

HELLO MEMBERS,

As the holidays approach, we find ourselves busier and busier. Along with the guests we invite for these special days, there is the cooking, cleaning, shopping, baking, and decorating. There is also the raking and getting ready for old man winter. Just remember to take the time to appreciate the moment and the joy of having friends and family.

We have scheduled some special events to welcome in the season. On the 23rd of November we are traveling to Wausau to take in the "Festival of Trees". This is an indoor event and is sponsored by Hospice. There are many trees in every décor that you can imagine, along with mantle decorations and wall hangings. Most of the trees are put together by corporations, clinics, hospitals, and manufacturing plants. As you can probably guess, the competition for the best tree is intense, which gives the public a fabulous show. We will be stopping for lunch and then visiting the Marathon County Historical Museum. There is still time to sign up for this outing, but don't delay. Call Fred at 479-6310.

At our meeting we distributed our charitable contribution checks to several groups in the community. I would like to thank all of you for your hard work in our fund raising projects which allows us to return benefits to those organizations.

As mentioned in the previous newsletter, we are starting a Craft Day at the Community Center. This is still in the infant stages, but our expectations are that it will grow into something special. Our next meeting will be on Tuesday, November 8th, from 9:00 to noon. Even if you are not crafty, you might want to give this a try and learn something new. If you do have some talent in this area, you are always welcome to share. This is not only for women, as there are many projects that you guys do. Come and show us your skills.

Till the next time,

Judie Berard, President

SENIOR MEDICARE PATROL

On Wednesday, October 5th, Dave Zielinski and I went to Senior Medicare Patrol (SMP) training by the Coalition of Wisconsin Aging Groups (CWAG). Medicare loses billions of dollars each year due to errors, fraud, and abuse. Public law 104-208 established grants to fund training projects to recruit retired

professionals and others to identify, report errors, fraud, and abuse. A few of the main things they stressed are: 1. Never give out your Medicare and Social Security numbers to a stranger – treat them like your credit cards. 2. If you don't keep a Health Care Journal - start one. (Journals are available in room 6.) 3. Always review Medicare Summary Notices (MSN) and Part D Explanation of Benefits (EOB) and compare them with your Health Care Journal. Date in your journal when bills are paid. Look for these three things on billing statements: 1. Charges for something you did not get, 2. Billing for the same thing twice, 3. Services that were not ordered by your doctor.

Take care,

Karen Waggoner, Vice President

SUMMER HAS FALLEN INTO FALL

With bare trees, leaves and needles on the ground, and frost occurring often, our summer has slipped into fall. Likewise our rush into the busy season of November with Thanksgiving, Christmas season, and the new year are not far off. Our PrimeTimers fall activities are in full swing.

If you attended the November membership meeting and witnessed a group receiving checks for the various organizations that PrimeTimers donated to, there were 11 persons accepting \$4,500 in donations this year. We need to thank all of you who helped raise the funds and have the satisfaction of helping others. We also had enjoyed the comradeship while working at our events. These events are mainly our ice cream wagon earning \$2,900, bingo sales earning \$2,000, and car show, craft fair, kid's carnival, and brat fry earning \$2,600. Many friendships are made by being involved with these activities. If you are one who has not been involved, we encourage you next year to try some of these activities. You will have fun and meet new people. We can all take pride within ourselves that we helped out. Speaking of helping at the PrimeTimers events – as a special THANK YOU our Volunteer Party was at Clearview on Monday, November 7. You were eligible if you volunteered for any PrimeTimers event or activity. If you missed this year, keep volunteering and don't miss next year.

Along with the volunteering we want to

thank the many people all year long who bring treats to the meetings. This is headed by Sandy Summers. The room decorators do a great job headed by Barb Steinhilber. We thank all of them. We also want to add a special thank you to the many travelers who provided cookies and other goodies for the recent Louisville/Nashville/Memphis trips. Also thanks to our President, who puts in lots of work behind the scenes as well as at the meetings, and the rest of the Board who keep things running smoothly,; some of them involving many hours of endeavors. They are doing a great job.

THE CHRISTMAS SEASON AGAIN

The Christmas season begins earlier every year. Remember when Thanksgiving was the kick off. Now it begins before Halloween. One advantage for PrimeTimers, it allows us to buy our decorations for the Community Park so that we can get the decorations up early. This year we put them up on a beautiful October day. Thanks to all thirty individuals who helped out with this project. The lights officially go on November 26 when the Town Christmas trees are lit. Come and enjoy the tree lighting with cider and hot chocolate and cookies in front of the Chamber building, and see the PrimeTimers new beautiful park display. We did have a sneak preview on the evening of decorating day. We had a half dozen cars stopped to look at the display when I went by. It made me feel proud of what the PrimeTimers can do.

Speaking of Christmas - our annual party is again the second Thursday of December which is December 8. Cost is \$15 and is at Whitetail Inn at 5:30 social time and 6:30 dining. Entertainment will follow. Will the Jolly Fellow appear this year? He says he is really busy and St. Germain is a long way from the North Pole. But, then again, he said the trip may be a good practice run for Rudolph and fellow reindeer. Sign up ends December 2. Pay the night of the party. Call 479-6310 with menu choice of Tuscan Chicken, Stuffed Pork Loin, or Baked Cod.

A Christmas shopping trip to Wausau is planned for November 30. Leave at 8:00 a.m.; arrive back about 5:30 p.m. This will allow 6½ hours of shopping. The trip fare has been adjusted to cover the actual costs of the trip. With a minimum of seven, the costs will vary from \$17 to

\$9 each depending on the number of riders. Cancellations of less than 24 hours will owe for the trip.

OTHER ACTIVITIES

We want to get all different crafts from needle work to stamping to smithing to wood carving. These crafts are for men and women. If you would show off your craft or lead a craft, contact Share Brown at 477-0934. This can be fun and maybe a blue ribbon at the County Fair.

Snowshoeing is being organized by Karen Anderson. This will start with instructions and introduction to equipment. As is weather contingent, please contact her at 542-3946 so she can contact you for activity dates.

The Snowflake Dance is the second Saturday in January (14th). This year we have a different band – The Bill Hassey Orchestra (with Skip Wagner). This is a six-piece orchestra which plays a variety of music. Both, the band and Skip are well known in the area. We are sure you will enjoy them for your dancing or listening pleasure. Even if you do not dance, come for the comradeship. Much more fun to enjoy the wonderland of sparkling lights (from decorating which

***FOR THE PRIME TIME IN YOUR LIFE!
THOSE 50 & OVER - REMEMBER THAT
THIS IS YOUR CLUB*** and any suggestions are welcome. Our meetings are held on the first Wednesday of each month at 1:30 p.m. in the Community Center in the southwest room. Everyone is welcome to attend meetings or board meetings (call President for date, time, and location). If transportation is needed, contact 715-479-3596. All of our meetings are as friendly as we can make them, so put away your rocking chair, and come join the group ***“THAT’S IN THE KNOW AND ON THE GO!”***

we need your help with on Friday, January 13 at 1:00), fellowship, and music. See you all there.

On February 25 through February 29 (5 days 4 nights) a trip is available to Laughlin. Cost is \$415 (double occupancy) with transportation to and from the airport leaving St. Germain at 3:45 a.m. Flight is Sun Country from Mosinee. Lodging is Riverside Resort. Seating is limited. Fred needs the money by November 15 to reserve. Insurance is available. (Check to Fred Radtke, 8265 Sunrise Ln, St. Germain, WI 54558.)

We again need someone to take over publicity. Contact Carol to discuss what is involved – 479-6310.

We just received notice RSVP has ended immediately for Vilas County (this includes PrimeTimers from any county). They ran out of funds.

Remember deadline for Medicare Part D is December 7 if you wish to make any change.

MEMBERSHIP

We welcome new members Frank and Maealine Bottoni, Fritzi Braatz, Mae and Gary Busko, and Ruth Janz.

Get-well/thinking-of-you cards went to Jim Mattioli and Glenn Steiner. If you know of someone who is ill, hospitalized, or should otherwise be sent special thoughts, notify Toni Newton (715-477-6280). We know many people are being missed, and we would like to send them a little cheer.

GROWING OLDER

Today is the oldest you've ever been and the youngest you will ever be, so enjoy it.

Everyone whispers!

It is not what you gather, but what you scatter that tells what kind of life you have lived.

Forget health food. I'm at an age where, I need all the preservatives I can get.

Every time I hear the dirty word "exercise", I wash my mouth out with chocolate.

If you are going to try cross-country skiing, start with a small country.

I know I got a lot of exercise the last few years, just getting over the hill.

We all get heavier as we get older because there's a lot more information in our heads. That's my story and I'm sticking to it.

OUR TEAM LEADERS

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