

AGING & DISABILITY

RESOURCE CONNECTION

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The mission of the Aging and Disability Resource Center of the Lakeshore is to be a single source of information, assistance, and access to community resources for the aging population, people with disabilities, their families, and caregivers in the Kewaunee and Manitowoc County communities.

Social Security Overpayment Overview

By the GWAAR Legal Services Team

Addressing a Social Security benefit overpayment promptly will help you avoid collection actions and harmful effects to your credit. The Social Security Administration (SSA) is required to inform you of adverse actions concerning your benefits. Know your rights and responsibilities to avoid consequences. Never ignore an SSA notice because it may put you at risk of losing your benefits.

What Is An Overpayment?

An overpayment occurs when the SSA pays you more money than you were entitled to. There are several reasons for overpayments. Sometimes, an error at the SSA results in someone being paid more or getting benefits they weren't entitled to. Other times, the error is the beneficiary's fault. They may not have reported a change that affects their benefit amount or made too much money. These are just a few examples of reasons overpayments occur. If you want more information about an overpayment, contact your local SSA field office (<https://www.ssa.gov/locator/>) or Aging and Disability Resource Center (ADRC).

What Can I Do About An Overpayment?

You have options when you receive an overpayment. You have appeal rights if you believe

you don't owe the overpayment or think the amount is incorrect. You can request a reconsideration or waiver. You still have options if you know the overpayment is correct but can't repay it. You can request a payment reduction if you need one or establish a repayment plan with SSA. Contact your local SSA field office or ADRC for more information about your options.

What Happens If I Don't Repay An Overpayment?

If you don't repay your SSA overpayment, you could face negative consequences to your income, benefits, or credit. SSA can intercept your tax return, garnish wages, withhold future benefits, and report to credit bureaus. To avoid these actions, review notices from SSA and take action promptly. If you need help understanding your notice or your options, speak to your local SSA field office or ADRC.

You have the right to appeal adverse actions before they result in the loss of benefits, income, or a tax refund. Always read notices from SSA and act promptly if there is an error or adverse action. SSA notices can be confusing, so don't be afraid to call your local SSA field office or ADRC to ask for help understanding the notice and what your next steps should be.

ADRC ON THE RADIO

The Breakfast Club:

8:15 AM



August 26 - Alzheimer's Walk 2025

Melissa Konop

ADRC Program Manager

September 30 - Falls Prevention

Lori Fure

Older Americans Act Program Manager

Anne Spieker

Family Caregiver Specialist

ADRC Insider



Every Monday at 11:30am

WOMT, 1240 AM

Be My Guest:

9:30 AM



September 9 - Nutrition

Lori Fure

Older Americans Act Program Manager

Emily Siemers

Nutrition Program Supervisor

Lakeshore Memory Café



A great opportunity for discussion, connections, refreshments, and creative fun!

First Wednesday of Every Month

10:00 - 11:30 AM

Manitowoc Public Library - Balkansky Room



August 6 - Maritime Museum

Ahoy mateys! All aboard as we explore more of Wisconsin's nautical history through our friends at the Maritime Museum. Life preservers not necessary!

September 3 - SS Badger

We've all seen her on our shore, it's about time we got to hear about her past! Our guest speaker will share with us some history and facts about the beloved SS Badger carferry.



HEALTHY HABITS

STAY IN SCHOOL



Education reduces the risk of cognitive decline and dementia. Encourage youth to stay in school and pursue the highest level of training possible. Continue your own education by taking a class at a local library or college, or online.



Visit Our Website: www.adrcofthelakeshore.com | 3

World Alzheimer's Month

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



Alzheimers

Caregivers

Encephalopathy

Memory Cafe

Aphasia

Cerebrum

Hippocampus

Plaques

Atrophy

Dementia

Lewy Body

Puzzles

Brain

Dysphagia

Memory

Stages



The Importance of Program Contributions

Many times, the programs at the ADRC of the Lakeshore are advertised as “free, with a suggested contribution” of a certain amount of money. But what does this actually mean?

The ADRC of the Lakeshore is able to offer many of our programs at a very cheap, or even free, cost because of our funding structure—but it’s important to know that our programs are *not* fully supported by federal or state funds, particularly our nutrition program. The grant money that we receive typically only covers 25% of the meals that we disperse on a daily basis.

A typical meal costs \$11.50 to prepare, serve, package, and deliver. The current suggested contribution from our participants is \$7.00 per meal, or 60%. The other 15% of the meal costs are hopefully covered through our amazing volunteers and community members who contribute to our programs.

Since the ADRC of the Lakeshore’s start in 2006, we have been blessed in the fact that we’ve *never* had to initiate a waitlist for one of our critical programs. However, waitlists for critical services such as our Home Delivered Meals program could become a reality in the near future, if we do not continue receiving the necessary contributions to make our programs thrive. Please help us continue serving at our greatest capacity by contributing as you are able for the programs you are participating in.

Any amount of contribution is very important in reducing the chances of future waitlists. However, proper nutrition, social interaction, support groups, and wellness classes are all critical to your overall health and well-being. Please do not discontinue using our resources or joining our classes if you think that you cannot afford to contribute. Staff members at the ADRC are happy to work with anyone who is feeling a financial strain in general, and can assist with determining if there are any other resources available to you in our communities.

If you have any questions, comments, or concerns relating to the ADRC’s need for contributions, please reach out the ADRC of the Lakeshore: 1-877-416-7083. Thank you for your support!

Health & Wellness Workshops

The ADRC offers evidence-based health and wellness workshops throughout the year. These workshops reduce emergency room visits, hospitalizations, and overall health care costs.



A 10-week program that combines the game of bingo with light strength and balance exercises, for a fun way to get moving and get socializing! Meets twice a week for one hour to play a few games of bingo and learn and engage in various exercises.

Participants should see improvements in:

- Mobility and independence
- Cognitive functioning
- Range of motion
- Upper and lower body strength

Next Workshop: September 22 - November 26
Mondays and Wednesdays, 1:00 - 2:00 PM

Sip & Swipe

A two-day workshop that meets for two hours each day. Learn how to safely and effectively use your technology by following along with a guided, hands-on education program. An instructor will also be present to answer any questions you may have! Bring your own tablet or phone, or use an ADRC provided tablet.

Throughout the course, participants will learn how to turn a tablet on/off, search the Internet, create an email account, and more.

Next Workshop: October 29 & November 5
1:00 - 3:00 PM

SteppingOn

A seven-week workshop that can help you avoid a dangerous and costly fall so you can keep doing the things you love. Participants meet once a week for two hours.

Participants will learn:

- To identify and remove/avoid fall hazards
- How vision, hearing, medications, and footwear affect your risk of falling
- Strength and balance exercises
- How to get back on your feet after a fall

Next Workshop: September 11 - October 23
Thursdays, 12:30 - 2:30 PM

Powerful Tools
FOR Caregivers

Last chance
to take this
workshop!

A six-week workshop that focuses on ways to take care of yourself, identify and reduce personal stress, communicate feelings, needs, and concerns, and master caregiving concerns. By taking care of yourself, you become a better caregiver.

If respite care is needed, please contact the ADRC at least one month prior to the start of the workshop to make arrangements.

Next Workshop: August 4 - September 15
Mondays, 12:30 - 2:30 PM
No meeting on Labor Day

Registration is required for participation in all workshops. Please call 1-877-416-7083 to RSVP.



September is Falls Prevention Awareness Month!

- Follow our Facebook page for Falls Prevention information all September long!
- RSVP today for our September-October session of Stepping On, taking place at the Kiel Community Center

How to Find a Trustworthy Agency for Caregivers: Tips and Recommendations

By Simpli.com

Finding a trustworthy agency for caregivers can be a daunting task. With so many options available, it's important to do your research and choose one that meets your specific needs. Here are some valuable tips and recommendations on how to find the right agency for caregivers.

Research and Background Checks: Start by looking online for agencies in your area that specialize in caregiver services. Take the time to read reviews and testimonials from previous clients to get an idea of their reputation. Additionally, check if the agency is properly licensed and accredited.

Assess Your Needs: Before choosing an agency, it's important to assess your needs as well as those of the person who will be receiving care. Consider factors such as the type of care required, the frequency of care needed, and any specific requirements or preferences.

Interview Potential Caregivers: A reliable agency will allow you to interview potential caregivers before making a decision. Take advantage of this opportunity to ask important questions such as their experience in caregiving, qualifications, training programs attended, and whether they have undergone background checks or drug screenings.

Consider Cost and Payment Options: Cost is an important consideration when choosing an agency for caregivers. Different agencies may have varying fee structures, so it's essential to understand their pricing policies upfront. Inquire about any additional costs or fees that may be involved, such as transportation or emergency call-out charges. Additionally, discuss payment options with the agency.

To learn how the ADRC of the Lakeshore can help with finding a caregiver agency, along with additional caregiver resources, please reach out to our knowledgeable Family Caregiver Specialists.



Visit Our Website: www.adrcofthelakeshore.com | 7

Senior Nutrition Program

Home Delivered Meals: Meals provided to our homebound community members.



To be eligible for our home delivered meals program, a person must be 60+ and meet the following requirements:

- The individual is unable to leave their home unassisted.
- The individual is unable to obtain food and prepare adequate meals due to a lack of or inadequacy of facilities; an inability to shop, cook, or prepare meals safely; or a lack of appropriate knowledge or skill.
- The individual lacks the support of family, friends, neighbors, or another meal support service in the home or community.
- The individual is unable to consume meals at a congregate dining location due to personal health reasons or other reasons that make dining in a congregate setting inappropriate.
- The individual is a spouse or domestic partner of a person eligible for a HDM as described above, regardless of age or condition, if screening concludes that participation is in the best interest of the older individual.
- The individual is an adult with a disability who resides with an eligible HDM participant, if screening concludes that participation is in the best interest of the older individual.

Are you or someone you know eligible for Home Delivered Meals?

Contact the ADRC today to learn more: 1-877-416-7083

Senior Dining Sites: Meals provided in a dine-in setting, allowing for participants to meet new people, renew old friendships, and stay up-to-date on everything going on in their community.

Dining sites are open to individuals aged 60+ and their spouses. Government grants cover a portion of the meal costs, but a contribution for your Senior Meal is appreciated. Spouses under the age of 60 are required to pay the full cost of the meal.

Reservations are required at least 1 business day in advance. Call the dining center where you will eat between 10:00 am and 12:00 pm. If the dining center is closed, call the ADRC of the Lakeshore at 1-877-416-7083. To view the menus, visit www.adrcofthelakeshore.com and click on Nutrition.

Manitowoc

Senior Center

3330 Custer Street

920-683-4384

Monday - Friday: 11:30 am

You do not need to be a Senior Center Member to attend

Kiel

Community Center

510 Third Street

920-894-7861

Monday - Friday: 11:30 am

Two Rivers

Senior Center

1520 17th Street

920-793-5596

Monday - Friday: 11:30 am

You do not need to be a Senior Center Member to attend

Join us for...

JEOPARDY

In recognition of Malnutrition Awareness Week, September 8-12, we'll be hosting a Jeopardy-style trivia game at our meal sites!

Join our Nutrition Program Supervisor at 11:00 am each day as she quizzes you on NOURISH Step - a nutrition mindset created to help you make healthy choices!

9/8: Kewaunee | 9/9: Two Rivers | 9/11: Manitowoc | 9/12: Kiel

Online Buying and Selling Safety

By the GWAAR Legal Services Team

Selling unwanted items online on sites like Facebook, Craigslist, or eBay can be a great way to make some extra money. Similarly, buying gently used or second-hand items on these sites is a great way to save money and reduce the amount of stuff that ends up in landfills. While sites like these can be great for those reasons mentioned above, they can also attract scammers trying to steal your identity, your money, or both.

Tips to stay safe when buying or selling online:

- When listing an item for sale, do not include any personally identifiable information such as your phone number or home address in the listing. Similarly, when buying an item, do not respond to any suspicious request for personal information.
- Never respond to any requests for your phone number and never give out your phone number to anyone when attempting to buy or sell an item. Scammers can use your phone number to try to steal your identity. They may try to link your number with a Google voice account, so never respond to any requests for a Google voice code.
- Whether buying or selling, it is always best practice to meet up at a neutral location to make the exchange of the item, and if possible, bring another person with you to the meetup. Many police stations have parking lot areas specifically designated for this purpose. You could also meet outside somewhere that is likely to have cameras, such as a bank or library. This is especially important when buying or selling through sites like Craigslist that do not have buyer/seller profiles with reviews or other background information on individuals.



- Check buyer/seller profiles. With Facebook Marketplace, you can check a buyer or seller's

profile and rating. You can also check the individual's Facebook profile. Some red flags would be if their profile was just recently created or if it lacked relevant information. If you check all of this information and the person checks out, for example if you have mutual friends in common and they have a good buyer/seller rating, it is probably okay to do a "porch pickup" for smaller, low-cost items. Although, it is still best to always meet up at a neutral location. With eBay and other sites like Mercari or Posh Mark, you are typically dealing with people who are not in your local area and who will be expected to ship any item you purchase. You will want to check buyer/seller ratings and reviews before engaging in any transactions on those sites as well. Do not do business with someone who has zero or significant negative feedback.

- Some red flags to look for as a buyer on these sites would be deals that look too good to be true, or ads posted in multiple locations of the country. Also, if the person posting the items lives far away from the item location, that could be another red flag. When selling, be wary of any offers that are far more than the item is worth. And whether buying or selling, beware of anyone who asks to wire money. Only use legitimate payment sites such as Venmo, PayPal, or Zelle, and only engage in these transactions when you are sure that the transaction is legitimate.
- No matter how vigilant you are, it is still possible to be scammed or have your identity stolen. If this happens, you should first report the user to the commerce site such as eBay or Facebook. Then, you will want to report the scam to your local police department. Finally, you can report the scam or fraud to the Federal Trade Commission here: <https://reportfraud.ftc.gov/> or to the FBI's Internet Crime Complaint Center here: <https://www.ic3.gov/>

For more information on avoiding scams specific to Craigslist, visit: <https://www.craigslist.org/about/help/safety/>

For information on how to avoid seller fraud on eBay, visit: <https://www.ebay.com/help/buying/resolving-issues-sellers/avoiding-seller-fraud?id=4024>

For more information on avoiding scams on Facebook Marketplace, visit: <https://www.facebook.com/help/721562085854101/>



WHAT'S HAPPENING AT THE MANITOWOC COUNTY ADRC OF THE LAKESHORE

TO REGISTER FOR A WORKSHOP, CALL 1-877-416-7083

- August 4** **Powerful Tools for Caregivers:** 12:30 - 2:30 pm
Manitowoc County ADRC Office. First of six classes. Registration required. (See page 6 for details)
- August 5** **Early Stage Caregiver Support Group:** 10:00 - 11:30 am
Manitowoc County ADRC Office. Initial assessment required. (See page 11 for details)
- August 6** **Lakeshore Memory Café:** 10:00 - 11:30 am - Maritime Museum
Manitowoc Public Library, Balkansky Room. (See pages 3 & 12 for details)
- August 7** **Manitowoc County Caregiver Social:** 10:00 - 11:45 am
Manitowoc County Office Complex.
- August 20** **Men's Caregiver Support Group:** 9:00 - 10:30 am
Manitowoc County ADRC Office. (See page 11 for details)
- August 21** **Family Caregiver Support Group:** 2:00 - 3:30 pm
Manitowoc County ADRC Office. (See page 11 for details)
- August 26** **ADRC on the Radio:** 8:15 am - The Breakfast Club - WCUB 980
Topic: Alzheimer's Walk. (See page 2 for details)
- September 1** **ADRC Offices Closed**
- September 2** **Early Stage Caregiver Support Group:** 10:00 - 11:30 am
Manitowoc County ADRC Office. Initial assessment required. (See page 11 for details)
- September 3** **Lakeshore Memory Café:** 10:00 - 11:30 am - SS Badger
Manitowoc Public Library, Balkansky Room. (See pages 3 & 12 for details)
- September 4** **Manitowoc County Caregiver Social:** 10:00 - 11:45 am
Manitowoc County Office Complex.
- September 9** **ADRC on the Radio:** 9:30 am - Be My Guest - WOMT 1240
Topic: Nutrition. (See page 2 for details)
- September 11** **Stepping On:** 12:30 - 2:30 pm
Kiel Community Center. First of seven classes. Registration required. (See page 6 for details)
- September 11** **Medicare A-D:** 3:00 - 4:00 pm
Manitowoc County Office Complex. Registration required.
- September 17** **Men's Caregiver Support Group:** 9:00 - 10:30 am
Manitowoc County ADRC Office. (See page 11 for details)
- September 22** **Bingocize:** 1:00 - 2:00 pm
Manitowoc County Office Complex. First of 10 weeks. Registration required. (See page 6 for details)
- September 27** **Walk to End Alzheimer's:** Event Opens 8:30 am; Walk Starts 10:00 am
Manitowoc-Two Rivers YMCA. (See last page for details)
- September 30** **ADRC on the Radio:** 8:15 am - The Breakfast Club - WCUB 980
Topic: Falls Prevention. (See page 2 for details)

ADRC of the Lakeshore Support Groups

Early Stage Caregiver Support Group: 1st Tuesday of each month, 10:00 - 11:30 AM

ADRC of the Lakeshore: 1701 Michigan Ave., Manitowoc

Each meeting hosts two groups in separate rooms: one for individuals affected by dementia and/or memory loss in early stages, and the other for their family caregivers. Assessment is necessary prior to attending first session. Call 1-877-416-7083 to schedule assessment.

Family Caregiver Support Group: 3rd Thursday of each month, 2:00 - 3:30 PM

ADRC of the Lakeshore: 1701 Michigan Ave., Manitowoc

This is an opportunity for caregivers to meet other caregivers, share their experiences, and gain support in providing care for their loved ones. Attend in-person or virtually.

Call 1-877-416-7083 for virtual invitation.

Support group cancelled on September 18 due to ADRC all-staff meeting.

Men's Caregiver Support Group: 3rd Wednesday of each month, 9:00 - 10:30 AM

ADRC of the Lakeshore: 1701 Michigan Ave., Manitowoc

This is an opportunity for male caregivers to connect with, and support, other male caregivers.

No registration or RSVP is required for ADRC support groups.

For more information, call 1-877-416-7083.

Dementia Services

Our Dementia Care Specialist (DCS) provides education and awareness about Alzheimer's disease and other dementias. This includes providing options in regards to community resources and services, assisting with future planning, and implementing evidence-based programs. The DCS can help caregivers navigate these resources to maximize their care needs in their home or explore long term care options suitable for the person living with dementia.

For more information regarding resources or services available, contact us at 1-877-416-7083.

Lakeshore Memory Café

First Wednesday of Each Month

Manitowoc Public Library, Balkansky Room

10:00 - 11:30 am

Memory Cafés welcome those experiencing early stage dementia, mild memory loss or cognitive impairment, and family and friends of those affected. It's a great opportunity for lively discussion, information gathering, refreshments, camaraderie, and lots of creative fun!

No RSVP is required for attendance.

See page 15 for more information.

Virtual Dementia Tour

Thursday, November 20

ADRC of the Lakeshore - Manitowoc Office

9:00 - 11:00 am

Experience what it's like to live with dementia by walking in their shoes. This life-changing simulation teaches us how to provide better care.

This is an evidence-based, patented program designed to give people the opportunity to experience what dementia is like through an individualized, experiential tour.

Registration is required for participation.

Dementia 101/201

No events in August/September

Stay tuned for future events!

A two-part informational series about dementia.

Dementia 101 discusses the differences between "normal aging" and more serious decline. Dementia 201 will discuss how caregivers can handle different behaviors and symptoms of dementia.

Attending both presentations is not required, but is strongly recommended.

Boost Your Brain & Memory

Mondays, October 13 - November 17

ADRC of the Lakeshore - Manitowoc Office

A six-week, instructor-led course with a holistic and evidence-based approach to improving brain health. This class will teach you new habits to help you maintain cognitive health as well as practice new skills for better memory performance. This program is intended for those who are not diagnosed with dementia, to learn ways they can lower their risk of developing dementia.

**There are no fees for participation in any ADRC Dementia Services program, but registration is required.
Please call 1-877-416-7083 to RSVP.**

New Ways to Enjoy Watermelon

From: foodhero.org

Watermelon Salsa

Ingredients

- 2 cups small cubes of watermelon, seeds removed
- ¼ cup sliced green onion
- ¼ cup finely chopped red or sweet onion
- 1 tablespoon vinegar
- 1 tablespoon cilantro
- ¼ teaspoon cumin

Directions

In a medium bowl, mix all ingredients. Refrigerate leftovers within 2 hours.

Notes:

- Serve with burritos, tacos, fish, grilled meat, fresh veggies, or baked tortilla chips.
- Try lemon or lime juice instead of vinegar.
- Try adding corn, hot pepper, or avocado.

Makes: 2 cups

Prep Time: 15 minutes

Watermelon Cooler

Ingredients

- 3 cups cubed watermelon, seeds removed
- ½ cup orange juice

Directions

Place watermelon and juice in blender. Blend until smooth and enjoy right away! Refrigerate leftovers within 2 hours.

Makes: 3 cups

Prep Time: 5 minutes

History of the Social Security Act

August 14, 1935

In 1934, just after the peak of the Great Depression, more than 50% of older Americans lacked sufficient income to be self-supporting. While a few states in the US did have some form of old-age pension to assist with this, these programs were typically inadequate and ineffective at solving the epidemic of financial insecurity facing our elders. At best, 3% of the elderly were actually receiving benefits, and the average benefit for those who were receiving them was a mere \$0.65/day (\$15.36 in 2025 dollars). The average daily benefit today is \$65.87.

Across the nation, many people came up with their own plans on how to handle the growing problem of elderly dependency. Some of the loudest and most popular ideas came from Huey Long with his Every Man A King idea; Francis E. Townsend and The Townsend Movement; Upton Sinclair (of *The Jungle* fame) and the EPIC, or End Poverty In California, plan; Robert Nobel and the interestingly named Ham & Eggs policy; Reverend Herbert S. Bigelow with The Bigelow Pension Plan; Arthur L. Johnson with the General Welfare Federation of America; and a particularly interesting movement called Technocracy, which can actually still be seen today.

Political leaders knew that something needed to happen on a national level to dissuade these “radical calls to action.” The best option soon became clear to them: bring the old-age pension plans happening through the states up to the national government. In 1932, Franklin D. Roosevelt was elected president, and with him came a plan to solve the financial crisis that our elders were seeing: Social Insurance.

Social Insurance wasn't a new idea—it was first adopted in Germany in 1889 at the urging of Chancellor Otto von Bismarck, and had since spread to 34 countries in Europe. As opposed to welfare, which was looked down upon at the time due to being a “free handout” and “encouraging laziness,” Social Insurance allowed for people to provide for their future financial security through a work-based, contributory system.

On August 14, 1935, Roosevelt signed the Social Security Act into law, and in 1937, the first Federal Insurance Contributions Act (FICA) tax began to be collected. First, however, the daunting task of enumeration had to happen – the Social Security Board worked with the Post Office to distribute and process applications for Social Security numbers. The first applications were distributed in November of 1936, and between November 1936 and January 1937, the Post Offices and the Social Security Board processed and distributed 30 million Social Security numbers.

Monthly Social Security payments began in 1940, with the first benefit being issued on January 31, 1940, to Mrs. Ida May Fuller of Vermont, who retired in November of 1939. Her first check was \$22.54. Ida lived until she was 100 years old, passing away in 1975 and

collecting a total of \$22,888.92 in Social Security benefits throughout her lifetime!

There have been numerous amendments to the original Social Security Act that have made it into what it is today:

- In 1939, spousal and minor child benefits were added, called “dependents benefits”, as well as survivor benefits. The 1939 amendments also increased benefit amounts, and accelerated the start of monthly payments, instead of lump-sum payments, to 1940.
- In 1950, the Social Security Board was abolished, and in its place the Social Security Administration was created. They also made a Cost of Living Allowance to the benefit amount for the first time. Prior to this, beneficiaries assumed that the amount on the first check was the amount they would receive forever.
- In 1956, benefits were given to disabled workers aged 50-64, and adult children with disabilities. Eligibility age for women was lowered to 62.
- In 1960, President Eisenhower signed a law amending the rules for disability: benefits were now allowed for adult workers of any age and their dependents. At this time, there were 559,000 people receiving disability benefits, averaging \$80/month.
- In 1961, eligibility age for men was lowered to 62. The number of people receiving benefits nearly doubled from 1961-1969, from 742,000 to 1.7 million.
- In 1965, President Lyndon B. Johnson signed in to law Medicare, granting health care coverage to almost all Americans over the age of 65.
- In the 1970s, Supplemental Security Income became a program of the Social Security Administration. Additionally, an automatic Cost of Living Allowance amendment was introduced.
- In the 1980s, the main focus of amendments was the disability program. In 1984, the Disability Benefits Reform Act was passed. Social Security benefits also began being taxed in 1983.

Today, 74,090,000 Americans receive Social Security or Supplemental Security Income. The average monthly benefit for all types of beneficiaries is around \$1,900.00. For more information on applying for Social Security, please visit <https://www.ssa.gov/>, or call 1-877-409-8430 (Manitowoc SSA Office) or 1-888-862-4811 (Green Bay/Kewaunee SSA Office).

Source: ssa.gov/history/

Manitowoc Public Library Events



August:

- **August 4, 10-11:30 AM:** ManitoWalk: Historic Downtown Walking Tour
 - Delve into the past to learn more about then and now! Join library staff as they explore the historic buildings on 8th Street in Manitowoc. Please arrive 10 minutes prior to the walking tour. *For ages 18+. Registration is required.*
- **August 5, 6-7:30 PM:** National Night Out
 - Join the MPL and the Manitowoc Police Department for National Night Out! This annual community-building campaign promotes police-community partnerships to make our neighborhoods safer, more caring places to live.
- **August 12, 3-5 PM:** Genealogy Help
 - Join the Manitowoc County Genealogical Society in the Manitowoc Collection every Tuesday to get help with your genealogy research!
- **August 14, 5-7 PM:** Movie Nights at the Library: Barbie

September:

- **September 3, 6-7:30 PM:** Drop-In Chess Club
 - Chess boards are provided, and library materials are available for further learning!
- **September 9, 1-3 PM:** Mini Job Fair
 - Manitowoc Public Library and Wisconsin Job Service invite job seekers to a multi-employer hiring event taking place in the Balkansky Community Room!
- **September 18, 6-7 PM:** Paranormal Wisconsin - Tales of Ghosts, UFOs, and Mysterious Creatures with Chad Lewis
 - This presentation is an eerie combination of the most bizarre paranormal topics and covers the entire spectrum of WI's supernatural activity.

**For more information or to register for events,
call 920-686-3010.**

Maritime Metro Transit Field Trip with Tina Prigge, ADRC Board Member: Travel Tips For Riding The Bus

I haven't ridden the public bus since 4th grade and felt a bit apprehensive when Tina Prigge and I decided to take a field trip. We wanted to see how public transportation operated and if it was increasing independence and accessibility. The answer? "Yes, it is." It was a wonderful experience. The bus drivers were helpful, the bus was clean, and the price was reasonable.

Here are some helpful tips for first time bus riders:

1. The bus is equipped with a ramp that lowers directly to the sidewalk for wheelchair, walker, cane, or scooter access.
2. If you need an assist to make the incline on to the bus, ask. Bus drivers were happy to help.
3. Fee: \$0.75 per stop for the 60 and over and disabled populations. \$1.50 for all other riders. No change is given. You place your money in a box by the driver.
4. During the school year, the bus is busier from 7:00-8:30am and 3:00-4:30pm. If you're looking for a quieter ride, avoid these times.
5. Let the driver know your destination upon entering the bus. They can help you make bus transfers that are needed.
6. When transferring from one bus route to another, ask for a free transfer ticket.
7. When close to your destination, pull the cable running along the windows or push the button by the wheelchair spots to alert the driver to stop.
8. Before riding, get a route sheet to plan out your travels.

To review bus routes and access information like how to purchase day and monthly passes, visit: manitowoc.org/444/route-information or call (920) 686-3560.

All My Best,

Wendy Hutterer, Director

Transportation Services

Maritime Metro Transit is the Lakeshore's One-Stop-Shop for an affordable, reliable, and safe public transit system. MMT services the City of Manitowoc with five routes, and visits Two Rivers on an hourly schedule. MMT also offers ADA service for elderly or disabled individuals who are unable to use the fixed-route public bus system.

Maritime Metro Transit contracts with Manitowoc County to provide the county's Elderly & Disabled Transportation Programs, as well as the ADRC of the Lakeshore's Volunteer Rural Elderly & Disabled Transportation Programs and the Out-Of-County Volunteer Medical Transportation Program.

Contact the Mobility Manager directly at 920-686-6977 for transportation and resources, or to become a volunteer driver for one of the ADRC of the Lakeshore's transportation programs.





Ask I&A

“Ask I&A” provides our Information & Assistance Specialists’ most commonly asked questions, and their answers. By sharing, we hope to help others struggling with the same questions.

Question: My child has a disability and will be turning 18 soon. What steps should I be taking and how does my child transition from children’s services to adult services?

The ADRC of the Lakeshore can begin to work with individuals at age 17 years and 6 months. If the individual is enrolled in the Children’s Long-Term Support (CLTS) Program through the county’s Human Services Department, a referral will automatically be made to the ADRC via their care manager. If the individual is not enrolled in CLTS programming, their legal representative may contact the ADRC.

An ADRC Information and Assistance Specialist (I&A) will typically offer a home visit to discuss the adult programs, benefits, and resources available. The I&A may also administer the adult long-term functional screen to determine if the child is functionally eligible for the adult long-term care programs. If the child is eligible, the transition from children’s services to adult services does not occur until at least the 18th birthday. However, working ahead helps to ensure a smoother transition. The I&A specialist will guide you through this process.

Another service offered at the ADRC is assistance applying for Social Security Disability benefits. The Disability Benefit Specialist (DBS) is able to file applications at age 18 years and one month. Either the individual or their legal representative must be the one contacting the ADRC to request assistance with this process. Appointments are scheduled with the DBS at either the Manitowoc or Kewaunee ADRC office locations.

There are many other considerations for your child as they transition into adulthood. Some of these include adult guardianship, employment, healthcare, public benefits, continuing education, housing, and more. The Wisconsin Department of Health Services has developed a comprehensive “Youth in Transition” booklet which can be provided to you by your local ADRC or Human Services care manager. This booklet goes in to detail on a range of topics related to the transition process. Your community may also offer outreach events for youth with disabilities. When in doubt, don’t hesitate to contact the ADRC of the Lakeshore for more information!

Tips for the County Fair

Manitowoc County Health Department

Fair season is back and Manitowoc County's fair is August 20-24 this year. While it may seem like a stretch, there are ways that attending the county fair can help your body and brain stay healthy. According to the NIH, there are several ways that can make a difference relating to your brain health.

Be physically active. Make the most out of the nice weather before winter comes back again! Go to the county fair and look at the various vendors and animals. Take a walk around the fairgrounds to help prevent high blood pressure, which can lead to improved brain health. Enjoying the beautiful weather may also reduce stress levels.

Fuel your body with goodness. Fuel up with a nourishing meal before heading to the fair—your body and brain will thank you! Going in satisfied can make it easier to enjoy the sights and sounds without feeling tempted by every fried treat. Staying hydrated with cool water not only helps you feel your best in the summer heat, but it also supports your overall well-being. Swapping alcohol for water, especially on hot days, keeps you sharp and energized so you can make the most of the fun!

Keep an active mind and stay connected with social activities. Attend the fair with family, friends, or both. While there, head to the polka band performances and dance. Grab a partner and have fun! The fair is fun for all ages and is a great way to catch up with family or friends. Social connections have a positive impact on brain health.

These habits can help you support lifelong brain health and keep your mind active and engaged. Supporting cognitive health can be empowered by adopting certain lifestyles and environmental habits. Maintaining healthy blood pressure, staying physically active, enjoying a balanced and nutritious diet, consuming alcohol in moderation, fostering meaningful social connections, and living tobacco-free are all powerful steps that can help reduce the risk of cognitive decline.

Heading to the Manitowoc County Fair this year? While you're enjoying the fun, take a moment to explore these simple ways to support your brain health along the way!

Source: <https://www.nia.nih.gov/health/cognitive-health-and-older-adults>



Staff Spotlight: Wendy Hutterer, Director

How long have you worked for the ADRC? Why have you chosen this career path? 13.5 years. I love knowing that I'm part of a system meant to support, empower, and improve quality of life.

What is the best part of your job? Anything that allows me to interact with our customers, my team, and our community partners. I love being part of a community where people come together to serve the greater good. And I can't wait to teach Bingocize this fall!

What has been your most rewarding experience working with the ADRC of the Lakeshore? Any time I hear that our

team has helped someone who was at the end of their rope and hopeless. To see the relief in someone's eyes as they offer heartfelt gratitude for the support they received. Knowing they were heard, that they matter, and that life is better because they entered the doors of the ADRC.

What might someone be surprised to know about you? I will forever be a kid at heart. I love that I have grandkids now that give me the opportunity to fully express that part of myself. Also, I've gone skydiving, rock climbing, parasailing, and been on a hot air balloon ride.

What is a secret talent no one knows about? Since it's a secret, I can't tell you!



Volunteer Spotlight: Karen Samz

Two Rivers Meal Site Kitchen Volunteer



How did you become a volunteer with the ADRC of the Lakeshore? After retiring, I always wanted to volunteer somewhere. Then after joining the Senior Center, I thought I should try the kitchen since I was familiar with the Meals on Wheels program through my previous job.

What surprised you most about volunteering? How much I enjoyed it and meeting new people. Also knowing that we were serving the community with hot healthy meals.

What do you wish other people knew about volunteering with the ADRC? That you can pick your days and hours that work for you. The staff are friendly and easy to work with.

What do your friends/family members say when they find out you volunteer for the ADRC? Don't you have enough to do with your busy schedule? I respond that I really enjoy volunteering and I make it work!

What has been your most rewarding experience while volunteering? It gives you a feeling that you are helping people in your community.

What might someone be surprised to know about you? I have been married for 49 years. We have two adult children and two grandchildren, Leighton (11) and Cameron (9). Also, I love to exercise by attending classes at the YMCA and the Senior Center.

If someone was hesitant to volunteer, what would you tell them? Just come here and try it, it's a flexible schedule. You don't have to commit if it doesn't work for you.

The Nutrition Exchange

With Alyssa Weber, RDN, CD

The Nutrition Exchange allows readers to submit nutritional questions to be answered by a Registered Dietician. Questions can be mailed to the Aging & Disability Resource Center of the Lakeshore, Attn: Nutrition Exchange at 1701 Michigan Ave., Manitowoc, WI 54220. We request that you include your name when submitting a questions. All names will be kept confidential.

Eye Health & Nutrition

August is National Eye Exam Month. Vision impairment risk triples for people as they age from 65 to 85 and older. Age-related macular degeneration is the leading cause of vision loss in older people in the U.S. Age-related macular degeneration affects 2.5% of white Americans 50 and older, and more than 14% of white Americans 80 and older, significantly more than people who are Black, Latino, or other races.

Age-related macular degeneration is impacted by genetics, but other controllable factors include smoking, physical activity, and nutrition. Americans typically do not eat enough of the foods and nutrients that can help to protect the eye. The following nutrients and antioxidants in particular help to protect eye health.

Lutein & Zeaxanthin: These antioxidants are naturally found in the retina of the eye and in fruits and vegetables. Sources include bok choy, broccoli, kale, spinach, orange peppers, blackberries, and kiwi fruit. Six milligrams of lutein daily is show to decrease the risk of age-related eye diseases. This is the amount found in approximately one cup of cooked kale.

Vitamins A, C, and E: Eating more vitamins A, V, and E has shown to lower the risk of cataracts and age-related macular degeneration. Sources of vitamin A include sweet potatoes, spinach, carrots, cantaloupe, peppers, and mangoes. Sources of vitamin C include citrus fruits, kiwi, strawberries, cantaloupe, tomatoes, broccoli, and peppers. Sources of vitamin E include sunflower seeds, almonds, hazelnuts, sunflower oil, and wheat germ.


Vitamin D: Research has shown an association between vitamin D deficiency and diabetic retinopathy. Research is also looking at how vitamin D may lower the risk of age-related macular degeneration. Sources include UV rays from the sun, supplements, fatty fish such as salmon and tuna, UV exposed mushrooms, egg yolks, and fortified milk.

Catechins: Drinking green tea has been shown to reduce the risk of age-related cataracts and glaucoma. Other sources of catechins include berries, cocoa, legumes, and nuts.

Zinc: Zinc is found in the retina of the eye. Zinc also helps vitamin A create specific pigments that protect your eye. Sources include oysters, crab, beef, pork, baked beans, and cashews.

By eating a balanced diet, you are likely getting many of these nutrients already. If you feel your diet is lacking, focus on including some of the foods listed in this article. As always, talk to your doctor before starting any supplements or if you have concerns about your health.

Sources: glaucoma.org; "Nutrition for Your Eyes" by David Richardson, MD; "Eating for Your Eyes" by Donna Weinhofen; Food & Nutrition, May/June 2019



National Farmers Market Week August 3-9, 2025

Celebrating the vital role farmers markets play in our food system.
Visit your local Farmers Market this week and enjoy all the delicious food that Wisconsin's farmers have to offer!



MEET OUR NEW *Board Members*

The ADRC of the Lakeshore is thrilled to welcome our two newest additions to the ADRC Board, Brenda Georgenson and Tina Prigge!

These amazing ladies come to us with wonderful experience and insight, and we cannot wait to see where our journey with them goes.

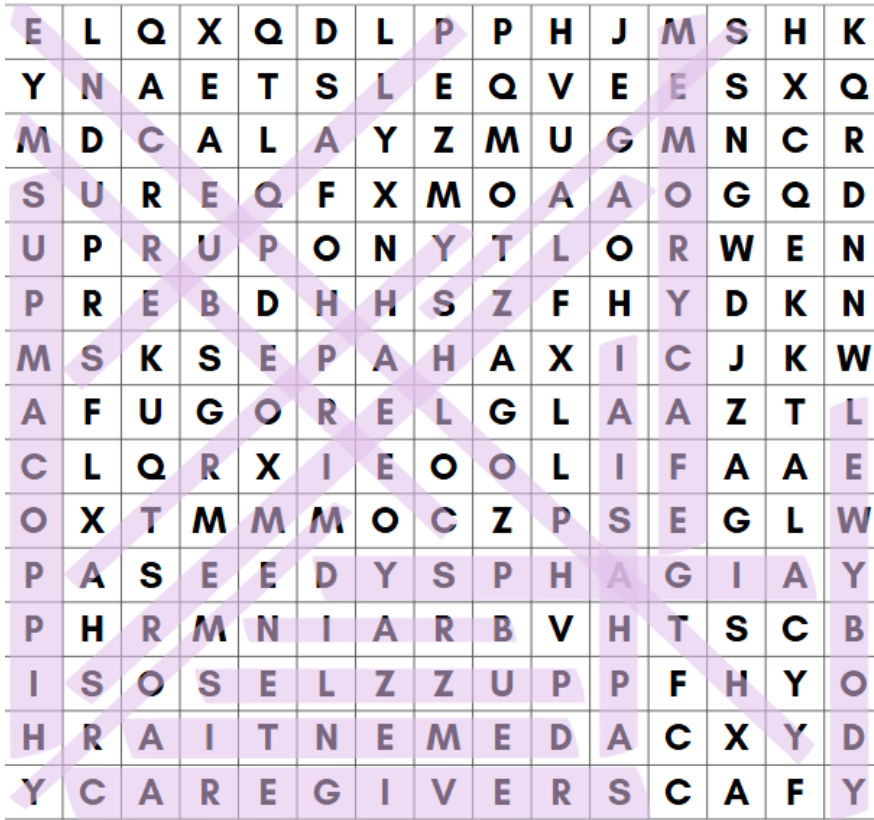
Thank you, Brenda and Tina, for joining the ADRC Board!



Brenda Georgenson



Tina Prigge



*Answer for World Alzheimer's Month
Word Search on page 4*

Find the Lighthouses!

There are three lighthouses hidden throughout the newsletter! They will look like the one pictured here, but they may be a different color or size.

When you find all three, write your answers down, along with your name and phone number, and mail it to:



Aging and Disability Resource Center
c/o Tehya Kramper
1701 Michigan Avenue
Manitowoc, WI 54220

(The Manitowoc Public Library logo does not count)

Answers must be received by **August 31** to be considered. **One winner will be chosen at random.** Winner will be announced in the next newsletter and will receive a prize basket from the ADRC!

prize basket must be picked up from the Manitowoc County ADRC office

**Congratulations to April/May winner,
Bob Jarosh!**

Lighthouses for last issue were on pages 4, 12, & 16!



The Lions Club Loan Closet

Are you in temporary need of a wheelchair, walker, commode, or transfer bench? Do you need one long-term, but would like to test one before you purchase one?

Rent something from the Lions Club Loan Closet!

Run by the ADRC of the Lakeshore, the Loan Closet has a variety of durable medical equipment available for you to rent. You'll even receive your money back if you return your item by the end of the rental period!

Call 1-877-416-7083 or stop at our office located at 1701 Michigan Avenue, Manitowoc!



Title VI - Notice of Nondiscrimination to the Public Manitowoc County - ADRC of the Lakeshore

The ADRC of the Lakeshore is committed to ensuring that no person is excluded from participation in, denied the benefits of, or otherwise subjected to discrimination on the basis of race, color, national origin, disability, sex, age, religion, income status, or limited English proficiency (LEP) in any and all programs, activities, or services administered by the ADRC of the Lakeshore in accordance with Title VI of the Civil Rights Act of 1964 and related nondiscrimination authorities. Any person who believes they've been aggrieved by any unlawful discriminatory practice may file a complaint with the ADRC of the Lakeshore.

For more information on the ADRC of the Lakeshore's civil rights program, and the procedures to file a complaint, contact 920-683-4180 (for hearing impaired, please use Wisconsin Relay 711 service); email adrc@manitowocountywi.gov; or visit our administrative office at 1701 Michigan Avenue, Manitowoc, WI, 54220. For more information, visit our website, www.adrcofthelakeshore.com.

A complainant may file a complaint directly with the Federal Transit Administration by filing a complaint with the Office of Civil Rights, Attention: Title VI Program Coordinator, East Building, 5th Floor - TCR, 1200 New Jersey Ave., SE Washington, DC, 20590.

If information is needed in another language, contact 920-683-4180.

Si se necesita informacion en otro idioma de contacto 920-683-4180.

Yog muaj lus qhia ntxiv rau lwmm hom lus, hu rau 920-683-4180.

ADRC Staff Listing

Wendy Hutterer
ADRC Director

Lori Fure
Older Americans Act Manager

Melissa Konop
ADRC Program Manager

Adam Miller
Business Services Manager

Emily Siemers
Nutrition Program Supervisor

Ann Habeck & Jolene Vanne
Disability Benefit Specialist
(those under 60 years old)

Jessica Knippel
Elder Benefit Specialist

Cassie Lohse, Jacob Gomm,
Julie Grosshuesch, Lori Edwards,
Paul Kersten, Katie Deprey,
Katrina Pratt, &
Melissa Goodman
**Information & Assistance
Specialist**

Anne Spieker
Family Caregiver Specialist

Tehya Kramper
Outreach Coordinator

Kim Kracht & Marissa Johnson
Administrative Support

Alexis Theriault
Manitowoc Meal Site Manager

ADRC Community Partners

Linda Grider
Mobility Manager

Mary Omillian
Two Rivers Meal Site Manager

Missy Brandt
Kiel Meal Site Manager



Monday: 8am - 5pm
Tuesday-Friday: 8am - 4:30 pm

1701 Michigan Avenue
Manitowoc, WI 54220

Phone: 920-683-4180 or 1-877-416-7083

Fax: 920-683-2718

Email: adrc@manitowocountywi.gov

Visit us online at: www.adrcofthelakeshore.com



Would you like to make a contribution to the ADRC of the Lakeshore?

We greatly appreciate your support!

I have included a contribution in the amount of: \$ _____
*Checks, please, not cash. Checks made payable to: Aging and Disability Resource Center.
Receipt sent upon request.*

Please designate this contribution in Memory or Honor Of: _____

I give permission to acknowledge my contribution in the "Thank You" column of
"The Aging and Disability Resource Connection" publication: YES NO

Name: _____

Address: _____

Phone Number: _____

Please mail to: **ADRC of the Lakeshore**
1701 Michigan Ave, Manitowoc WI 54220



Stay Connected!

Sign up to receive our newsletter directly to your home or email.
Call 1-877-416-7083 or email adrc@manitowocountywi.gov to subscribe.

Looking for more ways to stay connected with the ADRC of the Lakeshore?

Follow us on Facebook and Instagram!

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NOW
IS OUR MOMENT.



Now is the moment we've been waiting for. With new treatments emerging in the fight against Alzheimer's and all other dementia, now is the time for hope. Now is the time for action.

Help us keep the momentum going in your community at the Alzheimer's Association Walk to End Alzheimer's®, the world's largest fundraiser to fight the disease.

Register today at act.alz.org/manitowoccounty.

Walk to End Alzheimer's - Manitowoc County

Saturday, September 27, 2025

Manitowoc-Two Rivers YMCA, Manitowoc

8:30 a.m. Event Opens | 9:40 a.m. Opening Ceremony
10 a.m. Walk Begins