

Aging & Disability Resource Center of Waukesha County

514 Riverview Ave
Waukesha, WI 53188

Local: 262-548-7848
Toll Free: 866-677-2372
Fax: 262-896-8273

Deaf, Hard of Hearing
or Speech Disabled dial:
711 for Telecommunications
Relay Service

Website:

[www.waukeshacounty.gov/
adrc](http://www.waukeshacounty.gov/adrc)

**After hours call
IMPACT 2-1-1
211, (262) 547-3388,
or toll free 1-866-211-3380**

**National Alliance on Mental
Illness of Waukesha County
(NAMI)**

262-524-8886

Veteran's Services

262-548-7732

Moraine Lakes Consortium

888-446-1239

Alzheimer's Association

800-272-3900
(24/7Helpline)

www.alz.org/sewi

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September 2015

You're Never Too Old to Learn

Many people are familiar with the saying, "You're never too old to learn". That is especially true in Waukesha County where there are several options for seniors to enroll in a variety of classes. There are many benefits to the pursuit of learning. Learning helps improve brain function and rejuvenates memory. The best part is choosing which topic you would like to learn more about. A classroom setting can be a great way to meet people and develop new friendships.



Lifelong learning and learning in retirement are two terms synonymous with learning later in life. Waukesha County Technical College has a Learning in Retirement program. Their mission statement reads *Learning in Retirement provides intellectual, cultural and social opportunities to foster life-long learning for adults in association with Waukesha County Technical College.* According to Wikipedia the term lifelong learning is a popular expression related to the "ongoing, voluntary, and self-motivated" pursuit of knowledge for either personal or professional reasons. Therefore, it not only enhances social inclusion, active citizenship, and personal development, but also self-sustainability, rather than competitiveness and employability.

As children prepare to go back to school "to learn something new" so can seniors. Listed below are some options in Waukesha County:

- **Waukesha County Technical College** Learning in Retirement program (LIR) provides special events, special interest groups, and courses on topics such as music, art, literature, philosophy, history, physical fitness, and computers.
- **The University of Wisconsin Waukesha** offers classes and educational trips for seniors. Seniors, 62 or older may qualify for a 5% discount with some UW Waukesha classes. UW Waukesha offers a range of classes under the following categories: finances, photography, world languages, art, world religions, writing, science, music and dance, computers, healthy living and educational travel.
- **Public Libraries** are a great resource for learning. From traveling exhibits to guest speakers, the libraries within the Waukesha Federated Library System provide many opportunities for learning. Check your local library for listings.
- **Local Park & Recreation Departments and YMCA** offer classes focused on physical activity. Many park and recreation departments as well as YMCAs offer educational classes to seniors either as a one day speaking engagement or as an actual class.



"Anyone who stops learning is old, whether at 20 or 80. Anyone who keeps learning stays young." -Henry Ford

Stages of Alzheimer's ala Teepa Snow

Teepa Snow, MS, OTR/L, FAOTA is a dementia-care education specialist with a background in occupational therapy and over 30 years in clinical practice. She has a unique and beautiful way of viewing the person with progressive neurocognitive impairments. Her system is to view the person as a different gem for each stage of dementia. Listed below is an adaptation of a training she teaches on "Best Practice Skills in Dementia Care" which looks at the properties of each gem reflecting the six stages of impairment.

Sapphire

Sapphires are clear and true to themselves. They may feel "blue" over changes. They can still choose behaviors, make contracts, follow written and verbal directions. Some are stars, some are not. Sapphires can function well in groups and often go unnoticed.



Amber

Amber is for caution, alert. Often Ambers are all about sensations, getting caught in the moment. They like to be on the move exploring. They may get into stuff and become tactile. Touching, tasting, handling, exploring. Ambers use their senses to make sense of the world around them. They may also explore their own bodies. Personal boundaries are usually gone by this time. They have a high need for sensory input. Safety awareness is diminishing. Ambers become more ego-centric. When frustrated, they may act out physically. Ambers need loved ones to model activities one step at a time. Doing activities in unison and reducing distractions around them benefits Ambers.

Diamond

Diamonds are still clear, multi-faceted and sharp. They may be getting rigid and inflexible, but can still shine. They respect authority. They rely on old routines and habits to function. The familiar comforts them; they want everything to stay the same. They can pull it together and know how to "push buttons" of those closest to them. Repetitive stories start. Diamonds resent others making decisions for them. They notice others' mistakes, not their own. Self-care issues and driving concerns start to be noticed. Diamonds need loved ones to be empathetic and go with the flow.

Rubies

Rubies have hidden depth. The red light is on for fine motor skills. Coordination is faltering; they have a hard time knowing how to stop moving once they get started. When stopped, Rubies may be difficult to get moving. Cannot figure out details. Comprehension and speech are disappearing. Conversations need to be only a few words slowly spoken. They are losing wake/sleep patterns. They may mouth or grind their teeth in rhythmic patterns. They do well with tactile soothing. Loved ones need to be aware of physical decline paying special attention to skin care and muscle contractures. Rubies enjoy music and rhythm. Song is often a good way to connect.

Emerald

Emeralds are changing, they may not be as clear or sharp as they once were. They usually have a need "to do" something, anything to keep busy. They may think they are fine, not realizing mistakes. Emeralds can do familiar tasks with visible cues that have historic meaning to them. They are unaware if a step of a routine is missed. They ask "who, what, why," get emotional when in conflict, and may be unable to sort out events. They have a limited awareness of their true basic needs. They may not remember if they just ate or still need to eat. Emeralds often misplace things and fabricate stories about the missing items. Their private/public behavior boundaries are dissolving. Keeping things visual and calm help Emeralds.

Finally, the Pearl

Pearls are hidden in a shell, still and quiet. They are beautifully layered. They can no longer move on their own. They are unaware of the world around them. They connect only through touch, caregivers need to go slow when working with them. Their journey is near the end. Loved ones need to focus physical comforts to connect. Touch is often important.

For more information about Teepa Snow and her positive approach to brain changes visit www.teepasnow.com

All gems need our patience and empathy to make this journey. Always remember they have no control over the progression, how smooth their journey depends on a team effort.

COME SEE WHAT'S NEW IN THE ADRC RESOURCE LIBRARY!

We have a wealth of wonderful new materials which have just been added to our Resource Library to help address many aspects of aging, caregiving, dementia-related issues, and personal enrichment. We are also very excited to share with you our large selection of Alzheimer/Dementia focused DVDs, created by renowned dementia-care education specialist, Teepa Snow. Some materials also available in Spanish.



A few of our other new arrivals include:

(Book) **The Relaxation & Stress Reduction Workbook, 6th Edition** by Martha Davis

“...step-by-step techniques for calming the body and mind in an increasingly overstimulated world.”

(Book) **Guiding Our Parents in the Right Direction: Practical Advice About Seniors Moving From the Home They Love** by Bruce Nemovitz

“...suggestions on how to help your parents see possibilities beyond their current arrangements....provides detailed information about dealing with their years of accumulation and gives extensive advice about preparing the home for sale.”

(DVD) **Bathing Without a Battle & Mouth Care Without a Battle** by University of North Carolina

“Creating a better bathing experience for persons with Alzheimer’s and related dementias.”

“Combines best practices in oral hygiene with proven techniques to overcome resistance.”



(DVD) **The Art of Caregiving** by Teepa Snow

“...how to provide the most comfort for mind, body and soul for your person with dementia.”

(Book) **Understanding Difficult Behaviors: Practical Suggestions for Coping with Alzheimer’s and Related Dementias** by Anne Robinson, Beth Spencer, Laurie White

“...intended to help caregivers understand the many possible explanations for why challenging behaviors may occur. Practical coping strategies for responding to challenging situations such as agitation, wandering, incontinence and resistance to care are also offered.”

Please come visit us and browse our extensive collection of books, DVDs, activity kits, and assistive devices available to the general public for check out.



Labor Day in the United States is a holiday observed on the first Monday in September. Labor Day falls on September 7th this year. It is a celebration of the American labor movement and is dedicated to the social and economic achievements of workers. It constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of their country. It is a federal holiday. All government offices and many businesses are closed.

Labor Day was promoted by the Central Labor Union and the Knights of Labor, who organized the first parade in New York City. Oregon was the first state to make it a holiday on February 21, 1887. In 1894, it became a federal holiday, officially celebrated by thirty states. It was approved as a national holiday following the deaths of workers from the U.S. Marshals and military during the Pullman Strike.

To take advantage of large numbers of potential customers free to shop, Labor Day has become an important sale weekend for many retailers in the United States. Some retailers claim it is one of the largest sale dates of the year, second only to the Christmas season's Black Friday. Ironically some of those who are employed in the retail sector not only work on Labor Day, but work longer hours!

Labor Day is a time to spend the last days of the summer season outside. Many people celebrate with family or neighbors by enjoying barbecues, picnics, sporting events, and fireworks.

Evidence Based Health Promotion Program

Evidence-based prevention programs have been researched and are proven to have positive results to promote safe, healthy aging. The primary goals of Evidence-Based Prevention and Education Programs are to empower adults to adopt healthy behaviors, improve health status, and manage chronic health conditions better. The workshops are led by trained leaders.

Living Well with Chronic Conditions – Heart and lung problems, high blood pressure, high cholesterol, chronic pain, arthritis and asthma, as well as Crohn's disease and depression are some examples of Chronic or Life Long Conditions. During this 6 week workshop you will learn practical ways to deal with complications that arise when you have a life long condition. You will Feel Better, Be in Control and Do the Things You Want to Do. Those who live with someone who has a life long condition will also benefit from this workshop.

Thursdays, September 10 - October 15, 2015

2pm – 4:30 pm (refreshment included)

Location: **Moorland Reserve Health Center**

1st floor conference Room

4805 S Moorland Road (Sunny Slope & Moorland)
New Berlin, WI

Registration Contact: Froedtert & Medical College Class Enrollment
Service: 800-272-3666

Thursdays, October 8- November 12, 2015

9:00 am– 1:30 pm (snack included)

Location: **DN Greenwald Center**

Wolf Drive

Mukwonago, WI 53149

Contact: Pro Health Care Class Enrollment Service 262-928-2745

Cost: \$20 workbook deposit suggested



Mondays, October 19- November 23, 2015

3:00 pm – 5:30 pm (refreshment included)

Location: **Community Memorial Hospital - Trieber
Conference Room**

W180 N8085 Town Hall Road

Menomonee Falls, WI

Registration Contact: Froedtert & Medical College Class Enrollment
Service: 800-272-3666

Cost: confirm upon registration

Powerful Tools for Caregivers – Caregivers learn to how to care for themselves in this 6 week focused workshop. Physical, emotional and financial needs frequently occur during the caregiving period. This program helps caregivers learn to reduce stress, improve communication (both with the care receiver and others), set action plans and solve problems, as well as master caregiving transitions including making tough decisions. After completing this course, many participants report they were able to overcome the challenges that come with caregiving.

Tuesdays, September 1 - October 6, 2015

1:00 pm– 3:30 pm light snack offered

Location: **Regency Senior Community Brookfield Campus**

777 N. Brookfield Rd.

Brookfield, WI 53045 262-780-0321

Contact: ADRC of Waukesha County-Lee: (262) 548-7848

Cost: \$30 workbook deposit requested

Thursdays, October 1 - November 5, 2015

3:00 pm – 5:30 pm light snack offered

Location: **Heritage of Waukesha**

1831 Meadow Lane

Pewaukee, WI 53072 (262) 542-0343

Contact: ADRC of Waukesha County-Lee: (262) 548-7848

Cost: \$30 workbook deposit requested



Healthy Living with Diabetes – This 6 week workshop is for any adult with pre-diabetes or type 2 diabetes as well as those adults living with someone who has diabetes or pre-diabetes. Participants will learn how to control their diabetes with monitoring, nutrition, exercise, and symptom management as well as how to talk with care providers to improve your health. This workshop does not replace your existing treatment... rather it complements it.

Tuesdays, September 10- October 15, 2015

9:00 am – 11:30 am light snack offered

Location: **St. Leonard's Catholic Church**

W173 S7743 Westwood Drive

Muskego, WI 53150 (262) 679-1773

Contact: ADRC of Waukesha County-Lee: (262)548-7848

Cost: \$20 workbook deposit requested

P.A.L.S Physical Activity for Seniors for Life

Research Study to begin October 2015. We are currently enrolling participants.

Phase 2 of research project through UW Madison Nursing Department. Think of this as "Curves" for seniors with the addition of health coaching and lifestyle change support. PALS is a 10 week long group "exercise" program that meets 3 times weekly for 1 hour. Activities include strength, flexibility, and endurance building. After the 10 week on site workshop the leader contacts participants over the next 6 months to "check in". Designed by Physical Therapists, Doctors, and Nurses PALS will improve the health and independence of older adults living in rural communities.

**Monday, Wednesday and Fridays, September 21 –
November 27, 2015 (10 weeks)**

2:00 pm - 3:00 pm

Tentative Location: **Holy Cross Lutheran Church**

W156 N8131 Pilgrim Road

Menomonee Falls, WI (262) 251-2740

Contact: ADRC of Waukesha County-Lee: (262) 548-7848

Healthy Eating for Successful Living—Healthy Eating for Successful Living in Older Adults is program for diverse community-living adults age 60 and older. The overall goal of Healthy Eating is to increase self-efficacy and general well being by improving participants' knowledge of nutritional choices that focus on heart and bone healthy foods as well as supportive physical activities. This program uses the MyPlate method of nutritional guidelines and safe exercises to promote balance, strength, flexibility and endurance. These 2 ½ hour weekly lessons include goal setting, problem solving and self-monitoring to optimize individual behavior change.

Tuesdays, September 21-October 26, 2015

9:15 am – 11:45 am light snack offered

Location: **St. Theresa Catholic Church**

136 W. Waukesha Road

Eagle, WI 53119 (262) 594-5200

Contact: ADRC of Waukesha County-Lee: (262) 548-7848

Cost: \$10 workbook fee requested

Eat Better Move More Presented in collaboration with Mount Mary University Dietetics Department students. The class meets for 1 3/4 hours, it includes both nutrition information and exercises important for keeping older adults healthy and independent. Part 1 follows MyPlate guidelines. Part 2 follows DASH (Dietary Approaches to Stop Hypertension) Diet nutrition guidelines. Safe exercises to promote balance, strength, flexibility and endurance are important components of these sessions. Participants may be asked for approval from their medical provider before beginning the program. For adults aged 60+.

Tuesdays, September 22nd – November 24th, 2015

9:30 am – 11:00 am

Location: **Stoney Creek Adult Community (public welcome)**

569 W14142 Tess Corners Drive
Muskego, WI 53150 (414) 422- 4686

Registration contact: Charleen S. - (414) 422- 4686 or ADRC of Waukesha County -Lee: (262) 548-7848

Cost: \$15 suggested donation for equipment and refreshment costs.

Tuesdays, September 22nd – November 24th, 2015

12:30 pm – 2:00 pm

Location: **1st United Methodist Church (public welcome)**

121 Wisconsin Ave
Waukesha, WI 53051 (262) 542-4256

Registration contact: ADRC of Waukesha County -Lee: (262) 548-7848

Cost: \$15 donation for equipment and refreshment costs.



National Falls Prevention Month

September is “National Falls Prevention Month.” This month look around your home for items that can be a tripping risk. Look out for throw rugs, watch for threshold changes between rooms that can trip feet and walkers. Assess walkers for ability to move smoothly over floors. Assess for area where floors get wet and slippery. When out in the community watch for curbs and parking stops. Along with reducing your environmental risks think of taking a class to improve your knowledge and health.

A Matter of Balance: Managing Concerns About Falls acknowledges the risk of falling but emphasizes practical coping strategies to reduce this concern and remain active and independent. The program consists of eight two-hour sessions led by trained facilitator. Falling is not a natural part of aging and can be avoided by assessing your risk factors and making changes to your environment. Participants learn to, view falls and fear of falling as controllable, set realistic goals for increasing activity, find ways to change the environment to reduce fall risk factors, learn simple exercises to increase strength and balance.

Wednesdays, September 9- November 4, 2015

10:00 am – 12 noon (light snack included)

Location: **Brookfield Senior Dining Site**

2000 Calhoun Road
Brookfield, WI (262) 251- 3944

Contact: Meal site manager Virginia: (262)782-1636 or ADRC of Waukesha County-Lee: (262)548-7848

Class size: 10 minimum -12 maximum participants

Thursdays, September 10 - October 29 2015

10:00 am – 12 noon (light snack included)

Location: **Life Enrichment Center**

1306 W. Wisconsin Ave
Oconomowoc, WI (262) 244-6592

Registration Contact: Christy D: (262) 244-6592 or ADRC of Waukesha County -Lee: (262) 548-7848

Class size: 10 minimum -15 maximum participants

Fridays, October 9 - December 4, 2015

10:00 am – 12 noon (light snack included)

Location: **Berkshire on Sunset**

W30 S24890 Sunset Dr.
Waukesha, WI 53189 (262) 548-0131

Registration Contact: ADRC of Waukesha County-Lee: (262) 548-7848

Class size: 10 minimum -15 maximum participants

Tuesday & Thursdays, October 27- November 19, 2015

10:00 am – 12 noon (light snack included)

Location: **St. John Church - Merton**

W2831 Sussex Road
Merton, WI (262) 538-1912

Registration Contact: ADRC of Waukesha County -Lee: (262) 548-7848

Class size: 10 minimum -15 maximum participants



Stepping ON - This 7 week program is perfect for senior adults who have fallen in the past year or for those who have a “healthy respect” for the consequences of a fall. Independent living adults without dementia will see the most improvement. Weekly topics explore the role vision, medications, sleep, home hazards and footwear play in falls prevention. Simple balance and strengthening exercises are learned each week.

Wednesdays, September 23-November 4, 2015 *plus a*
3 month class reunion

10:00am – 12 noon (light snack included)

Location: **St. James Church – Menomonee Falls**

W220 N 6588 Town Line Road
Menomonee Falls, WI 53051

Contact: Diana Z: (262) 253 – 2235 or ADRC of Waukesha County-Lee: (262) 548-7848

Class size limit: 15 participants

Cost: Donation accepted (\$15 ankle weight deposit requested)

Medicare is Here to Stay

Back by popular demand, since Open Enrollment is right around the corner, we've decided to highlight the basics of Medicare coverage.

The four parts of Medicare are parts A, B, C, and D.

Part A (Hospital Insurance) helps cover inpatient hospital care, skilled nursing care, hospice care, and home health care. Most people get Medicare Part A premium-free since it is earned by working and paying Social Security taxes.

Part B (Medical Insurance) helps cover services from doctors and other outpatient health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. Most people pay a monthly premium for Part B. In 2014, the premium for most people is \$104.90, the same as it was in 2013. Some high-income individuals pay more than the standard premium. Your Medicare Part B premium also can be higher if you do not enroll when you are first eligible, also known as your initial enrollment period. There also is a Medicare Part B deductible of \$147 in 2014.

Part C (Medicare Advantage) allows you to choose to receive all of your health care services through a provider organization. This plan includes all benefits and services covered under Part A and Part B, usually includes Medicare prescription drug coverage, and may include extra benefits and services at an extra cost. You must have Part A *and* Part B to enroll in Part C. Monthly premiums vary depending on your state, private insurer, and whether you select a health maintenance organization or a preferred provider organization.

Part D (Medicare prescription drug coverage) helps cover the cost of prescription drugs. Many people pay a premium for Part D. However, people with low income and resources may qualify for *extra help* from Social Security to pay the premium and deductible. To see if you qualify for extra help visit www.socialsecurity.gov/prescriptionhelp.

Will you be age 65 soon? Even if you decide not to retire, you should consider applying for Medicare. You can apply in less than 10 minutes using our online Medicare application. Do it today at www.socialsecurity.gov/medicareonly.

To learn more about applying for Medicare when you plan to delay retirement, read our publication *Applying For Medicare Only—Before You Decide*, available at www.socialsecurity.gov/pubs.

By Jeff Barta, Social Security District Manager in Waukesha, WI

SOCIAL SECURITY ADMINISTRATION
707 N. GRAND AVENUE, FLOOR 1
WAUKESHA, WI 53186-4844



Are you ready for A/California (H1N1), A/Switzerland (H3N2), B/Phuket or B/Brisbane?

No they aren't exotic ports of call, they are this season's suspects for giving you influenza.

It is time to think about getting your annual flu vaccine. It is best to get your immunization in the Fall so your body can build protection before the season gets very active. Typically Influenza Season is October to May.

This year all of the 2015-2016 influenza vaccine is made to protect against the following three viruses:

A/California/7/2009 (H1N1)pdm09-like virus

A/Switzerland/9715293/2013 (H3N2)-like virus

B/Phuket/3073/2013-like virus. (This is a B/Yamagata lineage virus)

Some of the 2015-2016 flu vaccine is quadrivalent vaccine and also protects against an additional B virus (B/Brisbane/60/2008-like virus). This is a B/Victoria lineage virus.

For more information check online at www.cdc.gov/flu/about/season/flu-season-2015-2016.htm or call the Waukesha County Public Health Division at 262-896-8430.



Workshop Leader/Facilitator

A perfect Opportunity for anyone comfortable with promoting health and wellness

Waukesha County is expanding its Evidenced Based Prevention Programs. We are looking to fill workshop leader/facilitator positions for the following programs:

- ◆ A Matter of Balance
- ◆ Healthy Eating for Successful Living
- ◆ Boost Your Brain
- ◆ Stepping On
- ◆ Powerful Tools for Caregivers
- ◆ Living Well with Chronic Conditions
- ◆ Healthy Living with Diabetes.



Volunteers must be 25 years of age or older and commit to teaching at least 2 classes per year. Free training provided as well as mileage reimbursement.

If interested contact Lee, Community Health Education Coordinator by e-mail lclay@waukeshacounty.gov or by phone 262-548-7848.



ADRC Advisory Board Member Needed

The ADRC Advisory Board is in search of new members to represent its target populations of the elderly and people with disabilities. The Advisory Board meets the first Thursday of every month from 9:30am until 11:30am. Advisory Board members assure input is shared from consumers, service providers, and other organizations in the policies, procedures and goals of the resource center. They ensure the terms of the contract are fulfilled, determine appropriate structure, policies, and procedures, and identify unmet needs, amongst other duties. If you are interested in serving on the ADRC Advisory Board, please contact the ADRC Manager, Luann Page at 262-548-7848.



INTERFAITH
SENIOR PROGRAMS

Fall Yard Clean Up



We need your help to prepare the homes of seniors and adults with disabilities in Waukesha County for winter. Sign up your family, congregation, community group or business for Fall Yard Clean Up today. You can pick the day (in October and November), and we coordinate the rest. It's that easy.

For more information, visit InterfaithWaukesha.org or contact Hannah Lopnow at (262) 522-2405 or HannahL@InterfaithWaukesha.org

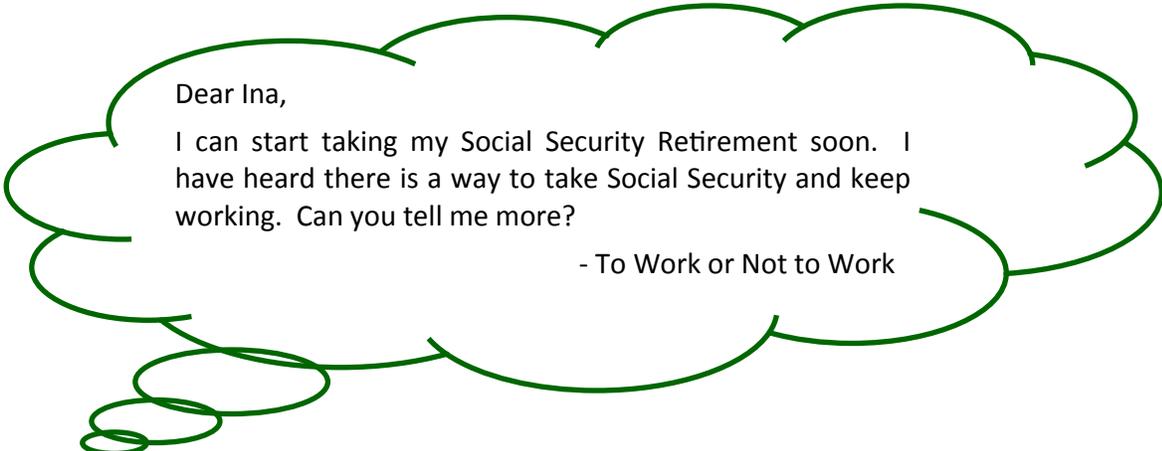
Corporation for
**NATIONAL &
COMMUNITY
SERVICE**

This service(s) has been provided totally or in part through funding from the Aging and Disability Resource Center, the Southeastern Wisconsin Area Agency on Aging, District 2-B, Inc., the State of Wisconsin Bureau on Aging and Long Term Care Resources and the U.S. Department of Health and Human Services.

This project is funded in part by the Federal Transit Administration (FTA) as authorized under 49 U.S.C. §5310 Enhanced Mobility of Seniors and Individuals with Disabilities (CFDA 20.513).

LIVE UNITED
United Way
Greater Milwaukee
& Waukesha County

ASK INA



Dear Ina,
I can start taking my Social Security Retirement soon. I have heard there is a way to take Social Security and keep working. Can you tell me more?

- To Work or Not to Work

Dear To Work or Not to Work,

The short answer is yes you can. Here is more information from the GWAAR Legal Services Team.

There are many reasons to return to work or continue working after you have elected to receive Social Security benefits. You may not be able to afford to retire, you may find that you want to stay engaged in your work, or perhaps you feel called to a different career after you retire.

Whatever the reason, understanding the special rules that apply can help you figure out what makes the most sense in your situation.

The type of Social Security benefits discussed in this article are often referred to as Title II benefits, which are based on your work history or your spouse/ex-spouse's work history. Almost everyone becomes entitled to receive payments based on their own or another's work credits at age 62 (early retirement age).

If you elect to receive early retirement benefits at age 62 (as nearly one-half of Americans do), the amount you receive each month is reduced up to 25-30% of what you would receive if you waited until your full retirement age (*see www.ssa.gov/planners/retire/retirechart.html#chart to determine your full retirement age*). You will be locked in to this reduced amount for the rest of your life.

If you elect early retirement benefits between age 62 and your full retirement age, the percent reduction decreases as you get closer to your full retirement age. Likewise, if you elect to take your benefits after your full retirement age, your benefits increase. There are no further increases to your benefits after age 70, so there is no financial advantage to delaying benefits beyond age 70.

So, what happens if you work after you elect your Social Security benefits? There are three scenarios: 1) you are under your full retirement age; 2) it is the calendar year that you reach your full retirement age; or 3) it is the month you reach your full retirement age or thereafter.

If you are under your full retirement age, you get to keep the first \$15,720 (in 2015) you earn that year. For every \$2 you earn over the \$15,720 limit, Social Security will withhold \$1. Withholdings will be returned to you over time after you reach your full retirement age.

During the calendar year you reach your full retirement age, you get to keep the first \$41,880 (in 2015) you earn that year. For every \$3 you earn over the \$41,880 limit, Social Security will withhold \$1. The month you reach your full retirement age is not included and withholdings will be returned to you over time after you reach your full retirement age.

Know Your Year

It is important to note that if, for example, you reach full retirement age August 2015, the 41,880 limit applies only to earnings from January 2015 through July 2015. Often people think (and logically so) that "the year prior to retirement age" would mean, in this example, August 2014 through August 2015. Social Security, however, defines "calendar year" as January through December. The month you reach full retirement age is always excluded from this limit.

During the month you reach your full retirement age and thereafter, you can work and earn with no limits and with no withholdings. If you live long enough after your full retirement age, you will most likely make back all of the withholdings from the time in which you worked.

As always, there are certain exceptions to these general rules, including if you have months when you do not work, if you are self-employed, or if you are a spouse or ex-spouse receiving benefits based on the work history of another individual. In addition, Social Security recently unveiled a new homepage in the hopes of making its site more user-friendly. If you haven't already, you can estimate your Social Security benefits with the estimator at: www.ssa.gov/retire/estimator.html.



THE END OF ALZHEIMER'S
STARTS WITH *you.*



Alzheimer's disease—the nation's sixth-leading cause of death—is destroying our families, our finances and our future. But you can do something to stop it. Register for the Alzheimer's Association Walk to End Alzheimer's® and lead the way to a world without Alzheimer's.

START A TEAM

Saturday, September 12th at Frame Park in Waukesha

Registration begins at 8:30am | Walk begins at 10:00am

alz.org/walk | 800.272.3900

From the Desk of Your Benefit Specialist

Powers Of Attorney By the GWAAR Legal Services Team

Fall is a good season to review powers of attorney as well as beneficiary designations on insurance and assets to ensure the documents you have in place reflect your wishes.

Powers of Attorney

Preparing and signing a power of attorney can seem like a daunting task. A task that people are relieved to cross off their “to do” list and have completed. However, planning for incapacity is a process, not a one-time event. Anytime there are significant changes in one’s life, it is recommended to revisit and perhaps update these important documents. Honoring Choices of Wisconsin (www.honoringchoiceswi.org) recommends that people update their planning documents whenever one of these four events occurs:

- Decade (every 10 years)
- Death of a loved one
- Divorce
- Diagnosis or decline

Anytime you experience one of these life changes — a new diagnosis or health decline, a divorce, or death of a loved one — it is vital that you update your powers of attorney. Wisconsin law presumes that a person would not want an ex-spouse to act as an agent under a power of attorney. However, if the former spouse was the only agent listed or the only other agent named had passed away, then the documents do not serve the purpose for which they were drafted. Additionally, the law changes from time to time, so it’s always a good idea to review power of attorney documents at least every 10 years to ensure they are up to date. NOTE: Powers of attorney documents cannot be modified once signed. Making changes to the already-signed documents may invalidate them altogether. Instead, have new documents drafted and signed.

Beneficiary Designations

Life insurance policies, retirement accounts, and certain investment accounts typically pass to a person designated as the beneficiary upon the death of the account holder. Many people fill out the beneficiary designation form when the account is first established and then fail to review this selection down the road. It is important to review the named beneficiaries on these accounts as time passes. If the listed beneficiary passes away, subsequently divorces you, or is no longer close with you, you may want to name a new beneficiary.

Even if you have already drafted a will or a trust, it is still important to update the beneficiary designations on your accounts because these assets do NOT pass by virtue of your will or trust. These assets are like a contract that is paid out upon your death and the contract dictates who will get the money upon your death.

NOTE: Each company has its own form to designate a beneficiary. To review or change your beneficiary, call the customer service department for each individual account or policy you have. Changes to beneficiary designations are usually not considered completed until they are put in writing, signed, mailed, and received back by the company.

Welcome to Medicare Classes Offered

The ADRC of Waukesha County hosts ‘Welcome to Medicare’ classes the fourth Wednesday of each month from 1pm to 3pm. The class is designed to help those enrolling into Medicare better understand their available options. Topics covered will be the basic parts of Medicare (A, B, C, D) and how they work. Information will be provided on how to enroll, additional insurance options available, the drug coverage requirement along with benefit programs for those with lower income and resources. It is suggested that you attend one class 3-4 months prior to starting Medicare. Classes are held at the Health and Human Services Building at 514 Riverview Avenue. To register for this free class or for more information, please contact the ADRC at 262-548-7848.



Nuts for Nutrition

Can a handful of nuts a day help keep you healthy?
And how much, exactly, is a handful?

Nuts and Your Health

The Dietary Guidelines for Americans recommend: “Choose a variety of protein foods, which include seafood, lean meat, poultry, eggs, beans and peas, soy products, and **unsalted nuts and seeds.**”

Nuts are powerhouses of nutrition in tiny packages! Aside from being rich in protein, nuts are rich in:

- Unsaturated fats and fiber, which make you feel full and may help lower cholesterol levels.
- Vitamin E, which acts as an antioxidant and may hinder the development of plaques in your arteries
- Plant sterols, which help to block absorption of cholesterol
- Potassium and magnesium, which are minerals many Americans lack.

Tree nut consumption is associated with lower weight and better cardiovascular health.

Just a Sprinkle

MyPlate recommends about 5 ½ “ounce-equivalents” from the Protein Group each day. One ounce of nuts or seeds (a handful) is equal to 2 ounce-equivalents.

A handful of unsalted nuts is a great snack on its own, but nuts are also a great complement to other foods! Sprinkle nuts on:

- Salads
- Yogurt
- Cereal
- Pasta
- Cooked vegetables
- Muffins and pancakes

Storage Tip: Store shelled or unshelled nuts in an airtight container in your refrigerator for up to 6 months or in your freezer for up to 1 year for best quality.



A Handful of Nuts

How many nuts are in a handful of nuts? A handful equals about 1 ounce. The **International Tree Nut Council Nutrition Research & Education Foundation** gives these examples of the average number of nuts per 1-ounce portion:

- Almonds (20-24)
- Brazil Nuts (6-8)
- Cashews (16-18)
- Hazelnuts (18-20)
- Macadamias (10-12)
- Pecans (18-20)
- Pine Nuts (150-157)
- Pistachios (47-49)
- Walnuts (8-14)



Sources: University of Nebraska-Lincoln Extension “Nuts for Nutrition” and the International Tree Nut Council Nutrition Research & Education Foundation

**UW
Extension**
Waukesha County

**Nutrition
Education
Program**

515 W. Moreland Blvd., Administration Center Rm G22
Waukesha WI 53188
Phone: 262-548-7877 Fax: 262-548-7787
Para más información en español comuníquese con: 262-548-7789
<http://waukesha.uwex.edu>

WAUKESHA COUNTY SENIOR DINING CENTERS

Brookfield – 782-1636 – Virginia Brookfield Community Center 2000 North Calhoun Road Monday thru Friday at 12:00	Mukwonago – 363-4458 - Anna Birchrock Apartments 280 Birchrock Way Monday thru Thursday at 12:00	Oconomowoc – 567-5177 – Penny Oconomowoc Community Center 220 West Wisconsin Avenue Monday thru Friday at 12:00
Butler – 783-5506 – Pam Hampton Regency Apts 12999 West Hampton Avenue Monday thru Friday at 11:45	Muskego – 679-3650 –Jack Muskego City Hall W182 S8200 Racine Avenue Monday, Wednesday, Friday at 11:45	Sussex – 246-6747 –Nick Sussex Community Center. W240 N5765 Maple Avenue Monday thru Friday at 12:00
Hartland – 367-5689 –Peggy Breezewood Village Apts 400 Sunnyslope Drive Monday, Wednesday, Friday at 12:00	New Berlin – 784-7877 – Betty National Regency Retirement Community 13750 West National Avenue Monday thru Friday at 12:00	Waukesha – 547-8282 – Christina La Casa Village 1431 Big Bend Road Monday thru Friday at 12:00
Menomonee Falls – 251-3406 Diane Menomonee Falls Community Center W152 N8645 Margaret Road Monday thru Friday at 12:00	Eligibility: Persons 60 years and older For reservations, call the dining center before 12:00 one working day in advance, or the office at (262) 548-7826. Transportation may be available by taxi or Rideline for \$1.00 each way.	

Waukesha County senior dining centers have more to offer to keep you healthy. Most centers offer blood pressure checks once a month, and some of them have foot care available. Blood pressure checks are done free of charge and are done by trained/experienced volunteers. Foot care or toe nail trimming is offered by professionals that come to the various sites, but there is a fee for foot care. The fees are different at each site based on what services are offered.

The following is a list of dates and times for blood pressure checks and foot care.

Site	Blood Pressure	Toenail trim/ Foot care
Brookfield	Posted monthly. Upcoming dates: 9/29, 10/20, 11/17 all at 11 am	Not Available
Butler	4 th Monday of the month: Blood Pressure, Glucose and Cholesterol	2 nd Tuesday of the month
Hartland	4 th Wednesday of the month at 11am	Not Available
Menomonee Falls	3 rd Monday of the month from 10:30a-11:30p	Every other Wednesday from 9a-3:30p
Mukwonago	End of the month. Each month a sign is posted at site with date of BP checks	Sign-up sheet at site \$20
New Berlin	3 rd Monday of each month from 11:45-12:15	Not Available
Oconomowoc	2 nd Tuesday of each month at 11:30	Not Available
Sussex	Last Monday of each month at 11am	4 th Tuesday. 12:30-4:30 \$27

The ADRC and Senior Dining Sites will be closed Monday, September 7th; Thursday, November 26th; Friday, November 27th; Thursday, December 24th; Friday, December 25th; Thursday, December 31st; and Friday, January 1st.

AGING AND DISABILITY RESOURCE CENTER OF WAUKESHA COUNTY

SENIOR DINING AND HOME DELIVERED MENU SEPTEMBER 2015

Monday	Tuesday 1	Wednesday 2	Thursday 3	Friday 4
PLEASE NOTE: MENU MAY BE SUBJECT TO CHANGE; ALL MEALS INCLUDE 1% MILK	Sloppy Joe on Whole Wheat Bun Mixed Vegetable Chef's Choice Fruit Gelatin Parfait Alt: Applesauce	Crab Pasta Salad Marinated Vegetable Salad Cantaloupe Lemon Meringue Pie Alt. Diet Cookie	Roast Beef Mashed Potatoes with Gravy Green Beans Whole Wheat Dinner Roll/Butter Chocolate Mousse Alt. Diet Pudding	Whole Wheat Spaghetti wiith Meat sauce Italian Vegetables Italian Bread Butter Pears Ice Cream Alt. Diet Gelatin
7	8	9	10	11
 HAPPY LABOR DAY NO MEALS DINING PROGRAM CLOSED	Chili w/ cheese and onions Crackers Dill Baby Carrots Cornbread/butter Fruit Cocktail Tapioca Pudding Alt. Diet Pudding	ALTWEIBERSOMMER Porcupine Meatballs w/ Gravy Wild Rice Blend Wheat Roll w/ butter Baked Sweet Potato w/ Butter Cranberry Compote	Chicken Breast in Garlic Sauce Rosemary Potatoes California Blend Veg. Bread/Butter Bar Cookie Atl. Fresh Fruit	Breaded Fish w/ Lemon butter sauce Tartar Sauce Au gratin Potatoes Creamy Cucumbers Rye Bread/butter Lemon Pudding Alt. Diet Pudding
14	15	16	17	18
Stuffed Cabbage Roll Quartered Red Dill Potatoes Crinkle Cut Carrots Biscuit w/ butter Cookie Alt. Applesauce	Italian Sausage w/green peppers and onions on a Brat Bun Pasta w/ Italian Sauce Capri Blend Veg Grapes Fruited Yogurt	Herb Baked Chicken Baked Potato with Sour Cream Spinach Salad w/ Raspberry Dressing Rye Bread w/ butter Bartlett Pear	Pork Chop Suey Soy Sauce Packet Brown Rice Sugar Snap Peas Cook's Choice Fruit Dinner Roll w/ butter Snickerdoodle Cookie Alt. Orange	Tuna Salad on Croissant w/ lettuce & tomato Pickled Beet Salad Fruit Salad Lemon Sunshine Cake with Whipped Topping Alt. Diet cookie
21	22	23	24	25
Whole Wheat Spaghetti with Meat sauce Cut Green Beans Vienna Bread w/ butter Pistachio Pudding Alt. Fresh Apple	Grilled Chicken Caesar Salad with Parmesan Cheese & Croutons Caesar Dressing Split Top Roll w/ butter Pineapple Tidbits Baker's Choice Cookie Alt. Banana	THE GREAT HARVEST Beef Stew with Carrots and Potatoes Green Sweet Peas Cornbread w/ Butter Applesauce Pumpkin Pie w/ Whipped Topping Alt. Diet Pudding	Sliced Pork with Cranberry Glaze Mashed Potatoes w/ gravy Broccoli w/ Cheese sauce Multigrain Bread w/ butter Fresh Fruit Cup	Minestrone Soup w/ saltine crackers HDM: Carrot Coins Meat Lasagna Italian Beans Italian Bread w/ butter Dessert Bar Alt. Pears
28	29	30		ALT= LOW SUGAR ALTERNATIVE <i>Menu subject to change without notice</i>
Chicken Alfredo with Broccoli and Peas Linguine w/ Alfredo Creamed Spinach Dinner Roll w/ butter Tropical Fruit Cup	Turkey Burger w/ Provolone on Whole Wheat Bun (2) ketchup / mustard Cottage Fries Corn Pineapple Apple crisp	OKTOBERFEST Roasted herbed pork loin w/ herb gravy Spaetzle w/ herb gravy Sweet & sour red Cabbage Rye dinner roll w/butter Black Forest Cake Alt. Diet Cookie		

The ADRC and Senior Dining Sites will be closed Monday, September 7th; Thursday, November 26th; Friday, November 27th; Thursday, December 24th; Friday, December 25th; Thursday, December 31st; and Friday, January 1st.



Crockpot Pork and Apples

- 1-1 ½ lb Pork loin cut into 1” thick pieces excess fat trimmed off
- 1 medium onion cut in ¼- ½”thick
- 2 large apples peeled, cored and cut into about ½” cubes
- 1/2 cup apple cider or apple juice
- 1 Tbsp Flour
- Salt and pepper
- 1 Tbsp olive oil
- ½ tsp each sage and thyme
- Dash cinnamon



In the bottom of the crock pot spread the olive oil. Put the onions on the olive oil. Season the pork with salt and pepper. Place the pork on top of the onions. Mix the apple cider with the flour and pour over the pork. Sprinkle the sage and thyme over the pork. Top the pork off with the apples and add a dash of cinnamon. Cover and cook on low for 6-8 hours or on high for 4 hours, until meat is tender.

National Grandparents Day is September 13, 2015



This holiday falls each year on the first Sunday after Labor Day. It was in 1979 that President Jimmy Carter proclaimed that Sunday to be National Grandparents Day. September was chosen to signify the autumn years of life.

The purpose of Grandparents Day is to honor grandparents, to give grandparents an opportunity to show love for their children’s children, and to help children become aware of the strength, information and guidance their elders can offer.

Grandparents Day was initiated by Marian Lucille Herndon McQuade. She and her husband had 15 children, 43 grandchildren, 10 great-grandchildren, and one great great-grandchild! Marian envisioned Grandparents Day to be a family day. Grandparents Day was not intended to be a holiday to sell flowers and gifts, though there is more awareness of the holiday and cards being sold in stores. Marian intended the day to be celebrated by families having picnics and also by participating in community events. She started her campaign for this day in 1970. Marian persuaded business leaders, church, civic and political leaders. She finally achieved her goal in 1979 when the president declared Grandparents Day an official, national holiday.

Information for this article came from www.legacyproject.org. Here you can read more about Marian McQuade and her other roles in public service on aging.

“Grandparents are a delightful bend of laughter, caring deeds, wonderful stories, and love.”



Grandparents Raising Grandchildren

Are you a grandparent over the age of 55 and raising a grandchild under the age of 19 or who is over the age of 19 but has a severe disability? Do you know someone who is? The ADRC has a program called “Grandparents Raising Grandchildren” that provides peer support, networking and respite. The ADRC is also available to assist grandparents in finding available benefits for themselves and their grandchildren. Our next meeting is September 15th 2015 at The Machine Shed from 9:00a-11:00a. Come join us!! Please contact Marcy at (262) 548-7848 to RSVP.

Sudoku (数独)

5		1						
2	3	6		8		7		
				1	6	2	9	3
	6			5	7		8	
	4	7				9	3	
	5		8	9			7	
9	8	5	1	7				
		4		3		8	1	7
						5		9

If you've ever seen a Sudoku puzzle printed in the newspaper and wondered how to play, today is your lucky day!

The rules to Sudoku are fairly simple:

- Using numbers 1 through 9, fill a number into every cell in the grid
- You can only use each number once in each row, each column, and in each of the 3x3 boxes
- Use the numbers given to solve the rest of the puzzle
- Try using a pencil in case you need to erase a mistake!

Try this simple puzzle first. Then move on to the trickier puzzle below!

Solution to simple puzzle:

7	1	3	6	4	8	5	2	9
6	2	4	9	3	5	8	1	7
9	8	5	1	7	2	3	6	4
3	5	2	8	9	4	1	7	6
8	4	7	2	6	1	9	3	5
1	6	9	3	5	7	4	8	2
4	7	8	5	1	6	2	9	3
2	3	6	4	8	9	7	5	1
5	9	1	7	2	3	6	4	8

Solution to tricky puzzle:

5	4	7	2	6	1	3	8	9
1	2	9	8	7	3	6	4	5
6	8	3	5	9	4	7	1	2
3	9	4	1	2	7	5	6	8
7	6	8	3	4	5	2	9	1
2	5	1	6	8	9	4	3	7
8	1	6	7	3	2	9	5	4
4	3	2	9	5	8	1	7	6
9	7	5	4	1	6	8	2	3

	7		4					
4				5	8	1		
8	1	6						
2			6			4	3	
		8		4		2		
	9	4			7			8
						7	1	2
		9	8	7				5
					1		8	

ADRC of Waukesha County
Human Services Center
514 Riverview Avenue
Waukesha, WI 53188

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