “And everyone smiles and giggles.”

Among other duties, Marty will coordinate the Caregiver and Alzheimer’s Caregiver support groups and provide support to the Memory Café team of volunteers. Marty looks forward to meeting new people, and providing assistance to clients and caregivers in gaining access to available services.

Deb Brunner, interim support group leader for the past 5 months, was appreciated during the October meeting for her volunteer time with the department.

Funding Available for Individuals with Dementia
The Alzheimer’s Family and Caregiver Support Program (AFCSP) was created in 1985 by the Wisconsin legislature in response to the stress and service needs of families. The program goal is to enhance the lives of informal and family caregivers while helping people with dementia remain living in the community.

Funds are available in each county for qualified individuals to provide temporary caregiver respite care and to purchase goods and services needed to help care for a person with irreversible dementia. Depending on the priorities and a person’s needs, up to $4,000 annually could be available per person. Families are eligible if these three criteria are met:

- A physician provides a statement of a diagnosis of Alzheimer’s disease or other dementia.
- The person with dementia resides in a home setting (not a facility) in Waushara county.
- The person with dementia and their spouse have a gross annual income of $48,000 or less (costs related to dementia-related care may be deducted when calculating gross income).

The program will pay for respite care or home care services including personal care assistance, meal prep, medication assistance and monitoring, homemaker services, yard work, and snow removal. The following are typical goods and services that the program could help provide: emergency response systems; transportation expenses; incontinence supplies; home safety modifications; home-delivered meals; specialized clothing; adaptive equipment; activities and hobby supplies; legal expenses related to guardianship; caregiver counseling services; caregiver education classes; and other individualized services as approved. The program also will provide assistance in attending caregiver support groups or related education opportunities.

Lori Johnson (pictured above) is the AFCSP Coordinator who receives and reviews all referrals for assistance from the ADRC. She will set up a home visit to access needs and discuss the program with families in more detail. Call the ADRC at (920) 787-6505, or 1-877-883-5378 for more information.

Welcome New Caregiver Coordinator
Deb Brunner (left) and Martha “Marty” Bechard
Check Your Beneficiary Designations!

When was the last time you checked the beneficiary designations on your retirement and other investment accounts? When you sign up for a 401(k) or any other bank or investment account, you are asked to name a beneficiary who will receive the money in the account when you pass away. Many people fill out the form and forget who is listed as a beneficiary on an account. Some people even leave the beneficiary designation blank when they open an account.

Although many people make sure that important documents like wills are updated when necessary, they often overlook beneficiary designations on financial accounts. If it’s been awhile since you checked, you may find that your designated beneficiary is not who or what you think it should be. For example, if you named a charity as your beneficiary many years ago, that charity may no longer exist. If you’re divorced, your ex-spouse may still be listed as a beneficiary. If you didn’t choose a beneficiary or your named beneficiary has passed away, your beneficiary may be determined by federal or state law or by the plan document that governs your retirement accounts. Whatever your beneficiary statement says will trump your will.

Fortunately, changing your beneficiary isn’t hard to do. If you do not remember who you’ve chosen as a beneficiary, you can request a copy of your beneficiary forms from your financial institution. You can revoke your beneficiary designation and choose a new beneficiary with a change of beneficiary form. You can also add additional beneficiaries. If you change or add beneficiaries, make sure that your account administrator has received the form. Beneficiary designations are only effective if they are received by the account administrator before the account owner dies.

You should check your estate plan periodically, including your will, power of attorney documents, and any beneficiary designations. You should also check these documents after major life events, like marriage or divorce. If you have any questions about your beneficiary designation, you should contact your financial institution. If you have questions about any other documents in your estate plan, you should contact an estate planning attorney.

To find an estate planning attorney near you, you can contact the State Bar of Wisconsin’s Lawyer Referral and Information Service at (800) 362-9082.

$~GAAR Legal Team

Volunteers Needed for Tax Preparation

Since 2009, CAP Services has provided free tax preparation to low-income families in Waushara County through the Volunteer Income Tax Assistance (VITA) program. Planning for the upcoming filing season is underway and CAP is seeking volunteers to prepare tax returns and provide customer support.

The VITA program provides volunteers with a short-term opportunity to make a large-scale impact. During the 2019 filing season, volunteers helped 227 households in Waushara County secure nearly $322,000 in income tax refunds. With an average cost of $175 per paid tax return, these volunteers also saved families over $51,600 in fees in 2019. For households whose resources are already stretched, these financial benefits make a significant difference.

The VITA program anticipates an increased demand for services in 2020, and we will need additional volunteers to help us meet that need. Individuals can volunteer in one of three ways: through a weekly commitment to conduct intake activities, prepare taxes, or through an occasional (1-2x/month) commitment to offer interpretation services. No previous experience is needed for any of these positions.

CAP will provide in-person and online training, free of charge, to all interested volunteers beginning in mid-December. The tax site typically operates from late January to mid-April. Additionally, volunteers can access CAP’s tax filing software to prepare their own returns as well as returns for friends and family, free of charge.

For more information, or to sign up to volunteer, contact Connie Henn at chenn@capmail.org, by phone (920)647-0978, or you can apply online at www.capservices.org/vita.

HealthCare.gov

Open Enrollment Dates

The Health Insurance Marketplace, a key part of the Affordable Care Act, is a way for individuals, families, and employees of small businesses to get health coverage. If you have Medicare, you are covered and don’t need to do anything about the Marketplace. It is against the law for someone who knows that you have Medicare to sell you a Marketplace plan. If you want coverage to supplement Medicare, visit Medicare.gov to learn more about Medicare Supplement Insurance (Medigap) policies and Medicare Advantage Plans.

The Health Insurance Marketplace Open Enrollment period runs from November 1, 2019 through December 15, 2019. If you are enrolled in the Marketplace and are approaching Medicare eligibility, you may want to talk to an Elder Benefit Specialist to discuss your options.

Not yet eligible for Medicare? Here are the following deadlines for the Marketplace Open Enrollment:

November 1, 2019: Open Enrollment starts — first day you can enroll, re-enroll, or change a 2019 insurance plan through the Health Insurance Marketplace. Coverage can start as soon as January 1, 2020.

December 15, 2019: Last day to enroll in or change plans for coverage to start January 1, 2019. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.

January 1, 2020: 2020 coverage starts for those who enrolled or changed plans by December 15th.
Open Enrollment Marketing Guidelines

The Centers for Medicare & Medicaid Services (CMS) have established rules, regulations and guidelines that insurance companies, agents and brokers must follow when selling Medicare Advantage plans, part D plans, cost plans, employer/union-sponsored group Advantage and Part D plans, and special needs plans. These rules and regulations are meant to prevent plans and agents from presenting misleading information and utilizing high pressure sales tactics. They also contain rules for how plan representatives may contact and market to beneficiaries.

With the upcoming Open Enrollment period, October 15 – December 7, violations of these rules and regulations have been detected throughout the state. Examples of violations:

- Marketing plans prior to October 1, 2019
- An insurance agent implying they are associated with Medicare
- Soliciting potential enrollees door-to-door
- Sending unsolicited text messages or voicemail messages
- Marketing or conducting sales activities in apartment and residential settings outside of the recreational or conference rooms
- Promoting one aspect of the overall plan, such as just the drug plan
- Asking for credit card, banking information, your Medicare or Social Security number to receive information
- Using high pressure sales tactics and/or incorrect information such as threatening that your Medicare may end if you don’t enroll, or saying that you must enroll by a certain date.

So what should you do if you feel you have witnessed any of these violations, or encounter one in the future? Get the name and address of the company and the agent’s name. Collect any material available such as brochures, business cards or other handouts. Note the location and date of the encounter and document any information related to the violation, such as the comments or high pressure tactics they used. Once you have all of that information, contact either your Elder Benefit Specialist at 920-787-0402 or the Wisconsin Senior Medicare Patrol at 888-818-2611.

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<tr>
<th>What the Agent/Broker Can Do:</th>
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<tr>
<td>May call someone with Medicare who has expressly given permission. The permission applies only to the plan or agent/broker the person that requested contact from, for the duration of that transaction, and for the scope of products.</td>
<td>Can’t state that they are from Medicare or use “Medicare” in a mislead manner. For example, they can’t state that they are endorsed by Medicare, are calling on behalf of Medicare, or that Medicare asked them to call or see the beneficiary.</td>
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<td>Can call their own clients to discuss new plan options</td>
<td>Can’t solicit potential enrollees door-to-door.</td>
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<td>May call or visit someone with Medicare who attended sales event if the person gave permission.</td>
<td>Can’t send unwanted emails, text messages, or leave voicemails.</td>
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<td>May initiate a phone call to confirm an appointment. Scope of the appointment may be changed with appropriate documentation.</td>
<td>Can’t approach people with Medicare in common areas (i.e. parking lots, hallways, lobbies, sidewalks).</td>
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<td>Can conduct sales activities in common areas of healthcare settings. Appropriate common areas include hospital or nursing home cafeterias, community or recreational rooms, conference rooms.</td>
<td>Can’t conduct sales activities in healthcare settings except in common areas. Improper areas include waiting rooms, exam rooms, hospital patient rooms, dialysis centers and pharmacy counter areas.</td>
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<td>Must secure a signed “scope of appointment”, prior to the appointment. For example, provided that the person has completed the scope of appointment form following a marketing/sales event, the future appointment may take place immediately after marketing/sales meeting.</td>
<td>Can’t make unwanted calls, including contacting people with Medicare under the guise of selling a non-Medicare Advantage (MA) or non-prescription Drug Plan (PDP) product and allow the conversation to turn to MA or PDP. For example, an agent/broker can’t begin by selling a Medicare Supplement plan and then turn the conversation to MA or PDP products.</td>
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<td>May provide refreshments and light snacks to potential enrollees at sales presentations.</td>
<td>Can’t provide meals to potential enrollees at sales presentation.</td>
</tr>
<tr>
<td>May schedule appointments with people who live in long term care facilities only upon request.</td>
<td>Can’t conduct marketing or sales activities at an educational event (such as discuss plan benefits).</td>
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<td>May leave cards behind for clients to give to their friend or family. The “referred” person has to contact the agent/broker directly.</td>
<td>Can’t market non-health related products (such as annuities and life insurance) to potential enrollees during MA or PDP sales activities or presentations.</td>
</tr>
<tr>
<td>May make sales presentations to groups of people without documenting scope of appointment with each individual since such documentation is only required for personal/individual sales events.</td>
<td>Can’t offer gifts to potential enrollees of more than $15. If a gift is offered it must be made available to all potential enrollees even if they do not enroll in a plan.</td>
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*Wisconsin Senior Medicare Patrol*

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*Centers for Medicare & Medicaid Services (CMS), 2011*
November 21, 2019, is Wisconsin Rural Health Day, and REACH Waushara would like you to join in the celebration by participating in “Steps Around Wisconsin”.

The goal of this event is to collectively walk 1379 miles, the distance around Wisconsin, in one day! Participants in this event will keep track of their steps (or miles) for the entire day, and then log them into the database. Count your steps using your favorite fitness app, such as Strava, MapMyRun, FitBit or your phone’s health app. If you do not have access to a step-counting device, a small number of pedometers are available. Please indicate if you need a pedometer when you sign up.

If you wish to participate in this event, you can sign up by going to www.surveymonkey.com/r/5686M6N, or picking up a paper form at the Waushara County Public Health Department. You can also find this event on the REACH Waushara Facebook page, or by searching “Steps Around Wisconsin” on Facebook.

The deadline to sign up is November 14. All those who participate will also receive a goody bag.

Pedometer and Goody Bag pick up times:
- November 18th: 9:00am – Noon
- November 19th: 1:30pm – 4:30pm
- November 20th: 9:00am – Noon
- November 22nd: 9:00am – Noon (Goody Bags only)

A reminder email to count your steps on November 21 will be sent out prior to the event. Steps must be logged by noon on November 22 to be counted. Results will be posted on Facebook and in Loose Ends. For more information call 920-787-9439.

What is Medicaid?

Medicaid, also known as “medical assistance” was established under Title 19 of the Social Security Act, which is primarily intended to provide medical assistance to low income elderly people, individuals with disabilities, and children.

While Medicaid is mostly funded by the federal government, states are in charge of administering the program and can make certain modifications. Thus, Medicaid can be different in every state. For instance, in Wisconsin we have BadgerCare, Medicare Savings, and EBD Medicaid programs.

Medicaid eligibility is always based on income. Many programs also consider assets or “resources” in determining financial eligibility. In addition to meeting the income and asset guidelines, a person must also fall into a Medicaid category to qualify. For senior citizens, the Elderly, Blind, and Disabled (EBD) Medicaid programs apply. There are also partial benefit programs for people on Medicare who have low income called Medicare Savings.

As part of the Affordable Care Act (ACA), Wisconsin made changes to BadgerCare, but eligibility for EBD Medicaid programs did not change.

Applying for Medicaid can be complicated. For questions, call Suzanne, Elder Benefit Specialist, at Department of Aging Services (920) 787-0403 or the ADRC (920) 787-6505 or 1-877-883-5378.

Change Your Clock...Change Your Batteries...Update your FOL

In case of an emergency, the File Of Life program assists families and emergency responders by providing important health information such as, medications, dosages, allergies, medical conditions, emergency contact, and current health insurance information. The File of Life sticker should be placed on the main entrance door or window and the magnetic packet and medical card on the front of the refrigerator in plain sight.

It is important to get a card as soon as possible and fill it out with all your current medical information. If you already have a card, be sure to update it whenever your information changes. In this way, medical staff will have all the information they need to give you the best care possible.

An easy way to remember to update your information is to do it when you change your clock. This is also the perfect time to check the batteries in your smoke and CO2 detectors. These devices can save your life but only if they are in working order. File of Life packets are available at the ADRC, lower level of the Waushara County courthouse. For questions or if you need assistance changing batteries, contact the ADRC at 1-877-883-5378.
2019 Deer Season – Updates on Chronic Wasting Disease (CWD)

Recognized nationwide as one of the country's premier white-tailed deer hunting states, Wisconsin has both an abundant herd and a proven reputation for producing some of the largest bucks in the world, so it’s very important to maintain a healthy herd. The 2019 season runs from November 23 to December 1 and with the new season come changes to protect the herd from the spread of CWD.

Chronic Wasting Disease (CWD) is a chronic, degenerative neurological disease affecting the central nervous system of animals such as deer and elk. The CWD prion is found in the saliva, spinal cord, and feces of infected animals, and is spread when deer congregate. Because of this, baiting and feeding is banned this year in 52 counties.

New baiting and feeding bans are in place for Green Lake, Kenosha, Waushara, Wood, Racine, Burnett, Barron, Polk and Washburn counties. To see the map, which is updated as new cases of CWD are reported, you can visit their website: https://dnr.wi.gov/topic/hunt/bait.html

The Wisconsin DNR issued a statement on October 9 which included this statement from DNR Chief Warden Todd Schaller: "In order to protect the state's natural resources - in this case, our whitetail deer population - it is important to know and to follow the baiting and feeding bans in the county you hunt or where you live and enjoy watching wildlife. Baiting and feeding encourages deer to congregate, and have direct contact, thereby increasing the chances of spreading diseases within the herd." The fine for violating the ban ranges from $343.50 to $1000.

You can help protect the herd by having your harvested deer sampled (tested) for CWD. The DNR website has instructions and lists of sampling locations and local biologists. Remember, there are also regulations in place for CWD. The DNR website has instructions and lists of sampling locations and local biologists. Remember, there are also regulations in place for CWD.

Veterans Day: November 11

Throughout our history, military service members have put on their uniforms to protect the values and liberties that this nation was built on. But that doesn’t stop once the uniform comes off and their time in active duty has ended. Veterans take the lessons they have learned and the experiences they’ve gained and continue their service to our nation by strengthening our communities. They become our nation’s leaders, scientists, entrepreneurs. Veterans are the most active volunteers working to improve communities across our country. Service goes beyond the uniform. This Veteran’s Day, we honor the men and women who have worn their uniform who continue to serve our country.

Thank you to all who donated to the department during the past month. Your contributions help support programs and services that benefit older adults and individuals with disabilities throughout Waushara County.

Lloyd & Lois Cole and Glenn Schneidewind

I would like to make a contribution to Waushara County Dept. of Aging:

Name: _________________________________ Address: ___________________________

I have included a donation in the amount of $__________ for programs/services listed below.

____ Senior Dining Centers     ____ Home Delivered Meals     ____ Newsletter/Loose Ends
____ Benefit Specialist       ____ Transportation       ____ Caregiver Program
____ Home Repair Program     ____ Health Programs     ____ Memory Café
____ Any Department Program

Checks made payable to Department of Aging. A receipt will be sent upon request. Your gift is deductible to the extent provided by law.

It is okay to acknowledge my donation in the department’s “thank you” column of Loose Ends or other publications:  ___ Yes _____ No

Return to: Waushara County Department of Aging, PO Box 432, Wautoma, WI 54982

Thankful for Donations

Thanksgiving is a time for the Department of Aging to express gratitude for all who donate financially, or through volunteer service, toward programs and services that help support older adults or individuals with disabilities within the community.

THANK YOU to all who give faithfully at the dining centers, help support those in a caregiver role, give to the transportation program, donate in support of individuals needing a meal delivered to their home, help to enhance evidence-based health promotion programs, donate toward the production of the monthly newsletter, contribute to the Memory Café, mentor children through various school activities, rake or remove snow, provide home repair assistance, and so much more!

One third of the Department of Aging’s annual funding comes from the support of participants of programs and community members and partners interested in ensuring adequate services for Waushara County elders and individuals with disabilities. These gifts play a significant role in strengthening their health and well-being.

During fall and the upcoming winter season, the department is need of volunteers willing to rake leaves, and/or shovel or plow snow. To find out how you can help, call (920) 787-0403.

If you would like to make a financial contribution, use the coupon below and return it to Waushara County Department of Aging. Remember, alone we can do so little, but together we can do so much (Helen Keller)!
Time to “Fall Back”

Don’t forget to set your clocks back 1 hour before you go to bed on Saturday, November 2, because at 2am on Sunday, November 3, Daylight Saving Time (DST) is over until next spring. With DST, we get an extra hour of daylight in the evening, extending the time before we need to turn on the lights. (This is also a good time to update File of Life packets — see page 10).

Did you ever wonder who came up with the original idea for setting clocks ahead during summer months? You may be surprised at the answer.

At the age of 78, on April 26, 1784, Benjamin Franklin wrote “An Economical Project”, a discourse on the savings to be had by using natural versus artificial lighting. At the time, it was just a joke.

More than a century after Franklin’s letter, a British builder named William Willet became the champion of Daylight Saving, and lobbied Parliament to adjust the time in April and September in order to take full advantage of the day’s light. His idea became law in Britain and most of European countries during WWI as a way to save coal for the war effort.

In 1966, The United States passed the Uniform Time Act, which standardized DST from the last Sunday in April to the last Sunday in October.

So, 235 years later, nations around the world use a variation of Mr. Franklin’s “joke” to conserve energy and more fully enjoy the benefits of daylight during the evening hours.

In 1621, pilgrims and Wampanoag Indians shared a 3-day feast, now known as the First Thanksgiving. In paintings and pictures depicting the event, we often see many foods we are familiar with, such as turkey, dressing, cranberry sauce, and, of course, pumpkin pie. But, many of our favorite holiday foods either had not been invented yet or else the pilgrims lacked the supplies to make them. There are only 2 first-hand accounts of the First Thanksgiving, and only two foods are mentioned: venison and corn. So, we know what they ate, but what else might they have eaten?

- Turkey, among other wild fowl (ducks and geese) were abundant in the area.
- Seafood. The colony was on the Atlantic Ocean in an area still fished today for lobster, oysters, and seabass. Colonists were also known to each a mixture of mussels and cheese curds.
- Pumpkins might have been on the menu, but not in a pie. The colony didn’t have sugar or flour to make it, so it was probably fried or baked. Besides, pumpkin pie wasn’t invented until the 1650s.
- Vegetables like corn, turnips, carrots, spinach, and cabbage might have been served, but no potatoes. Europeans had just recently discovered “spuds” but none grew in the Americas.
- Berries and nuts were likely served, too.

So, while there wasn’t pumpkin pie, or cranberry sauce, or green bean casserole, all the makings for a grand celebration were there, thanks in large part to the help of their neighbors, Wampanoag Indians.