



## DECEMBER 2025

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## Temporary Pause on New Home Delivered Meals Enrollments



By: Sarah Zielke, ADRC Manager

The Aging and Disability Resource Center (ADRC) of Chippewa County will temporarily pause new enrollments into our Home Delivered Meals nutrition program until January 2026.

Federal nutrition funding under the Older Americans Act decreased for 2025, county levy funds have been fully used, and the American Rescue Plan Act (ARPA) funds that once filled the gap are no longer available. Overall contributions and other funding sources have not kept pace with rising costs and growing demand, requiring this difficult decision.

Our Meals on Wheels program relies on donations and volunteers to operate. Every dollar donated supports nutritious meals, safety checks, and friendly visits for older adults and adults with disabilities in Chippewa County. While participants are encouraged to contribute what they can (suggested \$5.50 per meal), no one is ever denied service due to inability to contribute.

The ADRC remains committed to supporting the well-being of older adults and adults with disabilities in our community. We will continue exploring every option to stretch resources and ensure that those most in need continue receiving services.

Referrals for Meals on Wheels can still be submitted, but new participants will not be enrolled until 2026, when assessments and openings resume. Please note that calling in January will not result in immediate enrollment; those on the prioritization list will be enrolled as openings and funding allow, not on a first-come, first-served basis.

We understand the hardship this may cause and do not take this step lightly. If you feel compelled and are able, please consider donating to support Meals on Wheels—every contribution helps ensure we can continue delivering nutritious meals and friendly smiles to those who rely on us.

For questions, comments, or to donate, please contact us at 715-726-7777 or [adrc@chippewacountywi.gov](mailto:adrc@chippewacountywi.gov). We accept all forms of payment, including debit and credit cards. Your understanding and support are greatly appreciated.





# Staff Spotlight: Jessica

Hello! My name is Jessica, and I have been an Options Counselor with the ADRC for the past 6.5 years. I specialize in assisting consumers who are exploring eligibility for publicly funded long term care programs (Family Care or IRIS).



As part of the process of determining eligibility I have a face-to-face meeting with the person needing assistance. These meetings take place at homes, hospitals, nursing homes, assisted living facilities, our office, or sometimes public settings like libraries. At this meeting I gather as much information as possible about a person’s needs and limitations related to their intellectual, developmental, physical or memory impairments to make appropriate selections for level of care with each daily task. We talk through things like bathing, dressing, cooking, cleaning, etc. and what parts of these tasks are going well, and what areas are causing difficulty for someone. During my time in this role, I have met with people from 17 ½ to age 100, with a wide variety of life experiences, challenges and strengths. I consider myself a life-long learner and feel very lucky that I have a job that exposes me to new things every single day!

When I am not working, I enjoy spending time with my family, watching my kids’ sporting events and theater performances, reading and listening to books, and checking out local group exercise classes.

Visit our website at [www.co.chippewa.wi.us/adrc](http://www.co.chippewa.wi.us/adrc) and click on the “Long Term Care Options Counseling” page for more information about the program, eligibility, and enrollment process, or don’t hesitate to call the ADRC at 715-726-7777.

# Financial Perspective: Let Go of the “Perfect Gift” Pressure

By Jeanne R. Walsh Extension Educator, Human Development & Relationships

We often wait until the last minute to shop for holiday gifts—why? Because we’re searching for the *perfect present*. But this mindset can lead to stress, overspending, and procrastination.



Do you have people on your list who are hard to shop for? Instead of stressing, try theme-giving. It simplifies your choices and keeps things meaningful. Some easy ideas include: Holiday towels, cookbooks, first aid kits, family calendars with birthdays and special events

For kids and teens, consider practical gift cards: movie theatre passes, restaurant vouchers, gas cards.

And what about those who say, “I have everything I need” or “I don’t need anything else”? Why do we still feel the need to buy something? Whatever the reason, we can choose a different way to give—one that’s thoughtful and personal.

Here are some meaningful alternatives:

- Donate to a charity in their honor
- Give an experience or service
  - Host a family meal featuring your famous chili
  - Offer to chauffeur them to your child’s concert
  - Create a coupon for a future outing or activity together

Gift-giving doesn’t have to be perfect. It just needs to be intentional and heartfelt.

# The ADRC is Online!

Subscribe for FREE to get this eNewsletter emailed to you each month at [www.chippewacountywi.gov/adrc](http://www.chippewacountywi.gov/adrc). You can



always pick up this free newspaper at most local grocery stores, or pay \$16/year for a mailed subscription. Call the ADRC at 715-726-7777.

# Fight The Flu With a Shot of Prevention



Keep your family healthy this cough and cold flu season with a flu shot. It’s part of our wellness plan that includes everything you need, from preventive care to everyday remedies.

STOP IN OR CALL US TODAY FOR DETAILS.

- Mondovi Pharmacy** 122 South Eau Claire Street, Mondovi | 715-926-4938  
**Wally Shong Pharmacy** 153 W Lincoln Street, Augusta | 715-286-2515  
**Ed’s Pharmacy** 1511 Main Street, Bloomer | 715-568-2190

# Aging and Disability Resource Center (ADRC) Staff ... Your Bridge to Support!

- |   |  |  |
|---|--|--|
| • ADRC Manager – Sarah Zielke   | • Disability Benefit Specialist – Stephanie Rasmussen              | • Nutrition Program Assistants – Jason Kolano, Jen Buckley   |
| • Administrative Assistants – Renee Price, Carmen Olson, Karen Herbison | • Elder Benefit Specialists – Michelle Fellom, Cory Miller         | • Nutrition Site Aides – Sue Barnum, Linda Felmlee, Cindy Sarazen, Ann Mueller, Cindy Irish, Vicky Steinmetz |
| • Benefit Specialist Assistant – Breanna Schemenauer                    | • Nutrition & Transportation Programs Supervisor – Kayla Colbenson | • Options Counselors – Sarah Hedlund, Erika Stevens, Jessica Gibson, Libby Leinenkugel                       |
| • Dementia Care Specialist – Carla Berscheit                            |  |  |

Aging and Disability Resource Centers are the first place to go with your aging and disability questions. We are an “information station” where you can get accurate, unbiased information related to aging or living with a disability. Our job is to help you remain as independent as possible! Give us a call at 715-726-7777 or stop in at 711 N. Bridge Street (Courthouse), Room 118, Chippewa Falls.

# Wartime Christmas

By Ken Anderson, [themayberryguru@gmail.com](mailto:themayberryguru@gmail.com)

As we celebrate another Christmas, we will hear the familiar mantra "Peace on earth, goodwill toward man". As Americans, we can be thankful that at no time since the Civil War has America celebrated Christmas with war upon its soil. For the most part, Christmas in America has always been celebrated with long-standing traditions and joy. However, throughout our history, many fathers, sons, and brothers were absent at Christmas as they were engaged in warfare in other parts of the world.

For the people of Great Britain, this is certainly not true. Sadly, Britain celebrated Christmas while experiencing bombardment from Germany. Beginning in 1915, Britain was attacked during World War I by German airships, the Zeppelins, and later by Gotha bomber planes. These attacks became more numerous as the war progressed. For four long years, Britons did not experience any "Peace on Earth, goodwill toward man".

During the first Christmas of World War I in 1914, an unplanned Christmas Truce occurred along the Western Front. British and German soldiers spontaneously ceased hostilities, with over 100,000 soldiers participating, meeting in no-man's land to exchange gifts, sing carols, and even play football. However, this was a one-time truce and was never repeated during the remaining years of war.



When the armistice of the Great War was finalized, little did the people of Britain realize that within twenty years, the sounds of war would once again prevail throughout their land. Christmas would once again be celebrated without many fathers, sons, and brothers gathered around the Christmas tree. It would be six years before the normalcies of Christmas would return to the families of Britain.

Not only were thousands of men away from their homes fighting for their homeland, but many mothers were also actively involved in the war effort. Each Christmas, thousands of children would spend Christmas away from their families as evacuees in the countryside. Children's gifts were often homemade and practical. When a child received a toy, it would be made from recycled, cheap materials. In 1941, to conserve paper, the Ministry of Supply decreed that "no retailer shall provide any paper for the packing or wrapping of goods excepting food stuffs or articles which the shopkeeper has agreed to deliver." This meant children often received their gifts unwrapped.

This Christmas will be my 79th, and like all others, it will be a wonderful, joyful time spent with family and friends. Linda and I will have an abundance of food, and our gifts will be beautifully wrapped. And I pray someday the entire world will enjoy "Peace on Earth and goodwill toward man."



## CHIPPEWA VALLEY GRIEF SUPPORT GROUP

For individuals dealing with the death of a loved one: spouse, partner, child, parent, friend, colleague. Share feelings, thoughts and concerns.

If someone you love or care deeply about has died, you may feel a need to discuss your feelings, thoughts and concerns with others in the same situation. You may do so with the **Chippewa Valley Grief Support Group**. Our group meets on the Second and Fourth Monday of every month. This group is led by well-trained volunteers who have themselves gone through the grieving process. The group is open-ended, meaning you may come for as long as you feel the need, from one time to over a year. There is no fee.

This is a volunteer support group and not intended for therapy purposes

**Chippewa Valley  
Grief Support  
Group**

**Second and  
Fourth Monday  
every month**


**3:00 – 4:30 PM**


**No Fee**

**LOCATION:**  
Central Lutheran Church  
28 E. Columbia Street  
Chippewa Falls, WI

**Contacts:**  
Ron: 715-797-3817  
[rpottore@gmail.com](mailto:rpottore@gmail.com)  
Wendy: 715-208-0003

# Review us on Google







## Got a minute?

Help guide someone to the care and support they need.

## Your review truly matters.



**Scan the code or search "ADRC of Chippewa County"**



# Snow Removal Safety Tips

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

As we approach this very long Wisconsin winter, it is important to remember some tips to keep you safe when shoveling or using a snowblower to remove snow. During winter, there is always a risk of slipping and falling on ice. It is especially dangerous when that ice is hidden underneath freshly fallen snow. Shoveling heavy snow can also cause back, shoulder, knee and other orthopedic injuries.

Additionally, shoveling or pushing a snow blower can cause a sudden increase in blood pressure and heart rate, and the cold air can cause constriction of the blood vessels and decrease oxygen to the heart. All of these factors can increase strain on the heart and can trigger a potentially fatal heart attack.

## Safety tips to help prevent falls & orthopedic injuries:

See what you are shoveling/snow blowing. Make sure that your hat or scarf does not block your vision. Watch for ice patches and uneven surfaces. Avoid falls by wearing shoes or boots that have slip-resistant soles. Watch for black ice and ice under freshly fallen snow, and “walk like a penguin” until you are sure that the surface where you are walking is not icy.

Use a shovel that is comfortable for your height and strength. Do not use a shovel that is too heavy or too long for you. Consider buying a shovel that is specially designed to prevent too much stooping. Space your hands on the tool grip to increase your leverage.

Warm up your muscles. Shoveling can be a vigorous activity. Before you begin, warm up your muscles for 10 minutes with light exercise.

When possible, push the snow instead of lifting it. If you must lift, take small amounts of snow, and lift it with your legs: Squat with your legs apart, knees bent and back straight. Lift by straightening your legs, without bending at the waist. Then walk to where you want to dump the snow; holding a shovelful of snow with your arms outstretched puts too much weight on your spine.

Do not throw the snow over your shoulder or to the side. This requires a twisting motion that stresses your back.

## Safety tips to help prevent heart attacks:

Check with your doctor. Because this activity places high stress on the heart, speak with your physician first. If you have a medical condition or do not exercise regularly, consider hiring someone to remove the snow.

Talk to your doctor about an aspirin regimen or ask your doctor about taking a low dose of aspirin before you shovel.

Dress appropriately. Light, layered, water-repellent clothing provides both ventilation and insulation. It is also important to wear the appropriate head coverings, as well as mittens or gloves and thick, warm socks. Cover your mouth to help prevent breathing cold air. Take a break if you feel yourself getting too hot or too cold.

Clear snow early and often. Begin when a light covering of snow is on the ground to avoid trying to clear packed, heavy snow. However, avoid shoveling immediately after you awaken as most heart attacks occur early in the morning when blood is more prone to clotting. Wait for at least 30 minutes and warm up your muscles before starting by walking for a few minutes or marching in place.

Pace yourself. Take frequent breaks and replenish fluids to prevent dehydration. If you experience chest pain, shortness of breath or other signs of a heart attack, seek emergency care.

Do not eat a heavy meal before or soon after shoveling because blood gets diverted from the heart to the stomach and can put extra strain on the heart.

Do not drink coffee or smoke for at least one hour before or one hour after shoveling or during breaks. These are stimulants and elevate your blood pressure and heart rate.

Do not drink alcohol before or immediately after shoveling. Alcohol can increase a person's sensation of warmth and may cause you to underestimate the extra strain your body is under in the cold.

Watch for warning signs of a heart attack: lightheadedness, dizziness, being short of breath, or if you have tightness or burning in your chest, neck, arms or back. If you think you are having a heart attack, call 911.

## Safety tips for using a snowblower:

Never stick your hands or feet in the snow blower. If snow becomes too impacted, stop the engine and wait at least five seconds. Use a solid object to clear wet snow or debris from the chute. Beware of the recoil of the motor and blades after the machine has been turned off.

Do not leave the snow blower unattended when it is running. Shut off the engine if you must walk away from the machine.

Watch the snow blower cord. If you are operating an electric snow blower, be aware of where the power cord is at all times, so you do not trip and fall.

Add fuel before starting the snow blower. Never add fuel when the engine is running or hot. Do not operate the machine in an enclosed area.

Read the instruction manual. Prior to using a snow blower, read the instruction manual for specific safety hazards, unfamiliar features, and whenever attempting to repair or maintain the snow blower.



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/](http://wispact.org/contact-us/)

**LIVING BEYOND LIMITATIONS**



Madison, WI  
(608) 268-6006  
[wispact.org](http://wispact.org)





# Social Security Announces 2.8 Percent Benefit Increase for 2026

Adapted from [blog.ssa.gov](https://blog.ssa.gov)



Submitted by: *Stephanie Rasmussen,*  
*Disability Benefit Specialist*

Social Security benefits and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits will increase by about \$56 per month starting in January.

Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2025. (Note: Some recipients receive both Social Security benefits and SSI).

“Social Security is a promise kept, and the annual cost-of-living adjustment is one way we are working to make sure benefits reflect today’s economic realities and continue to provide a foundation of security,” said Social Security Administration Commissioner Frank J. Bisignano. “The cost-of-living adjustment is a vital part of how Social Security delivers on its mission.”

Some other adjustments that take effect in January of each year are based on the increase in average wages. For example, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$184,500 from \$176,100.

Social Security begins notifying recipients about their new benefit amount by mail starting in early December. Those who have a personal *my* Social Security account can view their COLA notice online, which is secure, easy, and faster than receiving a letter in the mail. You can set up text or email alerts when a new message—such as your COLA notice—is available in your *my* Social Security account.



You will need to have a personal *my* Social Security account by November 19 to see your COLA notice online. To get started, visit [www.ssa.gov/myaccount](https://www.ssa.gov/myaccount).

Information about Medicare changes for 2026 will be available at [www.medicare.gov](https://www.medicare.gov). For Social Security beneficiaries enrolled in Medicare, the 2026 benefit amount will be available via *my* Social Security’s Message Center starting in late November. Those who do not have an online *my* Social Security account will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics.



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Hudson River Falls  
Baldwin St. Croix Falls

[www.COHSeniorLiving.com](https://www.COHSeniorLiving.com)

## Wisconsin SMP

### SCAM SPOTLIGHT

**Beware: AI & Medicare Scams Are on the Rise!**

Artificial Intelligence is growing rapidly and that means scams are growing with it. Artificial Intelligence (AI) are programs that are able to “learn” and adapt to information it is given. This means it can write messages on its own, holding conversations with people and responding in real time. Scammers are using this to create believable fraud schemes!

**Common AI and Medicare Scams**

Voice cloning or deepfake calls impersonating Medicare or doctors

⇒ Scammers use AI to generate realistic sounding voices (or even altered video) to pretend they are from Medicare, a doctor’s office, or another trusted institution.  
Example: They call you saying “we’re from Medicare, we need to confirm your Medicare number/social security/ bank info” or “you’re eligible for a new benefit” and pressure you.

False claims or billing for services not provided

⇒ Fraudsters may use AI to generate realistic looking medical records, documents, or billing forms to bill Medicare for services or medical equipment you never received.  
Example: You receive a piece of medical equipment (braces, medical supplies, etc.) you never asked for; then Medicare gets billed.  
The risk: Your Medicare number gets used without your knowledge, which can lead to future complications (misbilling, identity issues).

Identity theft / impersonation of beneficiaries

⇒ Scammers may gather personal information (via social media, data breaches, etc.), then use AI to generate fake identities or alter patient records so they can submit claims under someone’s Medicare number.  
Example: Someone steals your Medicare number and uses it to get health services, medical equipment, or prescriptions. You may not even realize it until you check your statements.


Telehealth / online “doctor” scams

⇒ Scammers set up fake telehealth websites, fake doctor chats, or use chatbots/AI to simulate a medical consultation, then ask for your Medicare details or bill Medicare for the “visit”.  
These scams can lure you by saying “you’re eligible for a free equipment,” “new Medicare benefit,” or “you must sign up now.”

During Open Enrollment

⇒ During times like Open Enrollment, scammers ramp up efforts claiming: “You have to switch your plan now,” or “you’re eligible for a special benefit,” or “we need to verify your Medicare number.”  
Once you respond, the scam can lead to giving away your Medicare number, plan details, or setting you up with a fake plan.

AI itself isn’t good or bad — it’s a tool. The intentions and ethics of those who create and deploy it are what determine whether it helps or harms society.



If you experience a possible AI scam with your Medicare information, call the Wisconsin Senior Medicare Patrol at 1-888-818-2611 to report the possible scam.

This project was supported, in part, by grant number 90MPPG0102, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201



# DECEMBER DEMENTIA SUPPORT

FOR MORE INFORMATION AND PROGRAM FLYERS, CHECK OUT THE ADRC  
CALENDAR EVENTS AT [WWW.CHIPPEWACOUNTYWI.GOV/ADRC](http://WWW.CHIPPEWACOUNTYWI.GOV/ADRC)  
AND CLICK ON "DEMENTIA SPECIALIST"

## MEMORY CAFÉ CORNELL/LAKE HOLCOMBE

COFFEE • SOCIALIZATION • COMMUNITY

Lively discussion, laughter, fun and friendship...  
and it's FREE

**Who:** Individuals with early to moderate stage  
dementia and their care partners and friends  
**When:** 4th Tuesday of the Month  
**Time:** 10:00 am to 11:30 am  
**Where:** Our Saviors Lutheran Church  
201 S. 6th Street, Cornell

For more information, call the ADRC at 715-726-7777

**2025 Dates:** December 16 - This meeting will be the  
3rd Tuesday of the month.

## DEMENTIA SUPPORT GROUPS

This group is for people living with dementia and  
their caregivers, friends and neighbors. Join us for  
support, strategies and resources.

### Colfax

-Grapevine Senior Center | 121 Main Street Colfax  
-First Wednesday of the month | 1:00 - 2:30pm

### Menomonie

-Menomonie Senior Center | 1412 Sixth Street E  
-Fourth Monday of the month | 10:30 - noon

### Chippewa Falls

-Central Lutheran Church | 28 East Columbia Street  
-Second Thursday of the month | 1:00 - 2:30pm

For more information, call the ADRC at 715-726-7777

## VIRTUAL DEMENTIA SUPPORT GROUPS

Join us for support, encouragement & resources

For Caregivers of someone living with dementia:

**Monday Coffee Connect** - Every Monday 10-11 am  
Contact Kelsey at [kflock@lacrossecounty.org](mailto:kflock@lacrossecounty.org)

**Monday DISH** - 1st Monday of the month 7-8pm  
Contact Carla at [cberscheit@chippewacountywi.gov](mailto:cberscheit@chippewacountywi.gov)

**Circle of Support** - 3rd Tuesday of the month 2-3pm  
Contact Teresa at [teresa.gander@vernoncounty.org](mailto:teresa.gander@vernoncounty.org)

**Evening Conversations** - 2nd Thursday of the month 7-8pm  
Contact Teresa at [teresa.gander@vernoncounty.org](mailto:teresa.gander@vernoncounty.org)

**Minds & Voices** - 2nd Wednesday of the month, 10:30-11:30am  
Contact Rob at 920-386-4308 or [rgriesel@co.dodge.wi.us](mailto:rgriesel@co.dodge.wi.us)

**Lewy Body Dementia Caregiver Support Group** -  
2nd & 4th Wednesday of each month 1:30-3:30pm  
Contact Rob at 920-386-4308 or [rgriesel@co.dodge.wi.us](mailto:rgriesel@co.dodge.wi.us)

**Friday Support** - Every Friday morning 9-10am  
Contact Karen at [karen.tennyson@co.rock.wi.us](mailto:karen.tennyson@co.rock.wi.us)

**Third Wednesday** - Third Wed. of the month 6:30-7:30 pm  
Contact Tricia at [tricia.rotering@co.trempealeau.wi.us](mailto:tricia.rotering@co.trempealeau.wi.us)

For those living with MCI or early stage dementia

**Conversations** - 1st & 3rd Wed. of the month, 10:30am - noon  
Contact Rob at 920-386-4308 or [rgriesel@co.dodge.wi.us](mailto:rgriesel@co.dodge.wi.us)

## BRAIN HEALTH CHECK-UP

Contact the ADRC to schedule a free  
15 minute Memory Screen.

**715-726-7777**

**Questions about brain health, dementia, and/or caring for a person with dementia?**

Contact Carla Berscheit,  
Dementia Care Specialist, ADRC

715-738-2584 or 715-944-8091  
[cberscheit@chippewacountywi.gov](mailto:cberscheit@chippewacountywi.gov)

National 24/7 Helpline 1-800-272-3900 or [www.alz.org](http://www.alz.org)

Dementia Website:



**Find more  
Brain Health  
information  
& upcoming  
events!**

Facebook Dementia

Group:





## Dementia and the Holidays



*Submitted by Carla Berscheid,  
Dementia Care Specialist*

If you are caring for someone with dementia during the holidays, you may need to consider how the disease has impacted your loved one over the last year and determine if changes to the holiday traditions need to be adjusted. Some things to consider are:

- How well is your person able to follow conversation.
- How often do they nap during the day.
- Have their food preferences changed in the last year.

After answering these questions, you may find that you need to have a conversation with your extended family and friends about what you are able to participate in and what your preferences are. You may want to consider communicating with family ahead of time to give them an update and maybe express your wishes “we would love to see you on Tuesday morning, an hour visit is really all that Bob can handle at this time” or “we would love to see you on Thursday morning, would you mind picking up something for breakfast on your way over?” If you feel a longer explanation is needed you could call or email family with an update and suggestions of what your person likes to talk about.



When you do have family and friends over, have a quiet place your person with dementia can take a break if it gets to be too much. As a caregiver what can you simplify as far as food and decorating to allow for more relaxed time to recharge.

If you are visiting someone with dementia, these communication tips can be helpful:

- Use eye contact
- Use their name to get their attention
- Do NOT say “do you remember me”
- Decrease or eliminate background noise
- Keep conversation short and sweet

Other helpful tips include:

- Ask the caregiver when the best time to visit would be
- Ask if you can bring a meal and/or pick up groceries
- If you are bringing small children with you, bring something quiet to entertain them.
- Ask if there are any chores around the house you can help them with. If you can ask a few days in advance of your visit, so they have time to create a list.

And most of all, remember it is not what you said but how you made them feel that is important.

## 9 Stress Management Tips



Wisconsin Alzheimer's  
Disease Research Center  
UNIVERSITY OF WISCONSIN  
SCHOOL OF MEDICINE AND PUBLIC HEALTH

Research has shown that chronic stress can have long-term effects on the brain, so managing stress is an important factor in overall brain health. When experiencing stress, the brain releases cortisol, a hormone that increases sugars in the blood and increases metabolism, partly through stimulating insulin release in the blood. If stress levels remain high for an extended period, the brain is exposed to too much cortisol, resulting in increased anxiety and blood pressure, increased risk for vascular disease, weight gain, depression, and sleep disruptions. It's essential to find effective ways to manage and relieve stress. Below are some tips to help you reduce stress and support brain health:

**1 Practice Mindfulness and Meditation:** One of the best ways of managing stress is by practicing mindfulness. Practicing mindfulness a few minutes a day can help improve your overall mood, boost focus levels, reduce stress and anxiety, and improve overall brain function. The Healthy Minds Program App offers meditation training and is available for free.

**2 Exercise Regularly:** Physical activity releases endorphins, which are natural stress relievers. Scan the QR code for exercise ideas, like the Get Movin' and Men in Motion fitness classes.

**3 Get Quality Sleep:** Sleeping is one of the most important things you do in your day. Develop a sleep routine and aim for 7-9 hours of sleep per night. Scan the QR code for more sleep tips.

**4 Social Connections:** Interactions with friends and family can help reduce stress and improve your overall well-being. Laughter releases endorphins and reduces stress hormones.

**5 Hobbies:** Doing things you enjoy, like listening to music, creating art or gardening, can be a great way to de-stress and promote relaxation.

**6 Limit Caffeine and Alcohol:** Excessive caffeine and alcohol intake can contribute to stress and disrupt sleep patterns.

**7 Healthy Diet:** Eat a well-balanced diet rich in fruits, vegetables, whole grains, lean proteins, and healthy fats. Omega-3 fatty acids found in fish, flaxseed, and walnuts are particularly beneficial for brain health and can help reduce stress. Scan the QR code to learn more about the MIND diet for healthy brain aging.

**8 Cognitive Challenges:** Engaging in puzzles, reading, learning a new skill, or playing brain-training games can help boost cognitive function and reduce stress.

**9 Seek Professional Help:** If stress becomes overwhelming and begins interfering with your daily life, consider seeking care from a mental health professional. They can provide effective coping strategies and support to manage stress and improve your overall well-being.

Loneliness, depression, anxiety, and suicidal thoughts are issues that many people face. If you or someone you care about may be at risk, call or text 988 for help.

Visit  
[adrc.wisc.edu/stress-management](http://adrc.wisc.edu/stress-management)  
for links to resources or scan the  
QR code.



Finding the right combination of these strategies that work for you might take some time; what works to relieve stress can vary from person to person. Be patient and kind to yourself throughout the process.

## What is the Difference Between Alzheimer's and Dementia?



### DEMENTIA

**Dementia is an umbrella term to describe changes in thinking, planning, organizing, memory, reasoning, language, judgement and attention.**

### Types of Dementia:

- Alzheimer's
- Vascular
- Lewy Body
- Frontotemporal
- Mixed Dementia

There are over 100 different types of dementia



## Healthy Benefits of Vitamin D

Vitamin D, whose actual name is Calciferol, is often known as the “sunshine vitamin”. This is because Vitamin D is naturally produced when your body is exposed to sunlight. This vitamin helps with such things as regulating the amounts of Calcium and Phosphate in the body which are crucial for bone and muscle health. Vitamin D is most readily absorbed when the skin is exposed to sunlight but can also be found in certain foods such as fatty fish (tuna, salmon, herring, trout and sardines), beef liver, fortified dairy products (milk and yogurt), and mushrooms. Other foods that are fortified include cereal and orange juice. This vitamin can also be taken in the form of a supplement to help prevent deficiency, especially in the winter months. Research shows that about 35% of adults in the US are vitamin D deficient, which puts them at risk for various health problems such as brittle bones and heart disease. Vitamin D helps your body function in many ways and is important for the following:



- 1. Bone Health.** Vitamin D helps to promote healthy teeth and bones by assisting your body in absorbing Calcium, which is one of the main building blocks of bones. Vitamin D thus helps in the prevention of Osteoporosis, a disease that makes bones brittle and susceptible to breaks.
- 2. Muscle Health.** Phosphate is a mineral that is absorbed in the gut with the help of Vitamin D. Phosphate is involved in such things as muscle contraction and when levels are low some can experience cramping, weakness and pain.
- 3. Cognitive Function.** Studies have shown that Vitamin D can help with brain function. Low levels have been found in those with Parkinson’s, Multiple Sclerosis and Alzheimer’s.

- 4. Mental Health.** Low levels of Vitamin D have been associated with incidences of depression, although studies haven’t proven low levels cause depression, studies do show Vitamin D does support brain health in general.
- 5. Immune system function.** Vitamin D has anti-inflammatory properties that make it essential for a properly functioning immune system.

## DECEMBER RECIPE: Spicy Tuna Salad

### Ingredients:

- 1 medium carrot, finely diced (about ½ cup)
- ½ cup peas
- ¼ cup mayonnaise
- 2 tablespoons fresh lemon juice
- 2 (5 oz) cans oil-packed tuna, undrained
- ⅛ teaspoon salt



### Directions:

Fill a small pot with water and add diced carrots. Bring to a simmer and cook for about 3 minutes. Add peas and cook until the peas are heated through and the carrots are just tender, about 2 minutes more. Drain; set aside to cool for 5 minutes.

Meanwhile, combine mayonnaise and lemon juice in a medium bowl. Add tuna including the oil from the cans and combine, stirring and breaking up larger chunks of tuna as needed. Add the carrots, peas and salt to the tuna mixtures; still until well combined.







## Caregivers Falls Prevention

### Sight

For most people, vision loss can be a gradual process, and people tend to adapt unconsciously to changing vision. It may become difficult to read small print or to get around in dim lighting. Changes in vision are a normal part of aging. However, more serious changes to eyesight may also occur as we age. Research shows that impaired vision more than doubles the risk of an older adult experiencing a fall. Vision is also important when it comes to balance and mobility. As a caregiver, using the following tips to ensure that you properly care for your eyesight is important so that you can continue to provide care to your loved one.

If you have a change in your vision, do not ignore it. Schedule an eye exam at least once a year. Eye exams can identify any potential vision changes or disease. Also, if needed, update your glasses, or contact prescription. It may take time for your eyes to adjust so be sure to take extra care until your eyes adjust to the change.



<https://fallsfreewi.org>

Next, having good lighting is important to ensure that you see fall hazards and changes in flooring to help prevent falls. To improve lighting, make sure to replace any burnt-out light bulbs. If you are not able to reach the bulb or do not have the strength or balance to use a step stool, ask a friend or family member to help. Also, installing nightlights in hallways, bedrooms, and bathrooms can help reduce the risk of falling at night. Finally, always turn on the lights before going up or down stairs or hallways. Learn more ways to [improve lighting throughout your home](#).



Changes in vision can be difficult and may lead to you stop doing things that you enjoy. You may find yourself isolating from others because of your vision changes, which can increase your risk of falling. If you begin to isolate yourself, this may lead to a reduction in your activity, which can lead to decreased muscle strength and balance, which in turn can lead to a fall.

If you are experiencing issues with your vision and are concerned about falling, more resources can be found at [Falls Free Wisconsin](#).



## Healthy Living with Chronic Pain

Does ongoing pain keep you from doing the things you love?  
Healthy Living with Chronic Pain may be for you!



"Living with arthritis pain – constant nagging pain – is so debilitating. Healthy Living with Chronic Pain taught me strategies to manage my pain. Having a little control feels great."

### What is Healthy Living with Chronic Pain?

Healthy Living with Chronic Pain is an evidence-based program developed at Stanford University for adults of all ages who have chronic pain or live with someone who does. In just 6 weeks, you learn:

- Goal setting and problem solving
- Practicing healthy eating, relaxation techniques, and fitness for exercise and fun
- Coping with stress and depression
- Medication usage & evaluating treatments
- Quality sleep and fatigue management
- Communicating effectively with friends, family, and your medical team

**Tuesdays, 10:00 am - 12:30 pm**  
**January 27 - March 3, 2026**

Virtual via Webex  
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For registration code, please contact  
Sarah Zielke at (715) 726-7777  
or [adrc@chippewacountywi.gov](mailto:adrc@chippewacountywi.gov)



Go to [www.esmmweighless.com](http://www.esmmweighless.com) to view class times for the upcoming series beginning soon.



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Our staff is here to guide and assist you with a high degree of respect and concern during your time of loss. We will provide the most fitting service for your individual needs, at the most affordable cost with the many options that we offer.

Two options to serve you, at one convenient location:

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### Cremation Society of Wisconsin



We have our own on-site crematory and a full staff to assist you with whatever your needs may be.

715-834-6411  
cremationsociety-wi.com

Do you need help paying for burial or cremation expenses for your loved one?

Helpful Hearts Foundation was created to help low-income families who have experienced the death of a loved one, to pay for funeral expenses. For more information visit [www.helpfulheartswi.org](http://www.helpfulheartswi.org).



Helpful Hearts  
Foundation



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Enjoy a beverage, eat a snack,  
and discuss death and dying!

# DEATH Café



Fridays, 1 pm – 2:30 pm

Upcoming dates: Nov. 21, Dec. 19, Jan. 16

During this informal event we will gather together for an open and straightforward discussion about death. Attendees decide what they want to talk about.

- Note that this is not a grief or counseling session.
- Feel free to bring your own beverage.
- Snacks to be provided by the facilitator.

## Happy Holidays

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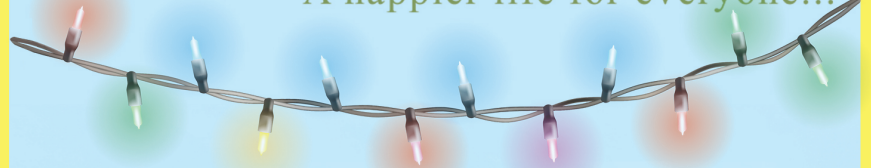


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Virtual tour available at: [LakeHallieMemoryCare.com](http://LakeHallieMemoryCare.com)



# Update on Medicare Drug Price Negotiation

By the Geater Wisconsin Agency on Aging Resources Legal Services Team

The Inflation Reduction Act of 2022 (IRA) gave the Centers for Medicare and Medicaid Services (CMS) the ability to negotiate prices for some high-cost prescription drugs. Ten drugs were selected for the first round of negotiations, and CMS has reached agreements for lower prices for these drugs beginning in 2026:

- Eliquis
- Jardiance
- Xarelto
- Januvia
- Farxiga
- Entresto
- Enbrel
- Imbruvica
- Stelara
- NovoLog



These drugs treat conditions like cancer, diabetes, blood clots, heart failure, autoimmune conditions, and chronic kidney disease. In 2022, Medicare enrollees paid a total of \$3.4 billion in out-of-pocket costs for these drugs.

However, the 2025 budget reconciliation bill, known as the One Big Beautiful Bill Act or H.R. 1, limited the drugs that can be selected for the negotiation process. Under H.R. 1, more “orphan drugs,” which treat rare diseases, are excluded from the Medicare drug price negotiation. The IRA only excluded orphan drugs that treated just one rare disease. However, H.R. 1 excludes drugs that treat any rare diseases, even if the drug treats more than one. In addition, if a drug was ever considered an “orphan drug,” it will take longer for the drug to become eligible for negotiation. This means that Medicare will have to pay full price for these drugs, and beneficiaries will continue to pay high out-of-pocket costs.

# Veteran Benefit Information and News

## Benefits for anyone who has a service-connected rating of 50%:

### VA Health Care

- Priority Group 1 — the highest level.
  - No copays for medical care, prescriptions, or hospital stays at VA facilities.
  - Free hearing aids, eyeglasses, and dental care.

### VA Home Loan

- Funding Fee waived — you pay no VA funding fee when using your VA home loan benefit.

### Education

- Chapter 31 Vocational Rehabilitation & Employment (VR&E) if your disability limits employment.

### Vehicle Benefits

- Possible adaptive equipment grant (if you have qualifying disabilities affecting driving).
- Specially Adapted Equipment Grants may be available for certain conditions.

### Employment

- Veterans' Preference in federal hiring.
- VA Vocational Rehabilitation & Employment (VR&E) eligibility to help train or find employment suitable to your disabilities.

## Wisconsin State Benefits – 50% Service-Connected:

### Vehicle Registration & Plates

- Eligible for Disabled Veteran license plates.
- One-time fee waiver for specialized veteran plates (if service-connected and vehicle registered in your name).

### Wisconsin GI Bill (Education)

- Tuition remission for eligible veterans and dependents up to 100% of tuition at Wisconsin public colleges and universities.

### Wisconsin Veterans Homes

- Eligible for admission to Wisconsin Veterans Homes (King, Union Grove, Chippewa Falls).

### State Employment

- 10-point veteran preference in Wisconsin civil service exams.
- Additional preference points if disabled (you receive 15 points instead of 10).

### Wisconsin Veterans Assistance Programs

- Access to WDVA financial aid grants for health care, subsistence, or emergency needs.
- Eligibility: Generally must have 30%+ service-connected disability → You qualify.

If you have any questions please reach out to the Veterans Service Office. 715-726-7990, veterans@chippewacountywi.gov.

The Aging and Disability Resource Center of Chippewa County Presents

## Medicare & You Classes



### Free Unbiased Medicare Information!

New to Medicare or want to know more about those Medicare commercials you keep seeing? Wondering where you can go for objective Medicare information?

We will cover multiple topics including enrolling in Medicare, the parts of Medicare, the difference between Advantage Plans, Supplements & drug coverage options.

This is open to anyone new to Medicare, currently on Medicare, caregivers, families and community partners.

### Registration Required (3 ways)

1. [www.chippewacountywi.gov/adrc/events](http://www.chippewacountywi.gov/adrc/events)



2. Or use your phone's camera to scan this code & register online.

3. Or call us to register: 715-726-7777

Various locations offered throughout Chippewa County, including \*Virtual. See our website for the full schedule.

### Upcoming

\*12-09-2025, 1-3pm....Chippewa Courthouse



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2025

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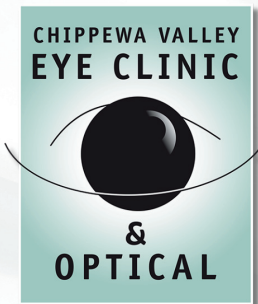
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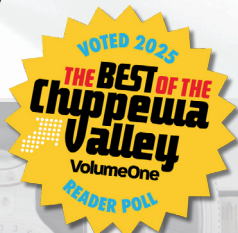


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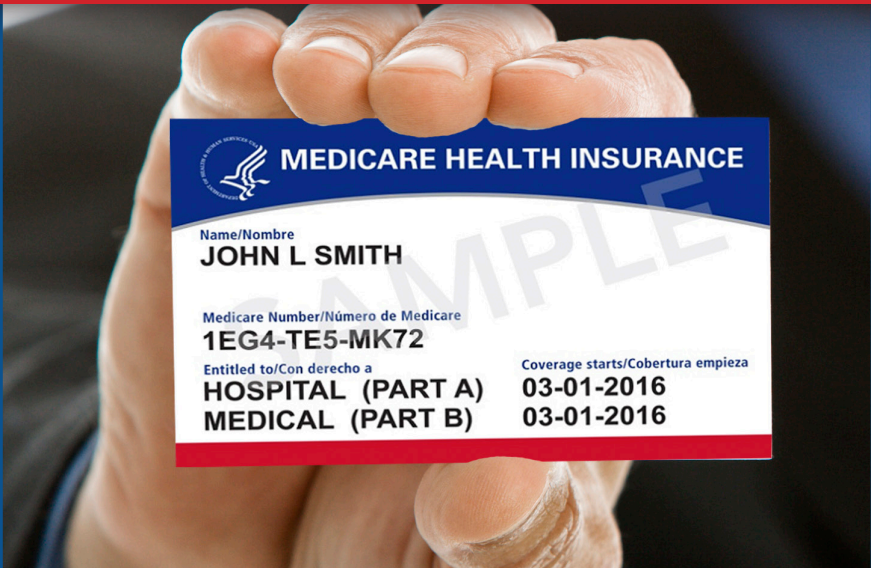
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Have you been told you need  
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## STOP! It's a scam

### Here's the truth

- Medicare is NOT issuing plastic cards
- You do NOT need to 'update' your Medicare Card
- Medicare will NEVER call or text you asking for your Medicare number

### Protect Yourself

- Never give out your Medicare number to unexpected callers
- Hang up on anyone asking for personal information
- Report suspicious calls to SMP



**Preventing Medicare Fraud**

SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).

**Contact Senior Medicare Patrol**  
**888-818-2611**  
**www.smpwi.org**

**WisconsinSeniorMedicarePatrol**

The Aging and Disability Resource Center Presents

## FREE: Power of Attorney (POA)



### Why everyone 18 and older should have a POA

Did you know that **Wisconsin doesn't recognize relatives** as automatic decision makers when someone is incapacitated?

Completing a POA is a gift to your family and friends because they won't be left wondering what you would like.

You can save money by avoiding the need for court-appointed guardianship.

Attend a FREE event where knowledgeable staff from Chippewa County DHS will provide unbiased information on the POA for Health Care and POA for Finance.

Please plan to attend the entire presentation. No registration required.

**Join our last session for 2025:**  
Tuesday, December 9  
3:00 pm – 4:30 pm

Chippewa County Courthouse  
Conference Room 003 – Lower Level

For questions, contact the ADRC.  
715- 726-7777 or find more info online:  
[www.chippewacountywi.gov/ADRC/events](http://www.chippewacountywi.gov/ADRC/events)



**Human Services**



# Tips to Help with Seasonal Affective Disorder (SAD)

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

After the fall equinox, the days begin getting shorter and the nights become longer, so if you start feeling down during this time of year, you are not alone. Also known as the “winter blues,” Seasonal Affective Disorder or SAD affects millions of people, especially in the northern hemisphere.

According to the National Institute of Mental Health (NIMH), Seasonal Affective Disorder (SAD) is not considered as a separate disorder but is a type of depression that has a recurring seasonal pattern.

Seasonal Affective Disorder includes all the symptoms of major depression such as:

- Feeling depressed for prolonged periods
- Feeling hopeless or worthless
- Having low energy
- Losing interest in activities you once enjoyed,
- Having problems with sleep
- Experiencing changes in your appetite or weight
- Feeling sluggish or agitated
- Having difficulty concentrating
- Having frequent thoughts of death or suicide

Additionally, symptoms of SAD that recurs in wintertime includes:  
Having low energy | Hypersomnia | Overeating | Weight gain  
Craving for carbohydrates | Social withdrawal (feel like “hibernating”)

So, if you’re feeling this way around this time every year, what can you do feel better? First, talk to your doctor. According to NIMH, there are four major types of treatment for SAD that may be used alone or in combination with each other that your doctor may recommend: medication, light therapy, psychotherapy, and vitamin D.

## Medication

Selective Serotonin Reuptake Inhibitors (SSRIs) are used to treat SAD. The FDA has also approved the use of bupropion, another type of antidepressant, for treating SAD. As with other medications, there are side effects to SSRIs. These medications can only be prescribed by a doctor so you will want to discuss risks and benefits of different medications with your doctor.

## Light Therapy

Your doctor may also recommend light therapy. Light therapy has been a mainstay of treatment for SAD since the 1980s. The idea behind light therapy is to replace the diminished sunshine of the fall and winter months using daily exposure to bright, artificial light. Symptoms of SAD may be relieved by sitting in front of a light box first thing in the morning, on a daily basis from the early fall until spring. Most typically, light boxes filter out the ultraviolet rays and require 20-60 minutes of exposure to 10,000 lux of cool-white fluorescent light, an amount that is about 20 times greater than ordinary indoor lighting. These therapy lights, sometimes called “happy lights” or “happy lamps” can be purchased at many retailers. For more information and help selecting the light therapy box visit: Seasonal affective disorder treatment: Choosing a light therapy box - <https://www.mayoclinic.org/diseases-conditions/seasonal-affective-disorder/in-depth/seasonal-affective-disorder-treatment/art-20048298>.

## Psychotherapy

Your doctor may also recommend psychotherapy to help with SAD. According to NIMH, cognitive behavioral therapy (CBT) is type of psychotherapy that is effective for SAD. Traditional cognitive behavioral therapy has been adapted for use with SAD (CBT-SAD). CBT-SAD relies on basic techniques of CBT such as identifying negative thoughts and replacing them with more positive thoughts along with a technique called behavioral activation. Behavioral activation seeks to help the person identify activities that are engaging and pleasurable, whether indoors or outdoors, to improve coping with winter.

## Vitamin D

Finally, your doctor may recommend taking a vitamin D supplement. According to NIMH, at present, vitamin D supplementation by itself is not regarded as an effective SAD treatment. The reason behind its use is that low blood levels of vitamin D were found in people with SAD. The low levels are usually due to insufficient dietary intake or insufficient exposure to sunshine. However, the evidence for its use has been mixed. While some studies suggest vitamin D supplementation may be as effective as light therapy, others found vitamin D had no effect.



## Outdoor Winter Activities

A great way to help treat SAD is to continue to spend time outdoors even in the wintertime. The key is to bundle up and dress for the weather. The best way to dress for cold weather is in layers – a base layer (e.g., long underwear), a middle layer for warmth, and an outer layer to protect against wind and rain.

Once you are dressed for the weather, there are plenty of ways to get outside in the wintertime. You can engage in higher-impact activities such as snowshoeing, cross-country skiing, or ice skating. However, even talking a short walk or sitting on a bench to birdwatch or take photos, is a good way to get fresh air, soak up some vitamin D, and help reduce symptoms of SAD.

For more information visit: <https://www.nimh.nih.gov/health/topics/seasonal-affective-disorder/index.shtml>.



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# What To Ask When Choosing a Memorial *By Johnson Monument*

Selecting a memorial for your departed loved one can be an emotionally taxing experience. I still remember standing in the cemetery with my sister after our mother passed, holding a folder of design papers and feeling completely overwhelmed. You want to create something beautiful to mark your loved one's resting place, but with so many options, where do you even begin? Let us help guide you through the process.

Here are **5 important questions to ask when choosing a memorial**—including the ones I had to ask myself.

## 1. What Are the Rules of the Cemetery?

When my sister and I visited the cemetery office, we learned that the section where our mother would be buried only allowed flat markers. We had originally imagined a small upright stone, something similar to what she had admired when visiting family graves, but cemetery regulations meant we had to rethink our plan.

Most cemeteries have rules and regulations that guide the type and style of memorials permitted. Some don't allow above-ground stones or statuary. Others prohibit flowers or personal items at gravesites, so adding a vase to a headstone could go unused. It's much better to know these guidelines up front before investing time—and money—into a memorial that later turns out to be unacceptable.

## 2. What Is My Budget?

The day we walked into the memorial showroom, we were surprised by how much prices varied. Different materials, finishes, and design elements all added up quickly.

Before you begin designing a memorial, determine how much you can realistically spend. Setting a budget early will help you understand which elements you can comfortably include and which may need to be simplified. Sharing your price range with your memorial consultant from the start can save you stress and help them guide you toward choices that are both meaningful and affordable.

## 3. Is This Memorial for One Person, or Part of a Family Plot?

Our mother was to be buried in a family plot where our grandparents already had matching gray stones with simple engraving. As much as we wanted her memorial to feel unique to her personality, we also wanted it to harmonize with the rest of the family markers.

If you're designing a memorial for a single plot, you have much more stylistic freedom. But if you're adding to a family plot, consider the look and feel of existing stones. A highly ornate or colorful stone can look out of place among otherwise simple markers. Cohesion can help maintain the overall dignity of the space.

## 4. What Design Elements Do I Want?

This was one of the hardest decisions for us. Should we keep the engraving simple? Should we add an epitaph? Would a small engraved rose—her favorite flower—feel right?

There are two major design categories to consider:

- **Engraving:** Will you include just the name and dates, or add a personal touch such as a quote, religious symbol, or cameo photo?
- **Add-ons:** These may include statuary, crosses, vases, or other decorative elements.

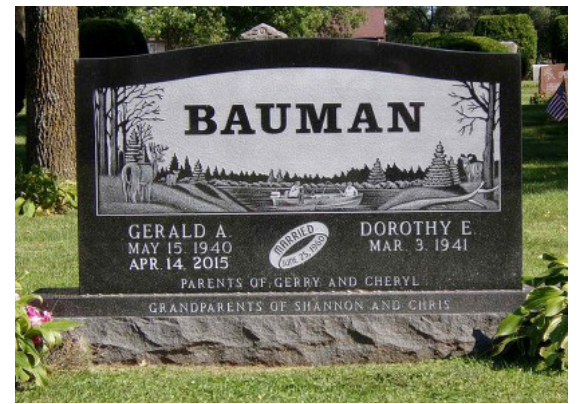
If you're unsure, your memorial consultant can show you examples and mockups so you can see how your vision translates to the actual stone.

## 5. What Material Do I Want?

In the end, we chose a soft gray granite that matched the family plot but still allowed for a delicate engraved rose. We were told it would take about 90 days to complete, which is common for standard materials.

Your choice of material affects the memorial's appearance, cost, and timeline. Common materials—like standard granite colors—may already be in stock and can be completed sooner than the typical 90 to 120 days. Less common stones or unique colors need to be special-ordered, which may extend production time to four to six months.

Choosing a memorial is a deeply personal process, one that blends grief, love, and the desire to honor someone's life in a lasting way. Asking these questions helped my family move forward with confidence, and I hope they help guide you, too.





**Plan your memorial.  
Preserve your legacy.**

Planning your memorial in advance ensures you are remembered exactly the way you want. Decisions you make today will reduce the emotional and financial strain your family experiences in their grief.

**Plan ahead. It's what's best for everybody.**



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# Looking Back; Looking Ahead

## *Reflections on a year nearly gone and the one to come*

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

Can you believe it? Another 365 days are nearly in the rearview mirror? As we stand on the edge of another year, it's time to reflect on all that has happened and, yes, look ahead to what's coming next. I've got to admit, looking back at 2025, January feels like trying to remember a dream from last week—fuzzy, a bit surreal, and hard to pin down with any real clarity. Why? Because 2025 has been one remarkable ride—historically, politically, economically, and globally. Seriously, we all deserve a big round of applause for just surviving it all!



something in 2025. We've learned that we can handle a lot, even when it feels that what we're dealing with is really messy and chaotic. And if there's one thing we've all gotten good at this year, it's finding the humor in the chaos and riding the waves with a smile.

Looking ahead, it's easy to get a little nervous about what the future holds. But let's not forget—if 2025 showed us anything, it's that we're resilient. From tech revolutions to climate action to

unexpected moments of grace, we're not just sitting back and letting things happen to us. We're part of the process. We're making it happen. And with that energy, 2026 has got nothing on us.

So, here's to next year: may it be filled with laughter, learning, and just enough surprises to keep life interesting. We've got this. Bring it on, 2026. We're ready!

Happy holidays, everyone!

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. For more information please call (715) 723-4437 or email him at [carl.trapani@chippewamanor.com](mailto:carl.trapani@chippewamanor.com).

### The Year That Was

If we had to sum up 2025 in a sentence, it'd be something like, "Well, it was like a wild roller coaster ride, but at least the seatbelt worked!" First of all, politically, this year has felt like a season finale of a TV show that we still can't quite figure out whether it's a drama, a comedy, or a thriller. We've seen unprecedented political shifts, surprising alliances, and a few plot twists that left us all wondering, "Did that just happen?" But hey, we're still here, and somehow, we're managing to make some kind of sense of it all. If 2025 was a political movie, it would be both a box office hit and a cult classic. Let's just hope the sequel (2026, anyone?) is a little smoother and slower paced.

On the economic front, we've had a few "hold-your-breath" moments. Thankfully, the cost of living didn't get as bad as the professional doom-sayers said it would. As prices soared and then came down again (remember how much eggs were earlier this year?) we could only wonder if we would make it—but we did. Inflation? Sure, it came for dinner, but it didn't overstay its welcome. According to a recent Wells Fargo analysis Thanksgiving Day groceries were down 2-3% over last year) Yeah! Global trade? It stumbled a little over the on again, off again tariffs, and it's still finding its groove. And don't even get me started on the tech boom. We've had breakthroughs in AI (Artificial Intelligence), healthcare, and energy that, quite honestly, make us wonder if we've somehow stepped into a really good sci-fi novel.

### A Global Stage That Kept Us Guessing

Globally, it was one of those years where you never quite knew if you were watching history being made or a national blooper reel. We had some world leaders who could have passed as action heroes in an action-packed political drama—taking risks, making bold decisions, and yes, occasionally tripping over their own egos. But for all the drama, there's something heartening about how much collaboration we saw in 2025. Nations came together (even when they disagreed), and there were some genuinely inspiring moments of diplomacy, global health advances, and environmental victories that made us look up and think, "Hey, maybe this whole 'working together' thing could actually work after all."

### Looking Ahead: 2026, We're Ready for You

Now, as we peek into the future that is 2026, what are we to expect? What's coming down the pipeline that will make us raise our eyebrows—or better yet—our glasses in celebration?

Well, let's start with the fact that we're likely going to see more of everything we just saw. More technology, more global collaboration, more unpredictable political moments. But don't panic - we have learned

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-- Brenda W.  
Nursing & Rehab Client

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