



THE MILC RUN

Midstate Independent Living Consultants

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Alternate Format Available: If you are in need of an alternate format contact MILC.

“Working for persons with disabilities towards empowerment to make informed choices.”

ASSISTIVE TECHNOLOGY (A.T.)



Four Assistive Technology Aids For the New Year

By MaryBeth Parish, IL Consultant

The Talking Digital Memo Recorder is a compact device for recording daily reminders, to-do lists and names and telephone numbers. It is only 5 ½ inches long and 1 inch wide making it convenient for a pocket and uses 2 “AAA” batteries. The average cost is \$27.95 at retailers such as MaxiAids.com. This item holds up to 99 messages and is easy to use but requires the ability to manipulate small buttons although there are other models with larger switch style controls.

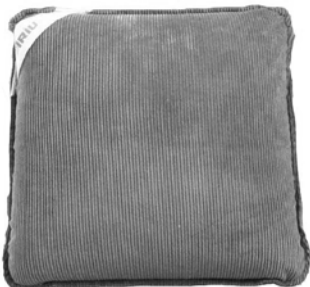
The second item is the Stretch-Eze or Thera Band Resistance Bands for resistance exercise which provides improved muscle strength and conditioning while enjoying the warmth of indoors. These bands can improve core strength, range of motion, and co-operation of muscle groups. Thera Bands can be purchased at a low cost of \$10.95 for 6 yards from retailers such as Allegro Medical Supplies.

Next is the Christmas Extension Cable with on/off foot switch that automatically cuts power to the device it is attached to. This simple product can be placed between outlet and lamp to allow on/off via foot or hand control switch. It can be purchased at many retail stores as well as building supply stores at an average cost of \$8, but is a great item to buy on clearance after the holidays.

Lastly is one of my favorite items, the Sirius Massage Pillow for therapeutic massage after a long day. Just lean back and enjoy the relief from discomforts anywhere as it operates on 2 “D” batteries. This pillow can be purchased at various stores or from ComfortBody.com for a price of \$29.99.

Corduroy Comfort

By Marlene Pohl, IL Consultant



Recently I had the dubious pleasure of small children at my home in the evening hours. As I helped the mother to put her children into their car seats to leave-AAK. I was stuck, arms straight in front of me, unable to move, a two year old wriggling at the end of my extended arms. “Heh, your days as a TAB (temporarily able bodied) have ended?” My wheelchair using friend laughed. Lucky for me, it was a temporary impairment. I did learn quite a bit quickly, such as how I was responded to when my body language no longer communicated any

message I was sending. The next day at the Accessible Model Home in Wausau, I was assisting an elderly gentleman when one of his grandchildren ran to my desk area and put the vibrating massage pillow behind my back. Ahhh. I do think it played a part in my recovery.

The Massage Pillow by Sirius is a 14x14" square pillow, covered in thick corduroy, that vibrates when leaned into. A bit of a hum comes from it, but that might have been me as it seemed to jiggle whatever was displaced in my back, back to a more relaxed place.

The pillow comes in a choice of seven colors, available for \$26.00. I was happy to see on the Web that they also offer other shapes and versions. There's a nice lumbar style available for \$35.00. There are no switches to operate. It runs on 2 D batteries. It's filled with a polyurethane foam. They offer a one year manufacturer's warranty. We have two in our Loan Closet here at MILC. If a soft square of vibration seems to be what might sooth you, give us a call and try one out.

F.Y.I. (For Your Information)



More On The IEP (And more to come)

By Nancy Lee, IL Consultant

In the last issue of The MILC Run I briefly touched on the subject of the Individualized Education Program. In the next few issues I would like to elaborate on a few of the facets of an I.E.P.

If your child is receiving special needs education, he or she is entitled to be re-evaluated every three years. The re-evaluation serves many purposes. The main objectives are: to verify that your child still has a disability, to see how well your child is doing in school, and to determine that your child's needs are indeed being met. The re-evaluation will clarify if any changes need to be made, if the child is meeting his or her goals, and if they are participating at the anticipated level.

If you feel that your child could benefit from other services, or you feel that more or less progress is being made than is outlined in your child's I.E.P., you may request a re-evaluation before the mandated time frame of three years. This must be done in writing. You will then become part of a team that will review your child's needs and performance, as the re-evaluation will be based on observations made both at home and in the school setting.

We at MILC are willing and able to serve as advocates for your family. If you have any questions or concerns, please contact us at 800-382-8484.



Debt Consolidation

As Stated By, Dave Ramsey

Debt consolidation is nothing more than a "con" because you think you've done something about the debt problem. The debt is still there, as are the habits that caused it – you just moved it! You can't borrow your way out of debt. You can't get out of a hole by digging out the bottom. True debt help is not quick or easy. Larry Burkett, noted financial author, says debt is not the problem; it is the symptom. I feel debt is the symptom of overspending and undersaving. Our financial coaches will not recommend debt consolidation for a client. Why? Because debt consolidation doesn't work.

Debt Consolidation Statistics

A friend of mine works for a debt consolidation firm whose internal statistics estimate that 78% of the time, after someone consolidates his credit card debt, the debt grows back. Why? He still doesn't have a game plan to either pay cash or not buy at all. He also hasn't saved for "unexpected events" which will also become debt.

Debt consolidation seems appealing because there is a lower interest rate on some of the debt and a lower payment. However, in almost every case we review, we find that the lower payment exists not because the rate is actually lower but because the term is extended. If you stay in debt longer, you get a lower payment, but **if you stay in debt longer, you pay the lender more**, which is why they are in the debt consolidation business.

Debt Consolidation Example

For example, let's say you have \$30,000 in unsecured debt, including a two-year loan for \$10,000 at 12%, and a four-year loan for \$20,000 at 10%. Your monthly payment on the \$10,000 loan is \$517 and \$583 on the \$20,000 loan, for a total payment of \$1,100 per month. The debt consolidation company tells you they have been able to lower your payment to \$640 per month and your interest rate to 9% by negotiating with your creditors and rolling the loans together into one. Sounds great, doesn't it? Who wouldn't want to pay \$460 less per month in payments?

But they don't tell you that it will now take you six years to pay off the loan. This may not sound that bad to you at first unless you realize how much more you will actually pay in additional payments. You will now pay \$46,080 to pay off the new loan vs. \$40,392 for the original loans, even with the lower interest rate of 9%. This means you paid \$5,688 more for the "lower payment." Not such a good deal after all. This example shows you why they are in the business – because **they make money off of you**.

The Real Way to Get Out of Debt

The answer is not the interest rate; **the answer is a Total Money Makeover**. The way you get out of debt is by changing your habits. You need to commit to getting on a written game plan and sticking to it. Get an extra job and start paying off the debt. Live on less than you make. It is not rocket science, but it is emotional, which is why most people need help getting through it from someone like Dave Ramsey. Don't try debt consolidation! One resource available to learn how to make a budget and live on less than you make with [Financial Peace University](#). There are many links available that offer template budgets.



Office for the Deaf and Hard of Hearing – Northern Regional Office **Wisconsin Department of Health Services**

The Wisconsin Department of Health Services Office for the Deaf and Hard of Hearing (ODHH) is the primary state agency that promotes equal communication access and accommodations in statewide and community systems for people of all ages in Wisconsin who have hearing loss: deaf, deafblind, hard of hearing.

ODHH Regional Coordinators provide a wide variety of services including information, referral, education, training, technical assistance, and consultation on hearing related issues and rights to communication access for individuals, employers, and any public or private business or organization.

The Office for the Deaf and Hard of Hearing also manages the state-funded Telecommunications Assistance Program (TAP) to help eligible, low-income deaf, deafblind, or hard of hearing persons meet the co-payment requirement for the Public Service Commission's Telecommunications Equipment Purchase Program (TEPP) to purchase telecommunications devices, visual alerting devices, telephone amplifiers, etc.

The ODHH Northern Regional Office (NRO) is now located at 3262 Church Street, Suite 1, Stevens Point, WI 54481 (formerly in Wausau, WI) and is open to serve consumers living in Adams, Ashland, Florence, Forest, Iron, Juneau, Langlade, Lincoln, Marathon, Marquette, Oneida, Portage, Price, Taylor, Vilas, Waushara, and Wood counties. The Coordinator position for the Northern Regional Office remains vacant due to the State-imposed hiring freeze. Carolyn Small, RC-Western Regional Office will be available to assist individuals and agencies in the Northern Region on the first and third Thursdays of each month. If it is not convenient or possible for you to come to the Stevens Point office, alternate arrangements can be made. If you have questions, would like to schedule a free training (not limited to first and third Thursdays), and/or need other assistance in the Northern Region, please contact Carolyn directly at: carolyn.small@wisconsin.gov, 715-836-2107 V; 888-701-1254 TTY or Jim Doebereiner, CSA-Northern Regional Office: james.doebereiner@wisconsin.gov, 715-344-4210. Even though the NRO is open in Stevens Point, appointments are recommended because Jim may be out of the office for other work-related business. Please visit the ODHH website at www.dhs.wisconsin.gov/sensory for additional information and contacts.

Top Ten Tips for Transitioning Into The New Year Or Anytime

By MaryBeth Parish, IL Consultant

1. Love- Do what makes you happy, cherish what you love, and count your blessings, not your sorrows.
2. Be open to getting help if you need it.
3. Make peace with yourself and others.
4. Feel sadness, grief and forgiveness.
5. Be financially responsible.
6. Take care of yourself.
7. Do something that inspires you.
8. Spread encouragement and empowerment. Some of the greatest gifts you can give anytime at no cost.
9. Invest energy wisely.
10. Be realistic- K.I.S.S. (Keep it simple silly!)



CXC Adaptive
Program



Cross Country Ski Program

The Central Cross Country Ski Association is planning a ski event for people with disabilities in the Nine Mile area of Rib Mountain between Mosinee and Wausau. Planning is in the preliminary stages now. Watch for more information soon.

Here's some information on their program: http://www.cxcskiing.org/site_pages/adaptive/about.htm

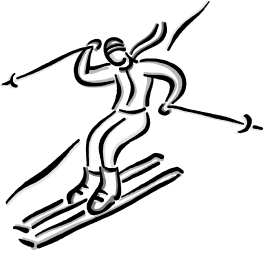
ABOUT ADAPTIVE CROSS COUNTRY SKIING

Adaptive cross-country skiing (also known as Adaptive XC skiing) is a winter sport in which participants propel themselves across snow-covered terrain using skis and poles. It is popular in many countries with large snowfields, primarily Northern Europe, Canada, Alaska and the upper Midwest of the United States. Cross-country skiing is open to individuals with a physical disability and blindness/visual impairment.

Depending on functional disability, an individual uses a sit-ski, a chair equipped with a pair of skis. Individuals with blindness/visual impairment can participate with a sighted guide. Individuals with disabilities can participate in cross-country skiing on the recreational or competitive levels.

Recreational cross-country skiing increases strength, mobility, and endurance, and improves balance as it prevents physical atrophy, regression, and mental depression. Not only does it increase fitness, but through the learning of new skills, it also fosters independence and a sense of freedom. With new skills, the individual with a disability can begin to achieve new goals and take pride in new accomplishments. For people with disabilities, the process of becoming more self-sufficient is fundamental to self-esteem.

Financial Scholarships for Ski Brule



MILC would like to offer financial scholarships for lift tickets to individuals with a disability to participate in the winter fun this year at Ski Brule. There is a limited amount of money so this will be on a first come basis. Ski Brule is located in Iron River, Michigan. They also provide adaptive down hill ski equipment onsite with advance notice. If you are interested, please contact MILC at 715-344-4120 or 800-382-8484 (V/TTY). Ask for a scholarship application to be mailed to you. If you have further questions, please ask for Jennifer/Patti.

Midwest Alliance in Science, Technology, Engineering and Mathematics

Dear Students, Parents, Teachers, Faculty, Professionals, and Community Members,

We need your help in attracting new mentees for our program! We are looking for high school students or recent graduates, as well as undeclared postsecondary students, who have a documented disability (mobility, hearing, visual, mental health, learning, etc.) who would benefit from spending 16 hours taking part in either on-line or in-person mentoring with a college student or alum with a similar interest or background. All mentees are able to receive \$200 at the completion of their placement, in addition to learning about awesome summer enrichment opportunities and internships. Mentoring can take place wherever students can access the internet. Eligibility is restricted to students in Wisconsin, Illinois, and Iowa. Please contact us for information about similar programs in other states. Feel free to share this message with schools, churches, friends, co-workers, and family members. Here is the link to our online application: <http://tinyurl.com/yksk9tt>.

Thanks, and please let me know if you have any questions or comments!

Dan Nordstrom, MSSW
Outreach Coordinator
The Midwest Alliance
Goodnight Hall

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To subscribe to our Events and Opportunities Distribution List, send a blank email to: join-news@lists.wisc.edu

To learn more about our opportunities and resources supporting students, alumni, parents, and others focusing on postsecondary opportunities and employment success, please visit www.stemmidwest.org.

Representative Payee Program

By Cindy Groshek, Director of Finance



Beginning July 1, 2009, Midstate Independent Living Consultants began offering Representative Payee Services to persons with disabilities within our service area. The Representative Payee program will provide services for individuals who receive Social Security and Supplemental Security Income (SSI) who cannot manage or direct someone else to manage his/her money. Our staff will work closely with each individual consumer to ensure their needs are being met and provide assistance in budget planning, paying bills and money management.

If you know of or are a person with a disability who would benefit from this service and would like more information regarding our Representative Payee program, please call Cindy Groshek at 1-800-382-8484, ext.14.



POETRY

The Others

I am cocooned inside my life.
I wonder how the others could already be set free.
I see the ways their wings catch the sun.
I hear the way they whisper about me.
I believe I will be as beautiful as The Others.

I worry my wings will not be as pretty as The Others.
I give another effort to break out of my dark prison.
I laugh along with the other butterflies, trying to convince myself that they can hear me.
I cry when I'm alone, taking comfort in the fact that one day I'll be as pretty as The Others.
I feel alone.

I believe one day I will be as beautiful as The Others.
I understand it may take some time.
I wish The Others would understand.
I try to be nice but they fly away.
I hope one day you'll be my friend.
I dream to be viewed like you, after all;
I believe I am just like you.

BENEFITS

Wisconsin Homestead Credit

By Evelyn Buckles, IL Consultant/WIBS



Homestead Credit is a way that people who pay rent or a mortgage can get a little back at tax time. Last year more than 236,000 Wisconsin tax filers claimed Homestead Credit. The average credit was \$517.

Do you qualify for Homestead Credit?

- You must be a legal resident of WI for the entire year you are claiming-January 1st through December 31st.
- You must be 18 years of age or older on December 31st.
- You cannot be claimed as a dependent on someone else's federal income tax return.
- Household income must be under the required amount (this amount can change from year to year)*.
- You must have been the owner or renter of the home you occupy (house, an apartment, a rented room, a mobile home, or a nursing home room can qualify).
- You must not have lived for the entire year in housing that is exempt from property taxes. If you live in public housing, check with your rental manager.
- You must not, at the time of filing a claim, be living in a nursing home **and** receiving Title XIX medical assistance.
- You must not be claiming Wisconsin farmland preservation credit.
- Cannot file claim on behalf of a person after his/her death.
- Only one claim per household.
 - If you are single, you are considered a household, whether you live alone or with others.
 - If you are married, you and your spouse are considered a household if you live together.

**There are qualifications for recipients of Wisconsin Works (W2) payments. Consult the instruction book for Wisconsin Homestead Credit for these specific qualifications.*

Filing a claim for Homestead Credit

If you meet all the qualifications, you must complete a Wisconsin Homestead Credit Claim (Schedule H or Schedule H-EZ*). This will determine the amount of any benefit available to you.

After completing the proper tax form, if you do qualify for a credit, you must submit:

- a copy of the property tax bill **or**
- an original rent certificate signed by your landlord **and**
- Schedule H or Schedule H-EZ

**To determine which Schedule to file, consult the instruction book for Wisconsin Homestead Credit.*

If you qualify for Homestead Credit for years prior to the filing year, you may still be able to file a claim for those years. Consult the instruction book for Wisconsin Homestead Credit.

If you are not required to file a Wisconsin State Tax Return, you may still qualify for Homestead Credit.

Tax Forms and instruction books are available at many libraries or can be downloaded from the <http://www.dor.state.wi.us/>.

FREE Filing Assistance

Wisconsin residents can have their taxes prepared for free at any IRS sponsored Volunteer Income Tax Assistance (VITA) site or at any AARP sponsored Tax Counseling for the Elderly (TCE) site. Trained volunteers will fill out your tax return and may e-file your return. These services are free.

You qualify for free services if you are:

- Low or moderate income *or*
- An individual with a disability *or*
- Elderly *or*
- Qualify for Homestead Credit and/or Earned Income Credit Tax Credit

To find a VITA or TCE near you:

- 1-800-829-1040
- www.revenue.wi.gov and type in VITA site in the Search Box
- Call AARP at 1-888-227-7669
- Call “211” and ask for information on free tax preparation services



Social Security Overpayment

By Evelyn Buckles, IL Consultant/WIBC

If you receive Social Security Income (SSI) or Social Security Disability Insurance (SSDI), you may receive a letter from Social Security Administration (SSA) that your benefit have been overpaid. This notice is based on information that SSA has about your income, assets, living arrangement, and/or your family situation.

To avoid an overpayment notice, you need to report changes to your household income and assets. If you are required to report your earnings from an employer, always ask the SSA worker you give your check stubs to for a receipt that documents your contact with SSA. Save these receipts. They will become useful if you need to file a Request for Reconsideration.

It is very important to save all SSA notices, letters, receipts and other papers you receive from SSA.

If you feel the overpayment notice is incorrect, you have the right to appeal the decision. This is called Requesting for Reconsideration of the overpayment. You must file the Reconsideration within 60 days of receiving the overpayment notice.

If you feel the overpayment is correct but you cannot afford to repay the amount, you will need to request a Waiver of Overpayment. You must prove that the overpayment 1. was not your fault and 2. that you are financially unable to repay the overpayment. This is why it is so important to ***save all SSA notices, letters, receipts and other papers you receive from SSA.***

SSA will recover an overpayment by withholding the monthly Social Security check until the overpayment is paid in full. SSA may also recover the overpayment by withholding an agreed upon amount from each check until the overpayment is repaid.

If you are found at fault and do not repay the overpayment, SSA can withhold your income tax refund, report you to a credit bureau, garnish your wages, and/or collect it from benefits you may receive in the future.

To avoid an overpayment, be sure that you are reporting changes to SSA immediately. If your earnings are higher than usual, you can expect that you will receive more benefits than you should. Plan accordingly. If you have questions about overpayments or other benefits questions, contact me at 800-382-8484, ext 22.



LOAN PROGRAMS

What is Telework?

Telework is a statewide, alternative loan program allowing Wisconsin residents with disabilities to purchase computers and other equipment needed to work from remote sites away from the office, including at home, on the road or at a Telework center. In addition to the purchase of equipment, the loan funds can be used for training to use equipment, extended warranties, the cost of maintenance and repairs for example including:

- Computers, printers and software
- Scanners, fax, copiers and office machines
- Tools and equipment or office furniture
- Assistive Technology enabling a person with a disability to work from home
- Home modifications making a home office accessible.

What is WisLoan?

Wisloan is a statewide, alternative loan program that allows Wisconsin residents or their families with a disability to purchase adaptive equipment, assistive technology or modify their homes so that they can live more independently. The applicant must be 18 and a resident of Wisconsin who wishes to improve his or her quality of life through the acquisition of (examples include):

- Wheelchairs
- Scooters
- Hearing Aids
- Modified Vehicles
- Computers with modifications
- Environmental Controls
- Ramps and home accessibility modifications

Both Telework and Wisloan loan amounts will depend on the item being purchased and the ability to repay. The current interest rate is 6.5%. Bad credit, including bankruptcy is not a reason to not apply. The focus is on the ability to make the monthly payments. Reasons for credit issues are taken into consideration by the review board. MILC staff can answer your questions and take applications for both loan programs. Contact an IL Consultant at either MILC office for assistance in completing an application.

HOUSING INFORMATION



Wisconsin Heating Energy Assistance Program

By Cheryl Sabin, IL Consultant

There have been changes made for income guidelines for Wisconsin Home Energy Assistance Program (WHEAP), making it possible for more people to qualify for help paying their heating cost and electric cost. A person can now have significantly more income than last year and still qualify for WHEAP. Until recently, the income of households hoping to qualify for assistance was based on federal guidelines, with income over a three-month period not to exceed 150% of the poverty income level.

Starting with the 2009 heating season, federal guidelines are dropped and income-qualification will now be based on 60% of state median income level over the same three-month period. So if you did not qualify last year you should check again this year. For more information or apply, contact your local county human service department.