

May 2021



# Newsletter

Toll Free: 866-743-5144

Office: 715-743-5166

Fax: 715-743-5240

## COVID-19 Funeral Assistance

The COVID-19 pandemic has brought overwhelming grief to many families. At FEMA, our mission is to help people before, during and after disasters. We are dedicated to helping ease some of the financial stress and burden caused by the virus.

Under the Coronavirus Response and Relief Supplemental Appropriations Act of 2021 and the American Rescue Plan Act of 2021, FEMA is providing financial assistance for COVID-19 related funeral expenses incurred after January 20, 2020.

## How to Apply

### COVID-19 Funeral Assistance Line Number

Applications begin on **April 12, 2021**  
**844-684-6333** | TTY: **800-462-7585**

#### Hours of Operation:

Monday - Friday  
9 a.m. to 9 p.m. Eastern Time

Call this dedicated toll-free phone number to get a COVID-19 Funeral Assistance application completed with help from FEMA's representatives. Multilingual services will be available.

## Lines from Lynne

Spring is here and bringing with it some exciting news...!!! We will be **starting our Congregate Meals June 1<sup>st</sup>**. It has been long awaited. I look forward to getting out to the centers and meeting folks face to face. Our Nutrition Coordinator, Taylor, is busy working together with our outstanding center staff getting things ready. It is our #1 goal to keep you safe. If you have any questions or concerns that you would like answered before you come to the Center, please give her or your Center Coordinator a call.

I would also like to add, COVID drastically increased our Home Delivered meals with so many home and unable to get out during this pandemic. I want to make sure that we all recognize and give a big **Shout Out** to the Volunteers at our Senior Centers! They have worked tirelessly to help prepare those meals alongside the Center Staff in making sure we kept everyone served. We appreciate you!

In talking about your safety, we want to make sure everyone has had the opportunity to receive their vaccine. If you have not received your COVID vaccination and are in need of transportation due to being homebound, please contact us. Our team is working in conjunction with the public health department to insure those who are considered homebound are able to have the opportunity to also receive the vaccine.

Other exciting News! We have just launched our "Ask your Driver" Program. In each of our Home Delivered Meal Vans we have a box full of wonderful activities from magazines, books and word searches to crafts and puzzles. For our folks that are receiving Home Delivered Meals, this treasure box full of these activities are yours to keep or donate back after you are finished. Thank you to the Catholic Parishes of Loyal, Greenwood and Willard and Judy Morrow for your generosity.

Coming next is time for Change of Seasons. Please call the ADRC to make arrangements if you need assistance with Spring Clean Chores such as window washing and gutter cleaning. If you would like to Volunteer for Change of Seasons please let us know!

Hope to hear from you soon!

Thank you for letting us serve you and our community!

Lynne



### ***Time to focus on UV Awareness.***

Older adults are taking charge of their vision health, getting engaged in their communities, and making a positive impact in the lives of others.

One area of vision health that is important all year round, but especially in summer months, is Ultraviolet Radiation, or UV rays.

Our beautiful summer days contain dangerous UV rays, whether the sun is shining or it's cloudy. UV eye protection is important at every age. The greatest amount of UV protection is achieved with a combination of sunglasses that block 99 to 100 percent of both UVA and UVB rays and a wide-brimmed hat. Wrap-around sunglasses and wide-brimmed hats add extra protection because they help block UV rays from entering the eyes from the sides and above.

Aging increases sensitivity to light and glare, especially for adults with cataracts or macular degeneration. The lens options below offer benefits and value for specific vision needs.

### ***Lens Options***

- **UV Protection:** Blocks 99 to 100 percent of both UVA and UVB rays
- **Anti-Reflective:** Dramatically reduce distracting reflections while improving contrast, visual acuity, and comfort in difficult lighting situations
- **Photochromic:** Automatically darken and lighten to provide the proper level of protection and comfort in varied lighting conditions
- **Polarized:** Filter out reflected glare from shiny surfaces (water, pavement, dashboards) and improve contrast and visibility while reducing squinting and eyestrain

***Your eyesight is a valuable gift.*** Help maintain your eye health. 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.

*Dr. Mathew Mergenthaler is an optometrist at HealthView Eye Care Center Medford & Colby. For more information on Senior Eye Health you can contact him at 715.748.2020 or 715.223.4003.*



Dr. Mathew Mergenthaler

# Home Safety Tips for Caregivers

We work hard keeping our loved ones safe and healthy. We monitor diet and medications and activities as best we can. Something that is sometimes overlooked is basic home safety. Falls are the leading cause of injury deaths among people over 65. Over half of falls happen due to hazards in the home. Fortunately, performing a home safety check can help prevent accidents and falls. The following are some suggestions from the Centers for Disease Control and Prevention for keeping your home safe.

**FLOORS:** Be sure there is a clear walkway through each room. Move furniture around so the path is clear. Remove throw rugs and keep clutter (books, papers, blankets, etc.) off the floor. Be sure there are no cords or wires from lamps, phones, etc across the walkway.

**STAIRS AND STEPS:** Always keep stairs clear of any objects such as shoes, books, etc. Fix broken or uneven steps. Be sure there is ample lighting above the stairs at the top and the bottom. Furthermore, install a light switch at the top and bottom of the stairs so you never have to walk stairs in the dark. If there is carpet on the stairs, make sure it is firmly attached. Lastly, install handrails on both sides of the stairs. Be sure that they are as long as the stairs and are very secure.

**KITCHEN:** Rearrange your cupboards so that the things you use the most are at waist level, where they are easy to reach. If you need to use a step stool, use one that is stable and has a bar to hold on to. Never use a chair as a step stool.

**BATHROOMS:** The floor of the shower or bathtub should have a non-slip rubber mat or self-stick strips to keep it from being slippery. Install grab bars inside the tub and next to the toilet.

**BEDROOMS:** Place lamps within reach on either side of the bed and make sure they are easy to turn on and off. Make sure there is a clear path from the bed to the bathroom. Consider using a nightlight in the bedroom and bathroom.

In addition to making your home safe, consider these other tips to help prevent falls:

- Regular exercise makes you stronger and improves coordination and balance.
- Have your pharmacist or doctor check all the medicines you take (including over the counter) as some may make you sleepy or dizzy.
- Check your vision yearly. Poor vision can increase your risk of falling.
- Get up slowly after you sit or lie down. Count to 10 before walking.
- Always wear shoes, outside and inside the house as well.
- Use bright bulbs in all rooms of your house. Having uniform lighting in each room is safest.
- Hang lightweight curtains or shades to reduce glare.

Paint a contrasting color on the top of all steps so you can see the stairs better.

The Centers for Disease Control and Prevention have created a checklist that you can use to ensure your home is safe. Access the checklist online: [https://www.cdc.gov/steady/pdf/check\\_for\\_safety\\_brochure-a.pdf](https://www.cdc.gov/steady/pdf/check_for_safety_brochure-a.pdf)

If you or your caregiver need financial assistance purchasing safety equipment please contact the Clark County ADRC at 715-743-5166


Jane Mahoney

Caregiver Support Specialist



## Incontinence Supplies

For those who may not be able to afford incontinence supplies, the ADRC of Clark County is offering a free incontinence supply bank. You call the ADRC to figure out where you can pick up the incontinence supplies at 715-743-5166.



## 30 Ways to Connect with your Grandchildren

Playing and interacting with your grandchild is one of the most important things you can do to help your grandchild learn. This is also a time to build a bond with your grandchild and help him or her develop a sense of competence and self-worth. Below are 30 ideas for connecting with your grandchild.

1. Read books together.
2. Have a picnic outside.
3. Go to the park or playground.
4. Give many hugs.
5. Bake or decorate cookies.
6. Take walks together.
7. Watch the sunset.
8. Plant some flower seeds.
9. Tell your grandchild that you love him or her.
10. Put a puzzle together.
11. Laugh together.
12. Look at family pictures.
13. Make a fort with blankets.
14. Tell your grandchild they are special.
15. Tell jokes and riddles.
16. Sing songs.
17. Have breakfast for dinner.
18. Share the best part of your day.
19. Listen to music.
20. Learn a fact about your town.
21. Make a new recipe.
22. Share a favorite memory.
23. Volunteer together as a family.
24. Pretend to be dinosaurs.
25. See what will sink in water.
26. Visit the library and get your grandchild his or her own card.
27. Watch a movie together.
28. Finger paint.
29. Watch a television show together.
30. Play outside.

Remember to let interaction with grandchildren happen at the child's pace and take cues from the child when doing something new. Keep in mind that children need more time to learn and move from one idea to another. A grandparent's participation, encouragement, and positive feedback are critical to helping a child play, interact, and learn.

# Marketplace Changes Under the American Rescue Plan

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

In addition to providing for a third round of stimulus checks, the American Rescue Plan (ARP) Act will make marketplace health plans more affordable. These changes affect people who are already enrolled in marketplace coverage as well as people who sign up this year.

- Increased Marketplace Premium Subsidies

The ARP increases premium tax credits, or subsidies, for everyone enrolled in a marketplace plan. In the past, everyone with a marketplace plan had to pay some amount of premiums. Under the ARP, people with incomes under 150% FPL may be able to choose a premium-free silver plan with a small deductible.

In addition, people with incomes above 400% of the federal poverty level (FPL) may be eligible for premium subsidies. Before the ARP, people with incomes above 400% FPL were not eligible for any premium subsidies. Now people may be eligible for premium subsidies if they would be required to contribute more than 8.5% of their household income toward their plan's premium, depending on the plan. This is even true for people with incomes above 400% FPL.

The increased premium subsidies will be in effect during 2021 and 2022. The Department of Health and Human Services announced that the subsidies will be available on HealthCare.gov beginning April 1, and the subsidies for current enrollees will be retroactive to January 2021. It is unclear whether these changes will be automatic for current enrollees. Beginning April 1, consumers should update their HealthCare.gov applications and reselect their current plan to receive the tax credits this year. If they do not take any action after April 1, they can claim the increased subsidies as tax refunds when they file their 2021 tax return next year.

Under the current COVID-19 special enrollment period, people have until August 15 to sign up for coverage or change plans to take advantage of the additional subsidies.

- Increased Subsidies for People Receiving Unemployment Benefits

When people receiving unemployment benefits apply for a marketplace plan in 2021, their income over 133% FPL will be disregarded for purposes of determining eligibility for premium and cost-sharing subsidies. As a result, people who receive unemployment benefits at any time in 2021 may be able to choose a premium-free silver plan with a small deductible. This rule will only be in effect during 2021. In addition, people receiving unemployment benefits must meet the other requirements to be eligible for marketplace subsidies. For example, if they have access to

job-based health insurance that meets the Affordable Care Act's standards for affordability and minimum value, they will be ineligible for any marketplace premium subsidies.

- Premium Tax Credit Repayment Forgiveness for 2020

People who apply for marketplace premium subsidies must provide an estimate of their income for that tax year. When they file federal tax returns for that year, they must determine whether they received the correct amount of premium tax credit. Individuals who overestimated their income will receive an additional premium tax credit. On the other hand, individuals who underestimated their income must repay any excess premium tax credit. Individuals with income above 400% FPL must repay the entire amount of excess premium tax credit they received that year. There is a limit to how much a person with lower incomes must repay.

Because the COVID-19 pandemic caused significant income uncertainty last year, the ARP waives repayment of any excess premium tax credit received by marketplace enrollees in 2020.

This will protect people at any income level, including those with income over 400% FPL. Because the 2020 tax forms were finalized before the ARP was passed, the Internal Revenue Service is expected to release additional guidance. Individuals with questions should consult a tax professional.

People who would like help enrolling in marketplace coverage should go to <https://localhelp.healthcare.gov/#/> to find local assistance in their area. People who are enrolled in Medicare should not attempt to enroll in marketplace coverage. □

## **ACA Marketplace Special Enrollment Period Extended to August 15, 2021**

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

The Affordable Care Act (ACA) health insurance marketplace special enrollment period (SEP), which had previously been extended to May 15, has now been extended to August 15, 2021. This means that consumers have until August 15 to sign up for a health insurance plan through the marketplace. Consumers who are eligible and enroll under the SEP will be able to select a plan with coverage that could start as soon as the first month after plan selection, and current enrollees will be able to change to any plan available to them in their area. Consumers may sign up by visiting [healthcare.gov](https://healthcare.gov) or by calling 1-800-318-2596 (TTY: 1-855-889-4325).

For more information visit: <https://www.hhs.gov/about/news/2021/03/23/2021-special-enrollment-period-access-extended-to-august-15-on-healthcare-gov-for-marketplace-coverage.html>



# FoodShare Updates

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

## Additional Benefits

Wisconsin's public health emergency remained in effect for March, 2021. This means that households not receiving the maximum Foodshare benefit amount in March received additional benefits, bringing them up to the maximum amount. The additional funds should have been made available on QUEST cards on March 21, 2021.\*

Households already receiving the maximum amount do not receive these additional benefits. In addition, the amount households receive may be lower than the maximum amount if they are repaying benefits due to an error.

The Department of Health Services (DHS) will be checking in May that all households eligible for the March benefits received them. As a result, some new applicants or households reestablishing eligibility for March may receive the additional March benefits on May 9, 2021.

Additional benefits for months after March will depend on the length of Wisconsin's public health emergency and approval from the U.S. Department of Agriculture's Food and Nutrition Service.

\* There is also the additional Foodshare benefit from the federal law passed in 2020 giving beneficiaries up to 15% more in benefits from January-June, 2021.

## Renewals

- **Renewals due in March, April, May and June 2021 are postponed for six months.** If your renewal was due in March, April, May or June, 2021, you will now need to complete the renewal process in September, October, November, or December 2021, respectively. You will get a letter in the mail about 45 days before your renewal is due.
- **Some FoodShare renewals are starting again in April 2021.** Based on federal law FoodShare renewals can only be postponed for a certain amount of time. As a result, members who had renewals postponed in 2020 will need to complete the renewal process in 2021. If you need to complete the renewal process, you will get a letter in the mail about 45 days before your renewal is due.

# Top 10 Consumer Complaints of 2020


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

Every spring, the Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) releases a list of the top 10 consumer complaints of the past year. Last year, DATCP received over 11,000 consumer complaints. Telemarketing remained at the top of the list for the 18<sup>th</sup> year in a row, followed by landlord/tenant issues and telecommunications complaints.

DATCP saw more than twice as many identity theft complaints in 2020 as compared to 2019. Many of these complaints were related to false filings for unemployment benefits and other COVID-19 pandemic-related scams. The pandemic may have been the reason for some new categories in the top ten list: issues related to entertainment, recreation, and travel and tourism. Many of these complaints were related to COVID cancellations.

Here are the top 10 consumer complaints from 2020:

| Rank | Product / Service            | Written Complaints |
|------|------------------------------|--------------------|
| 1    | Telemarketing (Do Not Call)  | 2,904              |
| 2    | Landlord/Tenant              | 1,154              |
| 3    | Telecommunications           | 667                |
| 4    | Identity Theft               | 529                |
| 5    | Home Improvement             | 490                |
| 6    | Medical Services             | 291                |
| 7    | Entertainment and Recreation | 281                |
| 8    | Motor Vehicle Repair         | 191                |
| 8    | Travel and Tourism           | 191                |
| 10   | Auto Sales (New & Used)      | 159                |

For more information on consumer issues in Wisconsin, or to learn how to file a complaint, please see: [https://datcp.wi.gov/Pages/Programs\\_Services/ConsumerProtection.aspx](https://datcp.wi.gov/Pages/Programs_Services/ConsumerProtection.aspx). 

**Are you interested in learning about any  
of the following programs?**

**FoodShare**

A federal nutrition program that helps stretch food budgets. Benefits can be used to purchase food at grocery stores, convenience stores, and some farmers' markets and co-op food programs.

**Medicaid**

A joint federal and state program that provides high-quality healthcare coverage, long term care and other services. There are several programs available, each with different eligibility rules.

**Medicare  
Savings Programs**

Programs designed to help individuals with Medicare who have limited income and assets pay some or all Medicare premiums, deductibles & copays.

**LIS (Low Income  
Subsidy)**

A program to help with Medicare prescription drug costs for individuals with limited resources and income. LIS helps with Part D premiums, deductibles and copays.

**SeniorCare**

A prescription drug assistance program for Wisconsin residents age 65 or older. An individual's annual income determines their level of coverage.

**WHEAP  
Wisconsin Home  
Energy Assistance  
Program**

Provides assistance for heating costs, electric costs, and energy crisis situations. Operating with federal and state funding, the program helps lower the burden incurred with monthly energy costs.

**Please call 715-743-5146 to see if you are eligible or to request additional information.**



*"The Aging and Disability Resource Center of Clark County provides a single source for information and assistance for older adults, adults with disabilities, and their caregivers while supporting self-sufficiency, quality of life and dignity."*

**EAT WELL, AGE WELL.**

## Monthly Tracking Calendar- Food Labels and Cutting Sugar

### RECORD HOW YOU DID WITH YOUR WEEKLY CHALLENGES

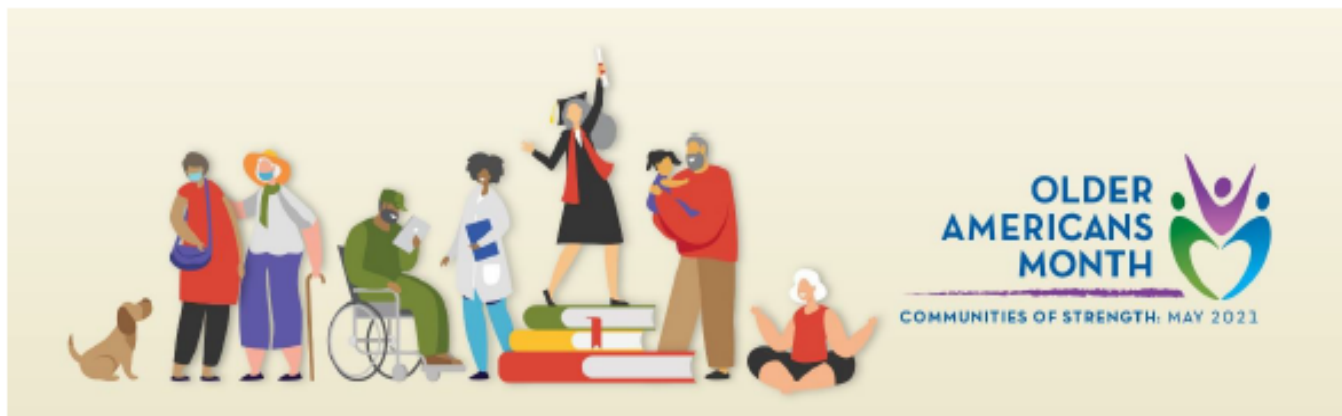
WEEK 1: LOOK AT THE "TOTAL SUGARS" ON FOOD LABELS WHEN GROCERY SHOPPING TO SEE HOW MANY ADDED AND NATURAL SUGARS ARE IN FOOD PRODUCTS.

WEEK 2: COMPARE SERVING SIZE TO SERVINGS PER CONTAINER, IF USING ENTIRE CONTAINER OR BOX.

WEEK 3: ADD A FRESH FRUIT TO EACH MEAL THIS WEEK.

WEEK 4: SUBSTITUTE SODA FOR A FLAVORED WATER OR SOMETHING ELSE LOW IN SUGARS. (20 GRAMS OR LESS)

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*Complete the Weekly Challenges & you will feel better and be more in control of your health. We Dare You!*



## History of Older Americans Month

### OAM History

When Older Americans Month was established in 1963, only 17 million living Americans had reached their 65th birthday. About a third of older Americans lived in poverty and there were few programs to meet their needs. Interest in older Americans and their concerns was growing. A meeting in April 1963 between President John F. Kennedy and members of the National Council of Senior Citizens led to designating May as “Senior Citizens Month,” the prelude to “Older Americans Month.”

Historically, Older Americans Month has been a time to acknowledge the contributions of past and current older persons to our country, in particular those who defended our country. Every President since Kennedy has issued a formal proclamation during or before the month of May asking that the entire nation pay tribute in some way to older persons in their communities. Older Americans Month is celebrated across the country through ceremonies, events, fairs, and other such activities. (<https://acl.gov/oam/history>)

The theme for 2021 is *Communities of Strength*. “All people, regardless of age or disability, should be able to live independently and participate fully in their communities, and have the right to make choices and control the decisions in and about their lives.” (acl.gov).



## Older Americans Act Nutrition Programs

For more information please visit: <https://acl.gov/>





Photo courtesy of pixabay.com

## EAT WELL, AGE WELL.

### ADDED SUGARS- EVERYTHING YOU NEED TO KNOW

News about added sugars has been circling the media. While it's good to stay informed, it's also important to make sure the source is credible! Added sugars are sugars that are added to a food during processing to increase its sweetness. While you can safely assume added sugars are found in treats like ice cream, candy, and cookies, they are also hiding in places you may not expect. Condiments are a great example of hidden added sugars. Did you know that one tablespoon of ketchup can contain up to 4 grams of added sugars?

As of 2018, the FDA has required that added sugars be listed on the nutrition facts. This ensures that you can easily identify how much added sugar is in your foods. Check out the label next time you buy something, you may find added sugars in places you would never expect!

GWAAR Nutrition Team in Collaboration with UW Stout Dietetic Students  
By: Erica McMillan 5-2021

### WEEKLY CHALLENGES

**Replace soda with water or another sugar free beverage**

**Enjoy fruit as a dessert twice**

**Top your cereal/oatmeal with fruit**

**Look for added sugars in condiments such as ketchup/BBQ sauce**





## Using Ensure or other Nutritional Supplements?

Ask us about our [Seniors Nutrition Supplement Program](#) available to persons 60 and older.

- Nutritional Supplements at reduced cost
- No other insurance or Long Term care program coverage.
- Must provide a medical professional's [Prescription](#) in order to participate.

Call and ask to see if you are eligible at (715) 743-5166



Find us on:  
**facebook®**

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

**Aging & Disability Resource Center  
of Clark County**



**Call us for a Home Delivered Meal**

If this is your **1st time** please call 715-743-5166 to complete an intake form.

**Please call 24 hours in advance to reserve or cancel a meal**

### **Colby Nutrition Center**

310 Lieders St.  
Colby, WI 54421  
(715)-223-4195

### **Greenwood Nutrition Center**

312 N. Reese St.  
Greenwood, WI 54437  
(866)-743-5144

### **Owen Nutrition Center**

112 E. 5TH St.  
Owen, WI 54460  
(715)-229-4567

### **Loyal Nutrition Center**

500 N. Division St.  
Loyal, WI 54446  
(866)-743-5144

### **Neillsville Nutrition Center**

602 Oak St.  
Neillsville, WI 54456  
(715)-743-3177

### **Thorp Nutrition Center**

116 N. Washington St.  
Thorp, WI 54771  
(715)-669-5566



**Suggested Meal Contribution \$4.00**



# Wonderful Wizard of Oz

|   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |   |
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ADVENTURE

AUNT EM

BRAIN

BROOMSTICK

COURAGE

COWARDLY LION

DOROTHY

EMERALD CITY

FIRE

FOREST

GLINDA

HEART

JUDY GARLAND

KANSAS

L. FRANK BAUM

MAGIC

MELTING

MUNCHKIN

NERVE

NINETEEN THIRTY-NINE

NO PLACE LIKE HOME

OVER THE RAINBOW

POPPIES

RUBY SLIPPERS

SCARECROW

SILVER

TECHNICOLOR

TIN MAN

TORNADO

TOTO

UNCLE HENRY

WATER

WICKED WITCH

WIZARD OF OZ

YELLOW BRICK ROAD

To answer the trivia question, look for a word or phrase that is hidden in the puzzle, but not in the word list.

**Trivia:** In the film, Dorothy wears ruby slippers. In L. Frank Baum's novel, Dorothy's slippers were this color.

**Answer:** \_\_\_\_\_



**ADRC Director**

*Lynne McDonald*

**ADRC Financial Manager**

*Lynn Crothers*

**ADRC Admin. Assistant**

*Amanda Erickson*

**Nutrition & Prevention**

**Coordinator**

*Taylor Meyer*

**Elder Benefit Specialist**

*Terri Esselman*

**Disability Benefit Specialist**

*Amy DeSmet*

**I&A Specialist**

*Barb Freagon*

**I&A Specialist**

*Tara Halopka*

**ADRC Newsletter Online:**

<http://www.co.clark.wi.us/index.aspx?NID=767>

**ADRC Toll Free Line**

1-866-743-5144

**ADRC Local Number**

715-743-5166

**ADRC Fax Number**

715-743-5240

**ADRC Email Address**

[clarkadrc@co.clark.wi.us](mailto:clarkadrc@co.clark.wi.us)

**Mailing Address**

ADRC of Clark County  
517 Court Street Room 201  
Neillsville, WI 54456