

# senior review

October 2020

FREE

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A Senior Magazine for Living a Healthier, Smarter and More Active Life in Eau Claire

## Pink Ribbon Items in October *By Joyce Sobotta*

We are already very aware of the devastating effects of breast cancer. We do not need to be persuaded and pushed into buying pink ribbon items for the sake of "the cure". Pinkwashing has become a marketing symbol for companies to manufacture and sell for profit anything that they can put a pink ribbon on. Some companies say the money goes to research, but they do not say where or how much. Many women are gullible to follow the crowd by purchasing these items.



The next time you pick up a pink ribbon product, ask yourself where is the money going? Is any of the money going towards education for prevention? Think about donating to an organization who define their mission as educating women on choices and the benefits of self-care. Some companies offer education on harmful chemicals in our food and environment that bring on more cancers.

Consider other ways to donate to people living with breast cancer, struggling to pay for treatment vs someone who wants money to go to studies and research. Instead of following the crowd, spending money on these frivolous pink items, be your own health advocate. Have a new perspective of learning options for natural breast health and educating others with benefits of self-care for their best breast health.

Self-care is the best prevention. There are important steps to natural breast care:

- Clean up our diet and become aware of food sensitivities that can affect digestion
- Drink plenty of quality water
- Breathe deeply and slowly from the diaphragm
- Practice the lymphatic breast self-massage to eliminate toxins.

- Use pure essential oils to enhance physical, emotional, and spiritual activities
- Daily stretching and exercise keep the immune system strong
- Expressing emotions fully to find inner peace
- Get plenty of quality sleep to keep melatonin at optimal level
- Consider adding a thermography scan for peace of mind.

Instead of following the crowd, put yourself in the driver's seat and share information about self-care as your focus. Listen to your body signals and take a new perspective on the best way to honor October, Breast Health Awareness Month.

*Joyce Sobotta is the founder/owner of Healthy Girls Breast Oil, a product for breast health. She teaches the importance of the lymphatic system and how to use pure essential oils to detox, balance and stimulate the immune system. She is available for presentations, consultations, custom blends and DIY essential oil classes. To learn more visit [AromatherapyNaturesWay.com](http://AromatherapyNaturesWay.com)*



## OCTOBER IS BREAST CANCER AWARENESS MONTH

### TIPS FOR BREAST CANCER PREVENTION:

**Avoid becoming overweight.** Avoid gaining weight over time, and try to maintain a body-mass index under 25.

**Eat healthy to avoid tipping the scale.** Embrace a diet high in vegetables & fruit and low in sugared drinks, refined carbohydrates & fatty foods.

**Keep physically active.** Increased physical activity, even when begun later in life, reduces overall breast-cancer risk.

**Drink little or no alcohol.** Women should limit intake to no more than

one drink per day, regardless of the type of alcohol.

**Avoid hormone replacement therapy.** Menopausal hormone therapy increases risk for breast cancer.

**Don't smoke.** Long-term smoking is associated with increased risk of breast cancer in some women.

**Breast-feed your babies for as long as possible.** Women who breast-feed their babies for at least a year in total have a reduced risk of developing breast cancer later.

**Get fit and support breast cancer research at the same time.** Regular physical activity is associated with a reduced risk of breast cancer.

Source:  
ohsonline.com



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**Offices:**  
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P: 715-831-0325  
F: 715-831-7051  
E: [seniorreviewnewspapers@gmail.com](mailto:seniorreviewnewspapers@gmail.com)

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# Managing Medications

**S**cary Thought: If your mother is over 65, odds are she takes over five medications today, a few over the counter drugs, herbal remedies and loads of vitamins. She mixes pills and takes them at the wrong time with the wrong foods. She is buying the absolute cheapest pills, storing them in the hottest of closets, losing a few on the floor, sharing pills with friends and completely ignoring all 'ex-dates' as she was told it was a scam to make more money.

If all the above sounds a bit exaggerated, it isn't.

Careful management is a must.

Make a master list of all medications, vitamins and herbs being taken plus contact information of who prescribed it. Always take a current list to each doctor and or pharmacist.

Don't always shop for the cheapest price. The extra cost of a helpful pharmacist could save you drug interactions and avoid possible problems. Use the same pharmacy each time.

Throw Away Outdated Medicines as 'using it up' may not be a good idea. Medicines degrade with time, heat and exposure to light.

Always take the entire prescription. Saving some for the next infection is not a good idea. You may need a different antibiotic or a stronger medication the next time.

Watch for Side-Effects. Ask the doctor and pharmacist. Read leaflets and keep for reference.

Borrowing or lending medicine is never a good idea and could cause serious problems as medical histories are different. Throw out old unused medicine.

Do not skip, stretch doses or cut pills without talking with your doctor/pharmacy. It can cause problems later if your condition isn't managed properly.

If you need help paying for medications, ask your pharmacy about patient assistance programs.

Check label before taking a medication. Faded memory is no good. Your mistake could create big problems. Are you taking the medication correctly? An oral medicine accidentally injected could have painful, if not lethal consequences.

Get the medicine at the right time. There is generally a two hour window of time that a medicine can be given.



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# Relationship Issues and Breast Cancer By Sue Peck, APNP and Gail Corse

**W**e have lots of relationships! With money, jobs, our partners, food, friends, family, hobbies, memories we can't get rid of, government agencies, and probably many others!

Research on Healing Touch (HT) has shown many with breast cancer have relationship issues interfering with having a voice in their life. Relationship issues may be present before breast cancer or because of dealing with the cancer. Published case studies showed a clear pattern in women with breast cancer that the 2nd and 5th chakras are impaired or blocked from connecting when there were relationship issues. HT was helpful for the women to deal with the relationship issues. (1, 2)

The food we eat, why and how we eat, all contribute relationship. Foods contributing to colorectal, breast, and prostate cancer include processed meats and dairy products (due to hormone use in cows). Each year, about 3.6% of all cancers worldwide are from chronic alcohol consumption. All cells in your body — including cancer cells — need sugar (glucose) from your bloodstream for fuel. High-sugar foods can lead to excess weight and body fat, and feed cancers. In addition to damaging your teeth and increasing risk for diabetes, soda is linked to cancer. GMO foods (genetically modified organism) are engineered to tolerate heavy spraying with herbicides. There are concerns we have trouble digesting GMO food to get the nutrients, and with the herbicides and pesticides contributing to cancer. (3)

HT can be effective therapy for supporting immune function as one means to deter getting breast cancer, and for supporting recovery if it does occur. HT provides a supportive environment for healthy tissue repair and decreases side effects of cancer treatment. Quality of life improved with improved vitality,



pain and physical functioning. (4, 5)

Subjects in the HT group lost minimal numbers of natural killer cells (a marker of immune function) compared with subjects in the relaxation therapy and usual care groups, whose natural killer cell numbers declined sharply. Those in the HT group had less depressed mood compared with individuals in the relaxation training and usual care groups. (6) Immune function seems to be supported either directly or indirectly by HT - possibly through modulation of stress. Direct testing of immune function needs to be included in future research studies. (7)

HT can influence a person's response to pain, including the physical, emotional, mental and spiritual aspects of being. HT helps relieve pain, improve how pain is tolerated, helps traditional pain approaches take effect, and can be used when

other approaches are not successful. (8, 9, 10)

Stress has positive and negative effects. Prolonged stress wears down the body's defenses and contribute to weakened immunity. Some who receive HT report experiencing a deep meditation without the training and effort. In individuals experiencing stressful events, like invasive medical procedures or treatment for severe diseases, HT was found to reduce stress levels. (11, 12, 13, 14, 15)

HT is believed to work with an individual's energy field, which has a spiritual "layer" or component resulting in a heart-centered interaction between the client and practitioner. In an end of life study, Healing Touch participants reported increased relaxation, relief of pain, spiritual benefit, calmness and improved breathing. (16, 17, 18)

For questions and to schedule HT treatments, please contact us at 715-895-8571.

References listed online at [www.seniorreview.com](http://www.seniorreview.com)



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# Which Path Should I Take?

By John Tavaré, Agency Manager, American Senior Benefits

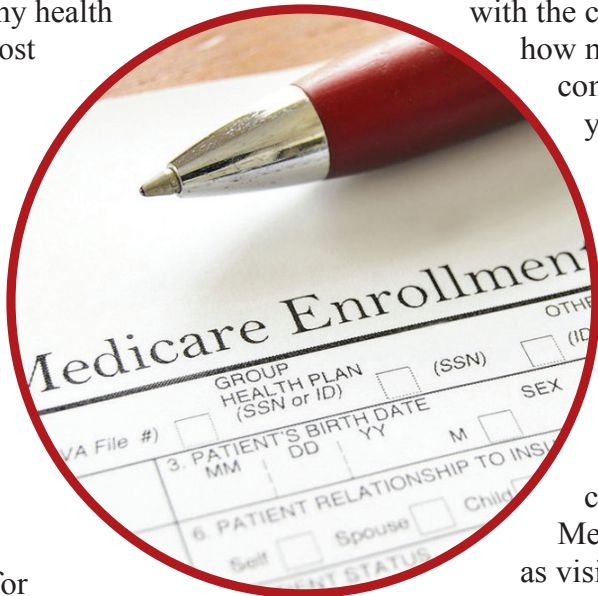
It's that time of the year again! October 15th through December 7th is the time where everyone that is on Medicare will have the opportunity to make changes to their health or drug plan. I've been in the industry almost 20 years & and I continue to hear the same thing from my clients from year to year; "Am I getting the most out of my health plan at the most competitive price?"

Feel free to reference pages 6-8 in the 2020 "Medicare & You" handbook which is provided by the Centers for Medicare & Medicaid Services (CMS) every year. What are "Your Medicare Options?" There are two. Staying on Original Medicare will allow one the ability to pick up a Medicare Supplement plan that will fill in the gaps of Part A & B. This path will not limit doctor and hospital choices, which means you can see any provider that accepts Medicare. A part D plan for prescription drug coverage will need to be added separately. This path allows someone to pay more on the front end (in premiums) so they see little to no costs (deductibles & copays) on the back end.

The other path is going on a Medicare Advantage plan, which is also known as Part C of Medicare because it combines

Part A, B, & sometimes Part D all into one plan. Understand there is generally a network of providers that is tied to the plan, such as an HMO or PPO. I consider these plans a 'pay as you go' type of plan. The tradeoff for a lower premium would require co-payments & coinsurances along the way as you need services with the ceiling of how much can come out of your pocket in a given year. This path will also allow coverage for extra benefits that is generally not covered by Medicare, such as vision, dental, & hearing, and more.

Is there a right or wrong path to go down? Absolutely not! Every person is different depending on whether or not you want to pay on the front end or on the back end, having access to different providers, & wanting the extra benefits. I have clients that are willing to pay more on the front end so they don't have to worry about out of pocket costs on the back end. I have clients that say, John, I only see the doc once a year & I feel I can come out ahead financially over the course of 5 years. Working with an experienced non-captive agent will take the time to understand the goals that need to be accomplished before matching up with a specific carrier and plan.



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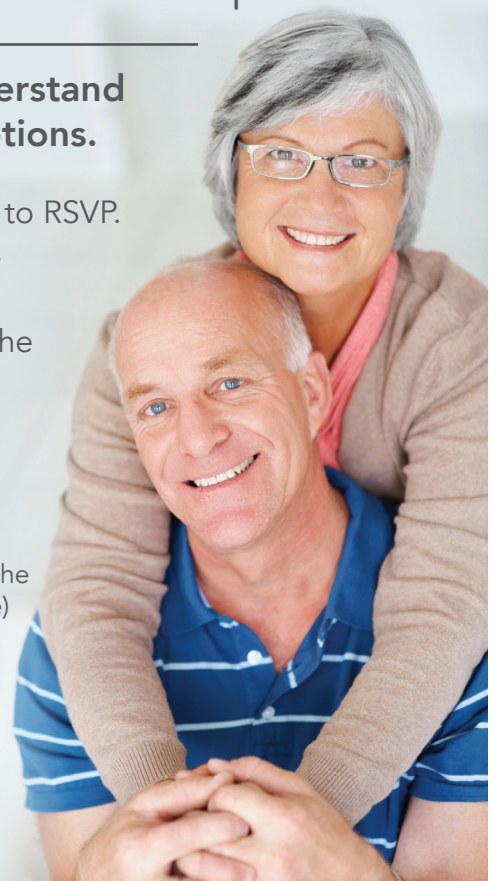
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# CARES Act Provides Incentives for Charitable Giving By Karlyn Etheridge, CSEP®

Kathy Calvin, former President and Chief Executive Officer of the United Nations Foundation, said “Giving is not just about making a donation, it’s about making a difference.” While charitable giving is a great way to support the causes you are passionate about, new tax benefits may also exist for those who give.

Recognizing that charities are struggling to continue to meet the needs of those they serve during the COVID-19 pandemic, Congress passed and President Trump signed into law the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) on March 27, 2020. The Act includes provisions to encourage taxpayers to continue giving to charity in 2020 by providing additional tax relief on donors 2020 income tax returns. Here is how the CARES Act may affect you as you consider ways to help those in need:

**\$300 “Above-the-Line” Deduction for Charitable Cash Contributions.** Due to the increased standard deduction that took effect in 2018, many taxpayers no longer itemize deductions, which prevented donors from deducting their charitable gifts on their federal income tax return. Under the new provisions, for tax years beginning in 2020, taxpayers who do not itemize can now directly benefit from

their cash donations to qualified charities by reporting up to \$300 of qualified charitable contributions as an adjustment to income on Schedule 1 of Form 1040. This means you do not have to itemize deductions to claim a charitable deduction of up to \$300.

**60% Limit on Charitable Cash Contributions Deduction Suspended for 2020.** Prior to passage of the CARES Act, taxpayers who itemized deductions on Schedule A of Form 1040 were limited to 60% of adjusted gross income for charitable deductions. For 2020 only, there is no limit on cash contributions to qualified charities making them fully tax deductible up to the donor’s adjusted gross income. This means that for 2020, the typical giving limit is increased from 60% of your adjusted gross income to 100%. Excess contributions beyond this 100% limitation may be carried over and used in the next five years.

This may provide important planning opportunities for donors who itemize deductions to consider bunching several years’ worth of donations into a single year to take advantage of this higher deduction threshold.

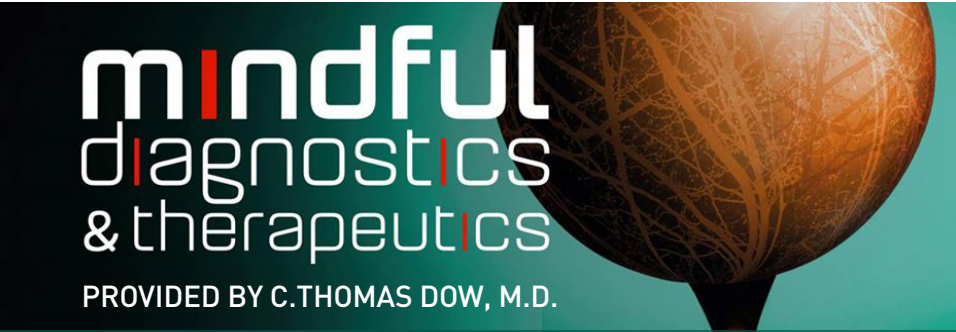
**Increase in Qualified Charitable Contribution Deduction for Corporate Donors for 2020.** Under prior law, corporate

deductions for cash contributions to qualified charities were limited to 10% of taxable income. The CARES Act increases the maximum that corporations can deduct from 10% to 25% of their taxable income for 2020.

To qualify for these enhanced tax benefits, the cash contributions must be made, with a few exceptions, to a public charity.

The CARES Act empowers individuals and corporation to continue giving to the charities that are important to them. These changes may also provide additional year end planning opportunities. As you contemplate how you can make a difference in 2020 and beyond, give us a call to see how you can take advantage of these important changes now and in the future.

*Karlyn is a CSEP®, Certified Specialist in Estate Planning, at Decades Financial, LLC. For over 30 years she has helped meet people where they are in life to help get them where they want to be. Visit [decadesfinancial.com](http://decadesfinancial.com) or call 715-514-4032 to learn more. Karlyn Etheridge is a Registered Representative offering Securities and Advisory Services through UNITED PLANNERS FINANCIAL SERVICES, Member: FINRA, SIPC. Decades Financial, LLC and United Planners are independent companies. Material discussed is meant to provide general information and it is not to be construed as specific investment, tax or legal advice. Please seek such advice from your own tax and legal counsel.*



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- ★ I want to see the State of Wisconsin support our teachers and increase its investment in a safe, public education and our youth.
- ★ Our health care for so many Wisconsinites is unaffordable if it is even accessible in many rural areas. It is time to expand Medicaid/BadgerCare.
- ★ Prioritize keeping rural hospitals & assure that they are well-funded.
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# 60 Years of Mayberry

By Ken Anderson, The Mayberry Guru

Anniversaries are very special, and they mark important events in our lives. On August 1, my wife and I celebrated our 50th wedding anniversary. However, due to the corvid-19 pandemic, our celebration was tranquil with little fanfare.

October 3, 2020, marks another exciting milestone. It was sixty years ago on October 3 when The Andy Griffith Show first aired on national television. Little did the producers and writers of that iconic show realize that Mayberry's quintessential fictitious town would endure viewers' hearts for the next sixty years.

Mayberry was similar to many small rural communities found throughout the United States. So the storylines were based on the problems and events of small-town life. Of



course, the most crucial element of the program dealt with the day to day life of Sheriff Andy Taylor and Deputy Barney Fife. Over the years, viewers came to love the bumbling antics of Barney Fife and the common sense approach to small-town law enforcement, as demonstrated by Sheriff Andy Taylor. The writers of The Andy Griffith Show made sure that each episode included a vital life lesson. The stories centered around problems such as raising young Opie without a mother, gossip by both the men and women of Mayberry, jealousies, and romances gone wrong. But perhaps the most important stories were about the eternal friendship between Andy and Barney.

"The Andy Griffith Show" aired during the

challenging decade of the 1960s. Our country was dealing with the assassinations of President Kennedy, Robert Kennedy, Martin Luther King, and Malcolm X. There was racial unrest and the Viet Nam War. People needed a distraction.

For eight years, "The Andy Griffith Show" gave Americans a wonderful distraction from America's hate and violence. Sadly, we are once again going through some challenging times. Between the corvid-19 pandemic and great political divisiveness, Americans once again are searching for positive distractions. Maybe, just maybe, "The Andy Griffith Show" can once again be that much-needed distraction.

Fortunately, "The Andy Griffith Show" has continuously been on the air since its debut back in 1960. So that means people of all ages can still enjoy the wholesome and humorous antics of Mayberry. And who knows? It may even allow you to forget all about the pandemic and politics, and it might even lower your blood pressure.

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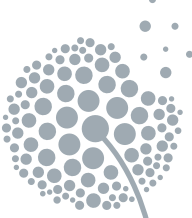
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# Dusting Off Some Local History: “Votes for Women”

By Greg Kocken, Archivist, UW-Eau Claire, [Kockeng@uwec.edu](mailto:Kockeng@uwec.edu)

This year marks the 100th anniversary of passage of the 19th Amendment to the Constitution, granting women the right to vote. Wisconsin is, officially, the first state recognized for ratifying this amendment (Illinois often claims to be first, but a clerical error on their part grants the honor of this recognition to Wisconsin). In the fight for suffrage, Wisconsin was also home to many prominent suffragettes, such as Olympia Brown of Racine and Ada James of Richland Center. The story of these women is, rightfully, being highlighted and recognized during this anniversary. These women faced great adversity from forces opposed to suffrage. This is the story of a woman from Eau Claire who opposed suffrage.

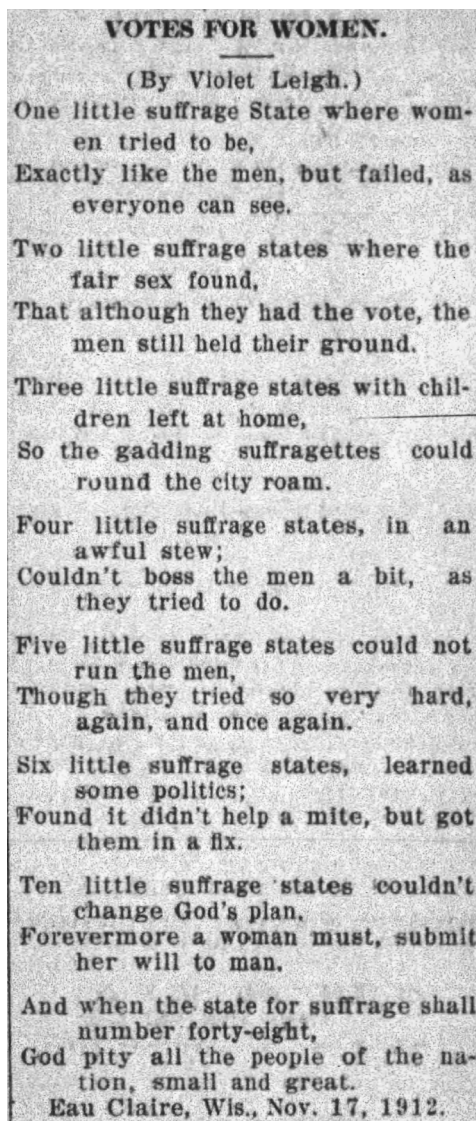
Maud Phillips, better known by her penname Violet Leigh, is an infamous character in the history of the Chippewa Valley. She is best known for moving her family into a cave along the Eau Claire river (an action that earned her the moniker of “cave lady”), and would eventually be committed for her actions, but that is another story altogether. Phillips wrote and published poetry in local and regional newspapers. Her poetry often touched upon societal issues, and in the case of suffrage she was strongly opposed. Like

other opposition figures, Phillips thought granting women the right to vote violated the natural order of things. She would use biblical references, such as “Forever a woman must, submit her will to man,” to poetically make her case.

Despite the efforts of women like Phillips, the suffrage movement would ultimately prevail in 1920 with passage of the 19th Amendment. The amendment, however, did not necessarily erase all boundaries to voting encountered by women. Notably, women of color and other minority groups continued to face hurdles.

You can learn more about Violet Leigh, and the Suffrage movement in Northwest Wisconsin, through a new online exhibit from UW-Eau Claire’s McIntyre Library. You can access the exhibit online by going to [uwec.ly/nineteenth](http://uwec.ly/nineteenth).

*Is there a local history mystery or topic you want to know more about? Do you have a suggestion for an upcoming column of “Dusting Off?” Please contact Greg at the UW-Eau Claire archives. He would love to hear from you.*



“Votes for Women,” one of several anti-suffrage poems penned by Maud Phillips, appeared in the Eau Claire Leader in November 1912.



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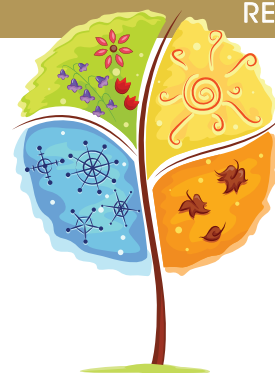

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# Changing Seasons and Your Immune System By Dr. Lynn Thompson

When the seasons change, your immune system needs to adjust to the challenges. Every day, our bodies are exposed to stressors and toxins that can really put a strain on our immune system. Some insults we can control and some we can't, but regardless, it doesn't change the fact that our immune systems take numerous hits every single day. In a healthy individual, this isn't normally an issue. We look to natural steps you can support your immune system.

## Essential oils and Your Immune System

There are many ways to make sure your immune system functions properly. Washing your hands before eating limits the number of germs that you are exposed to. You can also use essential oils to boost your immune system

Scientific study demonstrates that diffusion of essential oils can purify and cleanse the air, providing added protection. doTERRA's On Guard and Lemon contain powerful cleansing properties that purify the air we breathe, delivering positive effects on the immune system.



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Known as the protective blend, doTERRA On Guard contains Wild Orange, Clove, Cinnamon, Eucalyptus, and Rosemary essential oils for powerful immune support. The doTERRA On Guard product line makes it easy to incorporate the protective essential oil blend into your life at various times in the day. From brushing your teeth to washing your hands, keep doTERRA On Guard at your fingertips.

Taking essential oils internally is a good way to utilize their immune-boosting properties. Oregano, Frankincense, and Copaiba are powerful essential oils for supporting your immune system. Take a drop of each in a veggie capsule every morning for immune support. Take one to two drops of Oregano internally as needed in a veggie capsule. I only recommend using CPTG (Certified Pure Therapeutic Grade) essential oils internally as safety is paramount. To date, only doTERRA has achieved that standard. Look for the Nutritional Supplement label on any essential oil you would like to use internally.

## What Else Supports Healthy Immune Function?

Exercise and proper nutrition keep your body healthy and strong, which is important for a healthy immune system. You can help your body get the nutrients it needs by incorporating the doTERRA Lifelong Vitality Pack into your daily routine. Please contact me for more information on the supplements. When added to a healthy diet, these supplements have a powerful, beneficial impact on your immune system.

Getting enough sleep each night helps make sure that your immune system has the energy it needs. Diffusing oils like doTERRA Serenity®, Lavender, or Roman Chamomile at bedtime can help support restful sleep.

*Dr. Lynn Thompson and the doTERRA team offer free educational opportunities. Please text her at 715 456-6734 or email at [drlynnthompson1@gmail.com](mailto:drlynnthompson1@gmail.com) for more information and schedule of classes.*



Join Dementia Care Specialists Carla Berscheit and Lisa Wells serving Chippewa, Dunn, and Eau Claire Counties, for an hour of conversation, resources, questions, and hopefully...answers!



Carla Berscheit, OTR



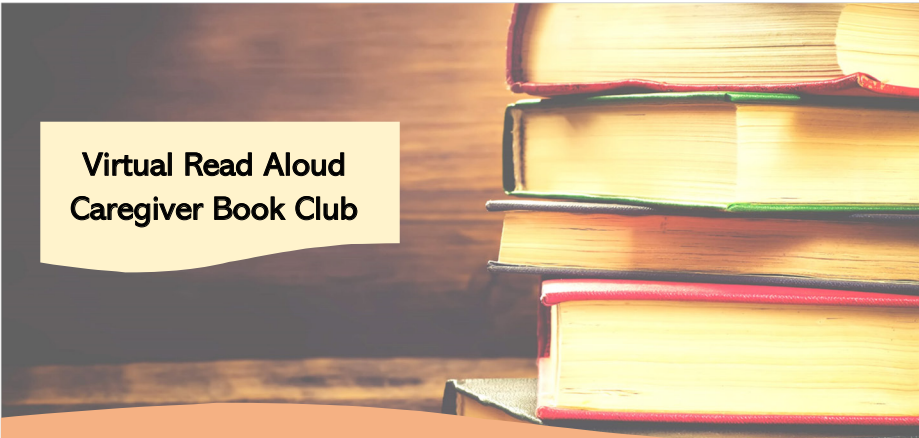
Lisa Wells, MA

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October 5 and 19, 2020  
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**WHERE:** Comfort of your home

Register online at the Aging & Disability Resource Center of Eau Claire County, [www.adrcevents.org](http://www.adrcevents.org) or call 715.839.4735 or 888-338-4636

**All registrations will be sent a web link and phone number to join the webinar.**  
*Email required to join.*





### Virtual Read Aloud Caregiver Book Club

**Tuesdays**  
**October 13 - December 15, 2020**  
**1:00 - 2:00 pm**

Led and facilitated by caregivers and individuals living with dementia. Participants will choose books, plays or poetry, read aloud and discuss together.

**October: A Man Called Ove**  
**November/December: Participant's Choice**

Register online at [www.adrcevents.org](http://www.adrcevents.org) or call 715-839-4735. Once registered, participants will receive an email and can choose to join virtually or by phone. Materials for the book club can be picked up at the Aging & Disability Resource Center prior to club starting. No cost to participate.

Enrollment size is limited, register early.!





## City of Eau Claire Housing Rehabilitation Loan Program

The City of Eau Claire Housing Division is taking applications for its Housing Rehabilitation Loan Program. The Rehabilitation Loan Program is Federally funded and offers loans up to \$20,000. This program is for homes in need of repair, not for extensions or cosmetic renovations.

### Types of Eligible Work:

- Roof & window replacement
- Plumbing repairs or upgrading
- Accessibility Modifications
- Electrical repairs or upgrading
- Carpentry repairs
- Heating system replacement
- Energy saving repairs
- Siding repairs or replacement

### Applicant Eligibility Requirements:

- City of Eau Claire resident
- The assessed value of the property may not exceed \$165,750
- Property must be a minimum of 25 years old
- Owner occupied (at least one year)
- Good credit history
- HUD income guidelines apply: not to exceed 80% of area median income



For eligibility information and application call the Rehab Specialist at (715) 839-8294.

The hearing impaired may contact this office by TDD (715) 839-4943. If there are other specialized needs due to handicap, i.e. sign language interpreter, wheelchair accessibility, reader, please contact this office.



It's been my honor to represent you in the State Assembly over the last two years. As a lifelong Eau Claire resident, I am so proud to serve as our community's voice in the State Capitol. **But I'm not done fighting for the city we call home.**

I humbly ask for your vote this November so I can continue to be **your voice** in the State Assembly.

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# Mammograms Save Lives

## Health Department Reminds of the Importance of Breast Cancer Screening

By The Eau Claire County Health Department

Mammograms save lives. Yet, we know that many women are not getting into the clinic for this routine breast cancer screening. The current pandemic had routine annual mammograms being put on hold, but now facilities are back to scheduling mammograms. Women are now able to schedule their routine annual mammograms with their provider. Today, we know much more about this disease, including the importance of regular breast cancer screenings to catch the disease early and get women into treatment sooner.

Breast cancer is the most commonly diagnosed cancer in women in the United States. Breast cancer will develop in about one in eight women during their lifetime. The main factors that influence your risk of breast cancer include sex, age (most breast cancers are found in women who are 50 years old or older), family history, and inherited genetic changes.

In Eau Claire County, data shows only 54% of Eau Claire County female Medicare enrollees ages 65-74 received an annual mammography screening in 2017. Breast examinations and

mammograms increase the chances breast cancer will be diagnosed early. Finding breast cancer early can improve the chances that breast cancer can be treated successfully and with more treatment options, less extensive surgery, and ultimately, better treatment outcomes.

While many women now have access to breast cancer screenings through private health insurance, the Health Insurance Marketplace or BadgerCare Plus, there will continue to be women without health insurance. The Wisconsin Well Woman Program (WWWP) is another option for these women. WWWP provides breast and cervical cancer screenings statewide to eligible women aged 45 through 64. "We want to see access to preventive screening available to all. This program helps ensure that more women have access to this important screening," says Jackie Krumenauer, Wisconsin



Well Women Program Coordinator. Eau Claire City-County Health Department provides coordination of WWWP for Eau Claire and 7 surrounding counties: Chippewa, Dunn, Jackson, Pepin, Pierce, Trempealeau, and St. Croix.

To learn more about the WWWP program or the eligibility requirements, contact the local Wisconsin Well Woman Program coordinator at 715-839-4718 or visit the Eau Claire County Wisconsin Well Woman Program website @ [www.wwp.echealthdepartment.org](http://www.wwp.echealthdepartment.org).

Breast cancer screening guidelines vary based on a woman's age and risk factors for breast cancer. Talk to your doctor about the screening plan that is best for you. For additional information about breast cancer, visit the American Cancer Society at <http://www.cancer.org/cancer/breastcancer/index>.



### Medicare Open Enrollment

October 15 - December 7



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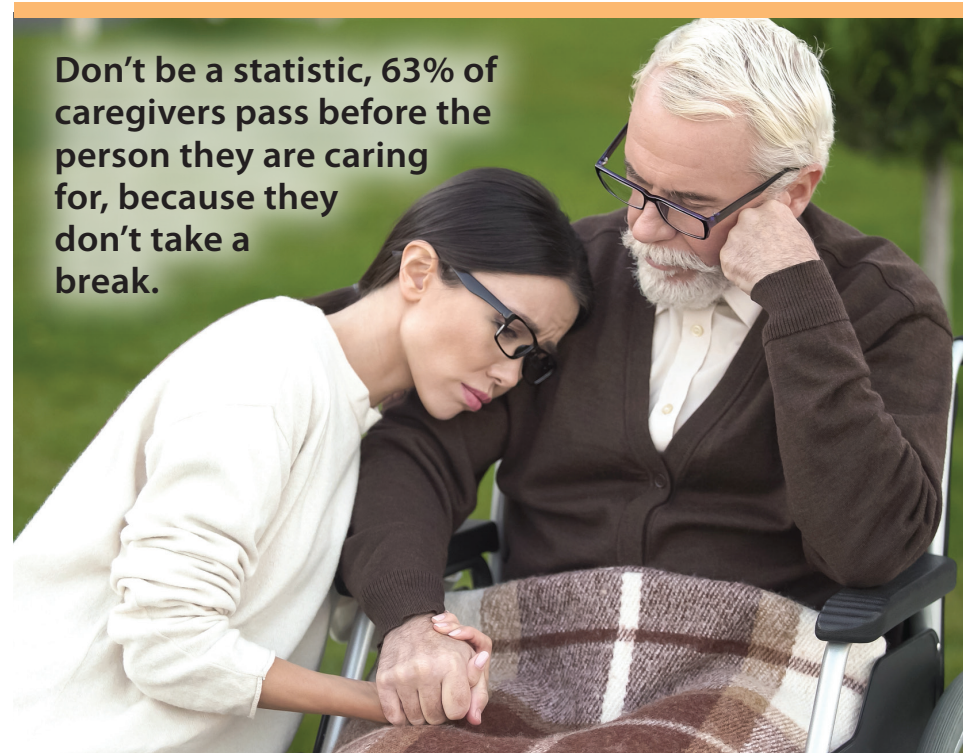
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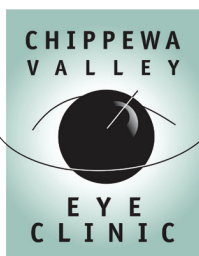
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## How to Wear a Face Mask Without Fogging Up Your Glasses

By Chippewa Valley Eye Clinic



If you wear glasses with your face mask, you may be dealing with foggy lenses. It happens when warm breath escapes from the top of your mask and lands on the cooler surface of your lens. Follow these tips to keep your lenses clear.

### Fit your mask to your face

If your mask doesn't fit your face well, warm air is likely to escape and fog up your lenses. When putting on your mask, make sure to pinch the top of the mask to fit the shape of your nose. If your mask allows it, tighten the sides as well for a good fit.

### Tape your mask down

Use medical or athletic tape to close the gap between the bridge of your nose and the top of your mask. If you don't have tape, try an adhesive bandage.

### Wipe your lenses before wearing them

An anti-fogging solution or even gently washing your lenses with soap and water before wearing them may help. This will keep water droplets from building up and fogging your lenses.

### Adjust your glasses & Rest your glasses over your face mask

Pushing your glasses forward on your nose will allow more air to circulate and keep your breath from fogging up your vision.

Try pulling your mask up over your nose and rest your glasses on top of it. This will block the air from escaping and prevent fogging. If you try this, make sure your mask still fits properly over your face.

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### Divine Chocolates

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### Justea Loose Leaf Teas

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Fair Trade Enterprises exist to put people and planet first. This means they pioneer solutions to broader issues like overuse of natural resources, women's empowerment, refugee livelihoods, human rights, inequality and sustainable farming. Fair Trade Enterprises support organic agriculture, adopt circular economy production processes, generate new models of social enterprise and create new ways to champion the dignity of workers, farmers, artisans and communities around the world. Source: [wfto.com](http://wfto.com)

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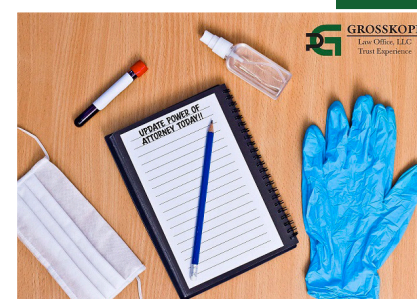
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# The Ripple Effect vs. Planning Ahead by Christine Eggers, owner of ATH

Monica graduated from university last year and had just settled in at her job when her supervisor called her into her office. Monica was informed her hours would need to change because a co-worker, Kyle, needed to leave work by 2:00 in order to pick his children up from school as his wife, Lisa, was now caring for her father after a bicycling accident. One of the reasons Monica accepted the job in first place was because the company's core value of "treating employees like family" aligned with her personal values. Even so, she found it frustrating that her life should be upended by some guy she'd never met.

Lisa's parents divorced when she was in high school, and her siblings have since moved away and rarely come home. She is a corporate attorney for a regional hospital in her hometown. She dreams of becoming COO of a hospital on the coast where she and Kyle would like to retire someday. Lisa was just about to apply for the department head position at her current hospital when her father had his bicycling accident, leaving him with a compound fracture and a mild head injury. Since the accident, Lisa has frequently needed to take time off to manage her father's care, get him to appointments, pay his bills, and assist him with tasks like showering and meal preparation. On several occasions Lisa's dad has called her at work for "emergencies" like accidentally switching the input on the TV and not being able to get his program back on. With all of this going on, Lisa feels like it's not a good time to take on a large promotion, but also fears there may not be another advancement opportunity for years.

Jerry is 58 years old. He works as a mechanic for a trucking company. After his divorce he went through a depression and spent a lot of time at the bar, which cost him a few jobs. Now he's been sober ten years, and the past eight he's been an avid bicyclist, traveling on weekends to participate in races. Jerry lives alone in a two-story house where his bedroom and the only full bathroom are both on the second floor. Because



of this difficult layout, he sleeps in his recliner most nights since his accident. His biking buddies sent tons of cards and flowers, and even a few visited while he was in the hospital, but that's quieted down since being home. Lisa is his only family in town, other than his ex-wife who he hasn't spoken with since their youngest got married. He never thought he'd be laid up like this at his age.

There are many more characters whose lives have been impacted by this story. Kyle's parents who haven't seen him or their grandchildren because Jerry's accident canceled a planned trip to visit them. Jerry's co-workers have had to pick up the extra work that Jerry would have done. His employer has had complaints about delays in repairs. Kyle and Lisa's kids initially loved that Kyle was more inclined to pick up dinner at McDonald's than Lisa, but lately missed having the whole family together at the dinner table.

There are also details that most people don't consider. Jerry is still seven years away from being eligible for Medicare and so his health

insurance is dependent on his employment. Before the accident, he had dropped his disability insurance because he was keeping so fit through bicycling that he didn't think he would ever need it and figured he could use the extra money for racing. Lisa feels resentment toward her mother because if she had not left Jerry, she would be there to care for him.

The moral of this story: plan ahead. Have the difficult conversations. Know what insurances your loved ones have and encourage them to have more. Helping a parent with LTC insurance premiums could protect your lifestyle as much as their own. Many financial planners only advise LTC insurance for clients with high value assets to protect. That may be shortsighted. It could mean that adult children, whose parents need care, find themselves depleting their own assets to support a parent. Consult your entire family. Identify realistic options. Many of us are unprepared for the need for care. When we aren't prepared, we can't even begin to imagine how many people we are actually imposing on.

*Christine Eggers RN is the owner of Appeal to Heaven LLC: Independent Nurses' Network. The characters depicted are composites of people she has met, known, and cared for over 30 years in the nursing profession.*



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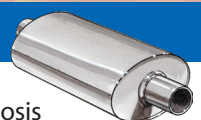
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