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home energy.+

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Questions: seniorreviewnewspapers@gmail.com 715-831-0325

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A funeral service is meant to honor your life, but just as important, it also becomes a vital part of a healthy grieving process for the family and friends who will begin to learn to live without you.



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www.Helke.com | www.BrainardFuneral.com

### **Planning Your Funeral and Burial**

By Becky Streeter

nd of life discussions can be emotional, but Lenecessary. One of the topics you should always discuss is funeral and burial preferences. Making arrangements in advance can save money and be emotionally relieving for the family, while also ensuring you receive exactly what you want in order to celebrate your life. Below are a few things to consider when pre-planning your funeral and burial.

1. Research a funeral director. Visit and meet with the staff at the funeral home to make sure they are a good fit for you and your loved ones. A funeral director will prepare many of the documents needed at the time of death. They will obtain the appropriate signatures on any paperwork, including the death certificate, and also notify Social Security. They often act as a liaison between family members, church clergy and cemetery staff.



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2. Determine your wishes for your **funeral.** Do you want a service? Choose clergy to preside. Discuss with family members who might want to speak. If desired, select any meaningful music to be played and find



musicians (perhaps in the family) to perform. Also make note if you would like donations to be made to a charity or foundation in your memory.

- 3. Choose burial or cremation. If you want a casket, put money down on one now or pre-pay completely. It can be as elaborate or simple as you want. If you wish to be cremated, record your wishes for your ashes—be sure to check environmental laws before asking your ashes to be spread in a certain location. You can also pre-purchase an urn if that is important to you, otherwise the family will usually be presented with your ashes in a cardboard box.
- 4. Purchase cemetery property. Choose a cemetery with a convenient location if your loved ones plan to visit. Determine if you would like to be buried next to a spouse, or have extra plots for children and their families. Decide what kind of marker or headstone you would like-design and pre-purchase this as well, checking with the cemetery staff that any necessary accommodations can be made.
- 5. Talk with your family. Discuss with your family if they have any specific ideas for your funeral or burial. Keep in mind that part of these rituals is to provide comfort and a sense of closure to those you leave behind. Something might seem superfluous to you, but have immense meaning to a loved one.

Source: Kay, Jennifer L.C.S.W. "Let's Not Talk About That Now..." Today's Caregiver. https:// caregiver.com/articles/lets-not-talk-now.



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158 S. Anderson Street - Suite 3, Rhinelander, WI 715.365.3232

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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.

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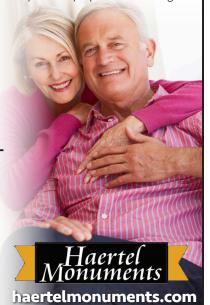
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- · Whirlpool spa
- Beauty and barber services

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- Dietitian directed menu
- Trained professional care giving staff on duty 24/7
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- Theater
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Some income restrictions apply. State Licensed Assisted Living Community.

## Directory

## Living Options

### \* CBRF

Community Based Residential Facilities— Advanced Age Only

**Applegate Reflections** 715-849-1514 applegateterracehs.com

**Azura Memory Care** 715-355-0812 azuramemory.com

**Bell Tower** 715-536-5575

Bissell Street Community Residence 715-675-4252

Cady Home West I 715-675-5487

**Cady Home West II** 715-675-5726

**Care Partners - Weston** 715-355-0322/715-298-1688

Cedar Creek Manor I & II 715-355-8246/715-241-8807

Chadwick Street Community Residence 715-355-7759

**Crisis CBRF** 715-848-4355

Evergreen Park/ Oak Heights 715-903-0177

Homme Home of Wittenberg 715-253-2125 homme.org Lily Meadows 608-296-3190 lilymeadowsal.com

Mountain Terrace Senior Living 715-843-5230

mountainterraceliving.com

Northland House 715-845-4898

**Our House** 

Assisted Care: 715-675-4444 Memory Care: 715-675-4440 ourhousesl.com

Pine Meadows 715-355-6170 pinemeadowsal.com

Platinum Communities Assisted Living of Schofield 715-298-0218

Platinum Communities Assisted Living of Marathon 715-443-2727

Platinum Communities Memory Care of Schofield 715-355-0586

Pride TLC Assited Living 715-298-3833 pridetlc.com

Pride TLC Memory Care 715-241-8448 pridetlc.com

Serenity Villa 262-644-1101 serenityvillaal.com

Spring Crest Residence 715-298-3101

Stone Crest Residence 715-849-9563 homme.org

Stoney River Memory Care Weston 715-241-8448

Sunshine Home of Wausau 715-848-8868 sunshinehomeofwausau.com

Sylvan Crossings on Evergreen 715-675-3827 sylvancrossings.com

Traditions at Cedar Ridge Weston: 715-355-6170 Mosinee: 715-693-7024

Wellington Place of Rib Mountain 715-842-5000 carriagehealthcare.com

Willow Haven CBRF LLC 715-693-8233

### \* RCAC

Residential Care Apartment Complexes

Acorn Hill Senior Living Community 715-693-8844 acorn-hill.net

**Applegate Terrace** 715-849-1514 applegateterracehs.com

Gardens Apartments 715-845-1214 www.homme.org Mountain Terrace Senior Living 715-848-6257 mountainterraceliving.com

Primrose Retirement 715-842-1818 primroseretirement.com

Renaissance Weston 715-355-5858 www.rennesgroup.com

**Riverview Terrace** 715-261-6687 riverviewterrace.com

Terrace Court Assisted Living 715-843-5230

### \* Home Care

\*\* Non-Medical Services

**A1 Home Health Care** 715-359-8160/715-432-0911

Aldin Adult Home Care 715-573-1978

Ascension at Home 715-204-3440 ascensionathome.com

Aspirus At Home 715-847-2600 aspirus.org/ourservices

Elders Sanctuary, LLC 715-302-0773

Faith in Action of Marathon County, Inc. 715-848-8783 faithinactionmarathoncounty.org

Home Instead Senior Care\*\* 715-843-7100 homeinstead.com/293

Inspired Home Care, LLC 715-848-0480 myinspiredhomecare.com

**Inner Peace Home Care** Services, LLC 715-432-2114 innerpeacehomecare.com

Interim HealthCare 715-842-7707 interimhealthcare.com/ wausauwi

Kindhearted Home Care (Serving Lincoln County Only) 715-218-3772 kindheartedhomecare.com

**Nicolet Supportive** Home Care\*\* 715-843-9396 nicoletstaffing.com

Pastika Independent Living Services, LLC 715-297-3999

Serenity at Home serenityathome.com

**Sound Health Home Care** 715-219-2070 soundhealthhomecare.com

TLC HomeCare for Seniors\*\* 715-355-5673 tlchomecarewi.com

**Universal Home Care** 715-298-9307 uhhci.com

### \* Independent Senior Housing

**Birchwood Highlands** 715-359-7000 HighlandsCommunities.com

**Casa Therese** Schofield Apartments 715-571-5309

Cedar Creek Senior Housing I & II 715-241-7601

City Walk Senior **Apartments** 715-409-3582 impactseven.org

Colby Cottages/Colby-Abbotsford Senior Village 715-409-3582 impactseven.org

Forest Park Village 715-845-1214 homme.org

**Island Place Apartments** 715-848-1369 wardrents.com/property/ island-place-apartments/

Kannenberg Plaza 715-675-7952 kannenbergplaza.com

The Pines at Mount View 715-305-1516 horizonseniorhousing.com Village Cooperative of Wausau 715-675-0287 villagecooperative.com/ wausau-wi

## \* Subsidized Housing

55 and Older

Alvin O'Konski Manor 715-351-9357 impactseven.org

**Cedarwood Apartments** 715-443-0036 wisconsinmanagement.com

Donald Sykes Villa 715-314-1106 impactseven.org

Harry & Velma Hamilton Villa 715-351-9357 impactseven.org

Kannenberg Plaza 715-675-7952 kannenbergplaza.com

**Maplewood Apartments** 715-443-0036 wisconsinmanagement.com

Parkview Court 715-443-0036 wisconsinmanagement.com

**Pinewood Apartments** 715-443-0036 wisconsinmanagement.com

Riverview Towers 715-203-4032

**Rothschild Apartments** 715-443-0036 wisconsinmanagement.com

Schofield Apartments 715-443-0036 wisconsinmanagement.com

Sturgeon Bluff **Apartments** 715-848-7200

## \* Hospice

**Aspirus Comfort Care** & Hospice Services 715-847-2424 aspirus.org/ourservices

Compassus – Hospice Services 800-398-1297 compassus.com

Gentiva Health Services -**Heartland Hospice** 888-436-8482 gentivahs.com

Hospice House-Aspirus 715-847-2725 aspirus.org/ourservices

Interim Hospice & **Palliative Care** 715-842-7707 interimhealthcare.com

## senior Apartments For Rent

The Marathon Housing Association is accepting applications for efficiency, 1- & 2-bedroom apartments

Eligible applicants are 55+ years or disabled.

### Apartments located in:

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- Updated Appliances
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- Dishwasher & A/C
- Maintenance Staff
- Community Rooms

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### \* Adult Family Home

28th Street LLC Wausau, 715-298-0239

A New Vision AF LLC Wausau, 715-298-9488

**Aurora Residential Alternatives** 715-359-2879 auroraservices.com

**Autumn Lane Family Care** Birnamwood, 715-449-3444

Birchwood Wausau, 715-842-8700

**Blaser Adult Family Home** Wausau, 715-842-4663

Circle of Love Haven 1-4 Weston, 715-35-2689 www.circleofloveafh.com

**Eagles View** Wausau, 715-842-8700

**Embers** Wausau, 715-842-8700

**Everest Housing, LLC** Schofield, 715-298-1045

Fern Cottage Wausau, 715-842-5408 Advanced Age, Dementia/Alzheimer's Care Only

Goldenrod Adult Family Home Wausau, 715-355-5595 High Medical Needs

**Hamilton House** Wausau, 715-571-2092

**New Beginnings Adult** Family Home Wausau, 715-848-1938

**Prospect Place** Wausau, 715-848-0006

**REM Northwestern** Wausau, 608-327-5945 **Reynolds Place** Wausau, 715-842-1154

Sekara LLC 1 Wausau, 715-355-3751 sekarallc.com

Sekara LLC 2 Wausau.715-845-3170 sekarallc.com

St. Rita LLC 575 / 577 Mosinee, 715-693-6768

This Home Rothschild, 715-359-1031

Independent Living	Subsidized	Public or Private Transportation	Pets Allowed	Beauty/ Barber Shop	Dining Facilities	Elevator to All Floors	Storage	Entertainment	Parking/Garage	Religious Services
Marathon Housing Association-WI Mgmt Co 715-443-0036	Yes	Public	Yes	No	No	Yes	Yes	Yes	Yes	No
Riverview Terrace 715-261-6687	Yes	Public	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Riverview Towers 715-261-6687	Yes- HUD			Yes	Yes	Yes	Yes	Yes	Yes	Yes
Village Cooperative of Wausau 715-675-0287	No	Public	Yes	No	No	Yes	Yes	Yes	Yes	No

The Helping Hands Guide does it's best to put together the most accurate information for these listings. Because business services change and prices vary throughout the year, we recommend that you call any business you are interested in getting information from before making any decisions. We tried our best to gather all of the information from each company and to the best of our ability is up-to-date as of January 2025.







### **GOVERNMENT SUBSIDIZED HOUSING**

across Wood, Marathon, Taylor & Clark Counties

### Duane Flogstad Villa 715-496-1245

2710 12th St S, Wisconsin Rapids Physically disabled housing

### Jerry Drahos Villa 715-496-1245

1320 Pepper Ave, Wisconsin Rapids Developmentally disabled and chronically mentally ill housing

### John H. Ringstad Villa 715-496-1245

808 E Grant St, Marshfield Developmentally disabled and chronically mentally ill housing

### Alvin O'Konski Manor 715-351-9357

920 W Campus Drive, Wausau Physically disabled and some senior housing

### Donald Sykes Villa 715-314-1106

118380 W State Hwy 153, Stratford Senior housing

## Nancy Nye Villa 715-496-1245

8140 Main Street, Pittsville Senior housing

### Harry & Velma Hamilton Villa 715-351-9357

4001 Stewart Ave, Wausau Senior housing

## **Rod Becker Villa** 715-314-1106

645 Maple Ct, Rib Lake Senior housing

## Donald Wick Villa 920-716-3279

503 West College Avenue, Wittenberg Senior living



## Comprehensive Retirement Planning: A Key to Financial Security By Cole Bruner, President of Buska Wealth Management

Retirement planning is essential for achieving financial independence and a comfortable lifestyle during retirement. It involves saving, managing risks, investing wisely, and ensuring a steady income after leaving the workforce. Here's how to approach retirement planning:

### 1. Setting Clear Retirement Goals

Begin by defining your retirement goals. Ask yourself: When do you want to retire? What lifestyle do you envision? Do you want to travel, maintain a certain standard of living, or cover healthcare costs? Clear goals will guide your savings and investment strategies, helping you determine how much money you'll need.

### 2. Assessing Your Current Financial Situation

Understand your current financial standing before creating a plan. Calculate your net worth, review income and expenses, and examine your debt obligations. Are you already saving for retirement through accounts like a 401(k) or IRA? Knowing where you stand will provide a baseline for the amount you need to save and invest to reach your goals.

### 3. Creating a Savings and Investment Strategy

With an understanding of your financial situation, start building a savings and investment strategy. The earlier you begin, the more your money can grow with compound interest. Contribute to retirement accounts, such as a 401(k), IRA, or Roth IRA, which offer tax advantages.

Choosing the right investments is crucial. Stocks, bonds, and real estate are common options, but the best mix depends on your risk tolerance, time horizon, and goals. Younger individuals can allocate more to stocks due to their longer time to recover from market fluctuations. Those closer to retirement may focus on more conservative, low-risk assets.

### 4. Planning for Healthcare Costs

Healthcare is a significant concern in retirement. While Medicare covers many healthcare expenses for those over 65, it doesn't cover everything. Plan for out-of-pocket costs, including premiums, copayments, and long-term care. Consider long-term care insurance or



a health savings account (HSA) to cover additional medical expenses.

### 5. Tax Planning for Retirement

Understand the tax implications of your retirement savings and withdrawals. Contributions to 401(k)s and traditional IRAs are tax-deferred, meaning taxes are paid when funds are withdrawn. Roth IRAs offer tax-free withdrawals, provided certain conditions are met.

How you withdraw funds is also important. Consider withdrawing from taxable accounts first to allow tax-advantaged accounts to continue growing. A tax advisor can help minimize your tax burden.

### 6. Building an Estate Plan

A comprehensive retirement plan should also include estate planning. Create a will, set up trusts, and designate beneficiaries for your accounts to ensure your assets are distributed according to your wishes. Estate planning helps minimize estate taxes and avoid lengthy probate processes.

Comprehensive retirement planning involves more than just saving. It's about setting goals, understanding your financial situation, investing wisely, and planning for healthcare, taxes, and asset transfer after death. Starting early provides more options and flexibility, helping you create a secure and fulfilling retirement.

## Directory



### \* Food Pantries

### Circles of Joy

2918 Wildwood Lane, Wausau 715-848-4177

Assists w/referrals to area agencies & organizations. Pantry of non-perishable groceries for people in their areas who have no food. May provide food vouchers to area stores &/or assistance w/other material things. Clients must provide I.D. & own transportation.

### **Community Center of Hope**

Mosinee 715-693-7145 www.cchope.net Call for dates and times.

### **Covenant Food Pantry**

Schofield 715-359-6467 www.covenantcommunitypc.org Distributes 2nd and 4th Wednesday of month, 3 - 5 p.m.

## First Presbyterian Church Food Pantry

Wausau 715-842-2116
www.firstpreswausau.org
Food is distributed on the 2nd & 4th
Tuesday of each month between
1:00 and 2:00 pm.

### **Neighbors' Place Food Pantry**

360 Grand Avenue, Wausau 715-845-1966 www.neighborsplace.org Distributes nonperishable & fresh foods; baby, hygiene and personal care products when available; and household items when available. Mon. & Wed. 1:30-4:30 and Tues.& Thur. 10:30-1:30. People can visit the pantry twice a month.

### **Ruby's Pantry**

229375 Cty Rd J, Wausau Drive thru distribution. Food bundles are \$25 & on a first come, first serve basis. Express track reservations online at rubyspantry.org. 1st Tuesday of the month. Registration at 3:00 pm

### Salvation Army - Wausau

202 Callon Street, Wausau 715-845-4272

www.sawausau.org
Provides material assistance of food
& shelter to eligible individuals in
emergency or disaster situations.

### St. Paul's Food Pantry

426 Washington Street, Wausau 715-842-3733

Food pantry available every Thursday of the month from 9 – noon for those in need of nonperishable food.

### **Wesley Church Food Pantry**

1101 Elm Street, Wausau 54401 715-842-3768

Food Pantry open by appointment only. Photo ID & transportation is required.

### **\*** Grocery Delivery

## Kohlman's Inc. – Telephone Delivery Service

735 S. 3rd Ave., Wausau 715-845-4991

This grocery store offers an ordering and delivery service. Payment for groceries as well as the service fee is due when the order is delivered.

## Lee's Piggly Wiggly Delivery Service

530 W. Hwy. 153, Mosinee 715-693-6700

Delivery on Tuesday and Thursday. Call during regular store hours for grocery delivery and delivery fee.

### \* Mobile Meals

### ADRC-CW Meals on Wheels 888-486-9545

www.adrc-cw.org

Delivers nutritious meals & offers a well-check to persons who are 1) age 60 or older, 2) confined to their home because of illness or disability, 3) unable to prepare their own meals. Staff complete an in-home assessment. Hot meals are delivered on weekdays with service days dependent upon route availability. There may be a waiting list. Suggested contribution of \$5.00. No eligible person is excluded if unable to contribute, however contributions are a very necessary part of the budget.

### Wausau Area Mobile Meals

360 Grand Ave, Ste 500, Wausau 715-848-5848

Provides hot, nutritious meals to the elderly, convalescing and/or disabled members of the greater Wausau area. Meals are planned & prepared at Aspirus Wausau Hospital & we are able to accommodate special diets as prescribed by a medical professional. Meals are delivered between 11am-1 pm, 5 days a week.

### \* Meal Sites

ADRC-CW Senior Dining Program (888) 486-9545 www.adrc-cw.org Wausau new location to be determined. 715-536-0311 Suggested contribution is \$4.50 per meal. Reservations are required by noon, one day in advance, and are

**Lenten Soup Kitchen** 621 N. 2nd Street, Wausau 715-845-6715

made by calling the ADRC-CW.

Provides noon meals of soup & bread during Lent. Eligibilities: Open to all downtown visitors, workers & to the public. Free-will offerings accepted.

**Community Christmas Dinner** 

St Paul's United Church of Christ, 426 Washington St, Wausau 715-551-4166

Please call for date and time for our Community Christmas dinner. Takeouts are welcome if called ahead before Dec. 20th to 715-842-3733. We do not offer delivery service. For all those in need of a hot meal or companionship this holiday season, please join us!



First Presbyterian Church Food Pantry

715-842-2116

www.firstpreswausau.org
Food is distributed on the 2nd & 4th
Tuesday of each month between
1:00 & 2:00 pm.

Friends Thanksgiving Dinner

First Presbyterian Church, 406 Grant Street, 715-302-2832 Annual FREE traditional fare for all who would be alone or hungry on Thanksgiving. Served at the church, no reservations needed (or taken). Take-out meals are delivered to those who are unable to attend. No eligibility questions are asked.

### Jubilee House

225 S. 28th Avenue, Wausau 715-842-3148
Serving a free community meal every Thursday 4:30 to 6:00 pm w/exception to Holidays and Holy Thursday and when Wausau School District closes due to inclement weather. Handicapped accessible. Open to all. No calling ahead.

**St. Paul's Neighborhood Meal** 426 Washington St., Wausau 715-842-3733

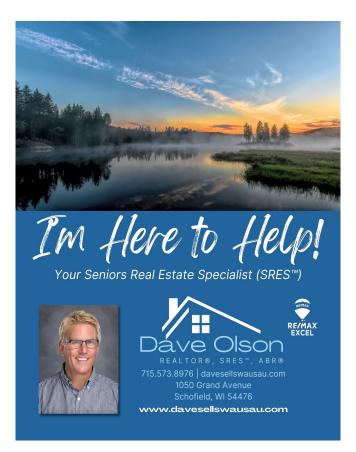
Evening meal and fellowship open to all. Served only on Tuesday evenings 4:30 - 6:00 p.m.

Sunday Community Supper

406 Grant Street, Wausau 715-842-2116 www.firstpreswausau.org Serves a free weekly Sunday evening meal from 4-5 pm for all community members. Not a dine in, drive-thru only.









Can't Hear on the Phone?

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The CapTel® Captioned Telephone shows captions of everything a caller says, letting you read anything you cannot hear over the phone. To qualify for a no-cost phone, users only need hearing loss and an Internet connection! If you have difficulty hearing over the phone, contact your local Outreach Educator.

**Chris Moylan** 920-540-0704 chris.moylan@oeius.org





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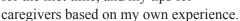
Several phones to choose from for landlines, Internet phone or mobile

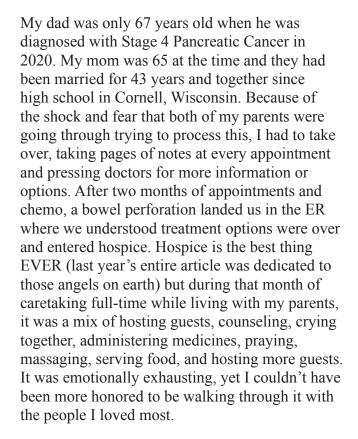


## **Caregivers Need Care Too**

by Kristi Gay, freelance writer

Taregiving can be one of the biggest sacrifices of your life, depending on the length of time you're caregiving and the intensity of the help needed. I will share my story of caregiving for three months for my dad as he went through pancreatic cancer in 2020 along with caregiving for my mom ever since he passed as she grieves and navigates life alone for the first time, and my tips for





These tips are not only from my own experience, but as a yoga teacher I was invited to the annual Caregivers Conference several years put on by



WITC in Rice Lake, WI, filled with education and pampering for the caregivers that need a refill to their own mental tanks

1. Intentionally care for yourself once/day - go for a walk, meditate for 10 minutes, sit quietly with a coffee by a candle, take a hot bath. Something that you think of as a "treat" I went

cross-country skiing for 20 minutes a day when I was caregiving and living with my parents, with the benefit of taking turns with my mom. But if you live alone with the person, you're caregiving. ask a neighbor, family member, or friend to come over once/day for an hour so you can have a break doing something just for you.

- 2. Give yourself grace. You're not perfect, nor is any doctor or nurse. So if something doesn't go the way you intended, know you are doing a great job and trying your best. Know the person you're caring for is so lucky to have you.
- 3. Eat and drink well. There is never a time this is more important than when you're caregiving since you need to stay healthy to be able to continue. During our caregiving phase the last thing we wanted was food or water. We wanted junk food and wine. But we had enough clarity to know that we had to eat healthy and drink water to stay healthy enough. Dad needed us, there was no time to get sick!

Thank you for what you're doing for your loved one.

Assisted Living	Type (AFH, RCAC, CRBF)	Monthly Cost Range	Subsidized	Private Units	Scheduled Transportation	Alzheimer's Care	Respite Care	Call System	Diabetes Mgmt	Rehab Services	24/7 On- Site Care
Acorn Hill 715-693-8844	RCAC	\$815 & up	Yes	Yes	Assist With	Yes	No	Yes	Yes	Contract With	
Azura Memory Care 715-491-0882	CBRF	\$3,925 -6,650	No	Yes	Assist With	Yes	Yes	No	Yes	Yes	Yes
Cedar Creek Manor 715-355-8246	CBRF	\$3,607 & Up	Yes	Yes	Assist With	Yes	Yes	Yes	Yes	Yes	Yes
Platinum Communities Assisted Living of Schofield 715-298-0218	CBRF	\$4,350 -5,850	мсо	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Platinum Communities Memory Care of Schofield 715-355-0586	CBRF	\$4,350 -5,850	МСО	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Platinum Communities Assisted Living of Marathon 715-443-2727	CBRF	\$4,350 -5,850	МСО	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Garden Apartments 715-845-1214	RCAC	\$3,898 & Up	Family Care	26	Social Outings	Early Stage	Yes	Yes	Yes	Yes	Yes
Homme Home of Wittenberg 715-253-2125	CBRF	\$4,090 -6,036	Family Care	Yes	Social Outings	Yes	Yes	Yes	Yes	Yes	Yes
Pride TLC 715-298-3833	CBRF	\$3,555 & Up	Yes	Yes	Assist With	Early Stage	Yes	Yes	Yes	Yes	Yes
Stone Crest Residence 715-849-5462	CBRF	\$6,325	Family Care	16	Social Outings	Yes	Yes	Yes	Yes	Yes	Yes
The Renaissance Assisted Living 715-355-5858	CBRF	Call	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

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## Directory

## Skilled Mursing

### **Benedictine Living Community** of Wausau

1821 N. 4th Ave., Wausau 715-675-9451 blcwausau.org

**Mount View Care Center** 2400 Marshall St., Wausau 715-848-4300 www.norcen.org

**Pine Crest Nursing Home** 2100 E 6th Street, Merrill 715-536-0355 www.norcen.org

Pride TLC Recovery and Rehab 7805 Birch Street, Weston 715-298-3833 www.pridetlc.com

Rennes Health & Rehab - Weston 4810 Barbican Avenue., Weston 715-393-0400 rennesgroup.com

Waterfall Health of Wausau 1010 E. Wausau Avenue, Wausau 715-842-2028 www.waterfallhealth.com/wausau

Wausau Manor Health Services 3107 Westhill Drive, Wausau 715-842-0575 nshorehc.com

Rehab and Skilled Nursing	Total Beds	Medicare	Medicaid	Daily Cost Range	Respite Care	Hospice Contract	Respiratory Care	IV Therapy	Therapy Services	Memory Care
Mount View Care Center North Central Health Care 715-848-4300	160	Yes	Yes	Call	Yes	Yes	Yes	Yes	Yes	Yes
Pine Crest Nursing Home 715-536-0355	120	Yes	Yes	Call	Yes	Yes	Yes	Yes	Yes	Yes
Pride TLC Recovery and Rehab 715-298-3833	25	Yes	Yes	Varies	No	Yes	Yes	Yes	Yes	No
Rennes Health and Rehab 715-393-0400	84	Yes	Yes	Call for more info.	No	Yes	Yes	Yes	Yes	No

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## Directory

## Adult Day Care

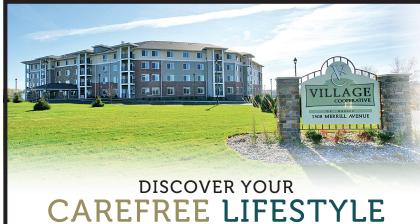
Aurora Day Services 451 Grand Avenue, Schofield 715-359-2879 auroraservices.com Community Supported Living-Supported Home Care 388 River Drive, Wausau 715-842-8700 oppincwi.org

Homme Heights Adult Day Center 2901 N.7th Street, Wausau 715-845-1214 ext 310 homme.org Kindhearted Home Care's Adult Social Center 120 S. Mill Street, Merrill 715-218-3772 kindheartedhomecare.com North Central Health Care – Adult Day Services 1100 Lakeview Drive, Wausau 715-848-4317 wnorcen.org









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VillageCoopWausau@gmail.com Facebook Village Cooperative of Wausau

Village Cooperative of Wausau 1508 Merrill Avenue | Wausau, WI 54401



## Funeral Homes and Monuments

### \* Funeral Homes

### **Beste Funeral Home**

611 3rd St., Mosinee 715-693-2450 www.bestefh.com

### **Brainard Funeral Home**

522 Adams St., Wausau 715-845-5525 5712 Memorial Ct., Weston 715-845-5525 www.brainardfuneral.com

### **Helke Funeral Home-Cremation**

302 Spruce St., Wausau 715-842-3993 www.helke.com

### John J. Buettgen Funeral Home

948 Grand Ave., Schofield 715-359-2828 www.jjbfh.com

## Peterson/Kraemer Funeral Homes & Crematory

715-845-6900 1302 6th St., Wausau 3400 Stewart Ave., Wausau 300 Walnut St., Marathon 312 Caroline St., Athens 327 N. 3rd Ave., Edgar www.petersonkraemer.com

### \* Monuments

### **Haertel Monuments**

2332 Main St., Stevens Point 715-344-6577 1915 Baker Dr., Wisconsin Rapids 715-423-2370 haertelmonuments.com

### Norde Memorials Inc.

101 S. 3rd Ave., Wausau 715-842-3545 www.nordememorials.com

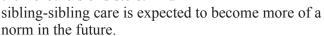
### Wausau Monument Inc.

1602 Grand Ave., Wausau 715-842-4696 www.wausaumonument.com



## Being a Caregiver to a Sibling By Becky Streeter

When we think of caregivers, the first image that comes to mind is child-parent or spouse-to-spouse. These are perhaps the most common forms of caregiving, however, there are many siblings in this world that care for the physical, emotional and mental needs of their brothers or sisters. And



As we age, we accept the notion that we might someday have to care for an elderly parent, but the role of caregiving for a sibling is not always anticipated. It may come in the form of an aggressive diagnosis or a debilitating accident—something that leaves the sibling at the mercy of needing daily assistance. If there is no other family around to help, that duty can fall to a brother or sister.

Additionally, modern medicine is continually finding ways to increase life expectancy for those with mental and physical disabilities. Under normal circumstances, this is great. However, an aging parent who was the primary caregiver for their child in the past might find that they are no longer the best fit for that role. The role then often falls to the sibling.

Sibling-sibling caregiving comes with unique stressors. If the sibling still has cognitive function, they might experience a range of emotions from frustration and rage because of their new situation, to jealousy of the caregiving sibling's independence and health. The new caregiver can often feel forced into the role and simultaneously feel guilty for not wanting the responsibility. The need for care often occurs around midlife, when the caregiver sibling is unprepared financially and probably extremely busy with their own significant responsibilities such as family and work. The caregiver may be required to spend more time with their sibling than forming and developing other key relationships in their life.



If you know you might need to take on the role of primary caregiver for a sibling someday, planning is key. If possible, start having conversations with the current caregiver sooner rather than later. It can be uncomfortable to have end-of-life conversations, but when another life is dependent on

the elderly caregiver, this conversation is essential. Family dynamics can be tough to mitigate, so consider bringing in a professional such as a therapist or healthcare advocate who can help keep everyone's best interests in mind.

Research group living facilities if that might be an option. So much depends on the illness, insurance, willingness of the sibling and financial means of those involved. Also keep in mind that abuse in a group home can be hard to detect, especially among those with intellectual disabilities.

Other resources for sibling caregiving include:

- Sibling Leadership Network https://siblingleadership.org
- The Sibling Support Project https://siblingsupport.org
- The Caregiver Action Network https://www.caregiveraction.org
- The National Alliance for Caregiving https://www.caregiving.org

As with any type of caregiving, make sure to care for yourself, too. You need and deserve support and rest. Find friends and groups who will listen to and support you. Give yourself a day off, or treat yourself to something nice, even if it's just alone time with a good book. And most importantly, give yourself grace.

Sources: Barrett-Ibarria, Sofia. "What to Expect When You Become a Sibling's Sole Caregiver." Vice. 9 April 2018. https://www.vice.com/en/article/gymw7m/what-to-expect-when-you-become-siblings-sole-caregiver.

## **Living with** Alzheimer's

Alzheimer's begins 20 years or more before memory loss and other symptoms develop



- **Prevalence:** An estimated 6.9 million Americans are living with Alzheimer's dementia.
- Mortality and Morbidity: Among people age 70, 61% of those with Alzheimer's dementia are expected to die before age 80 compared with 30% of people without Alzheimer's dementia.
- **Workforce:** More than 1 million additional direct care workers will be needed between 2021 and 2031 — more new workers than in any other single occupation in the United States.
- Use and Costs of Long-Term Care and Hospice: In 2024, health and long-term care costs for people living with Alzheimer's and other dementias are projected to reach \$360 billion.
- Caregiving: More than 11 million Americans provide unpaid care for a family member or friend with dementia, a contribution to the nation valued at nearly \$350 billion.

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- Errands, Shopping
- · Blood Pressure Checks
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An interview with one of our Senior Move Managers will allow us to put together a package that meets your needs.



#### Packing

-Pack all items (dishes, knick-knacks, books, bedding, and clothing)

-Pack only the breakable (dishes and knick-knacks)

### Moving

-Disassemble furniture as needed -Load and Deliver

-Reassemble

furniture and place as requested

-New facility security and climate controlled

-No long term contracts

-Storage charges are prorated by the week

CONTACT DIVERSIFIED TO SET UP YOUR PACKAGE

### — DIVERSIFIEDINC.NET———

8325 HIGHLAND DRIVE - WAUSAU | 715-849-9933 or 800-481-9933



### RECOGNIZE SIGNS IT MIGHT BE TIME FOR IN-HOME SENIOR CARE



Not wanting to leave the house







Refusing to shower or change clothes

Losing weight

from not eating

or cooking meals

Getting confused when questions are asked



Becoming Isolated from friends & family



### THE CONVERSATION

### **START EARLY**

Keep it simple, choosing a comfortable time & place. Ask mainly open-ended questions to find out what is important to your loved one. Avoid acting like a parent - use words that are non-threatening.

### **BE UNDERSTANDING**

Diagnosis of Alzheimer's or Parkinson's is scary to hear. Any resistance could be a result of fear of losing control. Put yourself in their shoes - would you want help? Also, watch for signs of depression.

Express your concern without accusing. Tell them you are worried about them vs. telling them they are doing something wrong. Use examples, such as "Your medications got mixed up." Focus on behavior, not the person.

### BE RESPECTEUL

It will be hard for your loved one to admit they aren't able to do everything for themselves anymore. The decision to have in-home care will ultimately be up to them. Suggest ideas to them without being pushy.

Meet with your loved one and his or her doctor. It will be a helpful unbiased opinion. Ask others who use in-home care, and see if they would be willing to discuss the benefits with your loved one.

#### Sources:

www.comfortkeepers.com/office-326/family-education-center/starting-the-conversation www.helpquide.org/elder/senior\_services\_living\_home.htm www.caregiverstress.com/family-communication/40-70/communication-tips

### Cedar Creek Manor

Providing quality, personal care for the elderly



### **Quality Services**

- · 24 hour awake care
- · Medication monitoring & management
- Three home cooked meals & snacks daily
- Personal care assistance
- · Planned activities
- Therapy dogs
- Beautician & barber services



### **Amenities**

- · Beauty salon
- Personal laundry
- · Free cable
- · Private phone available
- Housekeeping
- Furnished rooms
- And so much more!





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Adult Day Care	Dementia/ Alzheimer's	Traumatic Brian Injury	Physically Disabled	Instinctually Disabled	Emotionally Challenged/ Mental Fied/	Frail/Socially Isolated Adults	Medicaid Accepted	Private Pay Accepted	Long Term Care Insurance	VA Payments	State Licensed
Kindhearted Home Care, LLC (Serving Lincoln County Only) 715-218-3772	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
North Central Health Care Adult Day Services - Wausau 715-848-4519	No	Yes	Yes	Yes	No	No	Family Care	Yes	No	No	No
North Central Health Care Adult Day Services - Antigo 715-627-6694	No	Yes	Yes	Yes	No	No	Family Care	Yes	No	No	No

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### safety smarts for seniors

Create a safer living environment with these helpful tips.



### **SMART FURNITURE**

- Furniture should be easy to lean on and strategically placed so it can be used for balance.
- Avoid buying furniture that has sharp—and potentially dangerous—corners.



#### **EASY REACHING**

- Place frequently used things in waist-high cabinets & drawers-eliminating falls from bending high or low.
- Since knobs can be hard to grip, consider switching to drawer pulls.



#### **SAFE WALKING**

- · Avoid using scatter rugs.
- Tuck electrical cords behind furniture, or use cable management products, which are available in most office supply stores.



#### **SHARPER VISION**

- Create a strong contrast in color between major pieces of furniture, walls, drapes and floors.
- Make nighttime navigation easier by using nightlights and motion sensor lights.

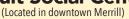
Source: SunriseSeniorLving.com/Design







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- Intellectually/physically disabled
- Traumatic brain injury
- Maintain/increase fine motor skills
- Positive interaction with peers
- Community outings & guests
- Daily activities, games, exercise

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### LIVING BEYOND LIMITATIONS

Madison, WI (608) 268-6006 wispact.org

## Seven Questions to Ask Your Loved One About Their Legal Documentation

By Becky Streeter

The subject of money is almost always a difficult conversation, and can be compounded when in regards to end of life discussions. By talking early and often, though, certain complications can be solved before they even arise. Below are seven questions you should ask your loved one about their legal documentation:



## completed your Certificate of Release?

5. For veterans: Have you

can also provide legal advice

after the loved one's passing.

regarding transfer of assets

The Certificate of Release (DD 214) is issued to former military members by the United States Department of Defense. Funeral directors need this document as proof

of service in order to receive a grave marker and honorary burial ceremony. Veterans receive these items for free as an honor and thanks to their service to our country.

### 1. Do you have a will?

A will can help organize all assets and bequeath specific amounts or items to certain parties. This can relieve stress and potential arguments after the loved one has passed. It can include heirlooms and possessions, instructions about children and pets, and even burial wishes

### 2. Have you identified all your assets?

In order to craft a comprehensive will, a detailed list of assets is required. This includes anything financial such as stock and bonds to real estate and jewelry.

### 3. Has an executor(s) co-signed on the accounts?

This is the person who will manage the instructions left by the deceased in the will. It can take weeks to get the paperwork processed, so start early. Without a co-signed executor, the process after death can take exponentially longer as court approval would be required.

## 4. Has the executor(s) met with the estate attorney?

The estate attorney keeps track of finances and ensures all documents comply with the law. They

## **6.** Are the beneficiaries of your life insurance current?

Upon death, life insurance is delivered to the beneficiaries on the account. Make sure the information is current to avoid complications.

## 7. Do you have copies of all the essential documents?

Once all of the above is completed, make three copies of each document and sign and date them. One copy should go to the estate administrator or attorney, one to a spouse or most reliable family member, and one in a fireproof lock box. The documents can be compared after death to ensure everything is executed exactly as the deceased desired.

Source: "Top 7 Questions a Caregiver Should Ask." Today's Caregiver. https://caregiver.com/articles/top-7-questions.

Home Care	Medicare Accepted	Medicaid Accepted	Private Pay Accepted	Long-Term Care Ins.	VA Payments	State Licensed	Wound Care	Home Modification	Home IV Care	Wound V.A.C.	Injection Care	Blood Draws	Private Duty	Durable Med. Supplies	No Age Limitation	Occupational Therapy	Physical Therapy	Speech Therapy	Respiratory Therapy
A1 Home Health Care 715-432-0911	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	Yes	No	Yes	No	No	No	No
Kindhearted Home Care (Serving Lincoln County Only) 715-218-3772	No	Yes	Yes	Yes	No	No	No	No	No	No	No	No	Yes	No	Yes	No	No	No	No
TLC Home Care, LLC 715-355-5673	No	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	Yes	No	Yes	No	No	No	No

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Call us with questions about billing errors, scams, and medical identity theft



**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).