

senior review

FREE

May 2023

in this issue...

- ▶ Make a Plan for Your Pet
- ▶ Unfortunately, Medicare Fraud Is Always in Season
- ▶ Mental Health: There are Solutions!
- ▶ Five Steps to Help Prevent a Stroke
- ▶ Born to Be Alive
- ▶ What to Consider When Looking for a Hearing Aid
- ▶ Enjoying Old Hometown Papers
- ▶ Poppy Day - Honor and Support Our Veterans
- ▶ Foods That Are Ruining Your Senior's Sleep
- ▶ Fruits and Vegetables Rx
- ▶ Brain-Health Trends for 2023



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

Make a Plan for Your Pet *By Becky Streeter*

Many people speak with lawyers and have estate plans set up with hopefully years of advanced notice. That estate plan, however, may or may not include your wishes for your beloved pet. Most of us expect to out-live our pets—but what if we don't? Suddenly your survivors have a 12-year-old cat or 14-year-old dog, and they don't know what to do with it.

With no plan in place, many older pets are sent to shelters. During the pandemic, millions of Americans became sick and/or died, and shelters were suddenly overwhelmed with pets. Veterinary costs and price of food also increased sharply, and it became difficult for these crowded shelters to maintain the level of care required for the animals. Unfortunately, older pets are not frequently adopted and are therefore often euthanized first in order to keep overall shelter expenses down and create more space for incoming pets.

Today, however, many humane societies across the United States have signed a pledge to become a “no-kill” shelter by 2025. The goal is to have save every dog and cat who can be saved. According to Best Friends, the organization spearheading the movement, “Typically, the number of pets who are suffering from irreparable medical or behavioral issues that compromise their quality of life and prevent them from being rehomed is not more than 10% of all dogs and cats entering shelters. Therefore, we designate shelters that meet the 90% save-rate benchmark as no-kill.” Research the shelters in your area to see if they are on the “No-Kill 2025” list. Additionally, there are some facilities, such as Bob's House for Dogs in Eau Claire, that work with shelters to take on some of the dogs the shelters cannot care for, but even Bob's has limited space and means.

Another option is a pet sanctuary, such as Coco's Heart Dog Rescue in Somerset or Moses Ark Rescue and Sanctuary in Menomonie. These sanctuaries usually provide love and care for animals, with a goal of helping them find a forever home. However, they often fill up quickly and sometimes have waitlists or periods of time where they do not accept surrenders. Some sanctuaries also require a fee to hold a spot, so make sure you have all the information before you sign anything.



Here are some steps you can take if you don't want to rely on a spot in a sanctuary or have your pet sent to a shelter in the event of your hospitalization or death:

Designate an emergency caregiver who can provide immediate care and support for your pet. Make sure you speak with them about your wishes so they know what actions need to be taken in your stead.

Designate a permanent caregiver and forever home for after you pass.

Add language to your will with detailed instructions on the care of your pet.

Sources: Best Friends. “What No-Kill Really Means.” 2023. <https://bestfriends.org/no-kill-2025/what-does-no-kill-mean>. • McDaniel, JoBeth. “Finding Caring Homes for Older Pets.” Next Avenue. 31 January 2023. <https://www.nextavenue.org/how-to-make-plans-for-the-care-of-your-pets>.

May is National Stroke Awareness Month

SUSPECT A STROKE? ACT F.A.S.T.

STROKE IS AN EMERGENCY AND A BRAIN ATTACK. ACT FAST AND CALL 9-1-1 AT THE FIRST SIGN OF STROKE.



FACE: Facial Weakness. Ask the person to smile. Does the face look uneven? Does one side of the face droop?



SPEECH: Speech problems. Ask the person to repeat a simple sentence or phrase. Is their speech slurred or strange?

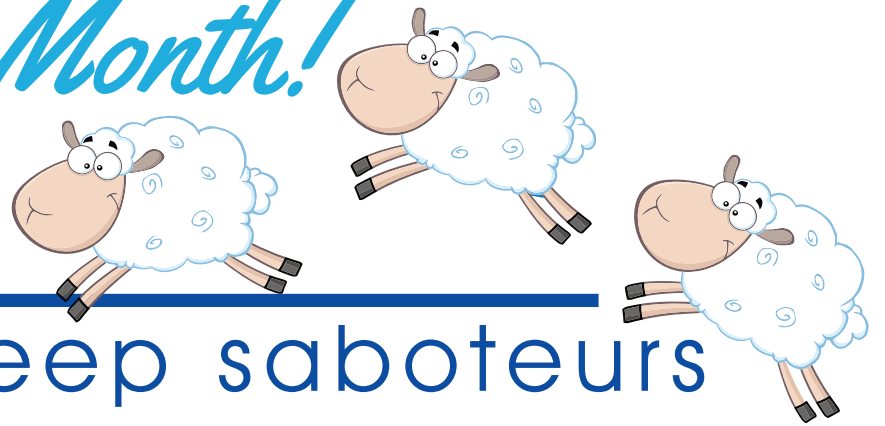


ARMS: Arm Weakness. Ask the person to raise both arms in front of them. Does one arm drift down?

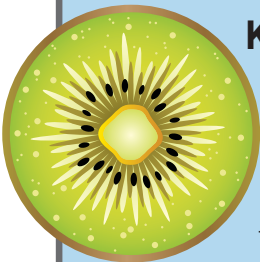


TIME: If the person shows any of these symptoms, time is important. Call 9-1-1 immediately. Brain cells are dying.

May is Better Sleep Month!



EAT THIS: SLEEP BETTER



KIWI could be the ultimate pre-bed treat. Studies show people who ate two kiwis an hour before bed, slept almost a full hour longer than those who didn't. Kiwis are full of vitamins C and E, serotonin and folate - all can help you get your zzz's.

SOYFOODS such as tofu and edamame are rich in isoflavones., which increase the production of serotonin. Those who ate two or more servings of soy a day slept longer and reported a better quality of sleep.

FIBER-RICH FOODS could be key for sleeping better. Fiber prevents a surge in blood sugars that may lower melatonin. Get a boost of fiber from artichokes, quinoa, and bran cereal.

sleep saboteurs

E-BOOK READING

Reading before bed is good - reading from electronic books is not! The blue light can suppress melatonin.

NEW ENVIRONMENT

Sleeping somewhere new is called first-night effect. Bring something you usually sleep with to make the room feel familiar.

A FULL MOON

Moon madness is a real thing! Make sure your blinds are drawn to keep out the extra light.

Are pets ok in bed?

Many people let their pets sleep with them. Whether your cat or dog hurts or helps your sleep depends on your pet's temperament, there is no definitive rule. There are some other things to consider too. Make sure your pets are up to date on their vaccines. Some diseases can be passed from pets to people. Also, good grooming can help keep you from getting things like poison ivy from your pet. From a behavioral perspective, pets should only be allowed on the bed by invitation.

WOMEN WHO REPORT BETTER SLEEP WERE **33% MORE LIKELY TO HIT THEIR WEIGHT LOSS GOALS.**

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 2023. For more information call *Senior Review* at 715-831-0325 or email us at seniorreviewnewspapers@gmail.com

Unfortunately, Medicare Fraud Is Always in Season

By Ingrid Kundinger, SMP Project Manager

If you keep track of things by season, spring has sprung! Really, it's there, even if it is still covered in snow. If you keep track of things by sports season, baseball season is here.



One season that seems to be a year-long season, however, is Medicare scam season. Winter, spring, summer, and fall. Football season, basketball season, baseball season. Medicare scams are, unfortunately, always in season. We can never be too careful.

Here are a few important reminders to help keep you and your Medicare information safe:

- Do not share your Medicare number over the phone with people who call you out of the blue, regardless of what it is they tell you or offer you. If it sounds too good to be true, it usually is!
- There is NOT a new Medicare card, so don't let the fraudsters who call convince you otherwise. The paper red, white, and blue Medicare card is the only card issued by Medicare. There is not a plastic card, a card with a chip reader, a card that requires your physician's name, or a card with other colors. There are NO NEW Medicare cards.
- Take the time to review your statements, either Medicare Summary Notices or Explanation of Benefits, to make sure that all claims filed with your information are accurate.
- Remember that the Wisconsin Senior Medicare Patrol is a phone call away if you have any questions or concerns. In Wisconsin we can be reached at (888) 818-2611.

Reporting your concerns to us make a difference! Recently, a CEO of a healthcare company in North Carolina was sentenced to 80 months in prison for her role in fraudulently billing Medicare over \$50 million in durable medical equipment between 2014 and 2021. Of this amount billed, Medicare paid more than \$17 million.

What is the Wisconsin connection? A Medicare beneficiary in Wisconsin called our toll-free helpline with concerns about claims that were submitted to Medicare by one of the companies involved in this case. Our team worked with the beneficiary to get copies of the documentation to submit to the Office of Inspector General for possible investigation. And in this case, there was an investigation, and this CEO will be spending some time in prison for healthcare fraud.

All reports matter! Please don't hesitate to contact us if you think something is suspicious with your Medicare statements. We are here to help!

**Here's how you can reach us: Call: (888) 818-2611,
E-mail: smp-wi@gwaar.org, Website: www.smpwi.org,
Facebook: [@WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)**



Preventing Medicare Fraud



**Toll-free Helpline:
888-818-2611**

www.smpwi.org

f [WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

Empowering Seniors to Prevent Healthcare Fraud

► **PROTECT**
your personal information

► **DETECT**
suspected fraud, abuse, and errors

► **REPORT**
suspicious claims or activities



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



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

Mental Health: There are Solutions!

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

Growing older has never been easy, and growing older with mental health challenges can be overwhelming.

The Centers for Disease Control (CDC) estimates that 20% of people age 55 years or older experience some type of mental health concern. The most common conditions include anxiety, severe cognitive impairment, and mood disorders (such as depression or bipolar disorder). Not surprisingly, many of these issues can actually lead to suicide or attempted suicide. So what can we do to help those dealing with these types of difficulties? And what can we do to help maintain positive mental health as we grow older?

First and foremost, we should maintain close emotional and physical ties with the elders in our family or network of friends. We can also encourage seniors to stay active and engaged. Being around people and having hobbies or activities to look forward to on a regular basis, can help fight against the loneliness that can result from disrupted personal ties, moving from one's home or losing a spouse.

Another important thing we can do is talk. Talking about our feelings (good and bad) with someone who cares about us or that may even be a professional counselor, clergy or mental health professional, can have a profound impact on how we digest and react to emotions. Want to be able to best deal with your feelings? Don't hold them inside – talk them out! Mental and emotional health issues are no longer things to be ashamed of anymore. They are just like any other medical problem we deal with as we age.

Just like medications we take to deal with cancer, headaches and even COVID, there are many treatment options to help with our mental health as well. Thanks to television commercials regularly promoting pharmaceutical treatments for depression, bipolar disorder, and anxiety, our society is becoming used to the idea that people can have issues with their mental health – and still be active and useful members of society. This is a wonderful breakthrough! Remember, just like other diseases, quality treatments and cures are



available. If you, or someone you love is struggling with their mental health – seek help as soon as possible.

In addition to treatments – there are things we can do to be proactive about our mental health as we age. Psychotherapist, facilitator and trainer Glenn Baird suggests there are five simple actions that people can take which have been proven to improve mental wellbeing.

- Build and maintain strong relationships. These are the foundation of mental wellbeing.
- Be active. Always make time in your week to do something that gets you moving.
- Keep learning. Stimulate your brain by picking up an old skill or trying out a new one.
- Give. Giving back to the local community or helping out a friend or colleague is a great way to boost your self-esteem and raise a smile.
- Take notice and appreciate what is around you. Be grateful for what you have and what you've experienced.

Some Key facts about Seniors and Mental Health

- Due to population aging, the number of seniors with mental disorders is expected to double by 2030.
- Depression is the most common mental health problem in older people.
- People aged 85 and older have the highest suicide rate of any age group.
- Two-thirds of seniors with mental health problems do not get the treatment they need.
- Mental health services for older adults are limited in comparison to other age groups.

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

CALL TODAY! (715) 843-5001

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



**HOUGUM
LAW FIRM, LLC**
ESTATE PLANNING & ELDER LAW

WWW.HOUGUMLAW.COM

TWO LOCATIONS:

305 S. 18th Avenue - Suite 200
Wausau, WI • **715.843.5001**

158 S. Anderson Street - Suite 3
Rhineland, WI • **715.365.3232**

Senior Apartments For Rent

The Marathon Housing Association is accepting applications for efficiency, 1- & 2-bedroom apartments. **Eligible applicants are 62+ years or disabled.**

Apartments located in:

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

Rent is based
on 30% of
your adjusted
gross monthly
income!

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!

Shelley.Turner@wimci.com



WMC is an equal opportunity
provider and employer.

Five Steps to Help Prevent a Stroke by Amber Pender, Assistant Director at The Landing

With May being Stroke prevention month, it is crucial to know the changes we can make to help prevent a stroke. Up to 80% of strokes can be prevented through healthy lifestyle changes and working with health care professionals to control stroke risk factors. There are numerous steps people can take to help prevent strokes, but Dr. Vladimir Hachinski, a Canadian neurologist says, “The biggest mistake people make is they are overly ambitious, and then they fail and give up. You have to start small.”



can help minimize weight gain and also help with your mood and sleeping patterns. Eating healthy doesn't have to happen overnight. Simply exchange some unhealthy habits, with more healthy ones. Instead of coffee try tea, or trade out chips for nuts instead.

Here are ways to prevent a stroke.

- 1. If you smoke, quit.** Studies show that for every five cigarettes a person smokes each day, the risk of having a stroke goes up by 12%. Sometimes quitting cold turkey is what people have to do. Others find if they find something else to occupy those thoughts, that helps too. Sugarless candy or gum helps give your mouth something to do when those cravings kick in. Avoiding trigger locations or even people can help kick the habit.
- 2. Move More.** More active men and women have a 25%-30% lower risk of stroke than those who are less active. Starting small by talking a walk around the block, and gradually working up to longer walks can help tremendously. The Landing at the Woodson YMCA offers many options for group exercise that is geared towards the 55+ population as well as state of the art exercise equipment and personal trainers who can help guide you. Exercise not only helps your body feel better, but helps improve your mind and your sleep.
- 3. Keep blood pressure under control.** High blood pressure is the leading cause of a stroke. It can be controlled by the lifestyle changes listed above, as well as with medication. Smoking, diabetes, obesity and unhealthy eating can increase blood pressure as well. Reducing your stress level can greatly impact your blood pressure. Find ways to relax and destress like talking a walk outside, watching your favorite show, or try meditation.
- 4. Eat a healthy diet.** “One of the most subtle things that happen to people as they get older is they put on weight.” Hachinski said. Carefully choosing the food and drink that you consume daily

- 5. Start early.** Strokes can happen to young people as well. About 10%-15% of all strokes occur in adults ages 50 or under. Hachinski recommends people start monitoring their blood pressure, cholesterol, lipids and blood sugar levels as soon as they transition from a pediatrician to a primary care physician as a young adult. Other life transitions can also be triggers for checking your health metrics. Marriage, birth of a child or grandchild is a good time to get regular check ups because that is when your daily habits tend to change.
- 6. BONUS:** Think about your sleep patterns. Are you going to bed at a reasonable hour? What are you doing before going to bed? Getting into a bedtime routine is one easy way to help with the quality of your sleep. Turning off the TV and putting your phone away is a great place to start. Maybe try reading a book or completing a crossword puzzle in a dimly lit room to help your mind wind down.

There is no need to make a drastic life change to work on your health. Taking an inventory periodically about your health can help you determine if you have changes that should be made to better your health. *Source: www.heart.org*

May 31, 2023

Every year, Senior Health and Fitness Day is the last Wednesday in May. It's an important day to remember the importance of engage in moderate exercise and strength training each week. Regular exercise can help older adults stay independent and prevent many health problems. Read more about exercise programs that promote fitness at: <https://www.ncoa.org/article/exercise-programs-that-promote-senior-fitness>



Are you caring for a person with memory loss?

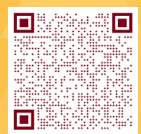
CARING FOR PEOPLE WITH MEMORY LOSS CONFERENCE

Saturday, June 3, 2023

8 a.m. - 4:30 p.m. CST

Hybrid Event Format

Choose to attend in-person or virtually via Zoom



SCAN ME

Join experts in lively and informative discussions related to memory loss, caregiving tips, and well-being. The Caring for People with Memory Loss Conference provides information, support, and education for the adult children, spouses, parents, health and community care providers, and others concerned with caring for people with memory loss. The conference is free and open to the public. Contact hours/CEUs must be purchased separately.



For more information or to register visit:
<http://z.umn.edu/memorylossconference>



A Story of Gratitude: Diane Arnes *by Kristi Gay*

The very first time I met Diane at age 82 as a terminal pancreatic cancer patient receiving home hospice care she said, “I have had such a wonderful life. I am grateful for everything and I’m completely at peace whenever the Lord says it’s my time to go.” A year later, our weekly visits have been filled with stories from her childhood to present day that many would have considered much less than wonderful, if not traumatic. Yet every week, the moral of each story of what some would consider hardship ends with, “but I loved it!” She has been able to find and focus on the best part of every season of her life, leaving only the best memories. Diane’s attitude HAS given her the best life because of this perspective that she chooses day in and day out.



After retirement she lived in an apartment building for 17 years without a car, and mainly did crafts like making homemade cards. She LOVED to clean and would “clean her apartment top to bottom” taking out everything from a dresser or cupboard to clean everything and return everything back. “It keeps me young!” she would say as an 83-year old terminal cancer patient. She felt great her entire year living with cancer as she chose not to pursue any treatment, and had no pain or symptoms really. Many days she even wondered if she had been misdiagnosed, but was just enjoying each day being in the present moment. She was the most unassuming human that didn’t ask questions, didn’t gossip, and just kept to her low-maintenance self, enjoying each day making cards, for years.

Diane has kept long relationships with the people in her life, including her closest foster sister, Peachie, from when she was 15 years old and her best friends, Aggie and Pat who she met when she was 16 years old. All of them now in their 80s, they have maintained lifelong friendships. Diane’s children, Dean and Diane, lived less than ten minutes away and saw her frequently, having a great relationship.

This story was written in the last month of Diane’s life with her permission by her Hospice Volunteer, Kristi, and with the help of Diane’s story telling and picture finding. This is just a short summary of the full biography that is available on Amazon.com for Diane’s family, friends and loved ones to remember her legacy.

Diane was born in 1939 in Milwaukee, Wisconsin and was the middle child between two brothers. With her birth father in the service, her birth mother would leave the three small children under five years old home alone for hours or days at a time. When Diane was four years old her and her brothers were taken to an orphanage in Sparta, WI where they lived and went to school with over 150 other children until Diane was 10 years old. She had good memories of this orphanage including a grandma-like figure that nurtured the kids and other young girlfriends that she would get into mischievous trouble with.

She struck gold with her first foster parents who took in all three kids and were the only two people she ever called “Mom and Dad”. They loved Denny and Jenny Ahl with all their hearts, and had many happy memories, Christmases, and adventures with them. They were older in age at 64 and 65 when they took them in, so when Diane was 13 she was the first of the siblings to be plucked out and re-homed she had no information as to why but she had to assume it was that they were too old to care for them anymore. Without addresses and phones for her brothers, the siblings lost touch until they were adults.

Diane met her husband, Dean, while working as a waitress in Spooner, WI in her late teens and they married and had two children. They did not have a happy marriage, but Diane refused to leave him until the kids were both out of the house because she never wanted them to end up in an orphanage or foster homes like her. Eventually, she moved out and divorced her husband. She was very proud of herself for watching out for her children and sacrificing her own happiness for their stability.

As an adult she had various jobs, all of which she seemed to be singled out with love from the managers or owners. She had a special way with everyone she met, because of her positive attitude and willingness to work hard. People went out of their way to gift her things or write her a sweet note about how much she meant to them.

Sadly, Diane passed away on Thursday, April 6, 2023. However, as she said the first day we met, “I am grateful for my life and I’m ready whenever the Lord says it’s my time to go!”. Her only wish was that she didn’t suffer, and she was sharp as a tack and sassy as every right up until a week before she passed, and then it was quick after that. She got her wish, and she is definitely making crafts up in Heaven and smiling down on all who read her story.

I can't predict your future...
But I can help you plan for it.



Debbie Maly • Preplanning Specialist

Call today to learn more about prearranging
your final wishes. **715-845-5525**



522 Adams Street, Wausau, WI 54403
5712 Memorial Court, Weston, WI 54476
www.BrainardFuneral.com

Born to Be Alive By Christine Eggers, Appeal to Heaven

We have become a nation obsessed with safety while also living in the safest conditions that have existed in all of human history. Is it cold? Central heating. Is it hot? Air conditioning. Our food is so safe that one person dying from a food borne illness is national news. Food is so plentiful that obesity has replaced famine as the world's greatest nutrition related illness. The same water feeds our taps and our toilets. We keep our teeth because we have toothpaste and toothbrushes. We keep our eyesight because we have electricity lighting our days as well as our nights, and sunglasses to protect our eyes when it's too bright. We have sunscreen, and SPF fabric to protect us from sunburn. For thrills we jump out of airplanes, or off skyscrapers or mountains. And when we do, what do we say. "I've never felt so ALIVE!"



Residents may be stripped of any reason to live in order to remain alive.

Remaining in our own homes provides more opportunities for maintaining self-esteem. Doing things for ourselves, retaining our independence, contribute greatly to a positive self-regard. The accomplishment may be tiny compared with our younger days, making a can of soup and a sandwich to share with our spouse may hold more significance than the massive holiday feasts we used to prepare.

We can protect ourselves from almost everything, except the effects of getting old. Even so, we can delay those effects for decades through diet, exercise, supplements, medicines, plastic surgery, joint replacement, snake oils, Mesmer machines, and the like. Until we reach the point where we start making mistakes with those supplements, medicines, and snake oils. Or, we are declared, "at risk of falling." OH NO! Every doctor can give us the percentage of falls that lead to death. Now we need 24/7 care, because we might fall. And if we fall, we might die...sometime after the fall.

So, we need to move out of our home and into a facility where we will be kept safe. We can still fall in a facility, of course. In fact, the unfamiliar surroundings increase our risk of falling. As does deconditioning once the only reason to walk is to use the toilet a few times a day because everything else is being done for us. To keep us safe.

But what if we don't. If we stay put, in our own homes we tend to retain our mobility longer. Muscle memory helps us move safely about in our familiar environment. The more we move around the better our strength and balance, and the less risk of falling. But, is avoiding a fall what life is ultimately all about? I hope not.

For many of us life with nothing meaningful to do is more threatening than the physical injuries that may be endured from a fall. In a study from the 1980s termed "Lifestyles and Values of Older Adults," the older the respondent the less value placed on having immediate access to a doctor and pharmacy. Everyone knows that as we age, we go through stages of what has meaning for us. Our young selves value acquiring things, a car, a house, and the things to fill it. Our middle age is focused on the catered experience, the spa, the cruise, the all-inclusive trip. We reward our younger selves for acquiring wealth by paying other people to do the things we don't want to do anymore. Our oldest selves however want those tasks back. Buying things and being served loses its novelty and allure. Happiness is no longer about having things or being served. Instead, it comes from giving, from doing for others, and pursuing new competencies.

In this circumstance, happiness is defined as a positive self-regard. The physical changes of aging tend to diminish self-esteem, and opportunities to earn and maintain self-esteem become fewer. Self-esteem can only be a product of something we produce or accomplish. It is never a result of consumption. Facility life almost entirely lacks opportunities for residents to contribute, or to grow.

Caring for someone whose health is failing is often regarded as a burden to the care giver by others, when it may be the greatest joy and feeling of accomplishment the care giver has ever experienced. If the "patient" dies the grief the care giver feels may have more to do with having lost their purpose in life. When we have no purpose, we feel no sense of value and our self-esteem is crushed. Boredom and depression come close behind and our faculties suffer. The desire for our lives to have value doesn't change as we age. In fact, it may increase. As our society places all its emphasis on youth, seniors may perceive being held in low regard, so producing anything, no matter how small it may seem to others, gives our lives meaning, even if only to us.

Christine Eggers RN is the owner of Appeal to Heaven LLC The Independent Nurses' Network, dedicated to the service of keeping clients in their own homes living life on their own terms.



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

What to Consider When Looking for a Hearing Aid

by Jim Ogurek--Belton Wausau WI

Like other medical devices, hearing aids do not come with a “one size fits all” option. In order to gain the most satisfaction from hearing aids, it is crucial to consider the following:



Your audiologist or hearing aid specialist: Getting hearing aids for the first time is an important life transition. Having a hearing healthcare professional that you trust and who carefully considers your needs will help alleviate any anxiety or confusion during the process.

YOUR PRIORITIES: In order to find the best technology suited for you, a consideration of your lifestyle and hearing needs will help you find the best hearing aid for your loss. What do you want the hearing aid to do for you? Are you active and social or do you tend to stay home? Do you attend church or other gatherings where there is projected sound? Do you enjoy watching television or talking on the phone? Take note of your answers and be sure to share them with your hearing healthcare professional.

LEVELS OF COMFORT: In order to fully enjoy new hearing aids, the user will benefit most when the hearing aid itself fits comfortably around and inside the ear canal. A hearing healthcare professional can assist you in choosing the safest and most effective hearing aids for your specific needs.

BATTERY USAGE: Batteries are an additional cost and responsibility to continue successfully using your hearing aids. Each hearing aid style and your daily amount of hearing aid use will determine how frequently the batteries need to be changed. Completely-in-the-Canal (CIC) hearing aids have the lowest disposable battery life lasting between 3-7 days, while Behind-the-ear (BTE) hearing aids can last between 9-20 days. Rechargeable batteries also exist in some hearing aid models and require an overnight charge to power the hearing aids throughout the day.

TRIAL PERIODS: After you receive a recommended hearing aid model, ask about the trial period. Many manufacturers also offer 30 or 60-day trials for hearing aids. Be sure inquire about the trial period.

ADDITIONAL FEATURES: Many new hearing aid models come equipped with wireless technology to allow you to easier connect with televisions and cell phones. Other models may offer telecoil and directional microphones to assist in noisier settings. Consider your hearing needs and priorities to select the features you want.

TOTAL PRICE: The total price of a hearing aid may include future servicing by your hearing aid provider. Ensure you are comfortable with the services you are getting in comparison to the price.

Alzheimer's Association: Alzheimer's Facts & Figures Report

The Alzheimer's Association 2023 Alzheimer's Disease Facts and Figures report highlights prevalence, caregiver burden and direct care workforce shortages. The new report released earlier this month shows there were an estimated 191,000 dementia family caregivers across Wisconsin caring for more than 120,000 on a journey with dementia.

Wisconsin statistics:

- Number of Wisconsin residents aged 65 and older living with Alzheimer's: 120,000
- Estimated number of Wisconsin residents living with Alzheimer's in 2025: 130,000
- Number of Wisconsin residents serving as unpaid family caregivers: 191,000
- Total hours of unpaid care provided: 213,000,000; Total value of unpaid care: \$3,970,000,000.

Read the full report here: <https://www.alz.org/media/documents/alzheimers-facts-and-figures.pdf>.



Scan here to learn more!

Dementia Care Research Project

Are you caring for someone with Alzheimer's disease or other dementia?

The Dementia Care Research Project is looking for people to participate in caregiving research studies

What is the Dementia Care Research Project?

The Dementia Care Research Project is an opportunity for people with memory concerns and their caregiver to get involved in dementia care research

What is care research?

Dementia care research focuses on understanding how to improve the quality of life for people with memory concerns and their caregivers by examining the care they receive at home or within the healthcare system

What is the commitment and compensation?

- 30-60 minute phone visits
- \$50 for the initial visit
- \$25 per yearly visit for 5 years
- Information about news research studies you may be eligible for

Who is Eligible?

- People with memory concerns, Alzheimer's disease or other dementia
- Care givers of those with memory concerns, AD and other dementia
- English speaking
- 18 years+
- Professional caregivers are not eligible!

Get Involved or learn more

Use the QR code to learn more the Dementia Care Research Project!

Phone: (608) 262-5553
Email: caregivercore@medicine.wisc.edu

Enjoying Old Hometown Papers *By Ken Anderson, The Mayberry Guru*

Many activities I once enjoyed are no longer possible when one reaches my age. I no longer play golf, tennis, or volleyball. My bicycling and jogging days are also a thing of the past. However, there is one activity that I am still able to enjoy. And that is reading.



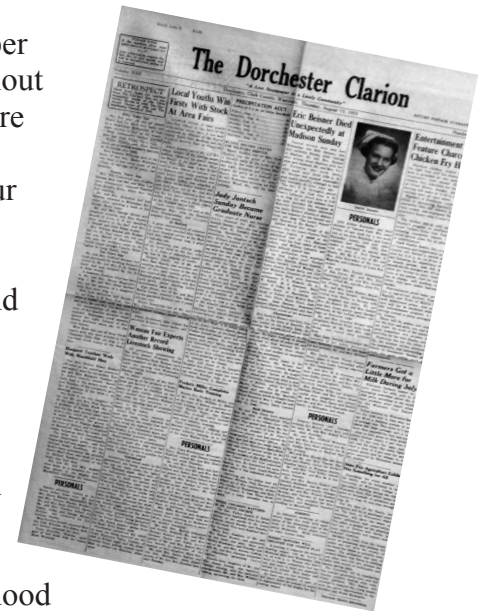
I began logging the books I read in 1996. Since then, I have read 3116. I carry a book to enjoy reading in various places when I know there will be some wait time. But my favorite spot to read is in my recliner in my den.

I also enjoy newspapers. I look forward to my daily Eau Claire Leader-Telegram, the weekly Abbotsford Tribune-Phonograph, the Ashland Bottom Line News and Views, and Eau Claire County Senior Review. But I especially enjoy reading old issues of the Dorchester Clarion. I have many from 1954 - 1972.

The Dorchester Clarion was far different from today's publications. It was only four pages, and many were ads from the four small grocery stores and other local businesses. That small weekly publication dealt with village life in the churches and schools. There would be occasional stories about a car accident, but crime stories were mostly nonexistent. I do recall reading one story about the village police chief's house being broken into while he was out on duty, but stories such as this were scarce.

The small-town Dorchester newspaper also informed readers about when residents suffered injuries or when residents were hospitalized. The stories often told the ailments suffered and the patients' conditions. And, of course, birth announcements and obituaries were also important news events. Detailed accounts of weddings were also popular subjects, and the paper always promoted free Saturday night wedding dances.

The Dorchester Clarion weekly paper would not have been complete without the popular "Personals" section. Here readers would learn about all the various social happenings within our village. Guests at Sunday dinners, birthday parties, college students returning home for the weekend, and overnight visitors would often find their names somewhere within the "Personals" section.



Reading my old Dorchester Clarion papers is like going back in time for a visit. I see the names of all the people I knew during my childhood and teen years. I remember many of the events I read about, and I occasionally come across my name in a story. Maybe fifty years from now, I hope someone will pick up a copy of this paper and enjoy a journey down memory lane.

Can't Hear on the Phone?

Get a CapTel Captioned Telephone at No-Cost to you!



The CapTel® Captioned Telephone shows word-for-word captions of everything a caller says, letting you read anything you cannot hear over the phone. CapTel is a **NO-COST**, federally funded technology available under the Americans with Disabilities Act.

To qualify, users need:

- Hearing loss
- Internet connection
- Landline telephone service

Chris Moylan, your local Outreach Educator, works within your community to help anybody who needs this phone gain access to the program.

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

CapTel
2400i



920-540-0704
CapTel.com

CapTel
Captioned Telephone

REQUIREMENTS: Hearing Loss, High Speed Internet, Dial-tone. No-Cost Phone with valid third-party certification is subject to change without notice. Terms and conditions may apply. FEDERAL LAW PROHIBITS ANYONE BUT REGISTERED USERS WITH HEARING LOSS FROM USING INTERNET PROTOCOL (IP) CAPTIONED TELEPHONES WITH THE CAPTIONS TURNED ON. IP Captioned Telephone Service may use a live operator. The operator generates captions of what the other party to the call says. These captions are then sent to your phone. There is a cost for each minute of captions generated, paid from a federally administered fund. No cost is passed on to the CapTel user for using the service. CapTel captioning service is intended exclusively for individuals with hearing loss. CapTel® is a registered trademark of Ultratec, Inc. The Bluetooth® word mark and logos are registered trademarks owned by Bluetooth SIG, Inc. and any use of such marks by Ultratec, Inc. is under license. (v1.6 10-19)

May Housing Information *By Berkshire Hathaway HomeServices*

ADVICE FOR FIRST-TIME HOMEBUYERS

First-time homebuyers are discouraged by high home prices, higher interest rates and continuing inflation. According to the National Association of REALTORS, by mid-2022, first-timers made up only 26% of all homebuyers, the lowest number in 41 years. The age of first-timers rose from 33 to 36, an all-time high, while their median household income slipped to \$71,000 from \$86,000 year-over-year.



homes, so you would do well to buy a smaller, older home in a less expensive location. The most first-timers ever recorded purchased homes in small towns (29%) and rural areas (19%).

3. Get comfortable with compromises. Your first home doesn't need to be your dream home, so choose the one you can live with for the next five years or so to make up closing costs, transaction fees, etc. You can always improve the features and condition of your home later on.

To help you get into a home of your own and start building equity, Berkshire Hathaway HomeServices network professionals provide the following advice to first-timers:

- 1. Get educated.** Freddie Mac and Fannie Mae offer no-cost learning modules that help first-timers qualify for some loans, pay lower down payments, qualify to buy with lower income or lower credit, get help with closing costs or down payment assistance, and more.
- 2. Get into the market.** You can't build equity if you don't own a home, so it's better to purchase something now even if it isn't your forever home. There will always be a market for starter

RISKY LOANS TEMPT HOMEBUYERS

As mortgage interest rates rise, homebuyers like you may be wishing for easier, cheaper loans to obtain, but any loan that isn't conventional or government-guaranteed could put you at greater financial risk. Remember the Great Recession of 2008? It was the first and only time that unsustainable mortgage loans resulted in a nationwide housing crisis.

National Association of REALTORS chief economist Lawrence Yun says that rising yields in U.S. Treasuries explain why mortgage interest rates are exceeding 7% for a 30-year fixed-rate mortgage.

In response, borrowers are returning to adjustable-rate and hybrid loans, interest-only loans, and 2-1 buydowns. The danger for borrowers is much higher mortgage interest rates and bigger mortgage payments when the loans reset. However, borrowers can save money if they choose the right loan product and correctly estimate how long they'll occupy their homes and refinance or sell their homes - before rate adjustments get too high.

Fixed-rate mortgages (FRMs) have the same interest rate for the life of the loan. Adjustable-rate mortgages (ARMs) adjust periodically with caps on how often the rate can change and how much higher the rate can go beyond the initial FRM rate. A hybrid loan has an initial fixed rate for a term of one, five, seven or ten years, then converts to an adjustable rate at the end of the term. Typically, homeowners stay for about 10 years before selling, so a 10-year term allows them to enjoy the benefits of a FRM at a much lower cost.

Call Berkshire Hathaway for a trusted resource in the home buying or selling experience. Whether buying or selling, at Berkshire Hathaway we want to make the transaction as smooth as possible. Check us out by Googling Berkshire Hathaway Eau Claire and read what other great clients have said.

May Quick Tip

Time to clean up the yard but, what do people see first? Ever think about how the mail box looks? No one does but, people walking up to your home do. Think about replacing that worn out old mail box and post with something new or maybe just a new coat of paint or a good cleaning either way, you will be surprised at what this little improvement does to your homes appearance.

The Landing
Your friends are already here!

Check out the place that everyone has been talking about, where you will find all you need to gather, move, and grow — under one roof.

Make yourself at home. Come and go as you please. Find community, continue to learn and explore every facet of health, with all the benefits of the YMCA right on site. From art classes, games and coffee with friends to community programs, travel and fitness, try something new this year — **on your terms.**

The Landing at the Woodson YMCA
707 N. 3rd St. Wausau, WI 54403
715-200-9279 | www.thelandingwausau.com

AZURA[®]

MEMORY CARE • ASSISTED LIVING

**WHEN MEMORIES FADE,
IT'S THE MOMENTS THAT
MATTER.**

Let our family take care of yours.

www.azuraliving.com

715-491-0882



Poppy Day - Honor and Support Our Veterans

Each year on the Friday before Memorial Day in the United States, members of the American Legion Family hand out small paper or silk poppies for people to wear in honor of our past, current and future veterans. It's celebrated as Poppy Day, and this year it falls on Friday, May 26, 2023.



The origins of Poppy Day come from World War I, specifically starting in France and Belgium. It is believed that the rubble left by the war there enriched the soil with lime, and the poppy flourished during and after the war. Shortly after seeing the beautiful, bright red flowers on the front line, Lieutenant Colonel John McCrae, M.D. penned the haunting poem "In Flanders Fields." The poppy soon became a symbol for all the blood shed during the war.

On September 27, 1920, the American Legion began to use the poppy as the official flower to memorialize soldiers from WWI, and then began nationally distributing them in 1924. Today, the flower honors all the living and those who have fallen in service to our country. Your donation helps support the medical and financial needs of all veterans, active-duty military personnel and their families.

Ways to participate in honoring our veterans on Poppy Day:

- Wear a red poppy and explain it to people who ask
- Distribute poppies (see website below for details)
- If you accept a poppy from someone, make a donation
- Collect donations for the Poppy Program (see website below for details)
- Share on social media

Source: American Legion Auxiliary. "National Poppy Day." <https://www.legion-aux.org/national-poppy-day>

DO YOU LIKE TO LISTEN TO PODCASTS?

Do you want to know more about dementia and the research that is happening at the University of Wisconsin – Madison. If so, check out Dementia Matters with Dr. Chin. You can listen on podbean, spotify or iTunes.



Foods That Are Ruining Your Senior's Sleep By Azura Memory Care

Sleep. Some of us get plenty of it, some don't. We do all know that the amount of sleep you get affects your mental health, focus, physical health and your overall well-being. This need for sleep increases as you get older, but some seniors



have a very hard time falling asleep and staying asleep. If they go a prolonged amount of time without a decent night's rest, it can have a major impact on the overall wellness of your health.

“Later in life there tends to be a decrease in the number of hours slept,” Dr. Karen Carlson, associate professor of medicine at Harvard Medical School and director of Women’s Health Associates at Massachusetts General Hospital, explained. “There are also some changes in the way the body regulates circadian rhythms.”

According to the National Sleep Foundation, food and sleepiness are interconnected more than you may think. Certain amino acids in foods can cause sleepiness or alertness, so it is important that your aging loved one eats balanced meals that won’t slow them down or cause them to become jittery during certain times of the day.

Here are some foods to avoid if your senior needs some extra sleep:

1. TOMATOES

Weird, right? As non-controversial as these vegetables (or fruits?) are, according to AARP, they are packed with tyramine, which is actually a chemical used in common energy drinks. Tyramine is an amino acid that tells the brain to release norepinephrine, which is common for triggering high brain activity. While tomatoes are not bad for you, try to encourage your senior to enjoy them in the morning so they can get a good night's sleep.

2. FATTY FOODS

In a perfect world, these wouldn't be a thing for anyone, but c'mon, there's nothing like a juicy cheeseburger, fries and pizza. These are some of our favorite comfort foods, but unfortunately, they don't do anything good for us. Seniors should be limiting this kind of food anyway to avoid weight issues, but if they do decide to eat the burger, try to do it in the early afternoon. Fried foods have a very high fat content, and the body has a harder time digesting it. This can cause an upset stomach, gas, and discomfort as your senior is trying to sleep.

3. ALCOHOL OR CAFFEINE

I feel like this one is kind of a given, but if you enjoy these drinks, try to find the decaffeinated version. Consuming drinks that are meant to keep people awake probably isn't the best thing to have before bed. Also, did you know that chocolate has a high caffeine content in it? Sorry to all you chocolate lovers out there...

4. FOODS WITH HIGH WATER CONTENT

Although your doctor recommends you to eat your fruits and vegetables, try to avoid the ones with a high water content (celery, cucumbers, watermelon...). Why you ask? Because they are mostly water, this will cause your senior's bladder to fill up faster, causing them to have to use the restroom in the middle of the night and disrupting their sleep.

5. SPICY FOOD

Spicy food is notorious for causing heartburn, but did you know that it can also impact your sleep? Food that contains a significant amount of spice and heat can actually raise your core body temperature, making it difficult to get into a comfortable sleeping position due to the temperature. If your senior loves spicy foods, the best time to eat it is in the early afternoon so your body has time to cool down.

Considering we spend one-third of our lives sleeping, encourage these adjustments to your senior's diets to make sure they are enjoying their slumber.

CONGRESSMAN
TOM TIFFANY
SERVING THE 7TH DISTRICT OF WISCONSIN

WE ARE HERE TO HELP

- Receive a timely response about your Social Security or Medicare benefits
- Get help with a passport or IRS refunds
- And more!
- Get information on VA claims
- Obtain military records

Contact my office today at (715) 298-9344!

Hearing loss? We Are Your Premier Hearing Aid Partner

At Beltone, our goal is simple: to bring you hearing so natural, listening is a pleasure again—wherever you go. We engineer comfort and ease into every style of hearing aid we make.

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

Beltone
Helping the world hear better
Hearing Solutions, Inc.

330 Grand Avenue • Wausau, WI 54403 ♦ 715-842-9882 or 1-800-236-4060

May is Better Sleep Month!.....



1

CHECK OUT THESE AWESOME PRODUCTS WE'VE BEEN USING TO HELP US GET OUR ZZZ'S!



3



2



4



5

GO TO THEIR WEBSITES TO SEE ALL THE OTHER PRODUCTS THEY OFFER FOR A GOOD NIGHT'S SLEEP

1 | BONOWELLNESS

BonoSleep™ - is the only patented handheld sleep aid device, which uses heating and electrotherapy stimulation that is scientifically proven to help with insomnia and anxiety. Small micro-current waves pulsing from it through your hand to the brain tell your nervous system to relax. bonowellness.com

2 | QUIETON 3.1

Sleep Earbuds - Improve your sleep quality with these active noise cancelling sleep earbuds. They effectively reduce sounds disturbing your sleep, delivering a peaceful night so you can begin each day with a fresh mind. Comes with soft and comfortable eartips in different sizes. quieton.com

3 | ELI & ELM

Cotton Side Sleeper Pillow - specially designed to support side sleepers while conforming to the precise contours of the head and neck. Their carefully engineered latex and polyester fiber filling, combined with the cotton and polyester cover, creates maximum comfort and breath-ability. eliandelm.com

4 | CYMBIOTIKA

Magnesium L-Threonate - Boost brain power, balance mood and calm central nervous system, and improve memory. **Sleep** - May calm nervous system, promotes relaxation, and encourages a deep restful sleep. cymbiotika.com

5 | RAW BOTANICS

REST & Refresh | Reishi Mushroom & Hemp Tincture- Non-habit-forming sleep aid, melatonin-free, for deep, restorative sleep. **Soothing Pillow Mist with Hemp, Lavender, and Eucalyptus**- Create a spa-like environment with Instant calm that may help ease stress, find your center, and sleep better. rawbotanics.com

Fruits and Vegetables Rx

The doctor always says, “Make sure you’re eating your fruits and vegetables!” But now they can actually write a prescription for you to buy those fruits and veggies. Through the company Wholesome Wave, these Produce Prescriptions provide help in preventing or managing diet-related disease, especially for low-income families.

Wholesome Wave was founded by award-winning chef Michel Nischan after his son was diagnosed with type 1 diabetes. His cooking did a 180 as he discovered the interconnectedness of diet and disease. Nischan also realized he was serving meals to the customers at his restaurant that he would never put on his table at home. He decided to cut added sugars, butter, cream and flour from all the items on his menu. This put many of his dishes over the \$30 price mark, but his customers could afford it, so no big deal. But then Nischan started thinking about the people that live with diet-related disease and can’t afford it. Thus Wholesome Wave was born.

Generally speaking, low-income families tend to gravitate toward foods that will stretch their dollar. These foods tend to be highly processed with little nutritional value. Through Wholesome Wave,



the Prescription Program allows doctors and nutritionists to write prescriptions to low-income families of \$1 of produce per day per family member. That means if you have a family of four, you get \$28 per week to spend on produce.

Fruits and veggies should be a part of everyday life for all, regardless of income. Nischan states, “If consuming more fruits and vegetables can help prevent type 2 diabetes, heart disease, and stroke, and can help somebody more effectively recover from chemotherapy because it replenishes the body of micronutrients and

phytochemicals, then income shouldn’t prevent you from being able to access those things.”

To learn more, visit wholesomewave.org.

Sources: “Prescribing Produce, Not Pills.” *EatingWell*. July/August 2018. Pg. 122. • “Produce Prescription Program.” <https://www.wholesomewave.org/what-we-do-1>. • Tust, Amanda. “Get a Prescription for Free Produce Through This Non-Profit.” *The Healthy*. <https://www.thehealthy.com/nutrition/non-profit-fresh-fruits-vegetables/>. April 13, 2020.

Brain-Health Trends for 2023

By Becky Streeter

Science is always trying to learn more about the brain and what makes it healthier. The brain controls every part of our lives and bodies, thus everything we do or don't do has an impact on the brain. Below are some of the current trends for brain wellness.

Nutrition: Research from Harvard Medical School shows “that the most important strategy is to follow a healthy dietary pattern that includes a lot of fruits, vegetables, legumes, and whole grains. Try to get protein from plant sources and fish and choose healthy fats, such as olive oil or canola, rather than saturated fats.” These foods protect both your heart and your blood vessels, as well as being great food for your brain. (Check out the sidebar from Harvard Health: “5 Foods Linked to Better Brainpower.”)

Exercise: Staying active helps keep your brain active. For example, which do you think provides more brain stimulation: watching a movie, or taking a walk? You might be watching the world's most educational movie, but your body is just sitting there. If you go for a walk, even just a short one, think of how much activity is going on in your brain and body—you are noticing everything around, perhaps stopping to speak with a friend, or listen to the birds sing, and blood is circulating throughout your entire body while your muscles get a workout. Try

adding exercise “snacks” to your routine: nuggets of time, it can even be seconds to minutes, where you intentionally move. Feel free to snack as often as you'd like!

Sleep: Getting quality sleep is essential for good health as it gives the brain a chance to recharge and the body the opportunity to heal. Most of us don't get the amount of sleep our bodies need. Thankfully, there are all sorts of new tech gadgets out there to help us sleep better:

Whoop Wristband - A vibration system that will wake you at the optimal time based on your sleep needs and cycles. It can also monitor and record key vital signs.

Oura Ring - Senses what your body needs in terms of sleep, stress levels and physical activity, and makes recommendations based on stored data.

Eight Sleep Mattress/Pad - The temperature continually adjusts throughout the night on each side of the bed based on each individual's sleep needs.

Apollo Wristband - Monitors key vitals that sense stress and softly pulses with vibrations to calm the body down, even at night while you sleep.

Or, if you're old fashioned, just work on going to bed when the sun goes down and waking up when it rises.

Source: Araya-Fischel, Ximena. “From Brain Health To Sleep Syncing: What's New in Wellness.” Next Avenue. 9 February 2023. www.nextavenue.org/5-wellness-trends-in-2023.

“Foods linked to better brainpower.” Harvard Health Publishing - Harvard Medical School. 6 March 2021. <https://www.health.harvard.edu/healthbeat/foods-linked-to-better-brainpower>

5 FOODS LINKED TO BETTER BRAINPOWER

GREEN VEGGIES



1. Leafy greens such as kale, spinach, collards, and broccoli are rich in brain-healthy nutrients like vitamin K, lutein, folate, and beta carotene. Research suggests these plant-based foods may help slow cognitive decline.

FATTY FISH



2. Fatty fish are abundant sources of omega-3 fatty acids, healthy unsaturated fats that have been linked to lower blood levels of beta-amyloid — the protein that forms damaging clumps in the brains of people with Alzheimer's disease.

BERRIES



3. Flavonoids, the natural plant pigments that give berries their brilliant hues, also help improve memory, research shows.

TEA + COFFEE



4. Coffee and tea might offer more than just a short-term concentration boost. In a recent study, participants with higher caffeine consumption scored better on tests of mental function.

WALNUTS



5. Nuts are excellent sources of protein and healthy fats, and walnuts in particular might also improve memory, according to a study.

Created by:

www.health.harvard.edu



ALZHEIMER'S ASSOCIATION®

37th Annual Wisconsin State Conference

RISING WITH RESILIENCE

May 21-22, 2023

In-Person and Virtual

Earn CEU's

For Health Care Professionals and Family Caregivers

alzconference.eventbrite.com

Update to Social Security Overpayment Waiver Process

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

When the Social Security Administration (SSA) makes a determination that it paid an individual more than they were entitled to, this creates an “overpayment.” A person can dispute the overpayment with a request for reconsideration (appeal), or the person can request a waiver. A waiver states that even though the person was overpaid, they were not at fault in causing the overpayment and they cannot afford to pay the money back, or the overpayment is unfair for some other reason.

In order to prove the inability to pay the money back, an individual completes an overpayment waiver form, which asks for details regarding income and expenses. SSA then considers whether expenses equal or exceed that income. The waiver form previously provided a margin of \$25 on expenses, recognizing that every household has some unbudgeted or unaccountable expenses.

However, a new change provides a higher margin of \$55. Going



forward, total expenses plus the \$55 margin will be compared to total income, giving people more leeway for unexpected expenses. The lower margin had long been challenging for individuals to navigate because \$25 did not reflect the reality of current-day household costs.

The SSA’s Program Operations Manual System (POMS) has been updated with the \$55 margin in GN 02250.100 (section D4), however, the overpayment waiver form has not been updated yet. Regardless, the

\$55 margin will apply going forward and waiver requests will be processed using the updated margin.

This update will make the waiver process more accessible because it better reflects current financial realities for older adults and people with disabilities who receive Social Security benefits.

*This release provided in part by Justice in Aging:
<https://justiceinaging.org/>*

Beste FUNERAL HOME Pre-Planning Cremation Services Monument Sales

Curtis Beste, Funeral Director
Nicholas Ficken, Funeral Director
Laura Vehlow, Preneed specialist

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

Three Generations. Family Owned & Operated.

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

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

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



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

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

YOUR AD COULD BE HERE!

CALL OR EMAIL US FOR MORE INFO!
715-831-0325
seniorreviewnewspapers@gmail.com

Preplanning is easy as pie with

Helke Funeral Home and Cremation Services

302 Spruce Street
Wausau, WI 54401
(715) 842-3993
www.Helke.com



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



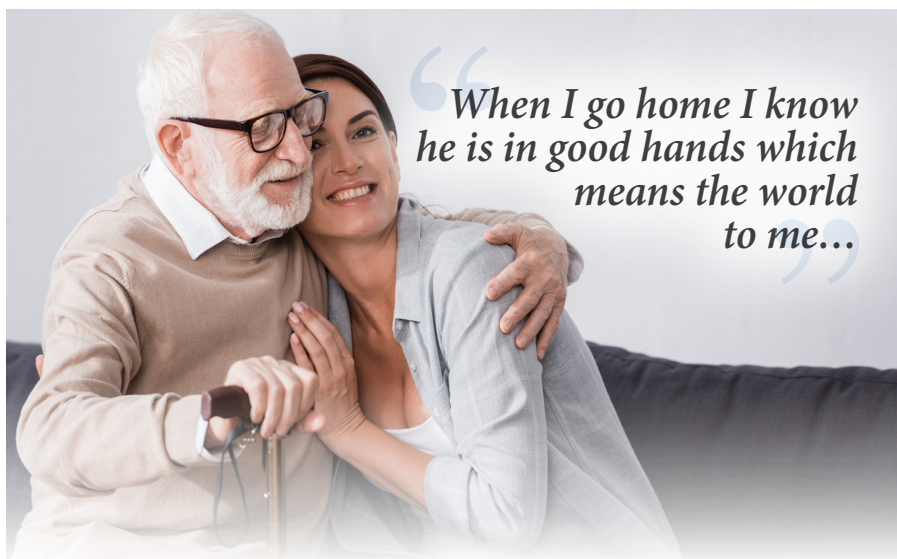
- Individual Private Apartments
- Wireless Internet/Cable Included
- Medication Monitoring
- Transportation & Outings
- Healthy Home-cooked Meals
- Weekly Housekeeping
- 24-Hour Care Team
- Full-Time Registered Nursing
- Beauty Salon/Barber Shop and Spa

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



“When I go home I know he is in good hands which means the world to me...”

Whether you or your loved one are planning a post-hospital stay and in need of **short-term rehabilitation**, or considering **long-term, dementia or hospice care**, our talented teams are determined to deliver the best in skilled nursing care designed for you and your family.

2 Outstanding Skilled Nursing Homes Working Together to Deliver High Quality Care in Central Wisconsin



Mount View
Care Center

715.848.4300

2400 Marshall Street Wausau



Pine Crest

Person centered. Outcome focused.

715.536.0355

2100 E. Sixth Street Merrill

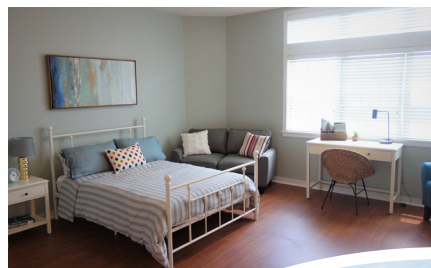
DISCOVER CENTRAL WISCONSIN'S PREMIER HEALTHCARE PROVIDER



PRIDE —TLC—

THERAPY & LIVING CAMPUS

ASSISTED LIVING SKILLED NURSING RESPITE CARE REHABILITATION



SET UP A TOUR TODAY!

CALL 715-298-3833

OR VISIT WWW.PRIDETLC.COM

www.norcen.org/SkilledNursing