

July 2023

# Newsletter



Toll Free: 866-743-5144

Office: 715-743-5166

Fax: 715-743-5240

## Farmer's Market Vouchers are still available!!



Age 60 or older (or age 55 if Native American)

Effective: **June 1, 2023** Based on 185% of the US Dept. of 2023 Health & Human Services

Use total gross income—before taxes and deductions—of ALL household members.

Household Size	Yearly	Monthly	Weekly
1	\$26,973	\$2,248	\$519
2	\$36,482	\$3,041	\$702
3	\$45,991	\$3,833	\$885
4	\$55,500	\$4,625	\$1,068



# July is National Grilling Month

*By the GWAAR Legal Services Team (for reprint)*



Make the most of the summer weather by cooking your food outside! However, it's important to keep food safety in mind in order to prevent harmful bacteria from making you sick. Follow these simple food safety guidelines to keep food poisoning from ruining your cookout.

## **Keep Everything Clean**

Be sure there are plenty of clean utensils and platters. If you will be grilling away from home, find out if there is a source of clean water. If not, bring water for preparing food and cleaning, and pack clean cloths for cleaning hands and surfaces.

## **Separate Raw and Cooked Foods**

Do not use the same platter, cutting board, or utensils for raw and cooked foods. Harmful bacteria that may be present in raw meat and poultry and their juices can contaminate cooked food.

Marinate food in the refrigerator, not on the counter or outdoors. If you plan to use the marinade as a sauce on the cooked food, set some of the marinade aside before adding the rest to raw meat or poultry. Don't reuse marinade from raw meat unless you boil it to 165°F to destroy any bacteria.

## **Keep Cold Food Cold**

Keep meat and poultry refrigerated until you are ready to cook it. Only take out what you will immediately cook. If you are using a cooler, keep it in the shade and out of

## **Cook Food Thoroughly**

Thaw meat completely in the refrigerator so it cooks evenly on the grill. Then, cook it until it reaches a safe minimum internal temperature in order to destroy harmful bacteria. Meat and poultry cooked on a grill will brown quickly on the outside, so always use a food thermometer to make sure the food has reached a safe internal temperature. NEVER partially grill meat or poultry and finish cooking later.

# Wisconsin Senior Medicare Patrol

# Fraud Alert



*Senior Medicare Patrols (SMPs) empower and assist Medicare beneficiaries, their families, and caregivers to prevent, detect, and report health care fraud, errors, and abuse through outreach, counseling, and education.*

Please feel free to share this publication with others who may benefit from its contents.

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## TO CONTACT WI SMP

Call: (888) 818-2611

E-mail: [smp-wi@gwear.org](mailto:smp-wi@gwear.org)

Website: [www.smpwi.org](http://www.smpwi.org)

Facebook:

[@WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)



Preventing Medicare Fraud

## Surge of Unrequested and Unwanted COVID-19 Test Kits

On May 11, 2023, the COVID-19 public health emergency ended, and with that, Medicare stopped paying for over-the-counter tests (though it continues to cover those provided in a clinic, doctor's office, or other health care setting and processed by a laboratory).

The end of the public health emergency, unwittingly, initiated a surge of Medicare beneficiaries receiving test kits in their homes.

A recent NPR article pointed out that fraudsters are using testing sites, telemarketing calls, text messages, social media platforms, and door-to-door visits to perpetrate COVID-19-related scams. Fraudsters are offering COVID-19 services in exchange for personal details, including Medicare information. However, these services are unapproved and illegitimate.

These scammers take advantage of COVID-19-related needs and services to benefit themselves, putting beneficiaries at risk of potential harm.

The personal information collected can be used to fraudulently bill federal health care programs and commit medical identity theft. For more on the NPR article, click here: [A COVID Test Medicare Scam May Be a Trial Run for Further Fraud : Shots - Health News : NPR](#)

According to Ingrid Kunding, Senior Medicare Patrol Project Manager, the toll-free Helpline in Wisconsin has had a significant increase in the number of calls related to unwanted tests kits. Medicare beneficiaries are receiving test kits that they did not order and do not want.

These are then billed to the beneficiary's account with Medicare often paying \$94.08 per test.

Over please

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Funded by: This project was supported, in part by grant number 90MPPG0001-01-08, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20001. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.



# Fraud Alert

## Noted Concerns

*How did the scammer get my Medicare number?* A scammer may have obtained your number through a previous unscrupulous situation that you were unaware of, or it may have bought on the “dark web”. You may never know how the number was obtained, but it can be used fraudulently again.

*How will I know if this happens again?* You will need to review your Medicare Summary Notices (MSN) or Explanation of Benefits (EOB) to know if your number has been used again by the fraudster. You can check your MSN or EOB online or when they are mailed (the MSNs are mailed quarterly).

*What do I look for on MSN or EOB?* When reviewing your statements, look for any tests or services that were not ordered by your health care provider, or that you did not receive. For a tutorial on how to read your MSN, go to [Read Your Medicare Statements \(smpresource.org\)](http://smpresource.org).

*Do I need to get a new Medicare card?* You may need to contact Medicare to get a new number if your number has been used to falsely file claims to your Medicare account. You can call SMP at 888-818-2611 to discuss the process of requesting a new Medicare number.

## What You Can Do

- Refuse the tests, if possible, return to sender.
- If it has already been delivered, call the supplier, and ask for a return label. (Do not return if there is a cost to you.)
- Be cautious of offers for “free” medical services.
- Contact Senior Medicare Patrol to talk about the steps you can take.

## Learn More on How to Protect Yourself

- The Senior Medicare Patrol website: [www.smpwi.org](http://www.smpwi.org)
- Contact your local Aging and Disability Resource Center, ADRC. To find the office in your area, visit: <https://www.dhs.wisconsin.gov/adrc>

Wisconsin SMP is available for outreach events, educational sessions for beneficiaries, caregivers and professionals, workshops and exhibits at events.

Please contact us at [www.smpwi.org](http://www.smpwi.org) for more information.



@WisconsinSeniorMedicarePatrol

# Clark County Health Department

FREE Community Resources at 5 Distribution Sites  
for Pick-Up While Supplies Last

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- **Prescription Drug Deactivation Pouches**

- Pouches provide safe, convenient, and permanent disposal of unused, expired, or unwanted medications at home.
- Each pouch can deactivate up to 45 pills, 6 oz of liquid or 6 patches.
- Pouches can be disposed of in the trash after use.

- **N95 Masks**

- **COVID-19 At-Home Tests**

**Thorp Public  
Library**

401 S. Conway St.  
Thorp, WI 54779

**Clark County  
Health Department**

517 Court St. - Rm 105  
Neillsville, WI 54456

**Loyal Public  
Library**

214 N. Main St.  
Loyal, WI 54446

**Abbotsford City Hall/  
Public Library**

203 N. 1st St.  
Abbotsford, WI 54405

**Colby Community  
Library**

505 W. Spence St.  
Colby, WI 54421



Any Questions? Call (715) 743-5105



## **JULY IS UV AWARENESS SAFETY MONTH**

While we love beautiful summer days, it's important to understand that harmful UV rays are emitted from the sun year round – whether it's sunny or cloudy. It's important to not only protect your skin from UV rays, but your eyes need protecting too! To protect your eyes from these UV rays, doctors recommend UV filtering sunglasses for people of all ages – they act like sunscreen for your eyes.

*When choosing sunglasses or sunglass lens options look for:*

**UV Protection** that blocks 99 to 100 percent of both UVA and UVB rays.

**Anti-Reflective (AR)** to dramatically reduce distracting reflections while improving contrast, visual acuity, and comfort in difficult lighting situations.

**Photochromic Lenses** that automatically darken and lighten to provide the proper level of protection and comfort in varied lighting conditions.

**Polarization** which filters out reflected glare from shiny surfaces (water, pavement, dashboards) and improve contrast and visibility while reducing squinting and eyestrain.

### **OUR EYESIGHT IS A VALUABLE GIFT**

*Schedule an annual dilated eye examination and always wear eyeglasses or sunglasses with quality UV protection when outdoors on cloudy days, as well as on bright sunny days.*

### **THE DAMAGING EFFECTS OF UV RAYS ON YOUR EYES**

- increased risk of cataracts
- cancer of the eye or eyelid
- clouding of the lens of the eye
- macular degeneration
- tissue hardening & growth on the front surface of the eye



### **DID YOU KNOW?**

Cells on the inner portion of the lens in our eye are some of the only cells in our body to last a lifetime? The same cells that develop in the womb will still be in your eye when you're 95!



MEDFORD ☎ 715-748-2020  
COLBY ☎ 715-223-4003

OPTOMETRISTS

DR. JULIE THUMS

DR. MATHEW MERGENTHALER

DR. BETSY MEINEL

DR. BREANNA HOFFMANN





## ADAPTIVE EQUIPMENT

The ADRC office has several pieces of DME equipment available in our Loan Closet. Call for further details 715-743-5166. We are in need of wheelchairs in good condition.

We are also accepting donations of unused/unopened incontinence garments.

**WATCH FOR THE ADRC AND SOCIAL SERVICES  
AT THE  
CLARK COUNTY FAIR!!  
AUGUST 9 - 13, 2023**



## **MSP Eligibility for Medicare Part B Immunosuppressive Drug Beneficiaries**

*By the GWAAR Legal Services Team (for reprint)*

The Department of Health Services (DHS) recently released an operations memo discussing Medicare Savings Program eligibility for enrollees in the new federal Medicare Part B Immunosuppressive Drug (Part B-ID) benefit program. The Part B-ID benefit only covers immunosuppressive drugs for kidney transplant recipients who would otherwise lose ESRD Medicare coverage 36 months after receiving a transplant. It does not cover any other Part A, Part B or Part D services, including services to treat conditions that result as a side effect of immunosuppressive drug treatments. For 2023, the monthly premium for Part B-ID is \$97.10 per month and standard Medicare Part B deductible (\$226 in 2023) and 20% co-pay will still apply.

Part B-ID is available to people who do not have comprehensive insurance coverage for immunosuppressive drugs. Those who are eligible for full benefit Medicaid will not be eligible for enrollment in the Part B-ID program because Medicaid programs cover immunosuppressive drugs. However, those who do not qualify for full benefit Medicaid may be eligible to enroll in a Medicare Savings Program to help pay Part B-ID premiums, as well as deductibles, copayments and coinsurance for QMB eligible individuals. People already enrolled in a full benefit Medicaid program who later enroll in Part B-ID will not lose their current Medicaid coverage, but there may be no additional benefit to Part B-ID enrollment and, since they will not be eligible for a Medicare Savings Program, they will have to pay the Part B-ID premiums for as long as they remain enrolled.

DHS expects a relatively low number of MSP applicants based on Part B-ID eligibility, mainly because they are expected to most likely have access to other sources of comprehensive health coverage. Nonetheless, it will be helpful to be aware of the possibility for Part B-ID and MSP enrollment for



kidney transplant patients who will have no other source of coverage once their ESRD Medicare eligibility expires. □

## **GWAAR Attorney Testifies Before U.S. Senate on Medicare Advantage Plan Denials**

*By the GWAAR Legal Services Team (for reprint)*

On May 17, 2023, Benefit Specialist Supervising Attorney Christine Huberty testified before the U.S. Senate Homeland Security & Government Affairs Permanent Subcommittee on Investigations in Washington, D.C. The subcommittee is led by senators Richard Blumenthal (D-CT) and Ron Johnson (R-WI).

The purpose of the hearing was to examine how Medicare Advantage Plans delay and deny care to seniors. Christine testified alongside representatives from the Office of Inspector General (OIG) and KFF, a Marquette visiting research professor, and a widow of a Medicare Advantage plan enrollee who was denied medically necessary care by his Medicare Advantage plan prior to his death. Christine's testimony focused on her experiences representing clients whose Medicare Advantage Plans' routinely denied skilled nursing facility (SNF) care and how these denials harm the residents of Wisconsin.

In her testimony, Christine stated, "[p]atients caught in this maze [of denials] are forced to make a devastating decision: Stay in the rehab facility and pay thousands of dollars out of pocket or go home against medical advice. ... They're not getting the coverage that they paid for, and they're met with hurdles at every turn. ... Our most vulnerable citizens are up against an impossible system."

Medicare Advantage Plan companies United Healthcare, Humana, and CVS Aetna cover more than 50% of Medicare Advantage beneficiaries. The investigative committee has asked these plans to produce internal

documents showing how decisions are made to grant or deny access to care, including how these plans use artificial intelligence (AI). In addition, the third-party contractor [naviHealth](#), now owned by United Healthcare, has been called out by name regarding its role in these denials.

Senator Blumenthal added, "I want to put these companies on notice. If you deny life-saving coverage to seniors, we are watching. We will expose you. We will demand better. We will pass legislation if necessary. But action will be forthcoming."

Video of the hearing and witness testimonies are available here:

<https://www.hsgac.senate.gov/subcommittees/investigations/hearings/examining-health-care-denials-and-delays-in-medicare-advantage/> □

## **Going on Vacation? Check Your Health Coverage Before You Leave!**

*By the GWAAR Legal Services Team (for reprint)*

If you are planning a vacation, there is a lot to do before you leave. Before you pack your suitcases, you should take a look at your health insurance coverage.

If you have Original Medicare, Medicare will cover your health care services when you're in the United States, which includes Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, and the Northern Mariana Islands. However, if you travel outside of the U.S., including to Canada or Mexico, Medicare will not pay for any health care services or supplies you receive outside the U.S., except in very limited situations.

Medicare supplement plans, or Medigap plans, allow you to see any provider who accepts Medicare. That means that if you are traveling within the U.S. and you have Original Medicare and a supplement plan, you will have coverage for any health care services or supplies you receive from providers who accept Medicare. If you are planning to travel outside the

U.S., check your supplement policy to see if it includes coverage for any services received outside the U.S.

Medicare Advantage plans, on the other hand, often only operate within a specific network. If you have an Advantage plan, check with your plan to see whether out-of-network services are covered. Out-of-network emergency care will generally be covered. Some Medicare Advantage plans may provide additional coverage when you are traveling outside of the United States. Check with your plan for more information.

If you will need to refill your prescriptions while traveling, check with your prescription drug plan to see whether there are any network pharmacies at your destination. If you will not be able to use a network pharmacy while traveling, you may have to pay the full cost of your drugs when you fill your prescription. Check with your drug plan for information about how the plan reimburses out-of-network pharmacy purchases. Make sure you save your receipts! Please be aware that Medicare drug plans will not cover prescription drugs you buy outside the U.S.

If you are concerned about not having coverage for medical care while you travel, don't panic! Consider buying a travel insurance policy that includes health coverage. To purchase travel insurance, talk to an insurance agent. Be sure to ask about coverage for pre-existing conditions.

Taking the time to figure out your health care coverage before you travel will help you to have a relaxing trip. Enjoy your travels! ☐

## **Museums for All**

*By the GWAAR Legal Services Team (for reprint)*

Anyone with a FoodShare or SNAP EBT card can gain free or reduced cost admission to participating museums, zoos, art museums, children's museums, aquariums, nature centers, and other adventures. Museums for All is a national access program that encourages individuals of all

backgrounds to visit museums regularly and build lifelong museum habits.

The website [Museums4All.org](https://www.museums4all.org) has a list of participating locations in every state with more than 1,000 museums throughout the United States.

Wisconsin has 20 participating locations including:

- Above & Beyond Children's Museum in Sheboygan
- Atlas Science Center in Appleton
- Betty Brinn Children's Museum in Milwaukee
- The Building for Kids Children's Museum in Appleton
- Central Wisconsin Children's Museum in Stevens Point
- Charles Allis Art Museum in Milwaukee
- Children's Museum of Eau Claire in Eau Claire
- Children's Museum of Fond du Lac, Fond du Lac
- Children's Museum of La Crosse, La Crosse
- Door County Maritime Museum—Death's Door Maritime Museum, Ellison Bay
- Door County Maritime Museum—Sturgeon Bay Museum, Sturgeon Bay
- Ephraim Historical Foundation, Ephraim
- Explore Children's Museum of Sun Prairie, Sun Prairie
- Madison Children's Museum, Madison
- Manitowoc County Historical Society, Manitowoc
- Milwaukee Public Museum, Milwaukee
- The Mining & Rollo Jamison Museums, Platteville

- Northwoods Children's Museum, Eagle River
- Wausau Children's Museum, Wausau
- Wisconsin Maritime Museum, Manitowoc

There are also many great participating museums in Chicago, Illinois, including the Shedd Aquarium, Chicago Botanic Garden, the Museum of Contemporary Art, Chicago History Museum, Adler Planetarium, Abraham Lincoln Presidential Library and Museum, Lincoln Park Zoo, the National Veterans Art Museum, and many more.

Pre-registration is not required, and there is no limit to how many participating museums families can visit at the discounted admission rate. Simply show the EBT card and a photo identification upon admission and the museum will grant the discounted rate for up to four people per EBT card.

The Museums for All initiative was launched in 2015 by the Institute of Museum and Library Services, a federal agency based in Washington, D.C. Since 2015, more than five million visitors nationwide have been served through the program, allowing people of all income levels to feel welcome at cultural institutions. □



Check us out on Facebook for updates, tips and more information provided especially for you.

Aging & Disability Resource  
Center of Clark County

# VOLUNTEER DRIVERS NEEDED!

THOSE WHO CAN, DO. THOSE WHO  
CAN DO MORE, VOLUNTEER.

You are NEEDED and APPRECIATED here.

Clark County Department of Social Services is in need of volunteer drivers to transport Clark County Residents to medical appointments. Occasional transportation is provided for other authorized appointments. If you possess a valid driver's license and a good driving record we could use your help!

If you are interested, we currently reimburse every mile from your door to return at .55 cents per mile and reimburse meal expenses for out of county trips.

## Volunteer Drivers Needed!



For more information:

Call us at 715-743-5233.

Ask for Lacey Tlusty

Stop in the office at 517 Court Street, Room 502 Neillsville

5th floor in the Clark County Court House!

Pay it Forward

Neighbors helping  
neighbors

It won't work  
without you

Drivers get more  
than they give

Set your schedule



# Winding Up Legal Affairs After a Death

By [Susan Kostal](#), Caring.com senior editor

## Quick summary

If you are the trustee of a parent's or other family member's estate, it will fall to you to distribute his assets and wrap up his affairs. Depending on the size of the estate, this can be a lengthy process that can take anywhere from six months to two years and involves a lot of work. But think of it as an indication of the person's trust in you: He knew you would handle his estate the way he desired.

## When to begin

The process doesn't have to start immediately following a death, says Jennifer H. Friedman, a trusts and estates attorney in Menlo Park, California. Give yourself time to grieve and be with family. "You don't need to run from the funeral home to the attorney's office," says Friedman. "This is an extremely emotional time. Usually, people are overwhelmed when they walk in my office. Hopefully, they'll be less overwhelmed when they leave."

If possible, you'll want to see a trusts and estates attorney within a month of the death. Ideally, this will be the same attorney who drafted the will and established his revocable living trust. "The sooner you get started, the sooner it's over," Friedman says. And she finds that some people like having tasks to do – it helps them cope with their loss.

## Start with the will

The first thing to do is get a copy of the deceased's estate plan documents, including the will and trust, if one exists. Often, his attorney will have one, or it will be in his safety deposit box. Then, make an appointment with a trusts and estates attorney in the state in which the deceased resided. His will and other estate plan documents will have been drafted applying that state's laws, and you'll need an attorney licensed in that state to lead you through the process.

In many states, like California, having a will and revocable living trust makes the process of administering the estate much easier, as it can be handled outside the court system. Some older adults, however, particularly those who lived through the Great Depression,

are suspicious of trusts, which require them to retitle their assets when placing them in the trust. If that's the case, the estate will have to go through the court system (probate). In California, this applies only if the value of the assets, excluding retirement assets, trust assets, and joint tenancy assets, is greater than \$100,000. That means your job as executor of the estate will be overseen by the court. It's a longer, more cumbersome, and more expensive process, and you'll want an attorney to assist you.

## **Paying the costs**

In either case, you'll be able to pay your attorney from the deceased's estate. Most trusts and estates attorneys bill by the hour for this work; expect to pay \$200 to \$500 an hour. In California, for example, administering a revocable living trust with assets of \$2 million or less will probably cost about \$5,000 to \$8,000, Friedman says. Estates of more than \$2 million require a federal estate tax return, which is complicated and will increase the cost.

If the deceased's estate needs to go through probate, many states provide that the attorney is paid on a sliding scale based on the assets in the estate, and then only by court approval. Friedman offers her clients the lesser of her hourly rate or the statutory fee; ask your attorney for the same courtesy. That's not the only cost you'll encounter: In Virginia, for example, the estate is taxed \$1.33 for every \$1,000 that flows through the probated estate. This tax is paid to the circuit court administering the probate case.

## **The executor's role**

At your initial meeting with the lawyer, she'll explain your role as trustee of the trust or executor of the estate. "That person has a fiduciary responsibility to manage the estate," says Friedman. The attorney, however, will guide you through this process.

Your first homework assignment will likely include getting copies of the deceased's death certificate and a statement of assets and liabilities. This should include a listing of all assets, bank accounts, life insurance policies, annuities, and investments, as well as a list of all outstanding debts. You'll want to start collecting the monthly statements on the deceased's accounts, so you can estimate their value on the date of their death.

If the deceased forgot to place an asset in the trust, your attorney may have to go to court to have it put in the trust.

If the deceased's assets will be distributed outright to heirs, the matter is a relatively simple one. However, if the estate plan calls for the creation of sub-trusts (to hold assets



for future generations, or control the distribution to beneficiaries), those trusts will need to be drafted and then funded, which means changing the titles on assets. Those trusts will then need to be administered and invested appropriately by you as trustee.

If the gross value of the deceased's estate amounts to more than \$2 million, your attorney or CPA will need to file a federal estate tax return. This should be drafted by a professional with experience in the area, says Friedman. The tax return and estimated taxes need to be filed within nine months of the death. Even if you file for an extension to file the return, the estimated tax still needs to be paid within the nine-month deadline, Friedman says. While you can obtain an extension to pay the taxes due, the IRS will begin charging interest on any unpaid amounts beginning at the nine-month deadline.

In the next few months, you and your attorney will tally the deceased's debts and liabilities, determine which are legitimate, and pay those accordingly. If the deceased was your parent, you aren't personally responsible for his debts. If his debts exceed his assets, you're not required to pay off the balance.

You and your siblings will now need to make some decisions, though you shouldn't feel rushed into action. For example, it isn't necessary to sell your parent's home now, says Friedman. "Assets don't have to be converted to cash in order to distribute them," she says. The trust can continue to own the home, with any rental income distributed to the heirs. Or, if the trust is to be dissolved, the children may choose to own the home jointly and sell it later, when the market is stronger or when they finally feel able to let go of the family home.

## **Dealing with complications**

During this time, your attorney will also weigh any challenges to the will and estate plan; for example, if an heir disputes how the assets have been allocated. Friedman encourages her clients to settle any such disputes out of court rather than resorting to litigation, which is time-consuming and emotionally taxing and can eat up the disputed assets. "We usually try to mediate the dispute in some way," she says.

Several small items can complicate an estate, and these vary by state. In California, for example, any gift of more than \$3,000 to a nonrelated caregiver is automatically deemed void, unless the provision was reviewed and approved by a second attorney at the time the deceased drafted his will. This is designed to protect elderly persons from being manipulated by a caretaker. But the definition of *caretaker* can be a matter of dispute, Friedman says. It may include unpaid caregivers, such as a neighbor who has given the deceased rides to the store, paid his bills, and helped with issues around the house. If

the deceased specified gifts for such individuals, a good trusts and estates attorney will have spotted this at the time he drafted his will and ensured that the will was reviewed by a second attorney or that the gifts were below the threshold for triggering a review.

After disputes have been settled, bequests to charity made, taxes paid, and assets distributed to heirs, the estate remains open. Friedman recommends holding back some amount for any future liabilities that may arise. For example, once you file your federal estate tax return (only required if assets are greater than \$2 million), it can take the IRS up to three years to approve the return. Until it's approved, it's wise to hold back money for additional taxes and any professional fees for the attorney and accountant that may be required. Once those matters are concluded, a final distribution can be made from the remaining assets in the trust.

If the estate goes into probate, it will be handled similarly, says Friedman. Once the assets are inventoried and the creditor claim period has passed, your attorney will petition the court for a distribution from the estate. Again, a small amount will be kept in reserve to pay unforeseen expenses until a final distribution is made.

Handling an estate is time-consuming and involves a myriad of menial tasks, Friedman says. "It's a lot of work, but in the end, you are fulfilling the deceased's final wish," she says. That thought should help ease you through some of the complexities.

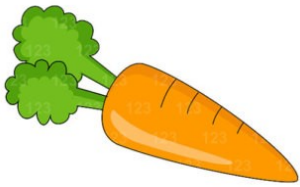


You can now receive our newsletter in digital form. If you are interested please contact us at 715-743-5166.

## ***SPARK YOUR MEMORIES***

Sharing your story with your loved ones means more than you know.

Follow our newsletters as we ask some great “SPARK” questions to reminisce those great memories.



**“Spark” Cards**

**What is your favorite vegetable?**

**GWaar**  
Greater Wisconsin  
Agency on Aging Resources, Inc.

(Set 1- General 2015)





# July 2023



Sun.	Mon.	Tue.	Wed.	Thu.	Fri.	Sat.
						1
2	3	4	5	6	7	8
					BINGO Greenwood Center @ 11:30	
9	10	Loyal Library Lunch & Learn Call Library to sign up 715-255-8189	12	13	BINGO Greenwood Center @ 11:30	15
16	17	Greenwood Library Lunch & Learn Call Library to sign up 715-267-7103	19	20	BINGO Greenwood Center @ 11:30	22
23	24	25	26	27	BINGO Greenwood Center @ 11:30	29
30	31					





# SUMMER

## WORD SEARCH

### WORD LIST

AUGUST  
BASEBALL  
BEACH  
CAMP  
FISHING  
FLIP FLOPS  
HOT  
ICE CREAM  
JULY  
JUNE  
LEMONADE  
OCEAN  
PICNIC  
POOL  
SAND  
SHORTS  
SPRINKLER  
SUMMER  
SUNGLASSES  
SUNSCREEN  
SUNSHINE  
SWIM SUIT  
SWIMMING  
TOWEL  
UMBRELLA  
VACATION  
WATERMELON

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





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