

senior review

FREE

September 2024

in this issue...

- ▶ The Untapped Potential Your Home May Be Holding
- ▶ The Importance of Long-Term Care Insurance
- ▶ Navigating Senior Living: Costs, Availability, and Finding Your Best Fit
- ▶ 7 Ways Assisted Living Can Enhance Quality of Life
- ▶ Clearwater Assisted Living - Voted #1 in the Chippewa Valley

Celebrate National Assisted Living Week!

Pages 9-15

A Senior Magazine for Living a Healthier, Smarter and More Active Life in Eau Claire



Inspiring
GENERATIONS

September is Healthy Aging Month!

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, hobby or work on your health issues. 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 more than 20 years since it began, *September is Healthy Aging Month* provides inspiration and practical ideas for adults, ages 45-plus, to improve their physical, mental, social and financial well-being.

The numbers of people over 45 are growing every year. The attention used to be just on the baby boomers. Now, the Generation X-ers are elbowing their way in and have many of the same interests as the previous generation – stay active and vibrant as long as possible. There are over 76 million baby boomers today over 50 and the first of the 82.1 million generation x-ers reached that milestone in 2015.

“Use September as the motivation to take stock of where you’ve been, what you really would like to do,” says Worthington. “And try it! Who says you have to follow a career related to what you studied



in school? Who says, you can't start your own home business later in life? Why not choose a new athletic goal (5K anyone?), or do something wildly different from anything you've done before? Only that person you see in the mirror!”

Why is September Healthy Aging Month?

According to Worthington, “We saw a need to draw attention to the myths of aging, to shout out ‘Hey, it's not too late to take control of your health, it's never too late to get started on something new.’ Why not think about the positive aspects of aging instead of the stereotypes and the negative aspects?”

September is a perfect time to celebrate *Healthy Aging Month* since it is time when many people think about getting started on new tasks after the summer. Drawing on the “back to school” urge embedded in everyone from childhood, the observance month's activities are designed to encourage people to rejuvenate and get going on positive measures that can impact the areas of physical, social, financial and mental wellness.

Information credited to: Healthyaging.net

6

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- 1

Help Reverse Signs of Aging
- 2

Improve Urinary Tract Health
- 3

Help Maintain Brain Function and Improve Memory
- 4

Makes Skin Healthy
- 5

May Help to Prevent Heart Disease
- 6

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The Untapped Potential Your Home May Be Holding

Historic Markets Offer Unique Opportunities for Senior Sellers

By Jill Gengler, Chippewa Manor Campus President

Did you know that your home could be holding untapped potential? In today's housing market, there is a significant shortage of available homes, making it a great time for those looking to make a transition to living arrangements that better suit their lifestyle. With interest rates remaining high, selling your home now presents a fantastic opportunity to maximize the equity in your property and explore alternative investment opportunities, leading to a more secure financial future.

By selling your home and opting for a maintenance-free rental situation instead of purchasing another home, you can free up funds to invest in lower-risk vehicles such as certificates of deposit, treasury bonds, annuities, money-market funds, high-yield savings accounts, or dividend stocks. These investments can help maximize your money and provide a comfortable financial cushion for your retirement years.

In our region, many home sellers are experiencing quick sales, with properties often receiving multiple full-price offers and sometimes even selling for thousands of dollars over the asking price. Homes are selling "as is," without the need for extensive preparation or updates, resulting in substantial profits for the seller.

Selling a home can be an emotional decision, especially for long-time residents. Thankfully, there are resources available to guide you through the process, from specialized real estate agents to financial advisors and estate planning attorneys.

For many seniors, reinvesting in another home may not be the most financially sound or lifestyle-enhancing choice. Renting, particularly in a senior living community, offers a range of benefits. Some of these include controlled costs, flexibility, and convenient amenities like meals and housekeeping services. Senior communities also provide social and recreational opportunities to help you stay active and engaged.

If you are a senior, selling a home in this market, you may want to consider renting an apartment in a senior living community for the following reasons:

- **Controlled Costs:** All-inclusive pricing makes managing monthly expenses easier.
- **Flexibility:** Enjoy worry-free travel and leisure without the stress of home maintenance.
- **Convenience:** On-site services such as meals, housekeeping, and shopping make daily life simpler.
- **Social and Recreational Opportunities:** Participate in a variety of activities and events within the community.



Many senior living communities offer age-in-place options, providing supportive care when needed and allowing for flexibility in services month to month. If you're considering maximizing your home's value and transitioning to a secure, convenient, and independent living environment, start a conversation with a realtor today to explore your options in this competitive housing market. You may be surprised at the value your home holds!

Jill Gengler serves as Campus President at Chippewa Manor. She has more than 25 years of experience in long-term care and senior living environments. For more

information please call (715) 723-4437 or email her at jill.gengler@chippewamanor.com.

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History of Bathing Suits

The first iconic bathing suit that gained recognition was the "Red Diving Girl" by Jantzen Knitting Mills. Introduced in 1920, this red wool one-piece became a symbol in popular culture. While it may not be as well-known as other iconic figures like the Morton Salt Girl or the Sun-Maid Girl, the Jantzen diving girl image revolutionized the perception of bathing suits. It portrayed a woman diving into water with a sense of ease and flexibility, emphasizing the functionality of the garment. Jantzen incorporated an "elastic stitch" in their bathing suits, providing comfort to wearers despite the heavy wool material.



Roman suits

The origins of the two-piece swimsuit can be traced back to ancient Rome, even though the modern bikini wasn't introduced until the 20th century. Evidence of early two-piece swimwear can be found in an ancient mosaic discovered in a Sicilian villa. This mosaic showcases images of women, now referred to as the "Bikini Girls," engaging in various activities such as dancing, running, and playing, all while wearing beachwear that closely resembles contemporary styles. Historians are uncertain whether these suits were specifically designed for water-based activities or if they were simply standard exercise outfits for the warm summers in Sicily. However, the depiction of the women in motion suggests that these early two-piece suits were intended for active wear, allowing freedom of movement.

Men's one piece suits

In the past, it was not common for men to go shirtless at the beach. In fact, being topless in public was considered controversial and even illegal in many parts of the United States during the first half of the 20th century. For example, in 1935, 42 men were arrested and fined in Atlantic City, New Jersey for swimming without shirts, which was prohibited. This arrest was a collective act of protest against the strict rules. However, as time went on, these laws were overturned. In 1937, the law in New Jersey was reversed, and other states followed suit. Eventually, men were able to abandon the one-piece "swimming costumes" they used to wear and embrace the modern trunks that are commonly seen today.

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Dusting Off: “Chippewa River Rampages”

By Greg Kocken, Archivist, UW-Eau Claire, Kockeng@uwec.edu

The headline of *The Eau Claire Leader* on September 2, 1941 detailed the devastation, “Hundreds of Stores, Homes Flooded Here as Chippewa River Rampages.” It was among the worst floods to ever wreak havoc on the Chippewa Valley. Our region has always maintained a tumultuous relationship with its waterways; they are a source of economic power and simultaneously a great force of nature. The Labor Day Flood of 1941 marked the highest recorded water level in Eau Claire’s history, measuring 781.6 feet at the Grand Avenue Bridge – more than eight feet past flood stage!



Charlson Manufacturing, now the home of Lazy Monk Brewing, was inundated with flood waters during the Labor Day Flood of 1941.

Image courtesy Chippewa Valley Museum.

Prior to the flooding, torrential rains in Northwest Wisconsin swelled the rivers and streams that fed the Chippewa watershed. As this water moved downstream, the Chippewa and its tributaries began to overflow their banks. The destruction caused by the Labor Day Flood is well-documented in the pages of local newspapers and other local history sources. In the immediate aftermath of the flood, only the Grand Avenue Bridge remained open in Eau Claire, causing headaches as local police and firefighters needed to move throughout the city. Numerous homes were flooded, and many people were temporarily displaced by the floods. The local Red Cross aided those impacted by the flood waters, the city advised residents to boil drinking water, and the start of the school year was delayed for hundreds of children in the Eau Claire area. Many businesses that stored stock and supply within basements saw thousands of dollars of goods washed away by the water.

The impact of the flooding was not limited to Eau Claire. Several other communities across the Chippewa Valley were severely affected. In Chippewa Falls, as reported in the *Leader* on September 2nd, businesses, “were hard hit as the flood waters spread over about four

blocks of Bridge Street and two blocks or more of Water Street... the big bridge across the Chippewa was closed to traffic.” Near Hayward, Wisconsin the flood waters forced an estimated 1,500 people to flee from their homes.

The flood of 1941 was the second highest recorded flood in Eau Claire’s history, surpassed only by the flood of 1884. The Chippewa Valley, of course, is no stranger to floods with other notable flooding events occurring in 1905, 1967, and 1993.



For Eau Claire area residents, 1941’s Labor Day Flood brought back memories of a 1905 flood, as likely seen in this image captured by amateur photograph Daniel Nelson. Courtesy UWEC Archives.

Is there a local history mystery or topic you want to know more about? Do you have a suggestion for an upcoming column of “Dusting Off?” Please contact Greg at the UW-Eau Claire archives. He would love to hear from you.



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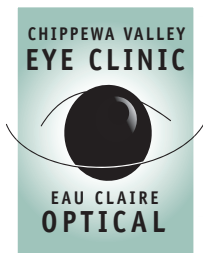
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City of Eau Claire

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The Importance of Long-Term Care Insurance

By Cole Bruner, President of Buska Wealth Management

In an increasingly aging population, the need for long-term care has become a significant concern for individuals and families alike. Long-term care insurance is a crucial tool that can help manage the financial implications of extended care needs, ensuring that individuals receive the support they need without depleting their savings. Understanding the importance of this insurance can help families make informed decisions about their future financial security and well-being.

What is Long-Term Care Insurance?

Long-term care insurance is designed to cover the costs associated with services that assist individuals who have difficulty performing basic daily activities, such as bathing, dressing, or eating, due to chronic illness, disability, or cognitive impairment. These services can be provided in various settings, including nursing homes, assisted living facilities, or even at home. Unlike health insurance, which typically covers acute medical conditions and treatments, long-term care insurance focuses on ongoing support and assistance.

The Financial Burden of Long-Term Care

The costs associated with long-term care can be substantial. According to recent reports, the average annual cost for a nursing home can exceed \$100,000, while assisted living facilities may cost around \$50,000 per year. Home care services, though potentially less expensive, can still amount to thousands of dollars annually. Without insurance, these costs can quickly erode personal savings and assets, placing a significant financial burden on families.

Medicare, the federal health insurance program for people aged 65 and older, provides limited coverage for long-term care. It primarily covers short-term stays in nursing homes or rehabilitation centers, and does not cover extended care needs or custodial care. Medicaid, another government program, offers more comprehensive long-term care coverage, but it requires individuals to deplete their personal assets before qualifying. Long-term care insurance can bridge the gap, providing financial support without the need to exhaust personal resources.

Benefits of Long-Term Care Insurance

- 1. Financial Protection:** By covering the costs of long-term care, this insurance helps protect personal savings and assets, allowing individuals to maintain their financial stability and preserve their legacy for their heirs.
- 2. Flexibility in Care Options:** Long-term care insurance policies offer various options for care settings, enabling policyholders to choose between nursing homes, assisted living, or home care based on their preferences and needs.
- 3. Peace of Mind:** Knowing that there is a financial safety net in place provides peace of mind for individuals and their families. It alleviates the stress and uncertainty associated with potential long-term care expenses.
- 4. Customized Plans:** Policies can be tailored to meet specific needs and preferences. Options such as inflation protection and varying benefit periods allow individuals to design a plan that aligns with their anticipated future needs.

Planning for the Future

Investing in long-term care insurance is a proactive step in planning for the future. The best time to purchase a policy is typically in your 50s or early 60s, when premiums are lower and health conditions are less likely to affect eligibility. Waiting until a health issue arises can result in higher premiums or denial of coverage.

In addition to purchasing insurance, it's essential to review and update your policy periodically to ensure it continues to meet your needs as you age. Consulting with a financial advisor or insurance specialist can help tailor a plan that fits your financial situation and long-term care expectations.



Long-term care insurance plays a vital role in managing the financial challenges associated with extended care needs. By providing financial protection, flexibility in care options, and peace of mind, it helps individuals and families navigate the complexities of long-term care with greater confidence. As we face an aging population and rising care costs, understanding and investing in long-term care insurance is not just a wise financial decision but a crucial step in ensuring comprehensive and sustainable care for the future.

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Adult Family Homes Adult Family Homes— where 3 or 4 adults who are not related to the operator reside and receive care, treatment or services that are above the level of room and board. May include up to 7 hours per week of nursing care per resident.

Source: Eau Claire ADRC

AN IN DEPTH LIST OF QUESTIONS TO ASK WHEN CONDUCTING YOUR INTERVIEWS AT ASSISTED LIVING FACILITIES

BASICS

- Distance from loved ones?

- How often are housekeeping and laundry provided?
- Meals in dining area or in-room?

TRAINING FOR STAFF

- Type of training for staff?
- Certifications required before hiring staff?
- Staff trained to handle refusal to bath, eat, drink fluids, etc.?

MEDICAL ASSISTANCE

- Level of personal assistance?
- Policy for handling medical emergencies?
- Nurse on duty 24/7?
- Visiting physician?
- Medical services available?
- Each resident have individual care plan?

SAFETY

- Cameras on the hallways and doorways?
- How is community security?
- Secure buildings/grounds?

RATE

- Monthly rate for housing/care?
- What does the rate include?

THE FACILITY

- Private rooms?
- Memory care available?
- Are residents grouped by cognitive level?
- Ratio of staff to resident during day/night?
- Walking paths?

RESIDENT'S WELL-BEING

- Programs offered (exercise, PT, social activities)?
- Therapy (physical, pet, music)?
- Communication w/ family about residents' well-being?
- Transition residents from assisted living to memory care to skilled nursing?

OTHER

- Transportation
- Discharge policy

Navigating Senior Living: Costs, Availability, and Finding Your Best Fit By Jenny Swanson

When it comes to finding the right senior living community for your loved one, Assisted Living Advisors are your dedicated partners. Here's a closer look at what they do:

Personalized Guidance

Assisted Living Advisors take the time to understand your loved one's unique needs, preferences, and financial situation. They use this information to recommend the most suitable senior living communities, ensuring a personalized approach to finding the right fit.

In-Depth Knowledge

These advisors have extensive knowledge about local senior living options. They are familiar with the services, amenities, staff qualifications, and resident satisfaction levels of various facilities. This expertise allows them to provide informed recommendations tailored to your loved one's needs.

Comprehensive Support

From the initial consultation to moving day, Assisted Living Advisors are there to support you every step of the way. They help arrange tours, answer questions, and provide valuable insights to ensure you make an informed decision. Their goal is to make the transition as smooth and stress-free as possible.

FREE to Families

One of the significant benefits of working with Assisted Living Advisors is that their services are FREE for families. They are often compensated by the senior living communities they recommend, allowing you to benefit from their expertise without incurring additional costs.

Emotional and Practical Assistance

Choosing a senior living community can be an emotional journey. Assisted Living Advisors provide both practical assistance and emotional support, helping families navigate this significant transition with compassion and care. They understand the challenges you face and are there to offer a helping hand.

Testimonials and Success Stories

Many families who have worked with Assisted Living Advisors share positive testimonials about their experiences. Here are a couple of reviews:

Review 1: "Jenny was an absolute angel to our family. So pleasant and went above and beyond to help us with all the hurdles that we encountered. I highly recommend Jenny for all your assisted living help and resources." - Carrie Simmons

Review 2: "We had a great experience with Jenny. We were on a tight timeline, and she put many tours together for us on short notice. She gave us excellent information and insight based on her experience working in the field. I am thankful for her help and guidance and would recommend her without any reservations. Thank you again, Jenny!" - Scott Nelson

Having an Assisted Living Advisor by your side can make a world of difference in finding the right senior living community for your loved one. If you have any specific questions or need further assistance, feel free to ask! How can I support you further in your journey?

Call your FREE local Senior Living Advisor- Jenny Swanson at 715-210-4066



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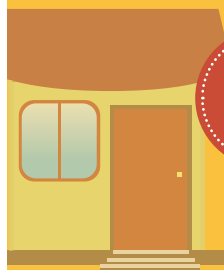



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Living Alone

11.3 million seniors live alone in their homes

A recent study shows loneliness increases the odds of dementia by **64%**

Unintentionally Unhealthy

Some major concerns among families with seniors living at home are malnutrition & missing meds.

Cooking healthy meals consistently is a major issue for those **OVER 65**

Struggles w/Daily Tasks

For those 65+ falls are the most common reason for hospital trauma admissions and cause of injuries resulting in death.

1 in 3 adults over 65 fall each year

Impact on Family

It can be difficult to take care of elderly parents & juggle other parts of life.

55% of seniors living at home alone said they felt too afraid to walk outside at night.

Recreational Activities

Social interaction, activities, and hobbies are significant factors in a person's quality of life

94% of assisted living residents say they are happy with their overall quality of life

Support Healthy Living

Assisted living offers easy access to nutritious food and can help with daily living tasks like medication management.

90% of assisted living residents say they are satisfied with overall quality of care

Daily Task Help

Assisted Living communities provide support w/daily living tasks.

93% of assisted living residents say they are satisfied w/the level of personal attention paid by staff

► ASSISTED LIVING

Family's Peace of Mind

Assisted Living communities provide safety

99% of assisted living residents report feeling completely safe.



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7 Ways Assisted Living Can Enhance Quality of Life

by Shelley Krupa, Business Operations Coordinator at Lake Hallie Memory Care

As people age, their needs evolve, and sometimes living independently can become challenging. Assisted living facilities offer a blend of independence and support, ensuring that seniors can enjoy a higher quality of life. Here are seven ways in which assisted living can significantly enhance the lives of residents.

1. Safety and Security - One of the primary benefits of assisted living is the enhanced safety and security it provides. These facilities are designed with seniors in mind, featuring emergency call systems, handrails, non-slip flooring, and 24/7 staffing. For seniors prone to falls or medical emergencies, having immediate access to help can be life-saving. The constant presence of staff ensures that any health issues are promptly addressed, providing peace of mind for both residents and their families.

2. Professional Care and Support - Assisted living facilities offer professional care and support tailored to individual needs. This includes assistance with activities of daily living (ADLs) such as bathing, dressing, medication management, and meal preparation. For many seniors, managing these tasks independently can become increasingly difficult and stressful. Trained caregivers provide the necessary help, allowing residents to maintain their dignity and independence.



Personalized care plans ensure that each resident receives the appropriate level of support, enhancing their overall well-being.

3. Social Interaction and Community - Loneliness and social isolation are common issues among seniors, which can lead to depression and a decline in physical health. Assisted living communities foster a vibrant social environment with numerous opportunities for interaction. Residents can participate in organized activities, outings, and events that cater to a variety of interests. Communal dining areas encourage socialization during meals, helping residents form friendships and stay engaged. The sense of community and belonging that develops in assisted living can significantly improve mental and emotional health.

4. Nutritious Meals and Dining Experience - Maintaining a healthy diet is crucial for seniors, but it can be challenging to prepare nutritious meals consistently. Assisted living facilities provide balanced, dietitian-approved meals that cater to the dietary needs and preferences of residents. The communal dining experience not only ensures that residents receive proper nutrition but also promotes social interaction. Special dietary needs, such as low-sodium or diabetic-friendly options, are also accommodated, ensuring that each resident's health is prioritized.

5. Opportunities for Physical and Mental Stimulation - Assisted living communities offer a range of activities designed to promote physical and mental stimulation. Exercise classes, gardening, arts and crafts, and educational programs keep residents active and engaged. Physical activity is essential for maintaining mobility and overall health, while mental stimulation helps prevent cognitive decline. By participating in these activities, residents can enjoy a fulfilling and enriched lifestyle.

6. Maintenance-Free Living - One of the significant advantages of assisted living is the maintenance-free lifestyle it offers. Residents no longer need to worry about household chores, home maintenance, or yard work. This freedom from daily responsibilities allows them to focus on enjoying their hobbies and interests. Housekeeping, laundry, and transportation services are typically included, further enhancing convenience and quality of life.

7. Peace of Mind for Families - Knowing that a loved one is safe, well-cared-for, and enjoying life can provide immense peace of mind for families. Assisted living facilities keep families informed about their loved one's well-being and involve them in care plans and activities. This open communication ensures that families feel connected and reassured about their loved one's happiness and health.

Assisted living facilities offer a comprehensive approach to enhancing the quality of life for seniors. By providing a safe environment, professional care, social opportunities, nutritious meals, and a maintenance-free lifestyle, these communities help seniors live their golden years with dignity, joy, and fulfillment. For many families, choosing assisted living is a positive step toward ensuring their loved one's health, happiness, and well-being.

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Clearwater Assisted Living began serving the Chippewa Valley in March of 2022. Since then, we have grown to provide community support living and residential services for nearly 100 individuals between 3 regions: Eau Claire, Rice Lake and Roberts. Additionally, we earned **#1 Best Assisted**



Living Provider in the Volume One Best of the Chippewa Valley Reader's Poll of 2024! Our care is uniquely tailored to serve adults with disabilities, as well as elderly adults who require specialized senior care. Our goal is to provide our clients with the skills and care necessary to live a fulfilling life.

What do our services entail? Our scope of services include teaching and mentoring individuals on daily living skills, interpersonal skills and providing the strategies for our clients to meet their

long-term goals. We provide community integration, daily living skill development, socialization, transportation, medication and appointment management, personal care, emotional support and 24/7 on-call support for emergencies.

Our services are unique because they encompass an array of skills and education that don't get excluded based on an initial care plan. Our services develop and change over time, just as our clients and their needs do!



Clearwater Assisted Living works with clients to develop a care plan that meets their goals - the most important goal being the ability to continue living independently. Our team at Clearwater works extensively to identify client needs and find solutions that assist them in maintaining their independence. Clearwater works to provide resources in the community that clients can take advantage of to improve their quality of life. This consists of free legal services, food pantries, housing resources, career development and much more.

What makes Clearwater different? Our teams strive to promote our core values - **Integrity, Trust and Quality** in our jobs each day. From our direct support professionals to our program managers, our number one priority is our clients. These core values are important because we have to remember that we are coming into their homes and their lives. Accepting change and help can be challenging for anyone, no matter the situation. Therefore, the relationship we develop with our clients is paramount to all of us at Clearwater Assisted Living!

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