

senior review

FREE

Plan Today for Tomorrow

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July 2026

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

Your Home – Your Legacy *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*



For many of us, our home is our greatest financial resource and the cornerstone on which our future planning rests. Your home or other Real Estate that you may own such as rental property, business properties, land or vacation homes are important assets. Considering them in Estate Planning is a must.

To develop value for Real property, seek advice from a trusted Real Estate agent. A capable Realtor has their finger on the pulse of the ever-changing market values of homes and properties. To know best how your Real Estate pieces fit into your Estate Plan, you will need to know their current values, as determined by a professional Realtor.

Qualified Real Estate pros offer comparative market analysis services, usually without cost or obligation. As a licensed professional, I can tell you that many Seniors don't realize how home prices have increased recently, potentially making your home your biggest and strongest financial asset.

Once you've determined the accurate value of your Real Estate holdings, THEN you can make informed decisions about your Real Estate. For some Seniors, divesting of some Real Estate could make sense now, freeing up capital you could use in the Golden Years. For others, income properties may be helpful to offset lost income upon retirement. Reverse mortgages are an option to tap into home equity to provide an income stream. For still others, no action may be the best course of action in terms of your ownership. Each situation varies, and decisions are managed best with sound advice from professionals.

Once updated value of your properties has been determined, financial advisors, tax planners, or an Elder Law attorney can guide you to

determine what strategies benefit you and your current circumstances best. As circumstances change, those professionals are a great resource to adapt your plans to meet changing needs. It is important to note that while financial planners and Real Estate professionals do have knowledge of legal items respective to their trades, they are not licensed in law and cannot provide legal advice under any circumstances. For legal advice, you should always trust an Attorney.



Once your course of action is determined, the next step involves protection with Estate planning. We chose an Elder Law attorney and completed our Estate plan several years ago. We chose to use an Income Trust for our future planning. This trust is designed to protect in the event of a death or long-term care of either or both of us. In our situation, our property is part of the trust. This protective step offers legal protection for the surviving member and trust beneficiaries.

Estate and Trust law changes over time. It's highly important to work with an attorney that stays on top of changing law, monitoring those legal waters, recommending changes if needed and championing your trust to ensure it maintains protection and value when governing laws change.

Protecting your home and Real Estate assets now ensures your plan guards your Real Estate in the future.



Plan Today for Tomorrow

Life Planning and pre-planning our funerals is never an easy conversion to have however being prepared can ease the grief of our loved ones.

The life planning section in the following pages gives information, education, and advice from local professionals who are ready to help.

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As my son completes another year of school, I find myself reflecting on how quickly the years have passed. Being a mother has taught me that one of my greatest responsibilities is caring for my family and doing everything I can to ensure their well-being. Part of that responsibility is planning ahead and putting important things in order for the future.



We carry insurance for our lives, home, vehicles, and potential injury. We never expect or hope to use it but having that protection provides peace of mind. If something were to ever happen to my husband or me, we know we have taken steps to safeguard our family. Most importantly, we have the comfort of knowing that our children will be cared for and supported, no matter what the future may bring.

A funeral, however, is one event we know will happen someday. While death is a reality we all face, it is often a difficult topic to discuss. We may occasionally share our wishes with family or friends, but how often are those wishes actually written down and documented?

In the days immediately following the loss of a loved one, families are faced with countless decisions and details that must be addressed during an already emotional time. Pre-planning a funeral can ease that burden significantly. By discussing and documenting your preferences in advance, you provide your family with a clear guide to follow, helping them navigate each step with confidence and peace of mind. Instead of wondering what you would have wanted, they can focus on honoring your life and supporting one another.

A few things that to consider when you decide to plan your funeral:

-Choose a licensed funeral director that has been in business for several years and has a good reputation within the community. Know where the owner lives. Do they live in Wisconsin or another state? Peterson/Kraemer Funeral Home owner, Greg Zoromski lives in Marathon County and is a lifelong Wisconsin Resident.

-How long have they been in business? At Peterson/Kraemer Funeral Homes and Crematory we are in our 112th year of our family serving other families, we want you to know that no one understands the importance of family more than us.

-Are the dedicated funeral care providers friendly, professional, compassionate and experienced? At Peterson/Kraemer we've carefully chosen each member of our staff to ensure that our families receive professional and compassionate care. Our highly trained, caring experts are here to guide you through every step of the arrangement process and support you during this difficult time.

-If choosing cremation, ask if they have an onsite crematory? Or will they be transporting your body somewhere else to be cremated? At Peterson/Kraemer, we have an onsite crematory, which means your loved one will never leave our expert care. You can take comfort in knowing our trained professionals will handle every step of the cremation process with dignity and respect.

-If you pre-fund, ask where the funds will be placed? And how will they be protected? Are there guarantees for the funds invested? Are there ways to secure today's prices to protect against inflation? At Peterson/Kraemer we guarantee our services and protect your assets for the future.


-Keep a copy of the agreements and make sure to let others know where you are storing the information. Your family should also have copies as well as your executor or person responsible for your affairs after death.

We guarantee that if you ask other funeral and cremation providers these questions, you will not receive the same answers. We encourage you to talk with your family about stories that are important, lessons learned and how you want to be remembered-this could be of great comfort to a loved one during their grieving process.

As funeral and cremation professionals, we are always available to answer your questions and provide guidance on these topics, as well as any other matters that are important to you and your family. For more information or to set an appointment to start the preplanning process, call or email, Anna Zoromski-Linde, *Certified Preplanning Consultant*, or Sue Kurth, *Preplanning Specialist*, 715-845-6900 or info@petersonkraemer.com


Are You...

~~UNPREPARED~~




Consider your funeral options now — so your loved ones don't have to do it later.

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Preplanning takes the guesswork out
of every decision your family has to make.

The Gift of Peace: Why Funeral Preplanning Matters

By Brainard Funeral Home and Cremation Center and Helke Funeral Home and Cremation Service



Planning for the end of life isn't always an easy subject to think about, but it is one of the most thoughtful and caring decisions a person can make. Whether it's choosing cremation, picking out a favorite poem, or making sure your service includes a beloved song, preplanning your funeral gives you the chance to make your own unique choices and gain peace of mind knowing your final wishes are in place.



But preplanning isn't just about your preferences—it's also a deeply meaningful gift to your loved ones. When you make these important decisions ahead of time, your family is spared from having to guess what you would have wanted. During an already emotional time, this relief allows them to focus on their journey through grief instead of shouldering the stress of last-minute arrangements.

A personalized service can be a powerful step in the healing process for those left behind. By prearranging, you ensure your ceremony reflects your life, values, and personality—providing comfort and meaning to everyone who attends. It also helps avoid potential family disagreements, which can sometimes arise when plans are unclear.

At Brainard Funeral Home and Cremation Center and Helke Funeral Home and Cremation Service, Ingrid Benson is our dedicated Advance Funeral Planner. She is available to guide you every step of the way. A prearrangement conference is simply a friendly, no-pressure conversation where she'll walk you through your options and help you record your

wishes clearly and accurately. And if your preferences change over time, no problem—your plan can be updated at any point.

We also understand that the financial aspect of planning can feel overwhelming. That's why we offer a range of affordable payment options designed to fit all needs and budgets. You can choose to pay in full or take advantage of payment plans. We can also help you set up a portable funeral policy—a smart and secure way to set aside funds in advance. It's not considered an asset, which can be a benefit when it comes to financial planning.

When you prearrange, you're not just planning a funeral. You're making an investment in peace of mind for yourself and those you care about most. You're taking control of your story, your celebration, and your legacy.

If you've ever thought about preplanning but weren't sure where to begin, we invite you to call our Brainard locations at 715-845-5525 or our Helke location at 715-842-3993 to ask for Ingrid. Her goal is to make the process simple, informative, and even comforting. She'll help ensure your final goodbye is exactly how you envision it. You can also visit our websites to learn more and see what upcoming preplanning events Ingrid is hosting: brainardfuneral.com and helke.com.

Let Ingrid help you take that first step—because your life deserves to be honored your way.

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Protecting Your Family From Debt By Pre-Paying for Your Funeral

Recent financial reports reveal a troubling reality: many Americans are unprepared for unexpected expenses. Studies show that nearly half of Americans would struggle to cover a surprise \$500 bill without borrowing money or using credit. Even households with above-average incomes often find themselves stretched thin after paying for housing, utilities, transportation, groceries, and other everyday costs.

Today, many families carry significant financial obligations. Credit card balances, vehicle loans, and monthly service subscriptions can quickly consume available income. As a result, unexpected expenses often create financial hardship, forcing families to rely on debt when emergencies arise.

Now consider the impact of a sudden death. Funeral and burial or cremation expenses can range from several thousand dollars to well over \$10,000, and these costs typically must be addressed within days. At a time when loved ones are grieving, they may also be faced with immediate financial decisions and obligations.

Unfortunately, funds held in a deceased person's bank account may not be accessible right away, and life insurance proceeds can take time to process. Funeral homes, however, generally require payment before services are provided. Without a plan in place, families may be forced to borrow money, use credit cards, or make difficult financial choices during an already emotional time.

Avoid Debt Through Funeral Pre-Funding

Pre-arranging and pre-funding your funeral helps protect your family from unexpected expenses and financial stress. By making decisions in advance, you ensure your wishes are known and your loved ones are spared difficult choices.

Many people who pre-plan are healthy and active, looking forward to retirement, travel, or relocation. Fortunately, pre-arranged plans are often flexible and portable, allowing your arrangements to move with you if your circumstances change.

Benefits of Pre-Funding

- Removes financial burdens and many difficult decisions from surviving family members.
- Provides a personalized cost estimate based on your wishes.
- Allows funds to be set aside as an irrevocable asset, which may be protected when applying for SSI or Medicaid-related long-term care assistance.
- Offers an increasing death benefit, which assists with meeting future pricing.
- Offers flexible payment plans with guaranteed issue life insurance coverage.
- Permits changes to selected services and merchandise as your preferences evolve.
- Allows you to change your designated funeral home if needed.
- Returns any remaining funds to your designated beneficiary after services are completed.



A Gift of Love

Pre-funding your funeral today can be one of the most thoughtful gifts you leave your family. By planning ahead while you have the resources available, you help ensure your loved ones won't face unexpected debt or difficult financial decisions in the future.

Contact Jamie Allar and Beste Funeral Home today to learn more about pre-planning and pre-funding options. 715-571-4160

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A Special Needs Trust (SNT) is a powerful planning tool designed to support individuals with disabilities without jeopardizing access to essential public benefits. While not every family requires one, for many people an SNT can mean the difference between long-term stability and financial vulnerability. Understanding who needs a Special Needs Trust—and why—can help families make informed decisions about the future.

Individuals Receiving Means-Tested Public Benefits

Anyone who currently receives, or is likely to receive, means-tested benefits such as Medicaid or Supplemental Security Income (SSI) is a strong candidate for a Special Needs Trust. These programs impose strict limits on income and assets, often capping countable resources at \$2,000.

Without a Special Needs Trust, receiving an inheritance, lawsuit settlement, or even well-meaning financial gifts can unintentionally disqualify an individual from benefits. An SNT allows assets to be held for the person's benefit without being counted against eligibility limits, ensuring uninterrupted access to healthcare, income support, and long-term services.

Children or Adults with Physical, Developmental, or Mental Health Disabilities

Special Needs Trusts are appropriate for individuals of any age who have a qualifying disability. This includes children with developmental disabilities, adults with physical impairments, individuals with intellectual disabilities, and people living with serious mental health conditions.

Disabilities often involve lifelong or unpredictable support needs. An SNT provides a structured way to fund supplemental care, therapies, education, transportation, and quality-of-life expenses—both now and in the future—without replacing public assistance programs that cover basic needs.

Families Planning for Long-Term Care and Financial Security

Parents and caregivers frequently worry about what will happen to their loved one when they are no longer able to provide support. A Special Needs Trust addresses this concern by creating a long-term plan for financial management and advocacy.

By clearly outlining how funds should be used and appointing a trustee to oversee distributions, families can ensure continuity of care, reduce the risk of financial mismanagement, and minimize future family

conflict. This planning is especially important for individuals who may not be able to manage finances independently.

Individuals Receiving an Inheritance or Legal Settlement

People with disabilities who are expected to receive a personal injury settlement, divorce settlement, back payment of benefits, or inheritance often need a Special Needs Trust before those funds are received. Without proper planning, these assets could result in immediate loss of Medicaid or SSI.



A properly structured SNT allows these funds to be preserved and used strategically over time for supplemental needs, rather than being quickly spent down to regain eligibility.

Why a Special Needs Trust Is So Important

The primary purpose of a Special Needs Trust is protection—protection of benefits, assets, and quality of life. Public benefits alone rarely cover everything a person needs to live comfortably and independently. An SNT bridges that gap while ensuring compliance with complex benefit rules.

In addition, a Special Needs Trust provides flexibility as needs change, professional oversight, and peace of mind for families. It ensures that financial support enhances—not replaces—public assistance and remains available for the individual's lifetime.

Final Thoughts

A Special Needs Trust is not only for wealthy families or complex estates. It is a practical solution for anyone who wants to protect benefits, plan responsibly, and support a loved one with a disability over the long term. For many families, it is one of the most important steps they can take to safeguard their loved one's future.

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The Conversation Your Family Will Thank You For

By John J. Buettgen Funeral Home



Most people don't think about funeral planning until they have to. And when that moment comes in the middle of grief, with family gathered and decisions pressing, the weight of not having planned ahead becomes very clear, very fast.

At John J. Buettgen Funeral Home & Mid-Wisconsin Cremation Society, we've sat with thousands of families across Central Wisconsin over the last two decades. We've seen what it looks like when someone planned ahead, and we've seen what it looks like when they didn't. The difference isn't just financial. It's emotional. It's relational. It changes the entire experience for the people left behind.

Planning Ahead Is an Act of Love

There's a common misconception that thinking about end of life arrangements is morbid or pessimistic. We'd ask you to look at it differently. When you take the time to document your wishes, explore your options, and put a plan in place, you're doing something profoundly generous for the people who love you. You're lifting a burden they shouldn't have to carry alone.

Families who plan ahead know exactly what their loved one wanted. They spend less time debating and second guessing, and more time focusing on what actually matters, which is remembering a life well lived.

What Preplanning Actually Involves

Many people assume funeral planning is a single, overwhelming conversation. In practice, it's a guided process that moves at your pace. We walk you through your options for services, memorialization, and final disposition. We help you understand the financial side, including how to protect your family from rising costs through preneed funding. And we document your wishes so that when the time comes, the people you love aren't left guessing.



You don't have to have everything figured out before you call. That's what we're here for.

A Trusted Name Across Three Communities

John J. Buettgen Funeral Home & Mid-Wisconsin Cremation Society have served families in Schofield, Wausau, Rothschild, Weston and Mosinee, for generations. We're not a national chain. We're your neighbors. People who understand this region, these communities, and the families who call them home. That relationship matters to us, and we take it seriously.

We also specialize in honoring veterans, supporting families through grief, and guiding people through the practical and emotional dimensions of loss with dignity and compassion. Whatever your background, your faith, or your budget, we're here to help you find the right path forward.

The Right Time to Plan Is Before You Need To

We know this isn't the easiest topic to bring up at the dinner table. But it's one of the most important. A single conversation with our team can bring remarkable clarity and peace of mind not just for you, but for everyone who matters to you.

We invite you to reach out. There's no obligation, no pressure, and no rush. Just a conversation that could make all the difference.

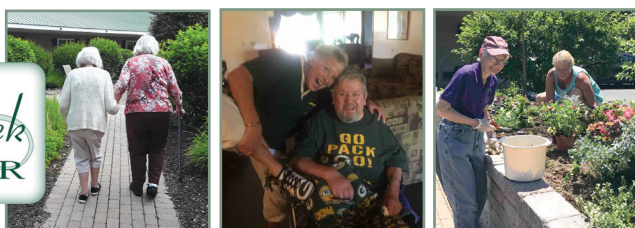
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Taking the Fear Out of Funeral Preplanning

By Stokes, Prock & Mundt Funeral Chapel

There are some topics in life that are easy to put off. Funeral planning is certainly one of them. For many people, even saying the words out loud can feel uncomfortable. It can bring up thoughts we would rather not dwell on, and for good reason. No one likes to think about the end of life.

But funeral preplanning is not really about focusing on death. In many ways, it is about bringing peace to life.

For seniors especially, preplanning can be a quiet, meaningful way to take back a sense of control. After a lifetime of making decisions, caring for family, working hard, raising children, building a home, and managing life's many responsibilities, it can feel reassuring to know that your final wishes are also in your hands.

Many people imagine funeral planning as something sad or overwhelming. But when it is done ahead of time, at your own pace, it often feels very different. There is no emergency. No one is rushing. No one is trying to make decisions through tears or shock. Instead, you can sit down calmly, ask questions, think things through, and choose what feels right for you.



That alone can make the whole subject feel much less scary. Preplanning gives you the chance to make personal choices while you are able to express them clearly. Do you prefer burial or cremation? Would you like a traditional service, a simple gathering, or something very private? Are there songs, readings, prayers, flowers, or personal touches that matter to you? Would you rather keep things simple so your family does not have to wonder what you would have wanted?

These decisions do not have to be made all at once. In fact, many people find comfort in taking it step by step. A conversation today might simply be about learning what options are available. Another day, you might write down a few preferences. Later, you may decide to put formal plans in place. There is no need to feel pressured. The important thing is that the conversation has begun.

One of the greatest gifts of funeral preplanning is the relief it can bring to your family. When someone passes away without plans in place, loved ones are often left guessing. They may wonder, "Is this what Mom would have wanted?" or "Would Dad have preferred something different?" Even in close families, those questions can be difficult.

When your wishes are written down, your family does not have to guess. They can focus more on remembering you, supporting one another, and beginning to heal. Your plan becomes a final act of care.

It can also ease worry about cost. While preplanning does not have to include prepaying, many people appreciate the chance to understand the financial side ahead of time. Knowing what choices are available, what they cost, and how things can be handled can remove a lot of uncertainty. Sometimes, simply having clear information makes everything feel more manageable.

Most importantly, preplanning allows your wishes to reflect who you are. A service does not have to follow a certain mold or meet anyone else's expectations; it can be shaped around what feels most meaningful to you. It can be simple, peaceful, faith-filled, patriotic, musical, quiet, joyful, or deeply personal. It can reflect your values, your family, your personality, and the life you have lived.

Thinking about funeral plans may never become anyone's favorite task. But it does not have to be something to fear. When approached gently, it can bring a surprising sense of calm. It can turn an unknown into a plan. It can turn worry into reassurance. It can turn a difficult subject into a loving conversation.

Preplanning is not about giving up control. It is about keeping it. And for many people, that makes all the difference.

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Why Retirees Need an Emergency Fund

By Ryan Pecha, Private Wealth Advisor | Buska Retirement Solutions & Buska Wealth Management



Many people spend decades building their retirement savings with the goal of finally enjoying financial freedom. Once retirement arrives, however, some retirees assume they no longer need an emergency fund because they are no longer earning a paycheck. In reality, an emergency fund can be just as important in retirement as it was during your working years.

Unexpected expenses don't disappear simply because you've retired. In fact, many retirees face unique financial challenges that can create sudden cash needs. Home repairs, vehicle replacements, family emergencies, healthcare costs, long-term care expenses, and market downturns can all place pressure on a retirement income plan.

One of the biggest benefits of maintaining an emergency fund is flexibility. When unexpected expenses arise, having cash readily available allows you to address the situation without disrupting your long-term investment strategy. Without a reserve, retirees may be forced to withdraw funds from investment accounts during unfavorable market conditions, potentially locking in losses and reducing future growth opportunities.

So how much should retirees keep in an emergency fund? While every situation is different, many financial professionals recommend maintaining at least three to six months of living expenses in liquid, easily accessible accounts. Retirees who rely heavily on investment income or who own older homes may benefit from keeping an even larger reserve.

An emergency fund should be separate from your day-to-day spending account. The goal is not to generate significant returns but to provide stability and accessibility when you need it most. High-yield savings accounts, money market accounts, or other conservative cash alternatives may be appropriate options, depending on your circumstances.

Healthcare is another major reason retirees should prioritize emergency savings. Even with Medicare coverage, unexpected medical expenses can arise. Deductibles, copays, prescription costs, dental work, hearing aids, and other healthcare-related expenses can quickly add up. Having funds set aside can help reduce financial stress during already challenging situations.



An emergency fund can also provide peace of mind. Retirement should be about enjoying the lifestyle you've worked hard to achieve - not worrying about how you'll pay for an unexpected expense. Knowing that you have a financial cushion in place can help you feel more confident and secure about your future.

It's important to review your emergency fund regularly as part of your overall retirement strategy. As your expenses, health needs, and financial goals evolve, the amount you keep in reserve may need to change as well. A periodic review can help ensure your emergency savings remain aligned with your retirement plan.

Retirement planning isn't just about generating income - it's about preparing for the unexpected. An emergency fund serves as a critical safety net that can help protect your investments, preserve your retirement income strategy, and provide confidence during life's inevitable surprises.

If you haven't reviewed your emergency savings recently, now may be the perfect time to determine whether your retirement plan includes enough cash reserves to weather whatever comes next.

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Enjoy Wisconsin Summers.

We'll Help Protect What Matters *By Hougum Law Firm*

Summer in Wisconsin is about more than warm weather—it's about family traditions, treasured memories, and time spent with the people who matter most.

Whether you're gathering at the family cabin, casting a line off the dock, hosting a backyard barbecue, or enjoying a weekend at the lake, summer offers opportunities to slow down and appreciate what you've worked hard to build. These moments often remind us of what's truly important: family, security, and the legacy we hope to leave behind.

While estate planning may not be at the top of your summer bucket list, it's one of the most meaningful ways to protect the people and traditions you cherish.

Protecting More Than Assets

Many people think estate planning is simply about deciding who receives their belongings after they're gone. In reality, a comprehensive estate plan is about much more than transferring assets. It's about protecting your loved ones, preserving family harmony, and ensuring your wishes are carried out if you're unable to make decisions for yourself.

- A well-designed estate plan can help you:
- Determine how your assets will be distributed
- Avoid unnecessary probate delays and expenses
- Appoint trusted individuals to make financial and healthcare decisions
- Protect family businesses and farms
- Plan for long-term care needs
- Preserve family properties, including cabins and recreational land
- Reduce stress and uncertainty for your loved ones

When these important decisions are made in advance, your family can focus on supporting one another rather than navigating difficult legal and financial challenges.

Wisconsin Traditions Worth Preserving

For many Wisconsin families, a legacy isn't just measured in dollars and cents. It's found in the family cabin that's hosted generations of memories. It's the farm that's been passed down through decades of hard work. It's the small business built through determination and community support.

Without proper planning, these treasured assets can face unexpected complications. Family members may disagree about ownership, properties may need to be sold to satisfy estate obligations, or important wishes may go undocumented.



Estate planning allows you to create a clear roadmap for the future. By documenting your intentions and utilizing tools such as wills, trusts, powers of attorney, and long-term care planning strategies, you can help ensure that your family's traditions continue for generations to come.

Peace of Mind for Every Season

Life changes quickly. Children become adults, grandchildren arrive, retirements begin, and financial situations evolve. That's why estate planning isn't a one-time

event—it's an ongoing process that should be reviewed as your life changes.

Summer often provides a natural opportunity to gather with family and reflect on the future. As you enjoy time together, consider whether your current estate plan still reflects your wishes. If you don't have a plan in place, now may be the perfect time to start the conversation.

Taking action today can provide peace of mind tomorrow.

The Firm That Knows Wisconsin

At Hougum Law Firm, we understand Wisconsin families because we're part of the communities we serve. We know the importance of protecting family farms, preserving cabins, supporting local business owners, and helping families navigate the challenges of aging and long-term care planning.

Our approach combines practical legal guidance with the small-town values that Wisconsin families appreciate. We take the time to understand your goals and create customized solutions designed to protect what matters most.

This summer, while you're making memories with family and friends, consider taking one important step toward securing your legacy. A thoughtful estate plan can help ensure that the people, property, and traditions you value most remain protected for years to come.

Because the best summer memories are worth preserving—and so is the legacy behind them.

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Planning and Pre-Planning



Life Planning Guide

Let's be honest; most people are unprepared for when a death occurs. It is natural to feel overwhelmed at the time you experience a loss. What can you do to better prepare? For starters, it is important that you be well informed.

Research your providers. Each funeral home is unique. Don't be afraid to stop in at your local funeral home to meet the staff, take a tour, and look at their product offerings such as caskets, urns and printed materials. Funeral homes can offer a wide variety of products- from traditional to modern and everything in between. Take a look around the funeral home and determine if the facility will suit your needs. Can it accommodate the number of guests expected? Can the DVD slideshow be played on a large screen? Can you have food available to guests in a separate room? Make sure the facility provides the feeling of warmth and welcome and offers a space to allow for grieving and healing. Get to know the people who will be walking with you during one of the most delicate times in your life. You want to feel comfortable and confident in their skills and abilities to carry out your wishes. Planning ahead and getting to know your funeral providers can help alleviate any panic when the need for them arises.

It is important to **know the different types of ceremonies** each funeral home can offer. Does the funeral home only offer immediate cremation? Can you have a traditional Catholic funeral service at the funeral home? Are you able to bring your dad's motorcycle into the facility to display as a centerpiece? Become familiar with your options and know that many things are possible. Some families choose to do things very traditionally while others prefer a more personal experience. Sit down with a funeral director and discuss what your desires are and what options they allow you. Together, you can come up with a ceremony

that will best fit your needs and honor your life. You can plan as little or as much as you are comfortable with.

Cost can be a huge factor in selecting a specific funeral home or ceremony. Familiarize yourself with different offerings and their costs to help ease the stress that comes with planning a funeral. You should never feel pressured to over consume but should be shown all options so you are able to make a sound decision for what best fits your needs. It is suggested you sit with an advance funeral planner or a funeral director to get an idea of the financial responsibility for when the time comes.



Plan ahead. Planning ahead can provide financial savings for when funeral services are needed. It allows for peace of mind and gives you control in ensuring your final wishes are carried out. It eases the burden placed on survivors to make "the right choice" and helps prevent disagreement which can often lead to tension. Most importantly, planning ahead ensures that your life is honored the way you would like it to be.

Get to know your local funeral homes and funeral directors and educate yourself on the services and products they offer. All funeral homes are unique but the goal is still the same- to create and provide meaningful funeral services to honor each life live. Do your research and become well informed.

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Considerations When Deciding Whether to Retire

By the GWAAR Legal Services Team

Deciding when or whether to retire can be daunting. Many people immediately think of financial considerations when evaluating the prospect of retirement, which makes sense. But there are additional things to think about as well when faced with such a big decision. Here are some tips to consider.



use the Marketplace for private insurance, have you looked at estimated costs for someone in your situation? Make sure to keep potential prescription drugs in mind, as that can add to the cost. See the fact sheet: Medicare decisions for those over 65 and planning to retire in the next 6 months [https:// www.cms.gov/Outreach-and-Education/Find-Your-Provider-Type/Employers-and-Unions/FS4-Medicare-for-people-over-65-nearing-retirement.pdf](https://www.cms.gov/Outreach-and-Education/Find-Your-Provider-Type/Employers-and-Unions/FS4-Medicare-for-people-over-65-nearing-retirement.pdf)

What will your financial picture look like if you retire?

Think about any savings accounts, retirement savings accounts like 401ks or pensions, and any nonemployment income you will have, such as Social Security. Consider consulting with a financial advisor or using an online tool such as a pension calculator to get an idea of your financial situation. If you need assistance accessing benefits from employer-sponsored retirement plans, contact the Upper Midwest Pension Project at Trellis Pension and Retirement Rights. To learn more, please see: [https:// trellisconnects.org/programs/trellis-pension-and-retirement-rights/](https://trellisconnects.org/programs/trellis-pension-and-retirement-rights/)

Consider big expenses and how you will pay for them

Health care can be a huge expense, especially as we get older. Will you qualify for Medicare and/or Medicaid, or some other form of subsidized health insurance? Will you have retiree health insurance offered to employees by your employer? If you plan to

What will your living situation be like

in the near future?

If you own a home, do you anticipate wanting or being able to continue living there for the foreseeable future? Think about what you would do if you were unable to continue living in your current home, whether for health, financial, or other reasons. If you are renting, make sure you take that expense into account when estimating your monthly retirement budget.

Do you have others who have depended on, or will depend on, support from you?

It can be easy to forget about family members or friends who ask for assistance, but giving or lending someone money can quickly add up. You may need to consider setting boundaries with loved ones if you pursue retirement and expect to have lower income.

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Tick Season: Protecting Older Adults from Tick Bites and Lyme Disease

As the weather warms and people spend more time outdoors gardening, walking, golfing, or enjoying nature, tick season returns across much of the United States. For older adults, preventing tick bites is especially important because age-related health conditions and weakened immune systems can sometimes make infections more serious.

How to Protect Yourself from Tick Bites

The best defense against tick-borne illnesses is preventing bites in the first place.

Before Going Outdoors:

- Wear light-colored clothing so ticks are easier to spot.
- Choose long-sleeved shirts and long pants whenever possible.
- Tuck pant legs into socks when walking through tall grass or wooded areas.
- Use an EPA-approved insect repellent containing DEET, picaridin, or IR3535.
- Treat clothing and shoes with permethrin, a tick-repelling insecticide.

While Outdoors:

- Stay in the center of trails.
- Avoid brushing against tall grass, weeds, and dense vegetation.
- Take extra precautions while gardening, birdwatching, or working near wooded areas.

After Coming Indoors:

- Perform a full-body tick check, paying special attention to:
 - Behind the knees
 - Under the arms
 - Around the waist
 - Behind the ears
 - Along the hairline and scalp
- Shower within two hours of coming inside.
- Place outdoor clothing in a hot dryer for at least 10 minutes to kill any hidden ticks.

What to Do If You Find an Embedded Tick

If you discover a tick attached to your skin, don't panic. Prompt removal can significantly reduce the risk of disease transmission.

1. Use fine-tipped tweezers.
2. Grasp the tick as close to the skin as possible.
3. Pull upward with steady, even pressure.
4. Avoid twisting or jerking the tick.
5. Clean the bite area with soap and water or rubbing alcohol.

Do not use petroleum jelly, nail polish, matches, or other home remedies to remove ticks. These methods may increase the risk of infection.

After removal, note the date and location of the bite. Taking a photograph of the tick can also be helpful if symptoms develop later.

When Should You Contact a Doctor?

You should contact your healthcare provider if:

- The tick was attached for more than 24 to 36 hours.
- You cannot remove the entire tick.
- You develop flu-like symptoms within several weeks of a tick bite.
- You experience fever, chills, fatigue, headache, muscle aches, or swollen lymph nodes.

- You have concerns due to a weakened immune system or chronic health condition.

In some cases, a healthcare provider may prescribe preventive antibiotics after a high-risk tick bite.

Signs That Lyme Disease May Be Present

Lyme disease is caused by bacteria transmitted through the bite of infected black-legged ticks, often called deer ticks.

One of the earliest and most recognizable symptoms is a red expanding rash called erythema migrans, often described as a "bull's-eye" rash. However, not everyone develops this rash.

Other early symptoms include:

- Fever
- Chills
- Fatigue
- Headaches
- Muscle and joint aches
- Swollen lymph nodes

If left untreated, Lyme disease can progress and cause:

- Severe joint pain and swelling
- Facial paralysis (Bell's palsy)
- Nerve pain
- Heart rhythm abnormalities
- Memory and concentration problems

When Should You Go to the Hospital?

Most tick bites do not require emergency treatment. However, seek immediate medical attention if you experience:

- Difficulty breathing
- Chest pain
- Severe dizziness or fainting
- Sudden facial drooping
- Rapidly worsening weakness
- Signs of a serious allergic reaction, including swelling of the face or throat

These symptoms may indicate a severe reaction or a serious complication requiring urgent care.

The Bottom Line

Tick bites are common during spring and summer, but a few simple precautions can greatly reduce your risk. Wear protective clothing, use insect repellent, perform regular tick checks, and remove attached ticks promptly. If symptoms develop after a bite, contact your healthcare provider right away. Early diagnosis and treatment of Lyme disease are highly effective and can help prevent long-term complications, allowing older adults to continue enjoying the outdoors safely.



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