Medicare Open Enrollment is from October 15 until December 7 every year. During this period, all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Benefits and premiums can change from one year to the next. So even if individuals want to keep their current coverage for next year, they should always double-check their Medicare health or prescription drug plans to make sure they understand about any changes that may apply and determine if their current plan is still the best available option.

During the Medicare Open Enrollment Period, the following changes can be made that would take effect on January 1.

- Change from Original Medicare to Medicare Advantage or vice versa.
- Switch from one Medicare Advantage Plan to another.
- Switch from one Medicare Part D (prescription drug) plan to another.
- Enroll in a Medicare Part D plan if enrollment didn’t occur when first eligible.

Choosing Medicare and related health care coverage can be challenging. Those wanting assistance may contact the Senior Health Insurance Information Program (SHIIP). During COVID-19 the SHIIP/SMP program is providing Medicare counseling to beneficiaries remotely, via telephone.

The Mason City Elderbridge office is a SHIIP sponsor site for two counselors, Alison Konefes and Pat Otto who have performed Medicare D Comparisons and other assistance to Medicare beneficiaries. SHIIP offers confidential, free counseling from trained volunteers.

To find a SHIIP counselor in your county:

- contact Elderbridge by calling 800-243-0378 or visit www.elderbridge.org
- contact LifeLong Links by calling 866-468-7887 or visit www.lifelonglinks.org
- contact the state SHIIP/SMP office by calling 800-351-4664 or visit www.therightcaliowa.gov

2021 ANNUAL ENROLLMENT PERIOD DATES
Dates and deadlines you need to know

- **OCT. 15, 2020**
  - ANNUAL ENROLLMENT PERIOD BEGINS
  - This is the first day you can enroll for 2021 health coverage.

- **DEC. 7, 2020**
  - ANNUAL ENROLLMENT PERIOD ENDS
  - This is the last day you can enroll for 2021 health coverage.

- **JAN. 1, 2021**
  - FIRST DATE COVERAGE CAN START
  - Even if you enroll in December 2020, your new Medicare plan won’t go into effect until Jan. 1, 2021.

September/October 2020

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**Play it Forward Fundraiser**

Elderbridge Agency on Aging hosted its first-ever virtual fundraiser on Thursday, July 23, 2020, with much success. We raised $10,610 through sponsorships, cash donations, and a virtual live auction of locally donated items. Thanks to our sponsors’ and donors’ generosity, Elderbridge will be able to fund over 1000 additional meals to homebound older Iowans, their caregivers, and disabled adults that may have had to endure food insecurity during this pandemic.

Although there has always been a need for supports and services by this demographic, the demand has increased by 46% since the COVID-19 pandemic began in March. We have provided an average of 419 individuals with information, assistance, and referrals per month since the pandemic began. Elderbridge provided over 132,000 meals between April 1 and June 30th, 2020, which is a 25% increase compared to before the pandemic. The need for assistance with goods and services has remained steady. Some examples are grocery delivery, assistive aids, personal emergency response systems, and in-home care.

Special thanks to our Ruby level sponsor, Good Samaritan Society Home Care, for their donation of $1500. Gold sponsors, Community State Bank of Spencer; Northwest Bank of Spencer; Spencer Hospital each contributed $750. Silver level sponsors include Carstens Financial Group LLC of Arnolds Park; Farmers Trust and Savings Bank of Spencer, Keelson Harbour Assisted Living of Spirit Lake; and Rembrandt Enterprises of Spirit Lake with their sponsorship of $450 each. The fundraiser couldn’t have reached the level of success without the in-kind sponsorship of Nattress Auctioneer Service who facilitated the virtual live auction and all of the Elderbridge Board members and staff who assisted with planning, marketing, seeking auction items and helping with the event. Thrivent Financial provided $500 toward advertising and marketing through their Community Action Team sponsorship.

As a result of the success of this fundraising event, the staff and board of directors are busy planning our next event for the Spring of 2021 in the Mason City region. Stay tuned for more information and please join us in supporting the older adults, caregivers, and adults with disabilities who reside in your community!

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**Elderbridge Board Of Directors**

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Steve Kruse  
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Tim Nichols  
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Dickinson – Carol DeSchepper  
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SEPTEMBER IS HEALTHY AGING® MONTH

Think it’s too late to “reinvent” yourself? Think again. According to Carolyn Worthington, editor-in-chief of Healthy Aging® Magazine and executive director of Healthy Aging®, “it’s never too late to find a new career, a new sport, passion, or hobby.”

Worthington is the creator of September is Healthy Aging® Month, an annual health observance designed to focus national attention on the positive aspects of growing older. Now in its second decade, Worthington says September is Healthy Aging® Month provides inspiration and practical ideas for adults, ages 50-plus, to improve their physical, mental, social, and financial well being.

“Use September as the motivation to take stock of where you’ve been, what you really would like to do if money was no object,” says Worthington. “And try it! Who says you have to do something related to what you studied in school? Who says, you can’t become an entrepreneur, start your own home business later in life, test your physical prowess, or do something wildly different from anything you’ve done before? Only that person you see in the mirror!”

To get you started on reinventing yourself, here are some ideas from the editors of Healthy Aging® Magazine (www.healthyaging.net). Maybe they will help you think outside the box:

1. Do not act your age or at least what you think your current age should act like. What was your best year so far? 28? 40? Now? Picture yourself at that age and be it. Some people may say this is denial, but we say it’s positive thinking and goes a long way toward feeling better about yourself.

2. Be positive in your conversations and your actions every day. When you catch yourself complaining, check yourself right there and change the conversation to something positive.

3. Have negative friends who complain all of the time and constantly talk about how awful everything is? Drop them. As cruel as that may sound, distance yourself from people who do not have a positive outlook on life. They will only depress you and stop you from moving forward. Surround yourself with energetic, happy, positive people of all ages and you will be happier too.

4. Walk like a vibrant, healthy person. Come on. You can probably do it. Analyze your gait. Do you walk slowly because you have just become lazy or, perhaps, have a fear of falling?

5. Stand up straight! You can knock off the appearance of a few extra years with this trick your mother kept trying to tell you. Look at yourself in the mirror. Are you holding your stomach in, have your shoulders back, chin up?

6. How’s your smile? Research shows people who smile more often are happier. Your teeth are just as important to your good health as the rest of your body. Not only is it the first thing people notice, but good oral health is a gateway to your overall well-being.

7. Lonely? Stop brooding and complaining about having no friends or family. Volunteer your time. Take a class. Invite someone to meet for lunch, brunch, dinner, or coffee.

8. Start walking not only for your health but to see the neighbors. Have a dog? You’ll be amazed by how the dog can be a conversation starter.

9. Make this month the time to set up your annual physical and other health screenings. Go to the appointments and then, hopefully, you can stop worrying about ailments for a while.

10. Find your inner artist. Who says taking music lessons is for young school children? You may have an artist lurking inside you just waiting to be tapped. Have you always wanted to play the piano, violin, or tuba? Have you ever wondered if you could paint a portrait or scenic in oil? What about working in wood?
FAMILY & PROFESSIONAL CAREGIVER CONFERENCE
Virtual Conference Event Conducted through Zoom
September 10, 2020    8:30am – 3:45pm

CONFERENCE PRESENTERS

Dr. Aaron Blight, EdD
Dr. Aaron Blight has spent more than 20 years in healthcare administration, including as a national healthcare policy maker, homecare provider, care scholar and professional speaker. He will offer a presentation rooted in evidence-based research drawing upon studies from gerontology, nursing, psychology and sociology.

Ethan Hizenga, J.D.
Ethan is an elder law and estate planning attorney. Ethan is licensed to practice in Iowa, South Dakota, Missouri and leverages his memberships in those state bar associations as well as the National Academy of Elder Law Attorneys to advocate for the needs of seniors nationwide.

Pre-register online at: eventbrite.com by 9/3/2020 or call Amber Holm at 800-243-0678 or email aholm@elderbridge.org for more information.

FREE for all registered participants
CEU Contact Hours offered for a fee upon registration.
Switch Out the Salt!

As we age, our metabolism slows down, senses weaken, and chronic health conditions are more apt to surface. While we can’t control our genes, we can control what we put in our bodies and good, healthy eating is the first step to aging gracefully. The good news is that it’s a snap to make smart, healthy eating choices to help ensure overall wellbeing. A great place to start is reducing the amount of salt in your diet.

What’s the deal with salt? The recommendation for salt intake for adults, according to the American Heart Association, is about 1,500 mg per day. Following this guideline can have a huge impact on reducing the risk of high blood pressure (hypertension) and on overall heart health. This is particularly important for older adults who are at higher risk for heart disease and hypertension.

But reducing our salt intake can be challenging. First of all, we’re used to salt, which is no surprise. It is one of the oldest flavoring agents and has been used for hundreds of years as a preservative. In addition, because some salt is necessary for our bodies to function properly, and in our deep human past it was hard to come by, we’re born programmed to enjoy and seek out salt.

Ditch the salt, but not the flavor

Substituting other ingredients, such as herbs and spices, for salt will go a long way to keeping your body and brain healthy. Many herbs and spices have added health benefits, like bumping up nutritional components such as vitamins and minerals. They can add life to a bland dish, which can have the added side effect of helping seniors regain their appetites.

The Herbs

Rosemary packs a flavor punch. It is an extremely aromatic herb with a strong woody smell that some liken to pine and lemon. Add rosemary to soups, meat, and potatoes, and pair it with garlic and olive oil for a classic and flavorful combination. A hidden benefit to using rosemary in your cooking could be improved memory and the prevention of dementia and Alzheimer’s disease. Rosemary is a popular aromatherapy oil and is also used in alternative medicines.

Your new love affair with green herbs doesn’t have to stop at rosemary – think oregano, thyme, chives, basil, tarragon, sage, and mint! Oregano is often used in Mexican and Italian cooking. Thyme pairs well with chicken dishes, as does tarragon, and both work well with potatoes. Sage is typically found in poultry seasoning, but its homey scent can warm any dish. Mint is most often seen in Greek cuisine. If you don’t have your own herb garden, these bright herbs can be found in the produce section of most major grocery stores.

The Rhizomes

Turmeric and Ginger are in the same plant family, these spicy roots can add zing and brightness to your dishes. Found often in curries, turmeric is brilliantly colored orange and has an earthy flavor, and is often praised for its anti-inflammatory properties.

Ginger is not just for Christmas cookies! A cuisine rebel, ginger can be used in both sweet and savory dishes. Ginger paired with garlic will add an Asian flavor to stir fries, rubs, and marinades for meat. Try crystallized ginger chopped and added to cookies for real punch. Ginger’s hidden superpower is its long history of being used to combat motion sickness and upset stomachs. Both ginger and turmeric are widely available in grocery stores.

Easy to Find Salt-Free Seasonings

In addition to fresh herbs and spices, there are a number of salt-free blends to try. A simple shake can perk up any dish without any chopping and breaking the bank.

• Mrs. Dash - Anyone who has shopped in the spice aisle of the local grocery store will recognize this long-standing bastion of the salt-free seasoning world. These days, there’s a Mrs. Dash for just about any cooking style and flavor profile.

• Add an Acid - The sharp taste of salt can be mimicked by acids like fresh lemon or grapefruit juice, and various vinegars. Infused and balsamic vinegars add a bumped-up flavor. Try Champaign or prosecco vinegar in salad dressings, with sautéed beans and even potato salad! A peach balsamic vinegar is also a perfect topping for a summer salad.

• Olive Oil - Olive oil has a lovely fruity and sometimes peppery flavor on its own, but an infused oil can add even more “oomph.” Try a lemon infused oil with a quinoa and tomato salad, or drizzle fish or steak with a garlic infused oil.

• Salt-free Blends - Of course, there are many blends of herbs and spices that skip the salt to try. Check your local purveyor of spices for their recommendations or explore your local grocery store aisles. An extensive collection is available through The Spice House – there is a style for every taste, savory and sweet! ©LPi
Pumpkin-Oatmeal Muffins

These healthy pumpkin-oatmeal muffins will get you in the mood for fall. Sprinkling the muffins with pecans adds a nutty crunch to every bite. Serve them for breakfast or as a grab-and-go snack.

**Ingredients**

- 3 ½ cups old-fashioned rolled oats
- 1 ½ cups reduced-fat milk
- 1 cup unseasoned pumpkin puree
- ½ cup light brown sugar
- 1 ½ teaspoons vanilla extract
- 1 teaspoon baking powder
- 1 teaspoon pumpkin pie spice
- ¾ teaspoon salt
- 2 large eggs, lightly beaten
- ½ cup chopped pecans

**Directions**

1. Preheat oven to 375 degrees F. Stir oats, milk, pumpkin, brown sugar, vanilla, baking powder, pumpkin pie spice, salt and eggs together in a large bowl until fully incorporated.
2. Lightly coat a 12-cup muffin tin with cooking spray. Spoon the batter into the prepared muffin cups, filling each almost to the top. Sprinkle evenly with pecans.
3. Bake the muffins until a toothpick inserted in the center comes out clean, 25 to 30 minutes. Let cool in the pan for 10 minutes, then transfer to wire rack. Serve warm or at room temperature.

Servings: 12, Tips to make ahead: Wrap airtight and refrigerate for up to 2 days or freeze for up to 3 months. Source: EatingWell.com, August 2020
The Importance of Volunteering

My name is Angie Martens and I have worked at Elderbridge for over 22 years. My role has changed many times over the years. I am currently working in LifeLong Links providing Options Counseling and Case Management. I felt compelled to tell a story about the importance of volunteering.

A consumer came to Elderbridge earlier this year looking for assistance in understanding insurance information. He had applied for Social Security Disability prior to my involvement and requested assistance in filling out additional documentation requested by the Social Security Administration. In addition to his SSDI application we held a conference call with the local Social Security office to get him enrolled in Medicare as he would be turning 65 this summer. The consumer had also applied and was awarded Medicaid through the Iowa Wellness Plan and Food Assistance.

The consumer has several medical conditions including COPD that causes him to be short of breath with any exertion. When his symptoms increased this summer, he went to his primary care physician who ordered additional tests. He received devastating news that he has widespread cancer. He is now on continuous oxygen. He was ordered to undergo a biopsy to type and stage the cancer, but was not permitted to drive to the procedure.

This is where the volunteer services came into play. As his Service Specialist I considered several formal options for transportation, but all seemed costly. So, not knowing anyone else, I called my parents. They eagerly stepped up and took this consumer to the hospital on the day of his procedure. When he was discharged later in the day they took him to Village Inn for a meal. He hadn’t been allowed to eat since the following midnight. He verbalized that it was so nice to have a meal out with good conversation. He has missed interacting with others since the coronavirus pandemic.

Volunteering gives everyone involved a warm fuzzy. Often by helping others you help yourself. This individual’s social isolation and loneliness were lessened on that day. And, the volunteers felt good giving back. They may also end up with a new friend. I, in turn, felt good being able to help this person when he needed it most.

If you would like to be added to our list of volunteers, all us at 800-243-0678. We are happy to visit with you about our services and potential opportunities.

Doing Good Is Good for You

There are two things that older adults have in spades these days: time and knowledge. And both make them the perfect match for volunteering.

By giving back as little as two hours a week, or about 96 hours a year, older adults are discovering how to keep their lives active and healthy.

Research shows that seniors who volunteer can combat depression, stave off chronic pain, and boost brain power. In short, volunteering can promote longevity.

Still need another reason to get out and volunteer? With the number of volunteers age 65 and older expected to double in a few years, chances are you’ll reconnect with old friends and make new ones.

“Volunteering gave me a reason to get up in the morning and stimulate my brain as I learned about topics and issues that were completely unfamiliar to me,” says one volunteer.

To help educate older adults about the benefits of volunteering, the National Association of Area Agencies on Aging (n4a) launched a public education campaign to raise awareness of the issue and to prompt older adults to take action. The centerpiece of the campaign is a publication, “Doing Good Is Good for You: Volunteer!”

This brochure provides you with a Self-Assessment Checklist that can help you evaluate the range of issues and activities that you may find most interesting in a volunteer setting.

For example, are you interested in animals, politics, or art? Do you enjoy activities such as gardening, tutoring, or counseling? The Checklist gives you dozens of options.

One prospective volunteer who completed a checklist of his interests was a lifelong musician. He checked “arts and culture” as a favorite and said he loved teaching others. When the local volunteer coordinator signed him up, she had no idea that his instrument of choice was a ukulele. Two years later, his lessons have become so popular, he’s teaching in two senior centers to packed classes.

The point is, there’s a volunteer opportunity for everyone, and it can be found with the simple click of a mouse. For more information on volunteering, visit www.n4a.org and find the “Volunteer Resource Center” under n4a Initiatives. (Courtesy of NewsUSA) ©LPi.
Halloween is usually a happy holiday for all involved. The kids love all that candy and the adults often enjoy seeing the young ones dressed up and smiling as they go door to door. On occasion though, a prankster strikes. If you are a senior living alone, this threat can be troubling enough to result in closed blinds and a light turned out on the porch. But you don’t need to miss out.

For those who truly want to see trick or treaters but don’t want to risk a hassle, here are 5 tips to help you stay safe.

1) Do It With a Friend One of the best ways to stay safe, and feel safe, is to hand out candy as a team. Find a friend and ask them over. This way there’s always someone to answer the door, even when nature calls. Two sets of eyes is always better than one.

2) Keep the Lights On Instead of letting your jack-o’-lantern do all the work, keep your outside light on. It may take some of the festive ambiance away, but it means everyone is less likely to trip and fall. And you can get a clear look at who is coming to the door.

3) Keep the Door Open Vandals are less likely to attack if they can see you. Instead of relying on the peep-hole before answering, keep the door ajar for the evening. Set up camp in the doorway on a couple of chairs, and you’re ready to go. You might even dress up yourself!

4) Avoid Candles This is a safety tip for all. Candles in the pumpkin are nice but using a flashlight can give you peace of mind.

5) Keep Your Cell Phone Handy

It’s unlikely that an emergency will strike. If it does, having your cell phone in your pocket is always helpful.

Halloween can be a scary time for the elderly.
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<td>Philly Sloppy Joe WW Bun Potato Wedges Broccoli &amp; Cauliflower Apricots</td>
<td>Baked Chicken Parmesan w/Spaghetti Caesar Side Salad Pears Breadstick</td>
<td>Ham Loaf Roasted Red Potatoes Green Beans Apple Slices Rice Pudding</td>
<td>Mushroom &amp; Swiss Burger WW Bun Baked Beans, Baby Carrots, Mixed Fruit</td>
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<td>Happy Labor Day Hot Beef w/Gravy Sliced White Bread Mashed Potatoes Mixed Vegetables Mandarin Oranges</td>
<td>Apple Pork Chops &amp; Stuffing Roasted Red Potatoes Broccoli Peanut Butter Cookie</td>
<td>COOK'S CHOICE</td>
<td>Tater Tot Casserole Lettuce or Spinach Salad WW Roll Applesauce Jell-O</td>
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<td>BBQ Pulled Pork Sandwich Potato Salad Mixed Vegetables Banana</td>
<td>Swedish Meatballs Egg Noodles Asparagus Peaches Ice Box Cookies</td>
<td>Meatloaf Mashed Potatoes w/Gravy Mixed Vegetables Mixed Fruit</td>
<td>Crispy Baked Chicken Potato Wedges Green Beans Strawberry Rhubarb Crisp</td>
<td>Chicken, Orange, &amp; Almond Salad WW Roll Apple Slices 4 oz. Orange Juice</td>
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<td>Salmon Loaf Mashed Potatoes Peas Banana Half Chocolate Pudding</td>
<td>Stuffed Pork Loin Baked Potato Steamed Carrots Pears</td>
<td>COOK'S CHOICE</td>
<td>Chicken Fajita Bake Corn Bread Green Beans Chocolate Chip Cookie</td>
<td>Herb-Rubbed Roast Beef Roasted Red Potatoes Creamed Peas Strawberries</td>
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<td>Hearty Chicken Stew Breadstick Lettuce or Spinach Salad Apricots</td>
<td>Salisbury Ground Beef Roasted Red Potatoes w/Gravy Broccoli Hot Milk Cake w/Berries</td>
<td>Brown Sugar Glazed Pork Chop Roasted Sweet Potato Mixed Vegetables Banana</td>
<td>Ground Beef Stroganoff Egg Noodles Green Beans Mandarin Oranges</td>
<td>Scalloped Potatoes w/Ham Corn Applesauce Whole Wheat Roll</td>
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<td>Herb-Rubbed Roast Beef Mashed Potatoes w/Gravy Creamed Corn Strawberries</td>
<td>Chili Cinnamon Roll Steamed Carrots Pears</td>
<td>Greek Marinated Chicken Roasted Red Potatoes Zucchini &amp; Summer Squash Rice Pudding</td>
<td>Oven Fried Chicken Roasted Sweet Potatoes Beets Apple Slices</td>
<td>Braised Herb Pork Chop Mashed Potatoes w/Gravy Broccoli Chocolate Chip Cookies</td>
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<td>Stuffed Pork Loin Roasted Red Potatoes Steamed Carrots Molasses Cookie</td>
<td>COOK'S CHOICE</td>
<td>Chicken a la King Biscuit Mixed Vegetables Peaches</td>
<td>Crunchy Pollock or Baked Cod Fillet Potato Wedges Corn Berry Fluff Jell-O Salad</td>
<td>Baked Honey Chicken Sweet Potato Fries Green Beans Banana</td>
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<td>Meatloaf Baked Potato Asparagus Pears</td>
<td>Ham &amp; Bean Soup Corn Bread Broccoli &amp; Cauliflower Apple Crisp</td>
<td>Mushroom &amp; Swiss Burger WW Bun Potato Salad Baby Carrots Strawberries &amp; Pineapple</td>
<td>Baked Chicken Parmesan w/Spaghetti Zucchini &amp; Summer Squash Pears Ice Box Cookies</td>
<td>Liver &amp; Onions -OR- Beef Patty Mashed Potatoes w/Gravy Mixed Vegetables Peaches Whole Wheat Roll</td>
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<td>Chicken &amp; Mushrooms Roasted Red Potatoes Creamed Peas Banana Half</td>
<td>Philly Sloppy Joe WW Bun Potato Wedges Mixed Vegetables Apple Slices</td>
<td>Ham Loaf Sweet Potatoes Cauliflower Mixed Fruit Peanut Butter Cookie</td>
<td>Hot Beef w/Gravy Mashed Potatoes Green Beans Mandarin Oranges Whole Wheat Roll</td>
<td>COOK'S CHOICE</td>
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Elderbridge Board of Directors and staff would like to thank the following partners for their generous donation to fund our Material Aid Program. Material Aid fills unmet need gaps for low-income at-risk seniors 60+ and adults with disabilities whose needs cannot be met by any other means.

The Winnebago County Community Foundation awarded Elderbridge a $5,000 grant to support our Material Aid Program for low-income clients in Winnebago County.

First Citizens Bank Charitable Foundation notified Elderbridge of a $5,000 grant to support our Material Aid Program. Kim Badker, Retail Banking Officer presented the award to Board President Lionel Foster.

Black Hills Energy made a community contribution of $1,500 to support Elderbridge programs. Funding awarded will be used for material aid in Clay County.

Bertha Stebens Charitable Foundation notified Elderbridge Agency on Aging of a $5,000 grant award for our Material Aid Program. Funding is designated for Mason City and Cerro Gordo County low-income consumers.
The Elderbridge Agency on Aging... 

Created under the Older Americans Act, Elderbridge has been meeting the needs of Iowans age 60 years and older and their caregivers for more than 40 years.

Elderbridge serves older Iowans in a 29-county area in Northwest and North Central and Central Iowa with the goal of providing the necessary information and resources to empower our constituents to manage their lives and the aging process to the best of their and our abilities.

To learn more about the services Elderbridge provides to older Iowans, contact an Elderbridge office or visit www.elderbridge.org.

Mason City
1190 Briarstone Drive, Suite 3
Mason City, Iowa 50401

It is Our Mission to Advocate for and Empower Older Adults, Caregivers and Individuals with Disabilities to Pursue Independent Healthy Lives.

Returned Service Requested

The Elderbridge Agency on Aging... 

Created under the Older Americans Act, Elderbridge has been meeting the needs of Iowans age 60 years and older and their caregivers for more than 40 years.

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Mason City
1190 Briarstone Drive
(641) 424-0678 or 800-243-0678

Fort Dodge
308 Central Avenue
(515) 955-5244 or 800-243-0678

Carroll
603 North West Street
(712) 792-3512 or 800-243-0678

Spencer
714 10th Avenue E., Suite 1
(712) 262-1775 or 800-243-0678

The Bridge Newsletter Order and Change of Address Form

Mailing information:
- Name: ________________________________
- Address: ______________________________
- City/State/Zip: ________________________

Send to:
The Bridge - Elderbridge
1190 Briarstone Drive, Ste 3
Mason City IA 50401

The Bridge is available to persons aged 60+ living in our 29-county service area without charge. If you wish to give a voluntary donation to help defray costs, the suggested donation is $5.