

senior review

FREE

Plan Today for Tomorrow

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July 2026

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Life Planning Guide

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

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.

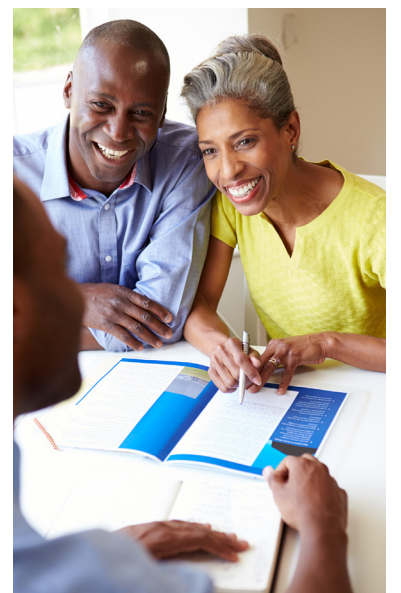
It is important to **know the different types of ceremonies** each funeral home can offer. Does the funeral home only offer immediate cremation? Can you have a traditional Catholic funeral service at the funeral home? Are you able to bring your dad's motorcycle into the facility to display as a centerpiece? 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.





Life Planning Guide

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.

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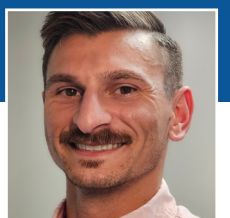


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Why Retirees Need an Emergency Fund

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.

RETIRED DOESN'T MEAN EMERGENCIES RETIRE, TOO

A new roof. A major car repair. An unexpected medical bill. Even in retirement, life can throw financial surprises your way. Having a dedicated emergency fund can help you cover unexpected expenses without disrupting your retirement income strategy or tapping into investments at the wrong time.

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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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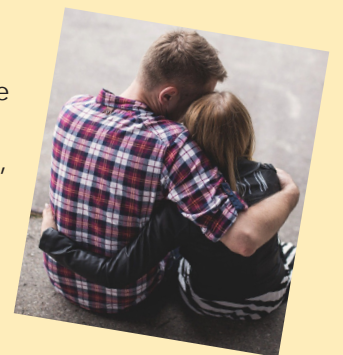
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For more information on the application process, or to make a monetary donation to this 501(c)3 non-profit organization, please visit www.helpfulheartswi.com.



**Helpful Hearts
Foundation**

Planning Ahead: Funeral Costs Can Be Surprising

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

If you think the cost of living has gone up – just consider the cost of dying! The actual final cost for an average funeral in a city the size of Eau Claire, La Crosse, Beloit, or Green Bay, Wisconsin is between \$15,000 and \$22,000. It is not uncommon to exceed \$25,000 for families choosing traditional burial and a permanent monument.

Here are current average funeral total costs in rural Wisconsin:

- Cremation with services: about \$6,000–\$10,000
- Traditional burial: about \$15,000–\$22,000
- Traditional burial with a substantial monument and luncheon: \$20,000–\$30,000+

Most of us have seen the advertisements. A reassuring voice says: "For just pennies a day, you can protect your family from funeral expenses." The commercial usually shows smiling grandparents, concerned children, and a promise that your loved ones won't be burdened with expenses. It sounds simple and forthright – "If you buy our funeral expense insurance for only such-in-such a month," you might assume that all your funeral needs will be covered and paid for. But that isn't usually the way it really works.

Many seniors are surprised to discover that "funeral insurance plans for pennies a day" refer to small benefit policies or graded-benefit plans. A policy paying \$5,000 may sound substantial until families discover that a traditional funeral and burial cost approximately \$7,000-\$12,000 plus. Cemetery expenses are separate from funeral expenses and cost several thousand dollars more. Monument and grave markers are also separate expenses and cost several thousands more! As a result, families will face significant out-of-pocket costs despite having funeral insurance.

Most funeral homes advertise and promote a basic service package for a relatively low cost. But get ready for a surprise when you discover just how basic this service package is. It usually includes four things: administrative services, filing paperwork, coordination of funeral arrangements, and some basic staff services. The base price is just the starting point. After that, everything is an add-on.

Families quickly discover that a quoted price grows considerably as additional services are added. Consider a hypothetical example. A family hears that a funeral package costs \$4,995. That sounds manageable. Then additional expenses appear: Embalming, evening visitation, hearse, memorial folders, cemetery charges, grave opening and closing, vault, headstone and so on...

Suddenly the final bill is thousands of dollars higher than originally expected. The funeral home may not be doing anything improper; many of these charges are legitimate services. The surprise comes when families assume the advertised price includes everything – but it doesn't! Purchasing a funeral can feel a lot like buying a car at a low-advertised price. As you begin to close the deal, you discover that the advertised price doesn't include tires, seats, or a steering wheel! It's quite a shock when a quoted base price grows to over double as additional items and services are added.

I realize none of us like to think about funerals. We would rather think about grandchildren, vacations, holidays, and enjoying the years God has given us. Yet planning for funeral expenses is one of the kindest gifts we can leave our families. That is why it's important to be informed and plan ahead.

While current advertising and commercials imply funeral costs to be between \$7,000 to \$10,000; the truth is – the average funeral in Wisconsin costs more than twice that amount! This is because the funeral home base package does NOT usually include things like:

- Funeral home services
- Funeral ceremony facilities/church fees
- Hearse transportation of the deceased
- Embalming
- Dressing and preparation of the body
- Use of viewing rooms
- Limousine service for the family
- Casket or urn
- Cemetery plot
- Grave opening and closing
- Cemetery fees
- Grave liner or vault
- Headstone or marker
- Flowers
- Flower stand at the cemetery
- Obituary notices
- Clergy honorarium
- Printed memorial folders
- Guest books
- Reception or meal
- Death certificates
- Portrait and/or video life history of the deceased



Why Planning Helps

Planning ahead does not hasten death. It simply prepares for an event that eventually comes to every one of us. When plans are in place, your family members will know your wishes. Financial burdens are reduced. Disagreements are less likely, because important decisions have already been made. Funeral planning is an act of love and responsibility you can give to your family.

The important thing is that your family knows what you want. Many seniors avoid talking about funeral plans because they think it will upset their children. Actually, most adult children are relieved when parents discuss these matters. A simple conversation can provide tremendous peace of mind.

After having a discussion with your family, put all important information in one place. Keep important information like insurance policies, funeral plans, cemetery deeds, financial and legal documents and contact information together. Tell a trusted family member where these records are located. Nothing is more frustrating than knowing a document exists but not knowing where to find it. Be sure one or two trusted people know the location of these documents.

Funeral planning is not really about death and money. It is about love. It is about lifting a burden from the shoulders of those who will miss us most. It is one last opportunity to say, "I cared about you enough to prepare." That may be one of the greatest gifts we ever leave behind. We cannot avoid death, but we can prepare for it wisely. A little planning today can spare our families confusion, expense, and stress tomorrow. And that is a legacy of love worth leaving.

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. He has more than 50 years of pastoral service and professional counseling experience. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanor.com.



Have you ever wondered if you avoid Probate by having a Will? Unfortunately, just having a Will does not avoid Probate. A Will merely lays out your plan for where your assets should go upon your death. What determines if your estate goes through Probate or not depends on whether assets are still in your name after your death.

If you die with assets remaining in your name, there is no one who has authority to sell or transfer those assets. Probate is needed to legally authorize someone to sell or transfer your assets according to the plan in your Will.



The Probate process begins with paperwork being completed and submitted, along with the Will. The court then must admit the Will and appoint the Personal Representative (i.e., executor). If there is no Will, the court still must open the Probate Estate and appoint a Personal Representative. The court sets certain deadlines the Personal Representative is responsible to meet. For example, the deadline to publish notice of the estate in the newspaper and deadline to file an inventory of assets with the court.

Because Probate is only required for assets left in a deceased individual's name, all assets with a beneficiary designated or jointly owned with another person would not have to go through the Probate process. Those assets automatically transfer ownership by law. All other assets then must go through Probate. In Wisconsin, there are typically two different types of Probate estates go through. If the total

value of all assets of the estate is less than \$50,000, you can do a simplified version of Probate by using a Transfer by Affidavit (some states call this a "small estate affidavit"). If the asset total of the estate is greater than \$50,000, then a full Probate is required.

The Personal Representative then must collect all of the estate's assets, pay the estate's bills, make distributions to beneficiaries, and coordinate to have any necessary tax returns done. To finalize and close the Probate Estate, the Personal Representative must file an accounting with the court to show the court what happened to all of the Estate's assets. In addition, the Personal Representative must obtain receipts from the beneficiaries to show proof that the beneficiaries received the distributions from the estate, and also must show the court proof there are no outstanding taxes to be paid or returns that must still be filed. After this, the court dismisses the Personal Representative and closes the Estate.

If a loved one has passed away, and they have assets requiring Probate, please contact our office to schedule a consultation to discuss how we can help you.

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Who Needs a Special Needs Trust - and Why It Matters

By Wispact

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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Our Special Needs Trusts help preserve the assets of people with disabilities without endangering their eligibility for public benefits. For information on setting up a Wispact Trust use our Contact Us Form at wispact.org/contact-us/

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Protecting Your Personal Information: How to Spot Phone and Social Media Scams Targeting Your Medicare Number

by Casey C. Sauter, Mediqwest

As technology evolves, scammers keep finding new ways to steal personal information, especially Medicare and Social Security numbers. Adults 65 and older are often targeted because these benefits are important and time sensitive. The good news is that a few simple habits can help you stay alert and protect your Medicare information.

Why Scammers Want Your Medicare Number

To a criminal, your Medicare number can be as valuable as a credit card. Scammers may use it to bill Medicare for services or equipment you never received, steal your identity, or sell your information to others. Medicare fraud costs taxpayers an estimated **\$60 billion each year**, and many cases begin with stolen Medicare numbers.

Social Security scams are also widespread. In 2023, the Social Security Administration received more than **300,000 reports** of scam attempts, many involving fake phone calls claiming that benefits were at risk.

Common Scam Tactics to Watch For

1. Phone Calls Claiming to Be Medicare

Scammers often call and pretend to represent Medicare, Social Security, or a so-called “benefits center.” They may say:

- Your Medicare card is expiring
- You must “verify” your number
- You’re eligible for a new benefit
- Your account will be frozen

Important: Medicare will never call unexpectedly to ask for your Medicare number.

2. Social Media Ads Offering “Free” Benefits

You may see ads on Facebook or Instagram promoting offers such as:

- Free medical equipment
- Free genetic testing
- Free upgraded Medicare cards
- “New” Medicare programs

These ads often lead to forms that ask for your Medicare number. Once that information is submitted, scammers may begin billing Medicare right away.

3. High-Pressure Tactics

Scammers create urgency to pressure you into acting quickly. Phrases such as “last chance,” “act now,” or “your benefits will stop today” are strong warning signs.

How to Spot a Scam Quickly

- **Unexpected contact:** If you didn’t call them first, be cautious.
- **Requests for personal information:** Medicare, Social Security, and legitimate insurance agents will not ask for your Medicare number over unsolicited calls or messages.
- **Too-good-to-be-true offers:** Free equipment or services rarely come without strings attached.

- **Poor spelling or strange wording:** Many scam ads and messages contain errors.

What to Do If It Happens

- **Hang up immediately.** You don’t owe the caller an explanation.
- **Do not click links** in suspicious social media ads or messages.
- **Report the scam:**
 - Medicare: 1 800 MEDICARE
 - Social Security scams: oig.ssa.gov
- **Check your Medicare Summary Notice** for unfamiliar charges.
- **If your Medicare number was shared**, contact Medicare to request a new card.

A Final Word of Confidence

You have earned your Medicare benefits, and with awareness and caution, you can help protect them. Trust your instincts—if something feels wrong, it probably is. Staying informed is one of the best ways to prevent fraud, and every scam you avoid helps reduce it for everyone.



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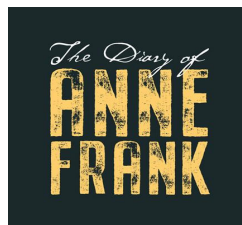
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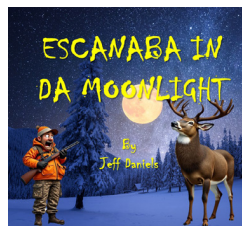


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Tick Season: Protecting Older Adults from Tick Bites and Lyme Disease

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.

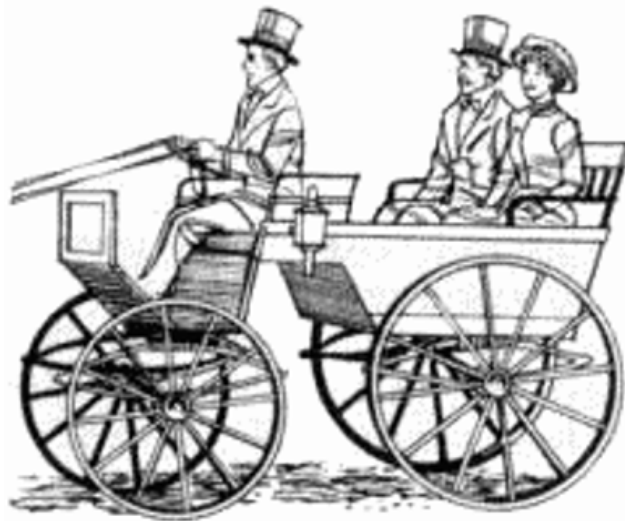


The Wonder of Automobiles By Ken Anderson, themayberryguru@gmail.com

July is one of the busiest months for automobile traffic as more people are on the roads enjoying summer vacations. The love of automobiles has always been an important part of our culture.

The first practical, modern automobile powered by an internal-combustion engine was built by German engineer Karl Benz in 1885. From that lowly first car, there are now 1.645 billion cars and other motorized vehicles (including trucks and buses) worldwide. As of early 2026, there are approximately 297 to 298.7 million registered personal and commercial vehicles on the road in the United States. Unfortunately, this results in staggeringly high numbers of lost lives.

Throughout the world, approximately 1.19 million people die each year because of road traffic crashes. Road traffic injuries are the leading cause of death for children and young adults aged 5–29 years. It is estimated that 60–80 million people have died in traffic accidents worldwide since the invention of the automobile. Statistics indicate that over 90 percent of all auto accidents are the direct result of human error. Distracted driving, impaired driving, and speeding are three of the most common causes of accidents.



On a lighter note, as cars became more numerous over the years, laws had to be enacted to ensure traffic safety, some of which are rather strange. In Alaska, it is illegal to strap your dog to the top of your car. The law is aimed at protecting dogs from neglect and injury, with fines being the usual penalty. In California, it is illegal to jump from a car going 65 mph or higher. I have a feeling that if a person attempts this stunt, they will not have to worry about a penalty. In Montana, unless you have a chaperone, it's illegal to have sheep in your truck.

There are also superstitions regarding cars. One is that it is good luck to find bird droppings on your car. Some owners believe you should intentionally cause a tiny, hidden scratch or dent on a new car to avoid tempting fate and having a major accident later. Many drivers and passengers hold their breath when passing a cemetery. The myth behind this is to prevent the spirits of the recently deceased from entering your body.

With all this said, I hope you have a safe and fun summer driving whatever type of vehicle you own. But keep in mind that you will not be alone. American vehicles travel a combined total of roughly 3.2 trillion miles each year.

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Dusting off Some Local History: “Lighted by Electricity”

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

In November 1884, the proprietors of the Galloway House boldly declared that their establishment would soon be “the only house in the United States which is thoroughly lighted by electricity.” The owners installed a generator to power 150 incandescent lights throughout the building; each light could be turned on and off independently. During the latter half of the 1800s, Americans across the Chippewa Valley and the entire nation were captivated by the rapid development of electrical innovations like the lightbulb. To



The Galloway House, a hotel located in downtown Eau Claire, opened in 1874. The hotel changed ownership frequently before it was ultimately raised in 1953 to make room for a parking ramp. Image courtesy Chippewa Valley Museum.

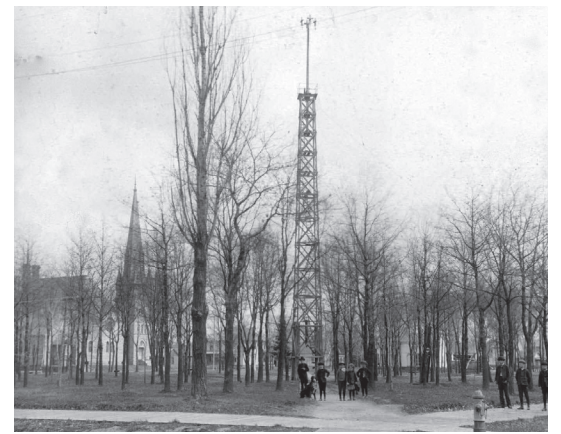
step inside a building fully lit by electricity in the mid-1880s must have felt like stepping into the future.

Ever since Benjamin Franklin’s famous kite experiment, where an electric charge was sent from a flying kite to the ground through a wet string, Americans were fascinated with electricity’s potential. For most of the 1800s that

potential remained unrealized, confined mostly to cheap parlor tricks rather than practical applications. Thomas Edison is credited with inventing the first practical light bulb in 1879. Edison’s invention was built upon decades of experimentation conducted by several scientists. Communities across the country quickly saw the opportunity presented by these new incandescent light bulbs. Electric streetlamps were among the first practical applications, but soon these new lights were illuminating homes and businesses.

By 1885, only a few months after Galloway House was wired with electric lights, the Eau Claire Leader reported that several private residences across the Chippewa Valley were adding incandescent lightbulbs. For residents, the future must have seemed very bright, but the reality was more nuanced. Only a year after installing electric lights, the Galloway House reverted to gas fixtures for

lighting. According to the Leader, “...the constant working of the engine and the puffing of the exhaust made anything but a pleasant sound during the weary midnight hours...” While public enthusiasm for electric lighting was sky high, the infrastructure to power homes and businesses was lacking in the mid-1880s. It would take a few more years for the infrastructure to catch up and allow electric lights to be widely available for private homes and businesses.



Moonlight Towers, such as this one that stood in Eau Claire’s Randall Park, used an electric arc light. These towers, common in the 1880s and 1890s, were among the earliest practical electric lighting solutions for communities. Image courtesy Chippewa Valley Museum

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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