

senior review

FREE

January 2024

in this issue...

- ▶ Need Someone to Talk To? Call UpliftWI
- ▶ Be Prepared: Long-term Care for Middle Income Individuals
- ▶ Staying Warm and Not SAD
- ▶ Seven Questions to Ask Your Loved One About Their Legal Documentation
- ▶ Glory Days



Happy New Year!

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

Need Someone to Talk To? Call UpliftWI *By Wisconsin Department of Health Services*

The Wisconsin Department of Health Services (DHS) announces a new phone line is now available allowing all Wisconsinites to share their successes and challenges with a peer who will listen and offer support. Built by Mental Health America of Wisconsin under a grant from DHS for people experiencing mental health and substance use concerns, UpliftWI can be reached at (534) 202-5438 daily from noon to midnight, with 24/7 operation expected by the end of the year. This non-emergency service is free and confidential.

“We’re pleased to partner with Mental Health America of Wisconsin on this expansion of peer services in Wisconsin,” said DHS Deputy Secretary Deb Standridge. “The peer-to-peer support offered by UpliftWI is a proven way to get people the help they need and stay healthy. This service is going to improve lives by providing preventive care for people experiencing stress or other challenges in their lives.”

Callers to UpliftWI speak to certified peer specialists with diverse life experiences stationed across the state. A certified peer specialist is a person who has navigated their own mental health and substance use challenges, completed a training course, and passed a state exam that tests their skills and knowledge about how to support others. They use their personal experiences to help callers identify and pursue their own wellness goals and will share information about community resources if requested. Callers are not required to provide their name, address, or other identifying information.

“The goal of UpliftWI is to help callers feel connected, understood, and less isolated in an effort to prevent mental health and substance

use crises,” said Mental Health America of Wisconsin Chief Operating Officer Brian Michel, the leader of the team responsible for the service. “We all have times of challenge. UpliftWI is a safe place to share those challenges with a supportive voice who will listen in confidence without judgment or criticism.”



UpliftWI is funded by a \$600,000 annual grant awarded to Mental Health America of Wisconsin in 2022. The grant comes from Wisconsin’s share of funding allocated to mental health and substance use services from the American Rescue Plan Act and will be available through 2025. UpliftWI adds to Wisconsin’s growing network of peer services that now includes statewide options for support by phone, drop-in, and overnight stays. Drop-in support is available at one of 11 state-funded peer recovery centers. Eight of those centers focus on mental health support and three focus on substance use support. Overnight stays are available at one of the six state-funded peerrun respites. People need to call ahead to arrange a respite stay of up to one week.

Anyone experiencing mental health and substance emergencies should call, text, or chat the 988 Suicide & Crisis Lifeline. If the emergency is lifethreatening, call 911.

Healthier, Happier Skin!

FEED YOUR FACE WITH THESE SUPERFOODS

Head to your drugstore to find serums, masks and creams containing these facial superfoods.



Broccoli **SOOTHING** This cruciferous queen packs a serious crunch and a vitamin C punch. Broccoli is loaded with C, which boosts collagen production to soften fine lines and wrinkles.



Avocado **HYDRATION** Like you really need another reason to love avos. They're packed with healthy mono-unsaturated fats and vitamin E that help maintain skin's barrier function and prevent moisture loss.



Ginseng **BRIGHTENING** Sipping tea made from this antioxidant-rich root can help defend your body against stress. In an eye cream, it also protects you, but this time the enemy is inflammation-causing free radicals, which can result in dark marks and dullness.



Blackberries **EXFOLIATION** The pint-size fruit has two forms of alpha hydroxy acids (AHAs), citric and malic. They're chemical exfoliants that gently break up the stuff that holds skin cells together, so dead ones easily slough off without harsh scrubbing.

The pigment that gives orange veggies their safety-vest color is the same one your body uses to make vitamin A-and this nutrient is vital for immune system health. It even makes immunizations-like that flu shot you got-more effective. And, emerging research suggests vitamin A may provide against autoimmune diseases, such as type 1 diabetes, lupus and multiple sclerosis.





SMP

Senior Medicare Patrol

Preventing Medicare Fraud



Empowering Seniors to Prevent Healthcare Fraud

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

Toll-free Helpline 888-818-2611 | www.smpwi.org
[f WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol) | Email: smp-wi@gvaar.org

- PROTECT** your personal information
- DETECT** suspected fraud, abuse, and errors
- REPORT** suspicious claims or activities



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



The Landing

At The Woodson YMCA
707 N. 3rd St.
Wausau, WI 54403

Those who connect live happier, healthier lives. The Landing is that safe place to grow closer to your 55-plus community. Feel comfortable, accepted and welcomed by friends, members and staff, whatever your life story or your journey. At The Landing, you'll belong, in a space that feels like home.

Visit thelandingwausau.com or call 715.841.1855 today for more information.

Editor/Publisher: Arwen Rasmussen
Graphic Designer: Brigit Olson
 3315 Nimitz Street, Eau Claire, WI 54701
Advertising: 715-831-0325
seniorreviewnewspapers@gmail.com

The *Senior Review* distributes throughout the Greater Wausau area every month.

Disclaimer: The *Senior Review* Publications assumes no responsibility for the advertising content of the *Senior Review* nor for any mistakes or omissions there in. No endorsements of any products or services is made and none should be inferred.

The terms and conditions under which the advertisement will be honored are the sole responsibility of all the advertisers and not *Senior Review* Publications. A telephone call to the advertising merchant may eliminate confusion to any exceptions in the advertisements. *Senior Review* is owned by AKRE Enterprises, © Copyright 2024. For more information call *Senior Review* at 715-831-0325 or email us at seniorreviewnewspapers@gmail.com

Be Prepared: Long-term Care for Middle Income Individuals

By Becky Streeter

We've all noticed the price increases on just about everything since the pandemic, and this includes long-term care for seniors. Assisted living facilities and in-home care were already expensive to begin with, but both are predicted to significantly rise in cost over the next ten years. Because we all age, this should be something to keep in mind when planning out our futures.



Several factors contribute to the rise in costs for assisted living and in-home care. At a base level, the increase in minimum wage and positive legislative changes to overtime pay have raised hourly rates for caretaking employees. There is also a shortage of qualified people, especially memory care workers, so facilities offer higher payment in order to employ the right staff. Though cost of care can vary greatly, the current national median for a room in an assisted living facility is just shy of \$5000 per month, and in-home care ranges lower or higher than that depending on the level of care needed.

Middle income seniors, a significant portion of the baby boomers, will likely find difficulty in paying for long-term care. Wealthier individuals have more freedom to choose their type and level of care. Lower income individuals and people with disabilities can use Medicaid funds to help pay their costs. Middle income seniors often have neither of these options and will have to start preparing years in advance in order to afford future care.

The National Opinion Research Center (NORC) out of the University of Chicago conducted a study and published noteworthy findings regarding middle income seniors as the "Forgotten Middle." They projected that by 2033, "72 percent of middle-income seniors (11.5 million) will have less than \$65,000 in income and annuitized assets—the average amount needed to pay for private assisted living and medical care. Even if these seniors sold their homes, 6.1 million (39 percent) would still have insufficient resources to pay those annual costs."

Other key findings from NORC's study that illustrated the challenges facing middle income seniors regarding long-term care and housing included:

Future seniors are less likely to be married, and many do not have children living nearby to rely on for assistance. They will therefore likely need outside assistance and be paying for it themselves.

Among middle-income seniors, more than half will have three or more chronic health conditions, and 56 percent will have mobility limitations, increasing the cost of care needed.

One in three seniors will face cognitive impairments, with that percentage growing to 40 percent for those 85 and older. Diseases such as Alzheimer's and dementia significantly increase the cost of care for the individual.

Most middle income seniors will have to pay out of pocket for assisted living, but there are ways to offset the costs. Medicare cannot be used unless there are expenses related to skilled nursing. While general health insurance does not cover assisted living either,

other long-term care policies are available as long as you don't have any pre-existing conditions such as Alzheimer's, Parkinson's or multiple sclerosis. Eligible persons can apply for VA Aid and Attendance benefits to help offset costs. And some or all costs may be tax deductible if you fit the IRS's definition of "chronically ill" and unable to perform two or more basic daily functions such as eating, dressing, bathing and toileting.

Most people will need some form of assisted living in their lifetime, whether it be in-home care or living in a facility. As we age, tasks become harder, our memory fades, and minor or major illnesses can quickly turn into medical crises. Many seniors won't be able to do it all alone, so they need to make the decision of what type of future care they want, and then plan and save accordingly.

Sources:

- Clark, Amy. "How Much Does Assisted Living Cost? (July 2023)." *The Senior List*. 5 July 2023. <https://www.theselectorlist.com/assisted-living/costs/>
- "How Assisted Living Prices will Affect Seniors in 10 Years." *Today's Caregiver*. 1 June 2023. <https://caregiver.com/articles/assisted-living-prices/>
- "Many Middle-Income Seniors Will Not Be Able to Pay for Long-Term Care and Housing in 10 Years." *NORC at the University of Chicago*. 31 August 2022. <https://www.norc.org/research/library/many-middle-income-seniors-will-not-be-able-to-pay-for-long-term.html>

If you truly
wouldn't want
to be seen in
that outfit,
now is the time
to tell them!



302 Spruce Street, Wausau, WI
Phone: 715-842-3993
Email: helke@wausaucare.com
www.Helke.com



522 Adams Street, Wausau, WI
Phone: 715-845-5525
Email: www.BrainardFuneral.com
www.BrainardFuneral.com

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

Staying Warm and Not SAD by Kristi Gay, freelance writer

Let's face it, January is tough in Wisconsin between the early darkness, the bitter cold, the loneliness and boredom after the holiday rush, and the lack of Vitamin D to our dry skin! However, I always try and remember to "flip the coin" perspective and think back to a children's book I used to read my kids when they were little: "Winter is the Warmest Season". This is the time we can bundle up with big scarves (which I do inside and outside from about November through March), pile on large blankets which are even better if they have been crocheted with love, sip hot chocolate and if we're feeling spicy add a candy cane or a shot of some Peppermint Schnapps, and build a roaring fire in the fireplace (or visit Grizzly's restaurant in Eau Claire where there are tables feet from the fireplace which I always try and claim!).

SAD, or Seasonal Affectiveness Disorder, is described by Mayo Clinic as a type of depression that is related to the changing of the seasons and could include symptoms such as feeling down or depressed, low energy and sluggish, increased cravings, and losing interest in things you once enjoyed. In addition to taking extra good care of yourself with regular sleep hours, three healthy meals, and even some fresh air (bundle up and get out there for even 10 minutes if you see the sun peek out! Your week **DEPENDS** on it!), here are some other things to try, knowing you're not alone and even trying things to feel better sometimes feels better than just accepting your bad mood:

- Try Light Therapy! You can order a HappyLight for only \$40 on Amazon and use it for 30 minutes to two hours daily in the morning, which mimics sunlight without the harmful UV-rays of a tanning bed, and has been shown to improve sleep, boost mood, increase energy, and enhance focus so you feel revitalized throughout the day
- Talk to your doctor about mood-boosting supplements like St. John's

Wort, Vitamin D or Vitamin C, or even gummies called "Hello Happy" with Saffron and Vitamin D - some people swear by these changing their winters!

- Prioritize 10 minutes of fresh air, no matter the temperature. When my dad died and my mom got a puppy, this daily force of a walk really helped her mood each day, even the days it was -20 degrees she just had to bundle her and the dog up and make it ten minutes, but the mood boost lasted hours afterward!
- Treat yourself to some of the things listed above like hot chocolate, a fireplace, or maybe even a couple balls of yarn and a new crochet needle to get warmer by the row as you crochet (I like the huge yarn and needle to make thick blankets and fast). Take a hot bath but glamorize it with low lighting, candles, and maybe a glass of wine. The nicer and more "fancy" you make things for yourself, the more treated you will feel!



And with any type of depression, seasonal or not, make sure you reach out to friends or doctors to share your emotions. There is help out there, but it's impossible to access if no one knows you're struggling. Depression is the silent killer because it's not like other diseases where you can see on the outside. Sometimes forcing yourself to try things to lighten your day sounds impossible, but with any new habits just take one baby step, and any positives that come from that baby step will potentially motivate you to take one more baby step, until all of the sudden you wake up and it's **MARCH 20 - THE FIRST DAY OF SPRING!** :)



Rennes Health & Rehab Center
Rehabilitative Services & Skilled Nursing



- Private Rooms
- 24-Hour Nursing Care
- In-House Staff Therapists
- Home Safety Evaluation
- Outpatient or Inpatient Rehab
- Physical, Occupational & Speech Therapy
- One-to-One Patient-to-Therapist Treatment
- State-of-the-Art Rehab Equipment & Therapy Gyms

For more information or a tour, please contact us:
715.393.0400
4810 Barbican Avenue, Weston



Renaissance by Rennes
Assisted Living Apartment Community



- Individual Private Apartments
- Wireless Internet/Cable Included
- Medication Monitoring
- Transportation & Outings
- Healthy Home-cooked Meals
- Weekly Housekeeping
- 24-Hour Care Team
- Full-Time Registered Nursing
- Beauty Salon/Barber Shop and Spa

For more information or a tour, please contact us:
715.355.5858
4602 Barbican Avenue, Weston

Learn more and take an online tour at www.rennesgroup.com







Begin Your New Approach to Living Well!

Let Your Body Take Advantage of the Benefits of Warm Water Physical Therapy!

How Can Warm Water Physical Therapy Help You?
Watch our online video and talk with your doctor today!

For people who have physical disabilities, are recovering from surgeries, or have musculoskeletal conditions such as fibromyalgia, arthritis and lower back pain, warm water therapy can bring relief from pain, spur recovery and improve range of motion, balance, strength and coordination.

At North Central Health Care, our new warm water pool is specifically designed for aquatic therapy. We offer aquatic physical therapy and a variety of programs that help people of all ages manage pain and maintain or reclaim their independence.



North Central Health Care

Person centered. Outcome focused.




www.norcen.org/WarmWater

715.848.4551 | 2400 Marshall Street, Suite C • Wausau

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:



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 can also provide legal advice regarding transfer of assets after the loved one's passing.

5. For veterans: Have you completed your Certificate of Release?

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.

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>.

COME IN FROM THE COLD

Winter Events:

Soñadora: Yuyi Morales
NOW OPEN through February 25

From Concept to Canvas
NOW OPEN through June 2

Team USA Snow Sculptors
February 3, Noon - 5pm

Artist in Residence: Yuyi Morales
February 14 through 20

Admission Always FREE
Visit our website for more details
lywam.org | 715.845.7010

Leigh Yawkey
Woodson Art Museum

CALL TODAY! (715) 843-5001

ESTATE PLANNING,
TRUSTS, WILLS,
PROBATE, ASSET
PROTECTION,
& NURSING
HOME MEDICAID

HOUGUM LAW FIRM, LLC
ESTATE PLANNING & ELDER LAW

TWO LOCATIONS:
305 S. 18th Avenue - Suite 200
Wausau, WI • **715.843.5001**
158 S. Anderson Street - Suite 3
Rhineland, WI • **715.365.3232**

WWW.HOUGUMLAW.COM

TLC Home Care

Compassionate,
affordable, home and
respite care for all ages!

- Truly affordable in-home care
- Meal planning & preparation
- Light housekeeping and planning
- Personal care (bathing and dressing)
- Respite care to relieve primary caregiver
- Shopping & errands
- Medication Reminders
- Companionship
- Ambulation
- Service available 24/7, 365 days per year
- Insured & bonded
- Locally owned & operated with over 20 years experience in geriatric rehabilitation

ASSISTING INDIVIDUALS TO REMAIN IN THEIR OWN HOMES

For **FREE** consultation call **715.355.5673**

www.tlchomecarewi.com

Check Your Medicare Summary Notice! You May Have Suspicious Claims on Your Account

By the Wisconsin Senior Medicare Patrol Team

Across the country, Medicare beneficiaries are reporting that claims for urinary catheter kits are showing up on Medicare Summary Notices (MSNs), that were not ordered or necessary. The suspicious claim shows charges for upwards of 200+ urinary catheter kits being billed to Medicare for amounts ranging from \$1,200 - \$2,400.

These fraudsters are counting on Medicare to miss these fraudulent claims, as Medicare processes millions of billing claims daily. Fraudsters are also hoping that Medicare beneficiaries are not reviewing their statements. These fraudulent claims often go unnoticed by both Medicare and you.

Given the unsolicited and fraudulent charges, it is important to review your Medicare Summary Notice (MSN) for these claims. Please visit our website for information on how to read your "MSN, Detect - Wisconsin Senior Medicare Patrol (smpwi.org)." There you will find guidance on what to look for along with a link to a video on how to read your statements.

If you have unwanted charges on your statements, contact Senior Medicare Patrol (SMP) at (888) 818-2611 to report these claims.



UPEASY Lifting Cushion

Are you struggling with being able to get up or sit down from a sofa or chair? We have just the thing for you! The UPEASY Lifting Cushion. This assistive mobility device helps individuals who need support with getting up or down from a seated position.

This device is designed for individuals experiencing arthritis or various other joint ailments, which affect their ability to reach a sitting, or standing position. It lifts 70 percent of the user's body weight and the foam cushion reduces pressure. It folds flat and is easily portable. LevelLift technology transforms any chair or sofa into a helpful mobility aid that uses hydro pneumatic gas springs to move up and down on a level surface which lessens the pressure put on joints.



If you would like more information on UPEASY Lifting Cushion or any other assistive technology devices that could potentially improve your independence, please call CILWW at 715-233-1070 or 800-228-3287. CILWW provides services at no cost to the individual. CILWW is not a funding source to purchase the assistive technology, but can help locate resources for funding.

There are various services available through the assistive technology program at CILWW as a part of the WisTech Assistive Technology Program. Our agency can provide information on WisTech's alternative financing options (WisLoan, Telework, and TEPP) per request.

SPARK!
CULTURAL PROGRAMMING
for PEOPLE WITH MEMORY LOSS

Free Monthly Social & Art-Making Event

Bring a friend or family member

Second Thursday from 10:30 - Noon

Leigh Yawkey Woodson Art Museum
Call 715.845.7010 to register

JEFFERY DRACH Certified Elder Law Attorney

DRACH ELDER LAW CENTER LLC
ATTORNEYS AT LAW

- Life Planning (Power of Attorney)
- Estate Planning (Wills & Living Trusts)
- Medicaid, Special Needs, Asset Protection & VA Planning
- Guardianships
- Probate

715.842.0606

www.drachelderlawcenter.com

Providing Quality, Personal Care for the Elderly

- Furnished Room With Free Cable
- Homecooked Meals
- Medication Monitoring
- 24 Hour Staffing
- Respite Care Offered

Cedar Creek MANOR

Family Owned and Operated

(715)355-8246 or (715)241-8807
2480 Terrebonne Drive
Mosinee, WI 54455

5 Koshas
yoga and wellness

- Therapeutic and Senior Yoga & Chair Classes
- Private Yoga Therapy, Strength Training
- Pilates, Massage, Acupuncture, Chinese Medicine
- Tai Chi & Kali Martial Arts; Meditation

5 Koshas Yoga & Wellness, 2220 Sherman St., Wausau, WI 54401

www.5koshasyoga.com | 715-298-1954

YOUR AD COULD BE HERE!

CALL OR EMAIL US FOR MORE INFO!

715-831-0325

seniorreviewnewspapers@gmail.com

Beltone
Helping the world hear better

James Ogurek
National Board Certified Hearing Aid Specialist
State License #298

Hearing Solutions, Inc.
330 Grand Avenue • Wausau, WI 54403
715-842-9882 or 1-800-236-4060

SCS REAL ESTATE

Samantha Cricks
Senior Real Estate Specialist

Samantha has extensive training for the needs of those who are 50+ and can help with:

- Real estate services assisting with buying & selling
- Connecting clients and their families to trusted resources in help make the best decisions

715-370-3037 • scsrealestate.com

Happy New Year

DISCOVER YOUR CAREFREE LIFESTYLE

If you are ready for a simpler lifestyle

Call or email us!
(715) 675-0287

VillageCoopWausau@gmail.com

1508 Merrill Avenue, Wausau

VILLAGE COOPERATIVE OF WAUSAU

Glory Days By Sheila Dembowski, Freelance writer

“Some days I wish I could go back to my childhood...not to change anything but to feel a few things twice.”

The revving of the engine...the smell of burning oil...plumes of blueish smoke billowing out of the exhaust pipe...push down on the gear shift lever...accelerate the throttle and off you go... It's amazing how the sounds and smells of something take you back in time.

This week I went back to 1982. I had worked all summer unloading wagon after wagon of hay bales on our farm and I had earned at little over \$600. It was a lot of physical labor but I was so excited to save up my money for my first, real purchase.

My intentions were to buy a three-wheeler but sadly, just a few weeks before the summer ended, one of my classmates was killed in a three-wheeler accident near her home. My parents decided that I would not be getting one of those vehicles.

It took a lot of convincing, my mother especially, that I could still get something smaller and safer. She saw how hard I had worked and how excited I was, so she gave in and we drove to the local recreational vehicle dealership in town.

I still remember riding my 1983 Kawasaki KV75 minibike for the first time - test driving it in a park across the street from the dealership. I also remember the salesman telling my father, “This bike should last for quite a few years...but seeing she’s a girl...it will probably last forever...Girls take much better care of things in general...”

Forty years later and that same bike sits in our garage. It has rust in places here and there but overall it has survived many adventures on trails I made around our farm, excursions up and down our gravel side road and most recently scooting around our backyard.

For several months my son and his friend asked me about working on restoring my minibike. I have reluctantly been putting it off. Honestly, I don’t know why.

The bike has been sitting in our garage for years now and the last time I rode it was probably at least fifteen years ago. The chain had become so loose that it kept falling off and it started to leak gasoline.

So, like many things we used in our youth, it was assigned a corner and left there in peace - occasionally looked at and admired but never really used again.

Until this week... when my son and his friend decided, as an end-of-summer project, to take it apart and see what they could do.

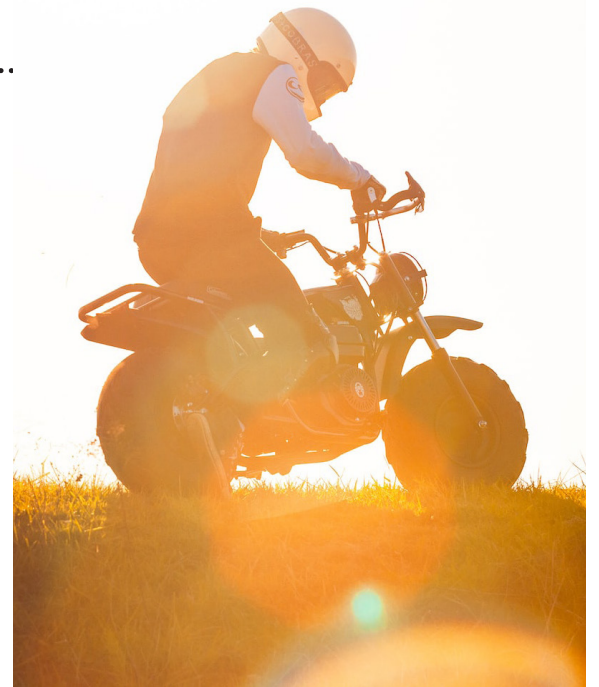
After they had put it back together, added new oil and gasoline and stood looking at it, they asked me if I would start it. As I climbed onto the bike, something within me seemed to shift. The saying that you never forget how to ride a bike is very true. I kickstarted the bike and away I went...

As I drove up and down our street, I remembered a time in my life when the world, for me, was a much simpler place. In my mind’s eye, I felt like I was fourteen again and I felt pure joy...the joy I felt when I first test drove it in that park oh so many years ago...

When I pulled up into the driveway, my son told me that was the happiest he had seen me in a long time.

Maybe we all need to go back in time, every once in a while... reliving life’s more carefree days...and enjoying every moment while we’re doing it...

Sheila Dembowski is a free-lance writer trying to promote positive stories as often as possible. Her online newsletter entitled the Kindness Boomerang newsletter can be found at: <https://sheiladembowski.substack.com>. (Photo by Sean Benesh on Unsplash)



Senior Apartments For Rent

The Marathon County Housing Association and Cedar Creek Senior Living is accepting applications for efficiency, 1- & 2-bedroom apartments. **Eligible applicants are 55+ years or disabled.**

Apartments located in:

Athens | Colby | Edgar | Marathon City | Mosinee
Rothschild | Schofield | Spencer | Stratford

Rental assistance available at select properties.

Amenities include:

- Updated Kitchens
- Updated Flooring
- Updated Appliances
- Updated Windows
- Walk-in Showers
- Dishwasher & A/C
- Maintenance Staff
- Community Rooms
- Off-Street Parking



Wisconsin Management Co., Inc.

A better way... of living!

Call
715-443-0036
for applications!

WMC is an equal opportunity provider and employer.

AFFORDABLE HOUSING AVAILABLE

City Walk Apartments, 120 Grand Ave, Wausau • 715-351-9357

- 1 or 2 bedroom apartments for persons ages 55+
- Apartments come furnished with a range, refrigerator, garbage disposal, A/C unit and blinds.
- All utilities included in rent except electricity. Income restrictions may apply.
- Building amenities: community room and patio, coin operated laundry rooms and interior mailboxes.

Colby Cottages, 800 Community Dr - Colby • 715-314-1106

- Spacious 2 bedroom or 3 bedroom cottages with a private entrance/patio and 1 car garage
- Apartments come furnished with refrigerator, range, dishwasher, garbage disposal, central A/C and in-unit washer/dryer.
- All utilities except electricity is included in the rent. Income restrictions may apply.

Colby Abbotsford Senior Village, 300 Dehne Dr, Colby • 715-314-1106

- Spacious 2 bedroom cottages with a private entrance/patio and 1 car garage for persons ages 55+
- Apartments come furnished with refrigerator, range, dishwasher, garbage disposal, central A/C & in-unit washer/dryer
- All utilities except electricity is included in the rent. Income restrictions may apply.

Security deposits starting at \$500 - \$25 per adult application fee. Pet friendly 25lbs & under with a \$150 refundable pet deposit & \$25 monthly pet rental fee.

colbyregion@impactseven.org

impact management group

NeighborWorks
CHARTERED MEMBER

Equal Housing Opportunity



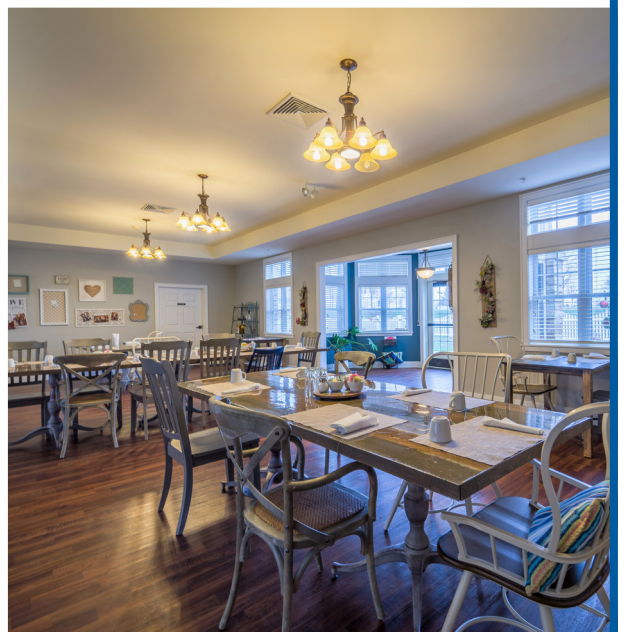
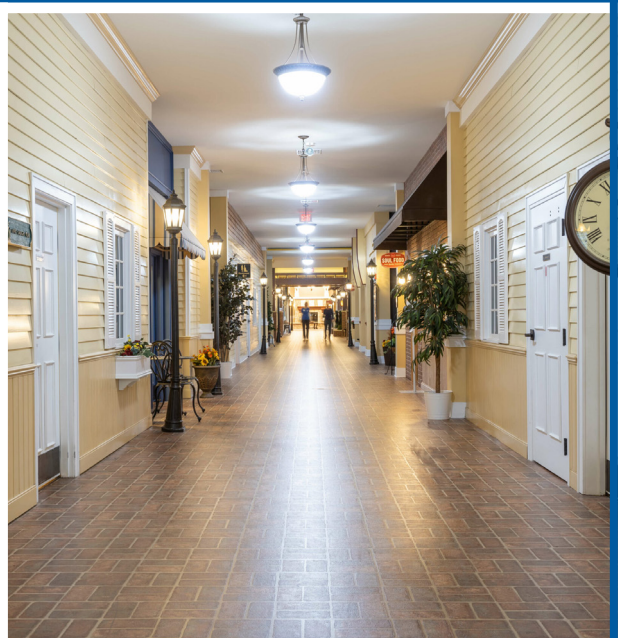


PRIDE — TLC —

ASSISTED LIVING | NURSING & REHABILITATION



ASSISTED LIVING | NURSING AND REHABILITATION | RESPITE CARE



715.298.3833

CONTACT US

PrideTLC.com