

Focus for Life

VOLUME 34 ISSUE 1



A SPECIAL
SECTION OF THE
FOUR SEASONS/
WEEKENDER
NORTH

JANUARY 2026





Join us for strength training classes! These classes are designed for mid-life and older adults and include progressive resistance training, balance training, and flexibility exercises. Classes are twice weekly for 8 weeks, led by Washburn County Extension Educators.

The University of Wisconsin–Madison Division of Extension provides equal opportunities in employment and programming in compliance with state and federal law.

What: Winter StrongBodies Class

Dates: January 26th – March 19th

Time: Mondays and Thursdays, 10:00 – 11:15 AM

Location: Spooner Health, Lower Classrooms A/B

How to Sign Up: Online Registration -

<https://forms.gle/epRuz6Bmm8V6tyvb6>

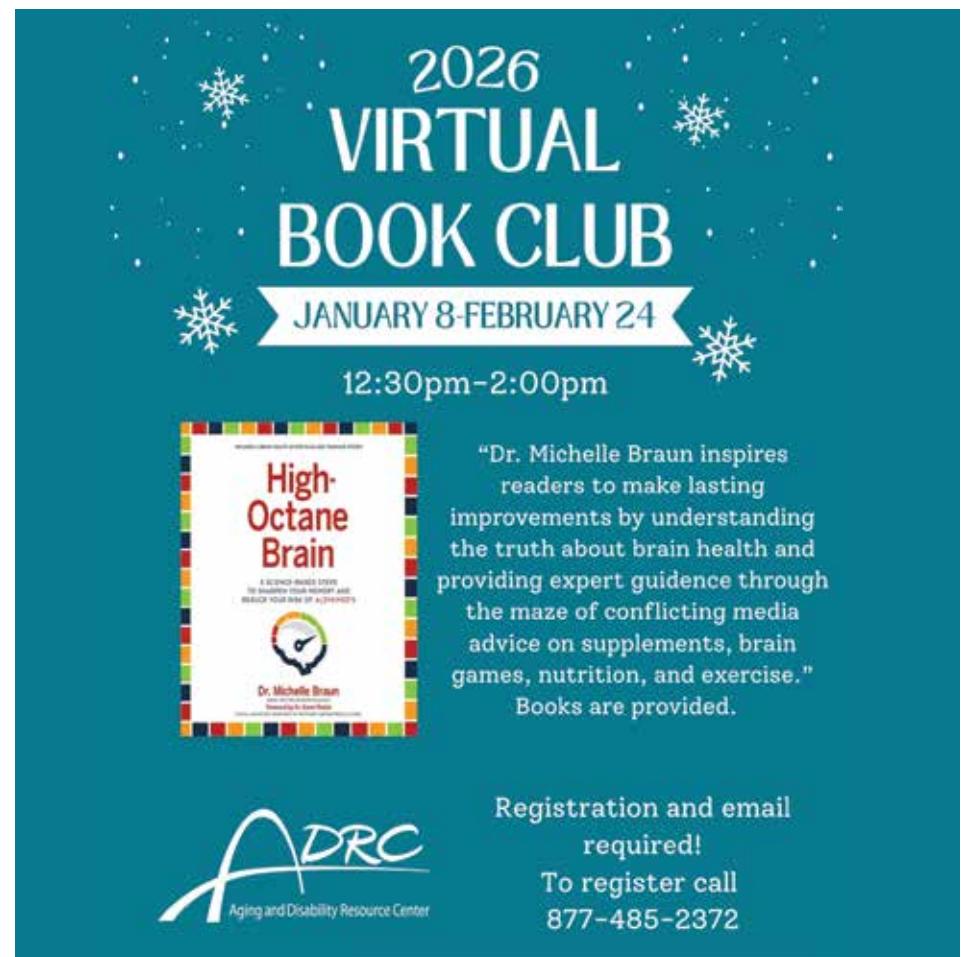
Contact: Natalie Ursin at natalie.ursin@wisc.edu or 715-635-4444



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HEALTH
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INDIGO NEWS

TIME MOVES ON

SUBMITTED BY **DON POSH**

IndiGO Your Allies for Independence



PHOTO SUBMITTED

Don
Posh

2025 will go into the scrapbook of our memories along with all those other years and their memories. I hope you have some good memories to add to your scrapbook. It does seem as if the bad ones are a bit easier to remember, why is that? Well after researching I found that it is a survival mechanism. Our ancient ancestors had to determine how to survive based on a trial-and-error approach. Our instincts then register what to avoid. If you eat this berry, it will make you vomit, but this other berry is food. So, our memory tilts towards remembering unpleasant or life-threatening, lions, tigers and bears experiences to enable us to avoid them in the future for survival.

Carrying another year of bad memories doesn't sound good at all. How can we put a little more emphasis on the good ones. Let's look at heavy snowfall. We instantly think of the work it takes to get around, to shovel, snow-blow and plow. That is especially true when the news tells you to beware. Does it ever spark a memory of building a snow fort or making a snowman with your friend, skating on a frozen pond or snowmobiling? We may need to go back a long way, but it can often bring a smile when a great childhood experience is remembered.

So, what were the best things about 2025 you can remember? The new year presents a fresh start with time to plan and create good memories to add to your scrapbook.

Be well WE'RE ALL in this together!

For more information on independent living contact: indiGO serving Douglas, Bayfield, Iron, Price, Sawyer, Washburn, and Burnett Counties including Tribal communities of Red Cliff, Bad River, La Courte Oreilles and St Croix. Main office: 800-924-1220 V/TTY

Our non-profit agency, indiGO, aims to empower individuals living with disabilities and we are available to assist ALL ages and disabilities. We are not a vendor and do not sell any products, but we are here as a resource.



SENIOR NEWS

ANNUAL HEATING MORATORIUM

SUBMITTED BY THE **GWAAR LEGAL SERVICES TEAM**
FOR REPRINT

Wisconsin law prohibits utility companies from turning off electricity or natural gas to customers who are behind in payments from November 1 until April 15. However, this does not apply to customers who have already been disconnected.

Customers who are currently disconnected and who have not made arrangements to pay their bills should call their utility companies right away. Utility companies do not have to reconnect service until a payment plan is in place. This means that the disconnection could last through the winter.

Energy assistance is available for eligible households through the Wisconsin Home Energy Assistance Program. Eligibility is based on income.

**For more information about this program, call
1-866-HEATWIS (432-8947).**

To apply online, visit <https://energybenefit.wi.gov/OnlineApps/OnlineApp/Default#>

For in-person assistance, you can find your local agency here:

<https://energyandhousing.wi.gov/Pages/CustomerResources/assistance.aspx#CountyResources>



715-635-4460 and 833-728-3400
304 2nd Street, PO Box 316, Shell Lake, WI 54871
HOURS: 8:00 a.m. - 4:30 p.m. M-F
www.co.washburn.wi.us
<https://adrcwashburncounty.org/>
715-635-4460

Bethany Miller & Ted Hampe Information & Assistance Specialist (I&A) - 715-635-4460 Our I&A staff provide support to all adults regarding the needs of persons with disabilities, older adults, and their caregivers, and they explore what programs or services meet those needs. They take the time to understand your situation and work closely with you and your support network to determine the next steps.

Tara Macone - Elder Benefit Specialist (EBS) • 715-635-4478
The EBS helps people ages 60+ navigate both private and public benefits, including Medicaid, Social Security, Medicare, prescription plans, Food Share and many other options to help seniors.

Jackie Coffee - Disability Benefit Specialist (DBS) - 715-635-4466 A DBS assists people age 17 1/2 - 59 who have a disability. They can help with questions and applications related to Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), Medicaid, Food Share and other public and private benefits for adults with disabilities.

Patryce Garcia - Dementia Care Specialist (DCS)/Caregiver Support Coordinator • 715-635-4477 DCS provide information and support to adults with dementia and their caregivers. The role of Caregiver Support Coordinator assists residents throughout the county who act as caregivers for elderly, disabled, and grandparents raising children in many capacities.

Charlotte Mickelson - Nutrition Director • 715-635-4467 The Nutrition Director oversees the Washburn County Elder Nutrition Program, which provides congregate Meals and Home Delivered Meals through our sites.

Washburn County Nutrition Site Managers: Kristi Shoop (Birchwood) • Vacant (Minong) • Hope Dodge (Shell Lake) • Jena Hammersberg (Spooner) • Patricia Love (Spooner Cook)

Angie Hicks – Administrative/Transportation Coordinator - 715-635-4465 Washburn County Transit provides medical, nutritional, and social rides for residents age 60+ and adults with disabilities.

Washburn County Transit Drivers

Fred Kosmach • Mike Schroeder • Victoria Corton

Lana Balts - Fiscal Assistant • 715-635-4463

Aging & Disability Services Committee: Joe Hoy – Chair George Cusick – Vice Chair • Kasey King • Jocelyn Ford • Lolita Olson

ADRC Governing Board: Bob Olsgard - Chair, Danielle Larson, Char Snarski, Colleen Cook, Shell Lake Open Seat, Mark Van Etten, Mike Schroeder

ACCEPTING APPLICATIONS FOR:

- Minong Site Manager/Cook • Substitute Cooks

VOLUNTEER OPPORTUNITIES FOR: • Citizens' ADRC Governing Board • Meals on Wheels Delivery Drivers • Kitchen Assistance at Meal Sites • Office Help • Health Promotion Leaders • Activity & Educational Presentation Facilitators

Do not hesitate to get in touch with Linda Hand, ADRC Director, at 715-635-4460 for more information.

SPOONER SENIOR CENTER NEWS

SPOONER SENIOR CENTER WASHBURN COUNTY WELLNESS CENTER 50+

850 W. Beaverbrook Ave., Spooner | 715.635.8283

NUTRITION SITE MANAGER: JENA HAMMERSBERG
CO-CHAIRS: CLAUDIA BROZ • 651-354-7846 | MARIE ZELLMER

VERDELL PETTEY
WASHBURN COUNTY WELLNESS
CENTER 50+ NEWS
Verdellpettey@gmail.com

Happy New Year! Did you know I'm the life of the New Year's Eve party.....even when it lasts until EIGHT PM.

Looking back to last month, the words SNOW and COLD come to mind. Maybe Chuck and Sharon Lull were the smart ones to make Arizona their permanent home. Thanksgiving suddenly seemed more like Christmas after it snowed. It made for a beautiful holiday for those of us who didn't have to travel. When my cat, Ernie, heard that two dogs and 11 people were coming here, he packed his bags and moved next

door to my neighbors' quiet house for two days. Within 20 minutes, I got a text from Ernie that he was stretched out on my neighbor's lap and wished us all a Happy Thanksgiving while he took a nap.

Our new TV is a big hit. Thank you to everyone who has donated toward it. We've shown two Packers games so far: November 16th and December 7th. Each game included pizza purchased by our center's own funds. These games/pizzas are posted on FB and at the center. All you need to do is show up!

Some of us braved the brisk winter evening and enjoyed the Bentleyville Christmas lights display in Duluth on December 4. The bus left the center in time for shopping and dining at Fitger's. Warm winter gear, campfires, and hot choco-

late helped make the trip through the display delightful. (Thankfully, people were thawed out by the time they returned to Spooner.) Thank you to the Spooner Senior Center's own treasury that paid for this trip. As I write this article, a trip is being planned to the Mannheim Steamroller Concert in Duluth, December 17th. Thank you to Claudia Broz for coordinating this trip, as I'm sure it was enjoyable during the holidays. Socializing is so important as we age, and a few bus trips once in a while are a good way to stay active.

A busy group packed Meals on Wheels gift bags on December 9. The holiday spirit worked both ways: giving and receiving. Thank you to those who helped make this possible.

Special music, carolers, storytellers, holiday mocktails, and a special menu made our December Dining @ 5 so fun. A few ugly Christmas sweaters showed up, too. The center's Christmas decorations were donated, adding to the festive evening. It's always nice to see old friends and welcome new people to our festivities.

Remember to contact me if you would like to volunteer and join the fun in preparing for events.

As we start a new year, that famous word "exercise" comes up when we are hibernating in our warm houses. Three things I enjoy doing are dancing (at home or out for some fun); ice fishing (sitting in my little heated shelter on the waterway behind my house... visualizing being on some big, famous northern lake catching big fish); and cross-country skiing. Yes, I'm a senior citizen having a good time. I can't end this article without an update on Mr. Lone Goose. In the October Focus, I wrote about a goose unable to fly. I watched him for several weeks and made some calls to agencies, only to hear that nature would take its course. Well, it was looking like he wanted to be a Christmas Goose! I witnessed one last playful swim with Marty the Muskrat. Then, when the lake froze, he was sitting on the ice like he was still swimming. He said his goodbyes with long honking calls and left. I don't know the end of this story, I don't know where he went.

SHELL LAKE SENIOR CENTER NEWS

SHELL LAKE SENIOR CENTER FRIENDSHIP COMMONS

210 4th Avenue, Shell Lake | 715.468.4750

NUTRITION SITE MANAGER: CHAR JAEGER
CO-PRESIDENTS: CONNEE BRABEC & SUE WORRE

JUNE WILLIS - Vice President
Friendship Commons
Shell Lake Senior Center

Happy New Year-Happy 2026! Hard to believe another year has come and gone-totally amazing how quickly time passed. The old-

er we get, the faster it goes!

January, the first month of the year, is the time of new beginnings and resolutions. It is also the coldest month in the Northern Hemisphere.

The month of January includes several major events such as the signing of the Emancipation

Proclamation on Jan 1, 1863; the opening of Ellis Island on the 1st, 1892; the debut of the iPhone on Jan 9, 2007; and the start of the Euro Currency on Jan 1, 1999.

Two international observances occur this month, including Martin Luther King, Jr. Day on the third Monday and Holocaust Remembrance on the 27th.

We continue having fun at our Center with Tai Chi, playing games and cards, quilting, and just enjoying each other's company. We'd love to have you join us.

We continue hand quilting on our 36 Old Clucks and Their Chicks,

and it is coming along nicely. Still would love to have you join us at 9:00 on Wednesday.

Looking forward to getting back to painting in February. We have all missed Joni Campbell and want to paint some masterpieces again.

Please call our Site Manager, Hope, at 715-468-4750 to order eat-in meals at the Shell Lake Senior Center. Make sure you order the day prior.

To order Meals on Wheels delivery in Washburn County, call Char Jaeger, Nutrition Director, at 715-635-4460.

Happy New Year!!!!

SEVERE WINTER WEATHER REMINDER

It's winter weather season again! Snow is upon us, and we would like to remind everyone of the policy for Senior Dining and Home-Delivered Meals in the event of inclement weather. We value all of those who participate in our programs and want them to be safe on days that bring snow and ice.

Senior Nutrition Programs may be cancelled, and there will be no home-delivered meals if the roads are slippery or dangerous due to a

snowstorm or freezing rain. There may be instances where some areas of the county are experiencing inclement weather and others are not, so the general rule of thumb is: "If the school in your area is closed, so is the nutrition site." The ADRC of Washburn County Facebook Page will update information, tune into the local news channel, and view the school district's website to check for school closures. Keep in mind that menus may have

to be adjusted after any Nutrition Program closings, so food does not get wasted.

We encourage everyone to fill their cupboard and freezer with their favorite "emergency" foods and keep a manual can opener handy in case of a power failure. For tips on preparing for an emergency, take a look at the 72-Hour Disaster Supply Kit List.

As a reminder for those on the Home Delivered Meal Program,

driveways and steps must be cleared of snow and ice so that the driver can deliver your meal safely. If it is not cleared of snow or ice and it is dangerous, the driver may not be able to give you your meal that day. If your driveway or road is not sufficiently plowed, call the Aging & Disability Resource Center at 715-635-4460 or your local meal site and tell us of your problem. This will save the volunteer driver a trip out on bad roads.

SENIOR CENTERS & CHICOG ACTIVITY CALENDARS

BIRCHWOOD SENIOR CENTER:

715.354.3001

110 EUCLID AVE., BIRCHWOOD, WI
CONGREGATE DINING 11:45 AM

MONDAYS: Yoga 8:30 AM
2nd MONDAY: Dining at 5 5:00 PM
LAST MONDAY: Membership Meeting 12:30 PM
TUESDAYS: Aerobics 8:30 AM
 Chair Exercise 9:00 AM
WEDNESDAYS: Yoga 8:30 AM
 Cribbage 1:00 PM
THURSDAYS: Aerobics 8:30 AM
 Chair Exercise 9:00 AM
 Dominoes 12:30 PM

SPECIAL HIGHLIGHTS:

2nd TUES. OF MONTH Nimbles Craft Group
(Following Lunch) 12:30 PM
3rd THUR. OF MONTH Movie Night .. 6:00 PM

SHELL LAKE SENIOR CENTER:

715.468.4750

FRIENDSHIP COMMONS
210 4TH AVENUE, SHELL LAKE, WI
CONGREGATE DINING 11:30 AM

MONDAYS: Tai Chi 10:00 AM
TUESDAYS: Games 9:00 AM
 Cribbage 10:30 AM
WEDNESDAYS: Games 9:00 AM
 Quilting 9:00 AM
THURSDAYS: Games 9:00 AM
 Cribbage 12:30 PM

SPECIAL HIGHLIGHTS:

LAST MONDAY OF THE MONTH: Friends of the Center Meeting (Open to Public) 12:30 PM
LAST MONDAY OF THE MONTH: 12:30 PM
 White Elephant Bingo (Open to Public)

MINONG AREA SENIOR CENTER:

715.466.4448

700 HOUSTON ST.
CONGREGATE DINING 11:30 AM
(Need to register 1 day in advance)

TUESDAYS:
 Farkle (1st, 3rd & 5th Tuesday's of the Month) 12:00 PM
 Cards (2nd & 4th Tuesday's of the Month) 12:00 PM
 Wii Bowling (every Tuesday) 12:00 PM
WEDNESDAYS: Pocket of Prayer 9:00 AM
THURSDAYS: Cribbage 12:30 PM
FRIDAYS: TBD

JANUARY HIGHLIGHTS:

THURS JAN 1: New Year's Day..**Center Closed**
SAT JAN 10: Potluck/Bingo Noon
WED JAN 14: Minong Area Senior Center Board Meeting 1:00 PM
WED JAN 21: Foot Care..... **Need to Register**

SPOONER SENIOR CENTER:

715.635.8283

WASHBURN COUNTY WELLNESS CENTER 50+
850 W. BEAVERBROOK AVE.
CONGREGATE DINING 12:00 PM

MONDAYS:

Mexican Train Dominoes, TaiChi 1:00 PM
 4th Monday of the month,

Board meeting 10:30 AM

TUESDAYS: Mah Jongg 1:00 PM

WEDNESDAYS: Chair Dancing 9:30 AM

500 Cards & Bridge 1:00 PM

THURSDAYS: Mah Jongg 9:00 AM

Games 10:00 AM

Hand and Foot 1:00 PM

FRIDAYS:

Craft and Coffee 10 AM - 12 PM

NO MOVIE FOR DECEMBER

EVERY 3rd FRI:

Savvy Senior Book Club 10:30 AM

CHICOG IMPORTANT DATES

THURSDAY, 1/8 Bibliodragon Bookmobile, Town Hall (Bookmobile routes are cancelled when there's a "feel like" temperature of 20 degrees or lower) 10:30 AM-12

WEDNESDAY, 1/14 Monthly Meeting 6 PM

WEDNESDAYS, 1/14&28

Namekagen Transit Service

WEDNESDAY, 1/28 Books & Bread, Beaverbrook 10:30 AM - 2 PM

THURSDAYS, Weekly Walkabout

Pot Lucks, Town Hall 10:30-2:30

Town Website: www.townofchicog.com

FOOT & NAIL CARE SERVICES

Foot & Nail Care Services

for seniors and people with disabilities who live in Washburn County at the Spooner Wellness Center 50+ and Birchwood Wellness Center 50+

BY APPOINTMENT ONLY

EVERY SERVICE INCLUDES:

- Warm Soak
- Nail Trim & File
- Callus Reduction (foot)
- Lotion

All reusable tools are autoclave sterilized!

RATES:

\$25 Fingernail Trim
\$35 Foot Care and
Tonenail Trim

Cash or check only
Cannot bill insurance

Reimbursement programs
may be available.

To learn more, contact the
Washburn County Aging and
Disability Resource Center
(ADRC) at 715-635-4460

Call or Text to Schedule
715-645-2558

*Our Advanced
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can
Revolutionize
Your Smile*



Night Guards

Especially important for seniors to prevent tooth damage, jaw pain and even headaches. Don't wait for injury—take control of your dental health with a night guard today - get yours in just 2 appointments and take it home in a week or less!

For more information, please visit
GreenValleyDentalCare.com
or give us a call: **715-635-7888**

Senior Dental Savings Plan

NO INSURANCE? NO PROBLEM!

- Seniors 60 years & older eligible
- Includes 2 cleanings, most recommended x-rays and 3 exams per year
- No waiting period
- No monthly premiums or deductibles
- No yearly maximum



**GREEN VALLEY
DENTAL CARE**
Paul A. Kloek, D.D.S.
W7154 Green Valley Rd.
Spooner, WI

SENIOR CENTER NEWS

MINONG AREA SENIOR CENTER

700 Houston Street, Minong | 715.466.4448

NUTRITION SITE MANAGER:
LAURA GOMEZ - 715-466-4448
PRESIDENT: POLLY LEINWANDER

POLLY LEINWANDER
MASC President
Minong Area Senior Center

Warm Winter Greetings from the Minong Area Senior Center.

As 2025 comes to a close, it's always a busy time of the year at the Senior Center. We held our annual election of the senior center's board members. The board

will remain the same as last year: President Polly Leinwander, Vice President Lynne Thompson, Secretary Betty Glaser, Treasurer Joyce Palucci. The five members at large include: Nancy Ahlert, Ron Brown, Judy Mullikin, Dave Stabenow, and Kirk Walters. Thank you to all of the board members for volunteering their time and talent to the Minong Area Senior Center.

The Annual Northwoods Children's Christmas party was on December 11th. The children enjoyed apple juice, a homemade chocolate chip cookie, and everyone received a gift bag. The highlight of the event was pictures with Santa.

On December 22nd, we packed Christmas gift bags for the homebound. We purchased items for the bags and are fortunate to receive donations, including: a cookie tray from the ladies of Calvary Church, fresh fruit from under the direction of the Northwood Athletic Director, 2026 calendars from Shell Lake State Bank, and other donations. Thank you to all who donate to such a worthwhile cause. To the recipients: whether you are homebound, elderly, or dealing with

health issues, we want you to know that we care, are thinking of you, and want to put some joy into your Holiday Season!

On January 1st, we will be celebrating the beginning of the New Year. The center will be closed on this day. Our monthly Potluck/Bingo will be on Saturday, January 10th. It starts at noon with Potluck, followed by Bingo. The Minong Area Senior Center board meeting is on Wednesday, January 14th at 1:00. Weekly events include Tuesdays, cards/Farkle, Wii bowling at 12:00, and Thursdays, Cribbage at 12:30.

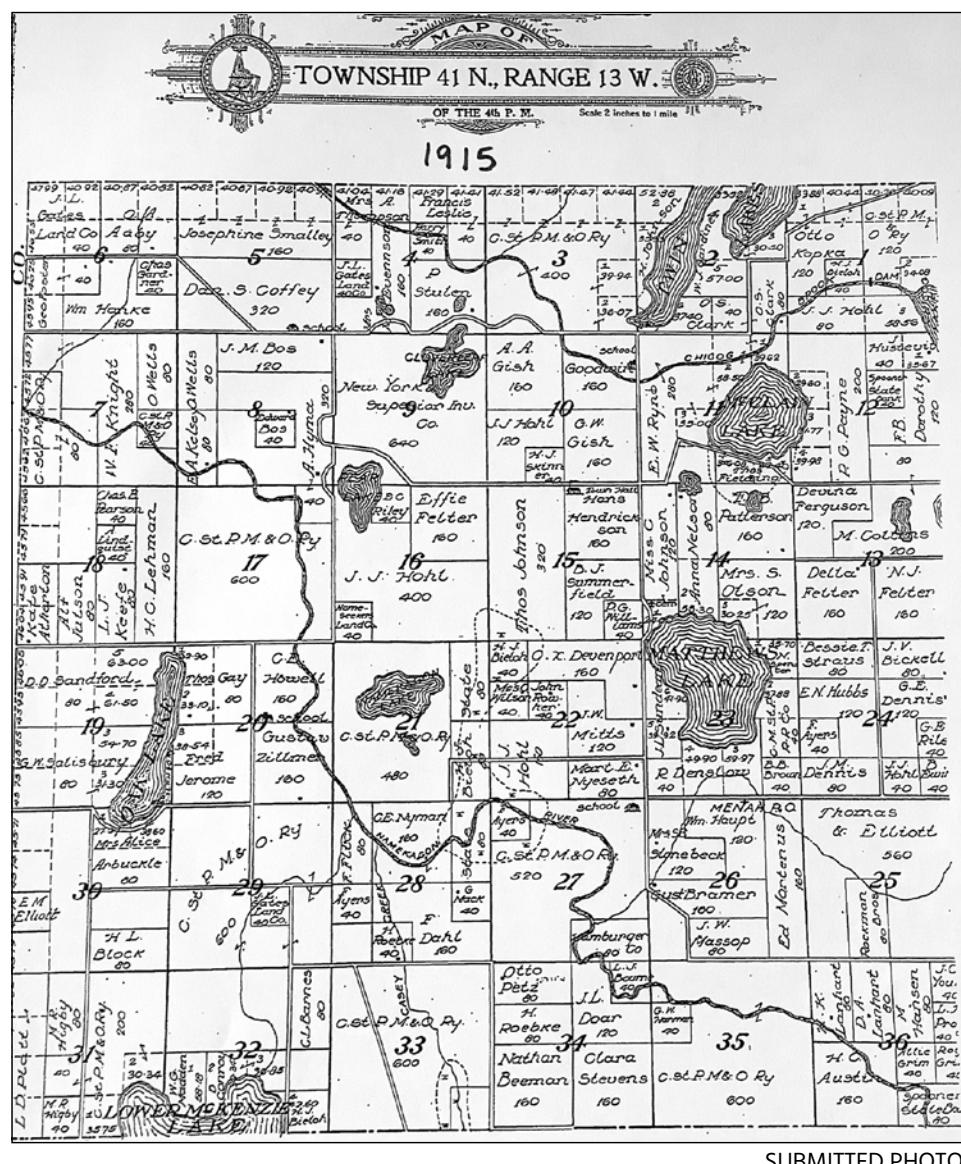
Wishing everyone a Warm and Healthy 2026!

CHICOG - THEN AND NOW

SUBMITTED BY
JOANN MALEK

Wisconsin was the first place in the WORLD to designate a numbered highway system! I wasn't sure this statement could be true until I found it repeated on the Wisconsin Highways website. Knowledgeable highway officials must have checked it out, right? It was in 1917 that the Wisconsin Highway Commission laid out a system of numbered state highways. There were 5,000 miles in the initial State Trunk Highway System. Currently there are 12,000 miles. Trunk lines were numbered in order of their length, every highway number containing two digits. State route 77 is part of this system. Michigan, Iowa and then Minnesota were the next states to adopt numbered roadways.

Our early Chicog neighbors would drive horse and wagon through field and forest without the need of roads, according to what grandma Etta May Stoneback told her granddaughter. "There wasn't much brush. If the wagon got stuck, riders were called on to climb out and push." Already a network of trails connected the many Native American villages throughout the territory. Some of our roads may follow those trails. Others developed according to the topography, I suppose. Roads wound around area lakes and rivers. I'm sure there were many jots and turns, like the 'devil's elbow' on F west of K. Have to wonder where that name came from. Beginning in the 1890's, with the advent of the 'good roads movement' trails were given colorful and descriptive



SUBMITTED PHOTO

names. Highway K was called the Old Green and White Trail. Another nearby road was dubbed Old Eleven. Though numbered routes are more efficient, some folks have been sad to lose the early, more colorful road names.

Through decades of repair and upgrading highways have been

straightened. Each county route is now assigned a letter, shown in a rectangle on road signs. Wisconsin state route signs use a number in an oval. U.S. routes have been designated with numbers since 1926, with east-west roads even and north-south roads odd. In 1944 President Roosevelt presented to congress the

concept of an interstate highway system. Between 1959-1969 more than three-fourths of the Wisconsin Interstate roads were built. Routes in this network are designated by a number preceded by an I. Another highway innovation, the use of recycled concrete in road construction, was pioneered in Wisconsin on I-94 west of Eau Claire. This was an extension of the process used to recycle bituminous surfaces starting in 1979 - in which Wisconsin has also led the nation. I'm not sure about the rest of the world, but numbered highway routes have taken over the U.S. thanks to the concept developed by early Wisconsin highway officials. Congratulations to Katy Larson, Chicog bibliodragon librarian and the library research consultant for this column. Katy has been nationally recognized in 2025 for her work in connecting seniors to library services and community resources. Walk-about pot luck gatherings will meet weekly throughout the winter. Join your Chicog neighbors, walk, chat, play games, add pieces to a puzzle, enjoy lunch. Enjoy this close-to-home place to get away. Do you have stories to tell about Chicog-Then? I'd like to listen. Call or text me at (612) 250-0301. Thank you for reading Chicog-Then and Now Town Website: www.townofchicog.com

Thank you for reading **Chicog-Then and Now**

Town Website:
www.townofchicog.com
Do you have stories to tell about Chicog-Then? I'd like to listen. Call or text me at (612) 250-0301.

SENIOR CENTER NEWS

UNDERSTANDING VACCINES COVERED BY MEDICARE

SUBMITTED BY THE **GWAAR LEGAL SERVICES TEAM**
FOR REPRINT

Vaccines are an important part of maintaining your health. Vaccines help to train our immune systems to fight and prevent disease. They also protect you and your loved ones from preventable diseases and illnesses. Vaccines are used to prevent and even treat exposure to diseases and illnesses. Vaccines aren't only for children; they are given to adults and people of all ages. It's also important to understand that vaccines are safe and have been used safely for over 100 years. They are important for people with normal immune systems and even more important for individuals with compromised immune systems. As important as they are, it can be difficult to understand how Medicare covers vaccines.

There are two parts of Medicare that cover vaccines. Supplemental Medical Insurance or Part B and Prescription Drug Coverage or Part D both cover different vaccines for different purposes. Understanding the difference can help you avoid coverage issues. Part B covers vaccines to treat injury or exposure. Part D covers vaccines to prevent illness. It's important to understand why you need a vaccine to figure out which part of Medicare will cover the cost. Once you know which part of Medicare will cover the vaccine you can figure out your possible out-of-pocket cost.

Vaccines covered under Part B include vaccines for flu, pneumonia, hepatitis B, COVID, and in certain circumstances tetanus. These vaccines are covered to treat either an exposure to an illness or an injury. For example, if you step on a nail you would have the tetanus shot covered under Part B because the vaccine



FILE PHOTO

was administered to treat the injury caused by stepping on the nail. If you receive a vaccine covered under Part B you will not have a coinsurance or deductible.

Part D vaccines are covered for the prevention of illnesses. Most vaccines not covered under Part B fall under Part D coverage. Some examples would be vaccines for shingles, respiratory syncytial virus (RSV), and tetanus-diphtheria-pertussis (Tdap). Under Part D tetanus vaccines are covered if they are a booster or given unrelated to an injury. Vaccines listed

in the Advisory Committee on Immunization Practices (ACIP) recommendations do not have an out-of-pocket cost even if it is administered by an out-of-network provider. If the vaccine is not on this list you will need to check with your Part D plan to see what your out-of-pocket costs will be.

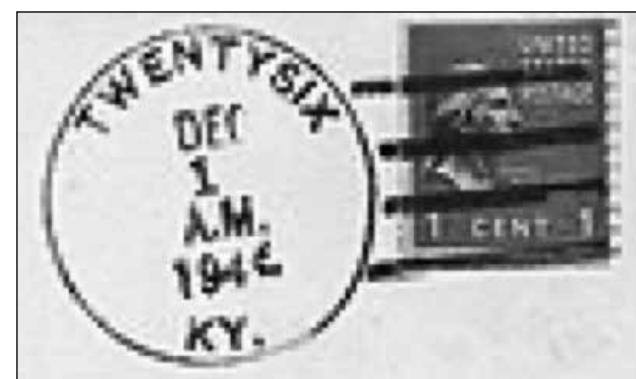
Part B and Part D cover different vaccines for different purposes. In order to plan for out-of-pocket costs, you need to know which part of Medicare covers the vaccine you are looking to get. Remember Part B vaccines are given to treat injury or exposure to illnesses, while Part D vaccines are given to prevent illnesses. You can find more information about vaccines below.

VACCINE INFORMATION

- The Advisory Committee on Immunization Practices (ACIP) <https://www.cdc.gov/acip-recs/hcp/vaccine-specific/>
- If you don't have Part D, SeniorCare covers some vaccines with no out-of-pocket costs- <https://www.dhs.wisconsin.gov/seniorcare/vaccines.htm>
- National Council on Aging vaccine information- <https://www.ncoa.org/article/6-important-vaccines-for-seniors-covered-by-medicare/>
- Medicare & You 2026-Has information about vaccines- <https://www.medicare.gov/publications/10050-medicare-and-you.pdf>

USPS POSTMARKING NOTICE

SUBMITTED BY THE **GWAAR LEGAL SERVICES TEAM**
FOR REPRINT



This is especially impactful in a state like Wisconsin, where the only regional processing facility is in Milwaukee – the southeast corner of the state. In 2014, the USPS closed the regional processing facility in Madison, so now mail for the majority of the state must travel

there before being postmarked.

Due to these changes, consumers should be aware of this before mailing anything time-sensitive that requires proof of mailing such as tax returns, appeals, or any other kind of official documents. Customers can go into their local post office and request a postmark on any item that will be marked locally on that day. Additionally, customers can purchase a certificate of mailing or may send the item via registered or certified mail.

For more information, see the USPS Official Statement:
<https://about.usps.com/newsroom/statements/082625-federal-register-notice-of-additional-postmarking-information.htm>

In August of 2025, the United States Postal Service proposed a rule defining what a postmark is and clarifying the circumstances under which they are applied. The rule also intends to serve as a change to mailing standards that postmarks do not necessarily align with the exact date that the Postal Service first accepted possession of a mailing.

A postmark on a mail piece confirms that the Postal Service had possession of that mail piece on that date but does not necessarily indicate the first day that the Postal Service had possession of the mail piece. Typically, this would only be a discrepancy of one day but depending on when the item was dropped off or picked up, it could be three or more days. This is because the postmarks are applied at the regional processing centers, not at each individual office.

SENIOR CENTER NEWS

COPING WITH CAREGIVING

SUBMITTED BY THE **GWAAR** LEGAL SERVICES TEAM
FOR REPRINT

If you're one of the more than 1 million caregivers in Wisconsin providing support to a loved one, you know the challenges that exist. Caregiver stress can put your own health at risk, jeopardizing both you and your family members. Your ADRC can help provide information and resources to manage caregiving and perhaps reduce some of the responsibilities you have.

Caring for someone with Alzheimer's or

another form of dementia can be especially trying. The emotional ups and downs associated with moments of clarity and confusion take a toll. You can take a caregiver stress check at <https://www.alz.org/help-support/caregiving/caregiver-health/caregiver-stress> to see what your stress level is. Some tips from Alzheimer's Association include accepting changes as they occur, keeping current with your doctor's appointments, being realistic about what you can

manage, and making legal and financial plans.

Another form of caregiving increasing in frequency is grandfamilies, where a grandparent is the primary caregiver of a grandchild. In Wisconsin, more than 20,000 grandparents are responsible for their grandchildren. This provides its own set of challenges, from income and nutrition to health care and education.

SEE **CAREGIVING** NEXT PAGE

COLD WEATHER PRECAUTIONS

SUBMITTED BY THE **GWAAR** LEGAL SERVICES TEAM
FOR REPRINT

Before the snow and bitter cold weather of winter rears its ugly head, you should prepare to ensure it's a safe winter. You should know how cold weather affects your health to help you make better choices about how to prepare. Your preparation should include hypothermia and frostbite prevention, preparing your home for the cold weather, and preparing for power outages. A little preparation now can help to ensure you have a warm winter.

Winters in Wisconsin can be cold and understanding how that cold could affect your health is critical. Some medical conditions like diabetes, thyroid issues, arthritis and even memory issues can make staying warm more difficult. Some medications can also affect your body temperature. Talk to your doctor to understand your health risks in cold weather. To help combat the cold you can keep extra blankets and sweaters around your home and pack extra blankets and coats in your car for when you are out. Make sure you know the weather for that day and wear appropriate outdoor coverings. Let others know where and when you will be out in cold weather. Keep your cellphone charged or know where a phone can be located if you are out. Pack an extra pair of clothes to stay dry and keep a rain jacket and umbrella in your car to prepare for wet weather.

If you find yourself outside in the cold you need to know how to identify frostbite and hypothermia to prevent injury or health issues. Frostbite and hypothermia can occur when your body temperature drops and if you go out into cold temperatures without the proper coverings. Frostbite usually affects your nose, ears, hands and feet. Bring extra hats, gloves, socks, and scarves when you are out in cold weather to cover exposed skin. The skin of those areas may change color and become painful. These beginning signs of frostbite can alert you to get out of the cold. You could have permanent tissue damage so you should contact your healthcare provider or seek immediate medical help if

symptoms worsen.

Hypothermia can lead to serious health issues like an irregular heartbeat, heart failure, and damage to your kidneys and liver. As hypothermia affects your brain you can become disoriented and not realize you are in danger. Early warning signs include cold feet and hands, a puffy or swollen face, pale skin, shivering or shaking, slowed or slurred speech, and feeling sleepy, angry, or confused. If your body temperature does not improve you may experience stiff or jerky movement in your limbs, a slow heartbeat or breathing, loss of consciousness, and even death. Hypothermia is a serious medical emergency, and you should call 911 right away and find a place to get out of the cold.

Exposure to the cold outdoors is easy to predict, but many people don't think about how to protect themselves from the cold indoors. It starts with ensuring that your home is insulated properly. Prepare your home before the cold weather comes by checking weather stripping around doors and windows to keep the cold weather out and the warm air in. You can also use rolled up towels at the bottom of doors to help insulate. Keep curtains and blinds shut to insulate the windows. Layer clothing and keep blankets around the house. Have your furnace serviced before the cold weather hits to ensure it works properly. You don't want to have long periods without heat in your home.

Many people use fuel burning fireplaces or space heaters to stay warm. If you use those items ensure that you have carbon monoxide monitors to prevent carbon monoxide poisoning. Using those items in a home that is all sealed up could cause carbon monoxide to build up in the home. Carbon monoxide is a colorless and odorless gas that can build up without you knowing. Some warning signs that you are experiencing carbon monoxide poisoning are headaches, weakness, nausea or vomiting, dizziness, confusion, blurred vision, and loss of consciousness. If you are concerned about your exposure

get out of the house and seek immediate medical attention. Fireplaces and heaters can also be a fire risk so make sure you know how to use them properly and ensure they are in working order before use.

Lastly, prepare for power outages especially during colder months. Prepare an emergency kit to keep you safe during outages. Have blankets, jackets, gloves, socks, scarves, and hats available. Keep a few doses of critical medications handy but ensure they are stored properly and aren't out of date. Include canned or nonperishable foods and include a can opener to open that food. Have at least a few gallons of clean water available to help keep you hydrated. Have flashlights, batteries, and a first aid kit. You may also want a solar or battery-operated radio to keep track of the weather. Being prepared can help keep you safe until the power comes back on.

The winter weather can be brutal in Wisconsin but you can help keep yourself safe by preparing for it. Know how the cold affects your health. Keep yourself covered when outdoors and know the symptoms of hypothermia and frostbite. Finally, know how to prepare your home for the cold weather and power outages. Prepare now before the coldest days of winter are upon us to stay safe this winter.

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SENIOR CENTER NEWS

MEDICARE

FROM PREVIOUS PAGE

Legal issues also come into play, such as whether someone will be adopting, setting up a guardianship, fostering, or pursuing some other

form of custodial agreement for caring for the grandchild.

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- Medical appointments in and out of Washburn County for Non-Medicaid enrollees (as they have a transportation benefit through the State of WI)
- Shopping for groceries or other necessities
- Pharmacy, hardware, clothing, and other essentials.
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- Library
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- Social activities
- Visit a friend at their home or other location



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The ADRC has three types of vehicles available for use.

1. We have easy-to-enter cars used for long-distance travel or short trips for one or two people within Washburn County.
2. We have an ADA-accessible van for transporting people in wheelchairs.
3. We have a transit van used for transporting groups of up to 12 people. Do you have a qualified group of people interested in organizing a day trip together? This transit van is also used each Friday to take groups on shopping trips to Rice Lake, where they visit various businesses throughout the town.

SENIOR NEWS

2026 MEDICARE COSTS

SUBMITTED BY THE **GWAAR LEGAL SERVICES TEAM**
FOR REPRINT

The Centers for Medicare & Medicaid Services (CMS) recently released the 2026 premiums, deductibles, and coinsurance amounts for Medicare Part A and Part B as well as the 2026 income-related monthly adjustment amounts for Part B, Part B-ID, and Part D.

MEDICARE PART A COSTS

Most Medicare beneficiaries do not have to pay a Part A premium because they paid Medicare taxes while working for long enough to qualify for premium-free Part A. This usually means they worked for at least 10 years. People who do not qualify for premium-free Part A may be able to buy it by paying a monthly premium. In 2026, the premium will either be \$311 or \$565 each month, depending on how long a beneficiary or beneficiary's spouse worked and paid Medicare taxes.

Part A covers inpatient hospitalizations, skilled nursing facility care, hospice, inpatient rehabilitation, and some home health care services. The Part A inpatient hospital deductible covers the first 60 days of inpatient hospital care in a benefit period. Beneficiaries must pay a coinsurance amount for additional days of hospital care. For skilled nursing facility care, beneficiaries do not pay anything for the first 20 days, but they must pay a daily coinsurance for days 21 through 100. In 2026, these costs will be as follows:

- Inpatient hospital deductible: \$1,736
- Daily hospital coinsurance for 61st-90th day: \$434
- Daily hospital coinsurance for lifetime reserve days: \$868
- Skilled nursing facility daily coinsurance for 21st-100th day: \$217

MEDICARE PART B COSTS

Part B covers physicians' services, outpatient hospital services, some home health care services, durable medical equipment, and some other services that are not covered by Part A. In 2026, beneficiaries enrolled in Part B will pay a

monthly premium of \$202.90. In addition, they will pay an annual deductible of \$283.

Individuals whose full Medicare coverage ended 36 months after a kidney transplant and who do not have other insurance that covers immunosuppressive drugs, may enroll in the Part B Immunosuppressive Drug (Part B-ID) benefit. This benefit only covers immunosuppressive drugs. It does not cover any other items or services. In 2026, beneficiaries enrolled in Part B-ID will pay a monthly premium of \$121.60.

Income-Related Monthly Adjustment Amounts for Part B, Part B-ID, and Part D

Beneficiaries who are on Medicare and who have higher incomes may have to pay a higher monthly premium amount for their Part B, Part B-ID, and prescription drug coverage. These higher premiums are called "Income-Related Monthly Adjusted Amount" (IRMAA). Fewer than 5 percent of people with Medicare will pay an IRMAA, so most people are not affected.

Whether a beneficiary must pay an IRMAA depends on the beneficiary's tax filing status and yearly income from two years ago. That means that in 2026, an IRMAA will be based on the beneficiary's 2024 tax return, as shown in the table below.

If your yearly income in 2024 was:			You pay each month (in 2026) for Part B	You pay each month (in 2026) for Part B-ID	You pay each month (in 2026) for Part D
File individual tax return	File joint tax return	File married & separate tax return			
\$109,000 or less	\$218,000 or less	\$100,000 or less	\$202.90	\$121.60	Plan premium
above \$109,000 up to \$137,000	above \$218,000 up to \$274,000	Not applicable	\$284.10	\$202.70	\$14.50 + plan premium
above \$137,000 up to \$171,000	above \$274,000 up to \$342,000	Not applicable	\$405.80	\$324.30	\$37.50 + plan premium
above \$171,000 up to \$205,000	above \$342,000 up to \$410,000	Not applicable	\$527.50	\$445.90	\$60.40 + plan premium
above \$205,000 and less than \$500,000	above \$410,000 and less than \$750,000	above \$109,000 and less than \$391,000	\$649.20	\$567.50	\$83.30 + plan premium
\$500,000 or above	\$750,000 or above	\$391,000 or above	\$689.90	\$608.10	\$91.00 + plan premium

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