

The Senior Connection

Senior Resource Center
15856 E Fifth Street
Hayward, WI 54843
(715) 634-3000
(715) 634-8639

Web Site:

seniorresourcecenternorth.org

**November &
December 2015**

Editor: Gloria Hagberg

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It is hard to believe that another year is coming to a close. As the leaves are changing outside my window, there will soon be the bright orange of hunting season throughout the community, Thanksgiving and then Christmas with a white carpet of snow. With this time of the year upon us there are many greetings of thanks and good wishes, but there are many local residents that are depressed and alone. We often get so busy in our own lives that we forget. Take a moment to reach out to a neighbor or friend during these long, cold months. It is much harder for many to get out due to the condition of roads and the early darkness during the winter. Maybe you could offer to bring them to one of our centers for lunch and to socialize a bit. Even if it is just a phone call, you could make the difference in someone's day.

Our Advanced Style Show was a huge success, with over 100 in attendance. We were all treated to the movie screening of "Advanced



Style" at the Park Center, with the surprise being a Flash Mob Style Show of over 22 local ladies strutting their stuff. This was then followed by a wonderful reception at the Hayward Vet's Center, of wine tasting, exquisite hors

d'oeuvres and the unveiling of our new Healthy Aging posters, of which Alex Hohlfeld photographed local residents 60+ doing healthy aging activities. These photos will now be used in posters, brochures and other advertising to show the services that we offer at the Senior Resource Center.

I would like to welcome Sally Gaca to our staff as the new Elder Benefit Specialist, who started with us in January as my Elder Benefit Specialist Assistant. As of July, I took over as the SRC Executive Director and Sally agreed to be the new EBS for Sawyer County residents. Sally comes to us from the southern part of the county, with a previous background working with many non-profits in the Chicago area. Her parents were both very active in the WALDO Center aka Winter Senior Center for many years. She has been working hard to prepare for the upcoming Medicare Part D Open Enrollment season and is ready to assist with your needs.



At the Senior Resource Center, the entire staff looks forward to serving you now and into the New Year. Always feel free to contact me with any suggestions or concerns that you may have.

Linda Hand, Executive Director



Stone Lake Activities
(715) 865-2025

November 2015

- 1) Daylight Savings Time Ends -
Set Clocks Back 1-hour
- 3) Election Day
- 7) Stone Lake Music Night
- 12) Veteran's Lunch
- 19) Birthday Party
- 21) Hunter's Chili Feed
- 24) No Evening Meal
- 26 & 27) **Closed** - *Happy Thanksgiving!*



December 2015

- 5) Children's Christmas Party
- 5) Stone Lake Music Night
- 10) Christmas Party/Birthday Party
- 22) First Day of Winter
- 22) No Evening Meal
- 24 & 25) **Closed** - *Merry Christmas!*
- 31) New Year's Eve

January 1, 2016 – Closed
Happy New Year!



All Senior Meal Sites & the Senior Resource Center Office will be **CLOSED Thursday, Nov. 26 & Friday, Nov. 27 for the Thanksgiving Holiday. There will be **NO** Meals on Wheels delivery or Bus Service.**

All Senior Meal Sites & the Senior Resource Center Office will be **CLOSED Thursday, Dec. 24 & Friday, Dec. 25 for the Christmas Holiday. There will be **NO** Meals on Wheels delivery or Bus Service.**

Newsletter Subscriptions

Anyone wishing to receive or continue to receive our bi-monthly newsletter "The Senior Connection" by mail will need to update their subscription.

Send the one-year renewal fee of \$5.00 by January 1, 2016 to continue to receive the newsletter through 2016. Please include your name & complete mailing address. Some of you have already paid your subscription through 2016. If in doubt, please call the SRC office and I will check the records.

If you do not want "The Senior Connection" mailed to you, there are other options such as receiving it by e-mail. Simply send us your e-mail address and a copy of the newest bi-monthly edition will appear in your in-box.

Or you can pick-up a copy at your local senior center or the Senior Resource Center office. Participants of the "Meals on Wheels" program can request a copy and it will be included with your meal.

Another option is to check out the Senior Resource Center website at:
<https://www.seniorresourcecenternorth.org>
The Senior Connection will be found there along with lots of other good information you will find helpful. You can also find the Senior Resource Center on Facebook. Check it out – you will be glad you did.

~ EVENING MEAL DONATIONS ~

A reminder that as of September 1, 2015 the suggested donation for evening meals at all meal sites is \$5.00.



ALZHEIMER'S DAY PROGRAM

We provide activities designed for persons with Alzheimer's disease and related disorders in a caring environment; and respite and supportive services to caregivers. Lunch & snacks are provided.

Location: Sawyer Community Senior Center
15856 E. Fifth Street
Hayward, WI 54843

Hours: Thursday's from 9 AM – 3 PM.

Cost: First Session is FREE!!

The per-day cost after the first time is \$25.

For Info: Please call the Senior Resource Center at **715-634-3000** or **715-634-8639**.

Caregiver Support Group

Meets: 2nd Tuesday of every month

Time: 1:00 pm

Place: Sawyer Community Senior Center
Lower Level Room - Hayward

Facilitator: Eileen Froemel, RN

For more information contact: Sharlene Bellefeuille (sharlene.bellefeuille@alz.org)

Alzheimer's Office: **715-635-6601**

PROGRESSIVE

- Thursdays -

Sawyer Community Senior Center
15856 E Fifth Street

- Early Birds 6:15 pm
- Progressive Bingo 7:00 pm

- Refreshments are available for purchase.

- All proceeds go to support the Sawyer Community Senior Center



Need Transportation?

Bus Transportation: Monday – Friday We have a handicap accessible bus for people 55+ or disabled within the immediate Hayward area. A discount is available for those who qualify. Request an application from the driver or the Senior Resource Center ~ 15856 E Fifth St ~ Hayward, WI

Regular Hours Charge Per Trip – One way

From 9:00am – 3:00pm

Customers - \$1.00

Discount Customers - .50 or
a 20 punch card for \$10:00



Peak Hours Charge Per Trip – One way

Before 9:00am – After 3:00pm

Customers - \$2.00

Discount Customers - \$1.00

Volunteer Driver Program: County-wide – Call the office for specific information.

Rice Lake Shopping Trip: 2nd Saturday of each month. The cost is \$10.00 per person.

Phone: 715-634-3000 or 715-634-8639

Please call at least 24 hours in advance

Driver Safety Class

There will be a Driver Safety Class held at the Sawyer Community Senior Center (lower level) **Monday, November 16 from 9:30am – 2:30pm.** The cost for AARP members is **\$15.00, all others pay \$20.00.**

To register for this course, please call the Senior Resource Center office (715) 634-3000.



Hayward Senior Center - Activities & Events

(715) 634-4680

~ NOVEMBER & DECEMBER 2015 ~

8:00am – 4:00pm

Monthly Happenings	Day	Time	Place
Alzheimer's Day Respite	Thursday	9 am – 3 pm	Lower Level
Caregiver Support Group	2 nd Tuesday of month	1:00pm – 2:30pm	Lower Level
Blood Pressure	1 st & 3 rd Wed	11 – 12:00am	Upper Level
Bridge Group	Wednesday	9:00 – 12:00am	Lower Level
Cribbage	Tue & Thu	1:00pm	Upper Level
Duplicate Bridge	Wednesday	6:00pm	Lower Level
Evening Meal	Tuesday	5:30pm	Upper Level
Gin Rummy	Monday	10:00 – 11:30am	Upper Level
Pinochle & 500	Mon & Wed & Sat	1:00pm	Upper Level
Senior Center Bingo	Friday	1:00pm	Upper Level
Foot Care Clinic	Call Holly Duffy	(715) 699-9987	Lower Level
Spider Lake Meals	Monday & Thursday	12:00 noon	Spider Lake Church
Progressive Bingo	Thursday	6:15 – 9:00pm	Upper Level
Weight Watchers	Thursday	5:30 – 7:00pm	Lower Level
Computer Classes	Tuesdays	10:00-12:00am	Upper Level
Watercolor Painting	Friday	9:30 – 12am	Lower Level
Gift Shop	Monday - Friday	8:30am – 4:00pm	Upper Level
Activities/Speakers	Day	Time	Place
Hatha Yoga Class	Tuesday's	8:30-9:45am/4:30-5:45	Lower Level
Hatha Yoga Class	Thursday's	9:15-10:30/10:45-noon	Lower Level
Evening Meals (\$5 Suggested Don.)	Tuesdays (\$5.00)	5:30pm	Upper Level
Elderly Benefit Specialist	2 nd Friday of each month	11:45am	Upper Level
Daylight Saving Time	Sunday, November 1	2:00am	Turn Clocks Back
Advisory Board Bake Sale	Tuesday, November 3	9:00am- Gone	Upper Level
AARP Driver Safety Class	Monday, November 16	9:30am-2:30pm	Lower Level
Thanksgiving Dinner	Wednesday, November 18	12:00 noon	Upper Level
Closed for Thanksgiving Holiday	November 26 & 27	ALL SITES CLOSED	Happy Thanksgiving!
Christmas Dinner	Wednesday, December 16	12:00 noon	Upper Level
Closed for Christmas Holiday	December 24 & 25	ALL SITES CLOSED	Merry Christmas!
New Year's Pizza Party	Wednesday, December 30	12:00 noon	Upper Level
Closed New Year's Day	Friday, January 1, 2016	ALL SITES CLOSED	Happy New Year!
Monthly Meetings	Day	Time	Place
Advisory Committee	1 st Wednesday	10:00am	Upper Level
AARP Meeting	1 st Thursday	2:00pm	Upper Level
SCSC Building Board	2 nd Thursday	9:30am	Upper Level
Senior Resource Center Board	3 rd Wednesday	1:00pm	Lower Level



EXELAND NEWS
715-943-2990

As this is being written, it is a nice unseasonably warm day in October and our plants in the flower boxes outside are still looking good, so it is difficult to get in the mood to think about this being the Thanksgiving and Christmas issue of *The Senior Connection*. When the flowers have lost their beauty, will someone step up and volunteer to clear out the boxes and put in some pine boughs and maybe some winter appropriate decorations?

Speaking of volunteers, have you noticed how busy Bonnie is these days without any hired help? She would welcome help any time, even if you can only be at the meal site for short periods of time.

Thanks to Chris Webster for filling in for Bonnie recently when she took some much needed hours.

It is great that we have received lots of produce this fall and we thank the donors and also the ones that help with preparation of the goodies, such as those gals that helped peel and get the apples ready for the freezer.

Evening meals have been very well attended, but they will be ending along with day light savings time. Don't forget to turn your clocks back for November 1.

Our sympathy goes out to the family of Loren Laufman. How great it is that his wife Frances and Viola Geisler are close neighbors in Rice Lake. We miss all of them.

If you need greeting cards, check out the new supply at the Senior Center. If you would like to see Christmas cards available, please comment to our Advisory Board Treasurer, Lois Ladenthin.



WALDO Center A.K.A.
Winter Senior Center
5141 Arntz Avenue
Winter, WI 54896
(715) 266-2233

Ruth Brad, Site Manager
Monday, Nov. 2, 2015
2:30 – 4:30 p.m.

Lunch served at 12:00
noon (Monday-Friday)
for a suggested donation
of \$4.00 for those 60+,
please call for a
reservation for lunch.

FLU SHOTS Zero Co-pays
with Most Insurances.
Medicare & WISPA (Badger
Care) cover Flu Shots 100%!

Sponsored by the
Senior Resource Center
& Hayward Walgreens.



Stone Lake Senior Center

Hello everyone!
What beautiful
weather we've
been having at the



beginning of October. As I am writing this newsletter it is sunny and warm, which makes the yellows and reds on the trees glow. Once they are on the ground we do not really care that much about the colors while we are raking before the first snow flies.

The Advance Style show was a huge success. This was held at the Park Theater with a documentary on ageism and a style show that followed the film. Stone Lake had 3 models in the show. And, the reception following at the Vets Center was awesome. Thanks again to Linda Hand and her creativity.

October 1st started the Cranberry Weekend in Stone Lake. The Cran-Harvest Dinner started the weekend where the Senior Royalty was presented. Representing the Senior Center the 2015/2016 Queen is, Sandra Oates and King, Jim Bajorek. They represented the Center in the Parade on October 3rd.

There was a huge crowd October 3rd for the Cranberry Festival. I sold pull-tabs and raffle tickets for the Senior Resource Center's December raffle drawing in the Lion's Hall, while listening to everyone comment on how nice the weather was outside.

On November 1st do not forget to set your clocks back one hour.

On November 12, at noon, Veterans will be honored with a meal at the Senior Center.

There will be no phone calls to the Veterans this year, so please be sure to call the Senior Center at (715) 865-2025 with your reservation. Again this year, the Stone Lake Homemakers will be helping with this event.

Continental Breakfast is still being served from 8:00 am to 10:00 am each weekday morning. Every Wednesday is biscuits and gravy day and the other days are cooks choice. If you are 60+ the suggested donation is \$3.00 and for those under 60 there is a charge of \$5.00. We are still serving noon meals and Tuesday evening meals. Just a reminder that as of October 1 the cost for the Tuesday evening meal is \$5.00. For more information call 715-865-2025.

The November Birthday Party will be on November 19th and the December Birthday Party will be held December 10th along with the Christmas Party.

Our Christmas Party will be held December 10, 2015 at noon. Be sure to make your reservations for this exciting event. There will be music again this year.

Usually, the First Saturday of each month the Stone Lake Lion's sponsor a Music Night that begins at 6:30 pm to 9:00 pm. This features local talent and the admission is free.

For those of you who will be returning south for the winter months, have a safe trip and Happy Holidays.

Peggie





HAYWARD SENIOR CENTER NEWS

SURPRISE!!!!



Autumn is on us. The leaves are turning beautiful colors and the days and nights are really cooling down. Soon our friends, the snow birds will be heading south and that white stuff will start to pile up again. We have a lot of events coming up in the next couple of months.

The Hayward Center theme basket in October will be a Halloween basket with oodles of fun stuff. Tickets for our theme baskets are \$1.00 each or 6 for \$5.00. The drawing for the Halloween basket will be October 30, so get your tickets soon. Check each month to see what the current theme basket contains.

Please remember that beginning October 1, 2015 evening meals will be \$5.00 per person at all Senior Resource Center meal sites.

Starting in November there will be a bake sale at the Hayward Center on the first Tuesday of every month. The first sale will be on November 3rd, the next one will be on December 2nd and every month thereafter. Please stop in and pick up a plate of treats to take home without all the work.



On November 18th we will be having our annual Thanksgiving celebration. Lunch is served at noon with turkey, mashed potatoes, dressing & more. Join us for the celebration. All Senior Centers will be closed on Thursday, 11-26-15 and Friday, 11-27-15 for the

Thanksgiving Holiday so that employees can enjoy the holiday with family and friends.



There will be a Christmas luncheon December 16th, serving a wonderful ham dinner at noon. Come on in and share the camaraderie and celebrate the season with us. Bring a friend or family member or just come to join us for some good will.

Due to the lack of response to the joint birthday party every month, we will be discontinuing the event. You will however, be able to receive a free birthday lunch any day during the month of your birthday. You must call the day before to make a meal reservation and let us know at that time it is your birthday lunch. You may of course, bring a guest but the suggested donation for the guest is \$4.00 if that guest is over 60, \$8.00 if under 60.

On December 30, 2015 we celebrate New Year's Eve with a Pizza Party. We will be having punch and party hats and noisemakers. Let's all welcome in the New Year 2016. There will also be music of some kind.

Please keep several people in your prayers that are being treated for some illnesses this month. Remember Chuck Starsnick and our Elder Benefit Specialist, Sally Gaca. Our thoughts and prayers are with you and your loved ones.

Please join us as we go into the next few months with hope and optimism for the future.

Happy Holidays!
Doc Brueggen

HAYWARD
Tuesday Evening Meals

November 2015

- 3) – No Evening Meal
- 10) – BBQ Rib, Baked Potato, Buttered Corn, ww Bread, Peanut Butter Cookie
- 17) – Roast Pork, Mashed Potatoes/Gravy, Carrots, ww Bread, Cake
- 24) – Oven Fried Chicken, Baked Sweet Potato, Green Beans, Marble Rye Bread, Pie

December 2015

- 1) – Meatballs w/Gravy, Mashed Potatoes, Green Peas, ww Bread, Apple Turnover
- 8) – Breaded Pork Chop, Baked Potato, Roasted Brussels Sprouts, Marble Rye bread, Brownie
- 15) – BBQ Rib, Rice Pilaf, California Blend Vegetable, Fruit, Pudding w/Topping
- 22) – Oven Baked Ham, Sweet Potato, Green Bean Casserole, WW Dinner Roll, Pumpkin Pie
- 29) – Make Your Own California Burger, Side Winder Fries, Lettuce Salad, Hamburger Bun, Fruit Salad

Menus May Change Upon Availability of Food Items
All Meals Include Bread & Milk

Reservations Call: (715) 634-4680
****Meals Served Tuesdays at 5:30pm****

STONE LAKE
Tuesday Evening Meals

November 2015

- 3) – BBQ Ribs, Baked Potato/Sour Cream, Corn, Ice Cream, ww Roll/Butter/Milk
- 10) – Meatloaf, Mashed Potatoes, Mixed Vegetables, Strawberry Shortcake, ww Bread/Butter/Milk
- 17) – Chicken Kiev, Rice Pilaf, Spinach Salad w/Strawberries, Vanilla/Mango Ice Cream, ww Bread/Butter/Milk
- 24) – **CLOSED**

December 2015

- 1) – Beef Stew, Biscuit, Fruit, Cookie/Milk
- 8) – Spaghetti w/Meat Sauce, Fresh Salad/Dressing, Garlic Bread, Pretzel Salad, Milk
- 15) – Salisbury Steak, Herb Noodles, Carrots, Apple Turnover, ww Roll/Butter/Milk
- 22) – **CLOSED**
- 29) – **CLOSED**

Menus May Change Upon Availability of Food Items
All Meals Include Bread & Milk

Reservations Call: (715) 865-2025
****Meals Served Tuesdays at 5:00pm****




November 2015

Menu...

Phone Numbers for Senior Resource Center Meal Sites:

Stone Lake: (715) 865-2025 Winter: (715) 266-2233

Exeland: (715) 943-2990 Hayward/Spider Lake: (715) 634-4680

Monday	Tuesday	Wednesday	Thursday	Friday
2) Beef Stroganoff over Noodles, Beets, Cucumber Salad, Dinner Roll/Butter, Fruit & Milk	3) Spaghetti with Meat Sauce, Salad, Garlic Bread, Fruit Salad & Milk	4) Wild Rice Soup, Ham & Egg Salad Sandwich w/Lettuce & Tomato, Pickle, Pumpkin Cookie & Milk	5) Pork Chop, Scalloped Potatoes, Butternut Squash, Corn Muffin w/Honey Butter, Apple Crisp & Milk	6) Meatloaf & Mashed Potatoes w/Brown Gravy, Bacon Pea Salad, Crescent Roll, Cookie & Milk
9) Baked Fish w/Lemon & Tartar Sauce, Rosemary Baked Sweet Potato Fries, Coleslaw w/Craisins, Brownie & Milk	10) Creamed Chipped Beef over a Biscuit, Peas & Carrots, Tator Tots, Orange Juice, Pretzel Salad & Milk	11) VETERAN'S DAY BBQ Ribs, Baked Potato w/Sour Cream & Chives, Corn, Cheddar Biscuits, Yogurt Fruit Parfait & Milk	12) White Chicken Chili Topped w/Grated Cheese & Sour Cream, Garden Salad, Tortilla Chips w/Salsa, Crackers, Fruit & Milk	13) Roast Beef & Mashed Potatoes w/Gravy, Buttered Carrots, WW Dinner Roll/Butter, Apple Turnover & Milk
16) Cook's Choice Please call individual Dining Center for Today's Menu	17) Boiled Dinner Brown Bread/Butter, Peach Cobbler & Milk	18) "Thanksgiving Dinner" Roasted Turkey, Mashed Potatoes w/Gravy, Stuffing, Cranberries, Dinner Roll/Butter, Pumpkin Pie w/Whipped Cream & Milk	19) Hamburger Casserole, Cucumber Salad, Beets, Marble Rye Bread/Butter, Sherbert & Milk	20) Shaggy Man Split Pea Soup, Grilled Cheese Sandwich, Veggies/Dip Frosted Banana Bars & Milk
23) Baked Chicken, Chop-Chop Salad, BBQ Beans, Fruit, WW Bread/Butter, Cookie & Milk	24) Lasagna Side Salad, Garlic Bread Pears, Cookie Milk	25) Ham & Potato Soup, Egg Salad Sandwich, Pickles, Fruit, Pie & Milk	26) CLOSED	27) CLOSED
30) Meatball Lover's Sandwich ON/OR beside a Hoogie Bun w/Sliced Onion, French Fries, Fresh Salad, Cookie & Milk	<p><i>At any time, if a participant is unable to eat what is on the menu, please contact your site manager for an alternative meal.</i></p> <p><i>We are here to serve you!</i></p>			

December 2015 Menu...

Phone Numbers for Senior Resource Center Meal Sites:

Stone Lake: (715) 865-2025 Winter: (715) 266-2233

Exeland: (715) 943-2990 Hayward/Spider Lake: (715) 634-4680

Monday	Tuesday	Wednesday	Thursday	Friday
<p><i>At any time, if a participant is unable to eat what is on the menu, please contact your Site Manager for an alternative meal.</i></p>	<p>1) Scalloped Potatoes & Ham, Buttered Broccoli, Applesauce, Dinner Roll, Dessert & Milk</p>	<p>2) Chicken Noodle Soup, BLT Sandwich or Wrap, Fruit Salad, Dessert & Milk</p>	<p>3) Salisbury Steak w/Brown Gravy & Grilled Onions, Creamy Mashed Potatoes, Peas, Ice Cream, Bread/Butter & Milk</p>	<p>4) Lasagna, Caesar Salad, Garlic Bread, Lemon Bar & Milk</p>
<p>7) Liver & Onions OR Request Chef's Alternative, Parslied Red Potatoes, WW Bread Butter, Fruit & Milk</p>	<p>8) Tator Tot Hotdish, Mixed Vegetables, Marble Rye Bread/Butter, Brownie & Milk</p>	<p>9) Savory BBQ Chicken, Sweet Potato Fries, Baked Beans, Corn Bread w/Honey Butter, Fresh Fruit & Milk</p>	<p>10) Pork Chops, Creamed Corn w/Bacon & Leeks, Crescent Roll, Pineapple Cake & Milk</p>	<p>11) Cabbage Roll Casserole, Brown Butter Carrots, Pickled Beets, Brown Bread/Butter, Dessert & Milk</p>
<p>14) Cook's Choice Please call individual Dining Center for Today's Menu</p>	<p>15) Meaty Chili w/Cheddar Cheese Grilled Sandwich, Fresh Veggies w/Dip Apple Crisp & Milk</p>	<p>16) "Christmas Dinner" Baked Ham, Sweet Potatoes, Green Bean Casserole, Cranberry Walnut Bread, Fruit Salad, Snowberry Cookies & Milk</p>	<p>17) Baked Chicken Breast, Mashed Potatoes, Spinach Salad w/Honey Bacon Dressing, Small Croissant, Peach Cobbler & Milk</p>	<p>18) Italian Beef Sandwich, Side Winder Potatoes, Coleslaw, Pretzel Salad & Milk</p>
<p>21) Salmon Patty, Roasted Red Potatoes, Creamed Peas, Dinner Roll, Strawberry Shortcake & Milk</p>	<p>22) Creamed Chicken over Biscuits, Mixed Veggies, Ice Cream, Fruit Topping & Milk</p>	<p>23) Roast Pork, Scalloped Corn, Applesauce, Marble Rye Bread/Butter, Dessert & Milk</p>	<p>24) CLOSED</p> 	<p>25) CLOSED</p> 
<p>28) Chicken Tetrizzini, Mandarin Bacon Crunch Salad, French Bread, Butter, Dessert & Milk</p>	<p>29) Swedish Meatballs, Garlic Mashed Red Potatoes, Corn, Bread/Butter Angel Food Cake & Milk</p>	<p>30) Stuffed Sweet Pepper Soup, Fresh Garden Salad, Crusty Bread, Cottage Cheese, Fruit & Milk</p>	<p>31) COOK'S CHOICE "New Year's Eve Party"</p>	 Happy New Year!



Beneficially Speaking
Sally Gaca, Senior Resource Center Elder Benefit Specialist



Re-examine Medicare Coverage Every Year!

It's that time of year again! From October 15 through December 7, Medicare beneficiaries can re-evaluate Medicare prescription drug and health plans. Plan features—including premiums, copays, drug formularies, provider networks, and other details—can and often do change each year. Some plans will no longer operate in Wisconsin in 2016. Plans are required to send out Annual Notice of Change letters to current enrollees to notify them of the plan changes for the upcoming year. These notices should be received by October 1.

Fewer than 10% of all seniors choose the Part D plan that was best for them. Name recognition alone is not a good way to choose a plan. Rather, plan choice should be based on a combination of factors—coverage of all medications, plan premiums, deductibles, preferred pharmacy, medication copays, and expected annual out-of-pocket costs.

You can go to Medicare.gov between October 15 and December 7 to look at the plans available in 2016. At this website, you can enter your zip code, medications, and preferred pharmacy to find the best plan for you or you can call me to assist you with this process at 715-634-3000.

Medicare part B premiums and the “Hold Harmless” provision



There has been speculation that Medicare Part B premiums are likely to go up in 2016; although, we will not know whether this is true until the end of October. The current Medicare Part B premium is \$104.90 per month. Premiums are projected to increase to \$159.30 starting in January 2016. However, not all Medicare beneficiaries will be subject to this increase.

The Social Security Act contains a protection that disallows an increase in Medicare Part B premiums for people receiving Social Security benefits if the cost of living adjustment (COLA) is not big enough to cover the increase in the Part B premium. It is expected that there will not be a corresponding cost of living adjustment in Social Security benefits for 2016. Therefore, many Medicare beneficiaries will not be subject to the increased premium. This safety net is called the *hold harmless* provision.



To be entitled to protection under the hold harmless provision, a beneficiary must:

- Be entitled to Social Security benefits in the months of November and December 2015;
- Have the Medicare Part B premium deducted from Social Security benefits in December 2015 and January 2016;
- Not receive a COLA that is greater than the Part B premium increase (we expect no COLA increase in Social Security benefits for 2016); AND
- Not have a modified adjusted gross income over \$85,000 for an individual and \$170,000 for a couple.

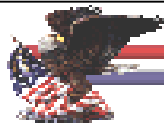
All of these factors must be true for a person to qualify for the protection.

Remember, the hold harmless provision only protects Medicare beneficiaries from the Part B premium increase for the year 2016. If there is a corresponding COLA increase in Social Security benefits in 2017, then all Medicare beneficiaries will pay an increased premium at that time.

Sawyer County Veterans Service Office

WISCONSIN
MONTH: OCTOBER 2015

PHONE: 715-634-2770
FAX: 715-638-3213



VA, WALGREENS PROVIDE VETERANS FLU SHOT OPTIONS

With flu season right around the corner, the Department of Veterans Affairs (VA) and Walgreens are making it easier than ever for veterans to protect themselves against the influenza virus.

Veterans who are currently enrolled in the VA Health Care System can visit their local Walgreens location to receive a free flu shot. Simply present your VA health care ID and another form of photo ID.

VA DISABILITY RATINGS

There are many benefits available to veterans from both state and federal agencies. Many of these benefits are only available to veterans with service-connected disabilities. The Veterans Administration (VA) determines the level of disability using a rating system. Veterans are rated at 0% to 100% disabled depending on the severity of their disabilities.

You must file a claim to receive a disability rating. You can file a claim for disability at any time. It is recommended that service members file within the first year of discharge so all reasonable medical conditions that occurred during service can be identified as service-connected. These medical conditions may be rated at 0%, or may be considered a serious disability and receive a higher rating. Either way, they are now service-connected and if you

have problems later in life, VA will provide medical care and possibly increase the disability rating.

If it has been more than a year since separation from military service, the task of establishing service-connection is a bit more difficult. We have had veterans come into our office that were separated over fifty years ago and are able to build a case for benefits, and get it approved. We can and will assist you with your claim. There are no charges for any services provided.

To get the claim completed as soon as possible, we need a copy of your discharge papers (DD214), a copy of your medical records if you have them and any additional statements from your doctor about your current medical conditions. If you don't have copies, we can order them.

VA BURIAL MEDALLIONS

The Department of Veterans Affairs (VA) is offering bronze medallions to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a Veteran. The new medallions can be furnished instead of a traditional government headstone or marker for Veterans whose death occurred on or after Nov. 1, 1990, and whose grave in a private cemetery is marked with a privately purchased headstone or marker.

The medallion is available in three sizes: 5 inches, 3 inches and 1 ½ inches in width. Each bronze medallion features the image of a folded burial flag adorned with laurels and is

inscribed with the word "Veteran" at the top and the branch of service at the bottom. Next of kin will receive the medallion, along with a kit that will allow the family or the staff of a private cemetery to affix the medallion to a headstone, grave marker, mausoleum or columbarium niche cover.

Under federal law, eligible Veterans buried in a private cemetery are entitled to either a government-furnished grave marker or the new medallion, but not both. Veterans buried in a national or state Veterans cemetery will receive a government headstone or marker of the standard design authorized at that cemetery.

CONTACT SAWYER COUNTY VETERAN SERVICE OFFICE AT (715) 634-2770

Contact Renee Brown if you would like to receive veteran's information by email. There are many state and federal benefits and programs available to veterans and their dependents. To find out if you are eligible for any of these benefits, visit or call our office. We can and will assist you in completing all required application forms.

"As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." –
John F. Kennedy

Hayward Neighborhood Memory Café

Share your stories and socialize with others who may be concerned about their memory



When: 2nd Tuesday of each month.

Time: 10:30am to 11:30am

Where: Sherman & Ruth Weiss Community Library
10788 WI Hwy 27, Hayward, WI 54843

Who: Individuals with Early to Moderate Dementia and their Care Partners as well as those who may be concerned about Memory Problems.

Why: Being active physically, socially and mentally is good for your brain health.

For additional information contact Jennifer Earhart @ 715-462-4661

Hayward Area Dementia Network



**SENIOR RESOURCE CENTER
15856 E FIFTH ST.
HAYWARD, WI 54843**



RAFFLE to Benefit The Senior Resource Center



Tickets will be sold through November 30 for \$10.00 each.

Drawings to be held Monday – Friday at 12:00 noon December 1 – 31, 2015 at the Sawyer Community Senior Center – 15856 E Fifth St – Hayward, WI 54843

You can win multiple times as all names drawn for prizes will be returned to the raffle for future drawings. Please help support the “Senior Resource Center” programs.

Raffle tickets may be purchased at the Senior Resource Center office or your local Senior Center. Questions: 715-634-3000

Winners will be called and names will be posted in the Senior Resource Center office.

~ December 2015 Daily Raffle Schedule ~

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1. \$25	2. \$50	3. \$25	4. \$25	5. \$50
6. \$50	7. \$25	8. \$25	9. \$25	10. \$50	11. \$25	12. \$75
13. \$50	14. \$25	15. \$25	16. \$50	17. \$25	18. \$25	19. \$75
20. \$50	21. \$25	22. \$75	23. \$75	24. \$125	25. \$150	26. \$25
27. \$100	28. \$25	29. \$25	30. \$25	31. \$75	Drawings at 12:00pm weekdays at the Hayward Senior Center	

THANK YOU FOR YOUR SUPPORT!