

senior review

FREE

Plan Today for Tomorrow

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July 2025

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Life Planning Guide

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

The Gift of Peace: Why Funeral Preplanning Matters

by Ingrid Benson, Advance Funeral Planner, Brainard Funeral Home



Planning for the end of life isn't always an easy subject to think about, but it is one of the most thoughtful and caring decisions a person can make. Whether it's choosing cremation, picking out a favorite poem, or making sure your service includes a beloved song, preplanning your funeral gives you the chance to make your own unique choices and gain peace of mind knowing your final wishes are in place.



But preplanning isn't just about your preferences—it's also a deeply meaningful gift to your loved ones. When you make these important decisions ahead of time, your family is spared from having to guess what you would have wanted. During an already emotional time, this relief allows them to focus on their journey through grief instead of shouldering the stress of last-minute arrangements.

A personalized service can be a powerful step in the healing process for those left behind. By prearranging, you ensure your ceremony reflects your life, values, and personality—providing comfort and meaning to everyone who attends. It also helps avoid potential family disagreements, which can sometimes arise when plans are unclear.

At Brainard Funeral Home and Cremation Center and Helke Funeral Home and Cremation Service, Ingrid Benson is our dedicated Advance

Funeral Planner. She is available to guide you every step of the way. A prearrangement conference is simply a friendly, no-pressure conversation where she'll walk you through your options and help you record your wishes clearly and accurately. And if your preferences change over time, no problem—your plan can be updated at any point.

We also understand that the financial aspect of planning can feel overwhelming. That's why we offer a range of affordable payment options designed to fit all needs and budgets. You can choose to pay in full or take advantage of payment plans. We can also help you set up a portable funeral policy—a smart and secure way to set aside funds in advance. It's not considered an asset, which can be a benefit when it comes to financial planning.

When you prearrange, you're not just planning a funeral. You're making an investment in peace of mind for yourself and those you care about most. You're taking control of your story, your celebration, and your legacy.

If you've ever thought about preplanning but weren't sure where to begin, we invite you to call our Brainard locations at 715-845-5525 or our Helke location at 715-842-3993 to ask for Ingrid. Her goal is to make the process simple, informative, and even comforting. She'll help ensure your final goodbye is exactly how you envision it. You can also visit our websites to learn more and see what upcoming preplanning events Ingrid is hosting: brainardfuneral.com and helke.com.

Let Ingrid help you take that first step—because your life deserves to be honored your way.



Plan Today for Tomorrow

Life Planning and pre-planning our funerals is never an easy conversion to have however being prepared can ease the grief of our loved ones.

The life planning section in the following pages gives information, education, and advice from local professionals who are ready to help.

ascend
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A New, Compassionate Choice in Funeral Care



When facing the loss of a loved one—or planning ahead for your own peace of mind—choosing the right funeral home matters. At Ascend Funeral Home & Cremation Care, we believe in doing things differently: with integrity, compassion, and local heart.

We are proud to be Wisconsin’s newest non-profit funeral home, founded to bring affordable, personalized, and pressure-free funeral care back to the families who need it most. Unlike corporately owned funeral homes, Ascend is community-rooted and mission-driven—focused not on profit, but on people. But don’t let us speak for ourselves – hear what the families we’ve served have to say.

As one family recently shared, *“From the moment we stepped into Ascend, we felt an overwhelming sense of calm and warmth. The team not only respected our wishes for my parents’ service but also provided unwavering support throughout the process.”*

At Ascend, our experienced team—including licensed funeral directors Lucas Gajewski, Jacob Simonson, and Carrie Hartleben—offers thoughtful guidance and genuine care every step of the way. Whether you prefer traditional burial, cremation, or a celebration of



life, we take time to understand your family’s needs and help you create a meaningful farewell.

We offer onsite cremation through our private facility, Woodland Cremation Care, giving you peace of mind knowing your loved one never leaves our care.

One widow described her experience with Ascend after losing her husband to cancer: *“They offered suggestions and guidance but never pressured us into anything. They thought of so many things that made the celebration*

of life so beautiful... from the flowers to the guest book to the thank-you notes. The memorial they wrote brought tears to my eyes—it was like they knew my husband for years.”

We know that seniors often carry the responsibility of planning for others or making their own arrangements in advance. That’s why we emphasize clear communication, kindness, and patience. You’ll never be rushed or upsold.

Another family said it best: *“Carrie was so kind and understanding. She made a very difficult process much easier and guided us every step of the way. She even delivered the flowers and helped us connect with a local headstone company. We received many compliments about the service and facility.”*

Ascend’s beautiful, modern space is welcoming and peaceful. But it’s not just the space—it’s the people who make the difference. As one family said: *“We received what we needed most... genuine kindness and support. Thank you is not enough.”*

If you’re planning ahead, or need help today, we invite you to visit us. At Ascend Funeral Home & Cremation Care, we are here to foster the healing and growth our community needs to navigate loss. Ascend Funeral Home & Cremation Care is located in the heart of Weston at 2809 Jelinek Avenue. Reach out for conversation at (715) 214-1228 or info@ascendweston.org.



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

Why Having an Estate Plan Is Important for Everyone

By Cole Bruner, President of Buska Retirement Solutions and Buska Wealth Management



Estate planning is often misunderstood as a task reserved for the wealthy or elderly, but the truth is that everyone—regardless of age, health, or financial status—can benefit significantly from having an estate plan. At its core, estate planning is the process of arranging how your assets will be managed and distributed after your death, and how your affairs will be handled in case you become incapacitated. It’s a powerful tool to protect your loved ones, ensure your wishes are honored, and minimize legal complications.



Additionally, an estate plan can help reduce the financial burden on your family. Through strategies like establishing trusts and making tax-efficient gifts, you can potentially minimize estate taxes and avoid probate costs. This helps ensure that more of your assets go to your beneficiaries, rather than to court fees or the government.

Estate planning is not a one-time task. It’s a dynamic process that should be revisited as your life changes—marriage, divorce, children, financial changes, and health developments can all impact your plan. Keeping your

One of the primary reasons to have an estate plan is to help ensure that your assets are distributed according to your wishes. Without a plan, your estate could go through the probate process, where the state determines how your property is divided. This could result in delays, additional costs, and outcomes that may not reflect your intentions. By creating a will or trust, you can clearly specify who inherits your belongings, how much they receive, and when.

documents up to date ensures they reflect your current situation and intentions.

Ultimately, having an estate plan is an act of care and responsibility. It protects your family from unnecessary hardship, provides clarity during difficult times, and helps ensure your legacy is preserved according to your values. No matter your age or wealth, an estate plan is a critical part of your financial and personal well-being. Taking the time to create one now can offer invaluable peace of mind for the future.

Estate planning also allows you to name guardians for minor children. If something were to happen to you and your co-parent, and no guardian is legally designated, the decision would fall to the courts. This may lead to disputes or place your children in the care of someone you would not have chosen. Naming a guardian in your estate plan provides peace of mind, knowing that your children will be cared for by someone you trust.

Incapacity is another important aspect to consider. Accidents and illnesses can strike unexpectedly, leaving you unable to manage your own affairs. Estate planning includes tools such as powers of attorney and healthcare directives, which authorize someone you trust to make financial and medical decisions on your behalf. Without these documents, your loved ones may face lengthy court proceedings to gain the authority needed to assist you.

Do you have a plan for your assets and affairs if you pass away or become incapacitated?

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These essential documents authorize someone you trust to make financial and medical decisions on your behalf. Without them, your loved ones may face lengthy court proceedings to gain the authority needed to assist you or the state may make the decisions for you.

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Telling Your Life Story: Where to Begin?

by Peterson/Kraemer Funeral Homes & Crematory

Memorialization is so much more than it used to be. Today it can reflect a person's life story, values, interests and experiences. Meaningful memorialization can be transformative, healing and comforting. Memorialization services, visitation, placement in a cemetery, creating a memorial marker or monument, and any other means of paying tribute to our loved ones are all considered to be part of the process of memorialization and are vitally important.

By providing surviving family members and friends a caring, supportive environment in which to share thoughts and feelings about the death, memorials are the first step in the healing process. Individuals and their families have more options than ever for memorializing their loved one at the end of life. From simple to very elaborate, there are a variety of ways a family can honor their loved one in a personal and meaningful way. In addition, the ritual of attending a memorial service provides many benefits:

- Providing a social support system for the bereaved
- Helping the bereaved understand death is final and that death is part of life
- Integrating the bereaved back into the community
- Easing the transition to a new life after the death of a loved one
- Providing a safe haven for embracing and expressing pain
- Reaffirming one's relationship with the person who died
- Providing a time to say good-bye
- It is possible to have a full memorialization service even for those



choosing cremation. The importance of the ritual is in providing a social gathering to help the bereaved begin the healing process.

How do I start the talk?

Sometimes, using a visual prompt, such as a photo album, souvenir, or memento, can be a great way to start a conversation. Memorable occasions, such as the church where your loved one was married, or a favorite park can also help someone begin to open up and share their story. Memorialization planning is about becoming reacquainted with the life and

memories of a loved one. You could share a memory about a vacation you took together and will always remember, a piece of advice that you cherish, a song that reminds you of them or the ways you will never forget them. You may wish to take notes during or after your conversation or make an audio recording. You should choose whatever method seems most appropriate and comfortable given the setting of your conversation. Some questions you could ask to start the talk are:

- What is your proudest achievement?
- What was the one piece of advice you received from your parents or grandparents that you never forgot.
- Tell me about the most memorable summer you had growing up.
- Tell me about your favorite teacher; what did you learn from him or her?
- If you could spend a day doing anything you like, what would it be?
- Who has been your greatest inspiration?

What if my loved one doesn't want to talk?

The desire for simplicity with regards to one's own final arrangements is very common. Recognizing our loved ones' fundamental need to remember, honor and celebrate our life and achievements is the key to understanding why the talk is extremely important. Our loved ones need to understand about all of our lives and especially how we want to be remembered. Ultimately, their final tribute to us allows them to begin their grief journey. In a way, the talk is the most unselfish gift we can give to those we love.

Peterson/Kraemer Funeral Homes and Crematory is proud to be a participant in "Have the Talk of a Lifetime", a nationwide effort sponsored by the Funeral and Memorial Information Council (FAMIC). The Council's purpose is to encourage families to have the important conversations about the things that matter most to them and how a person's life story can be remembered and honored in a meaningful way.

Are You...
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Make a Plan - An Act of Love

By Dave Olson, Realtor®, RE/MAX EXCEL



Most of you know how I prefer to write about upbeat subjects, many times unrelated to my reason for being a contributor – my professional Real Estate services for seniors. I'm writing on a more serious subject this month – partly because our editor asked me to – but also because I CARE about the future of each of you, and your families!

As a Real Estate Professional specializing in Seniors, my work can bring me into family settings immediately after a loss. The most difficult circumstances are often when the family's loved one had not made plans for what would happen when they pass on.



Funeral planning helps your family too. Simply outlining your wishes, or anything in between up to a fully pre-paid funeral can be done before it is necessary. Again, this isn't my expertise in any way, but as a professional sometimes associated with these circumstances, I can say that good planning avoids struggles with your wishes among those you love.

By making the time and investment now, you will provide an act of love for your family later with these important matters. I urge all of you who haven't made plans to please do so. Find trusted professionals and allow them to do what they do so well. It's well worth it.

Without proper planning, often the family is frozen in this place – grief stricken, and unable to move forward because of the lack of clear planning or the provision of their loved one's wishes. Government action could be required, and probate and the county court then become necessary without a road map for the family to follow. This can be a lengthy drawn-out experience, and it can take a toll on any family.

There are a host of benefits to pre planning with an attorney specializing in Elder law. The details of what you need and all of the specifics of estate planning, how you wish to be cared for if you can't make decisions, and of course, who gets your coin collection can all be spelled out. This is not my area of expertise at all, I just know from experience what can happen when good people DON'T plan well.

For those of you who made plans, but time has passed, I urge YOU to reach out to the professionals you used for your planning and ensure it is valid and up to date. Elder, tax, and estate laws have changed over the years and will likely change more in coming years. It is critically important to remain current with your plans. If you don't and regulations change, you could inadvertently leave your loved ones with challenges you did not consider.

There are incredible professional people specializing in each of these beneficial services. Many of them are advertisers or contributors to this wonderful publication or your family can help you find the ones just right for you.

Remember, planning now is an act of love for your family later.

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Why Funeral Planning Should Be Done Early

Planning a funeral is a deeply personal and emotional process, one that inevitably arises in every family's life. While the subject of death is often avoided, confronting it early and proactively can offer significant emotional, financial, and logistical benefits. Early funeral planning is not only a responsible decision but a compassionate gift to loved ones left behind.

One of the most compelling reasons to plan a funeral early is the emotional relief it provides to family members. When a loved one dies, the family is often overwhelmed with grief. Adding the pressure of making quick funeral arrangements in the midst of mourning can lead to stress, confusion, and even conflict. Early planning helps remove this burden. Decisions about burial or cremation, the type of service, and personal wishes can be clearly documented in advance, allowing families to focus on healing rather than logistics.

Financial preparedness is another critical aspect. Funerals can be expensive, often ranging from \$7,000 to \$12,000 or more, depending on the type of service and burial. Planning early allows individuals to shop around, compare prices, and lock in costs, potentially saving thousands of dollars. Prepaid funeral plans or funeral insurance policies can also be arranged, reducing the likelihood of leaving unexpected financial strain on surviving family members.

Logistically, early funeral planning ensures that one's final wishes are respected and carried out. Many people have specific preferences about how they want to be remembered—whether through a religious ceremony, a celebration of life, or a green burial. Without a written plan, these wishes might be overlooked or unknown, leading to decisions that may not reflect the deceased's values or desires. By documenting and communicating funeral preferences early, individuals

maintain control over their legacy and ensure their story is told in a meaningful way.

Moreover, early planning facilitates better communication within families. It opens up conversations about end-of-life wishes, estate planning, and other important matters that are often avoided until it's too late. This kind of openness helps to eliminate ambiguity and reduces the chance of disagreements or misunderstandings among surviving relatives. In many cases, it also helps foster a sense of peace and preparedness for everyone involved.

Finally, early funeral planning reflects a forward-thinking mindset and a sense of personal responsibility. Just as people purchase life insurance, write wills, or save for retirement, planning for the end of life is simply another important part of preparing for the future. It reflects care and foresight, offering a lasting gift of clarity and peace to loved ones.

While funeral planning is never an easy topic, doing it early is one of the most thoughtful and beneficial decisions a person can make. It alleviates emotional and financial stress on family members, ensures that personal wishes are honored, and fosters open, healthy conversations about life and death. Rather than being morbid, early planning is a powerful act of love, responsibility, and respect.



*Plan your memorial.
Preserve your legacy.*

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

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Living Life's Dash

submitted by Laurie Heuser, Diversified, Inc.

Life Planning Guide



A man stood up to speak at the funeral of a friend. He referred to the dates on her tombstone from the beginning ... to the end. He noted that first came her date of birth and spoke the following date with tears, but he said what mattered most of all was the dash between those years. (1900-1970)

*For that dash represents all the time
that she spent alive on earth ...
And now only those who loved her
know what that little line is worth.
For it matters not, how much we own;
the cars ... the house ... the cash,
what matters is how we live and love,
and how we spend our dash.
So think about this long and hard ...
Are there things you'd like to change?
For you never know how much time is left,
that can still be rearranged.
If we could just slow down enough
to consider what's true and real,
and always try to understand
the way other people feel
And be less quick to anger,
and show appreciation more,
and love the people in our lives
like we've never loved before.
If we treat each other with respect,
and more often wear a smile ...
Remembering that this special dash
might only last a little while.
So, when your eulogy's being
read with your life's actions
to rehash ...
Would you be proud of the
things they say
about how you spent your
dash?*

-Author Unknown



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How to Prevent Financial Exploitation as a Senior

By Hougum Law Firm

As we age, protecting our finances becomes even more crucial. Unfortunately, seniors are often targeted for financial exploitation, with scammers, fraudsters, and sometimes even close acquaintances attempting to take advantage. **The good news is that seniors can protect their assets and ensure their financial security with proactive steps and safeguards.**

Know the Common Tactics Used by Scammers

The first step in protecting yourself from financial exploitation is understanding how scammers operate. **Awareness of typical schemes can help** you recognize and avoid potential threats.

- **Phone and Email Scams:** Scammers often pretend to be representatives from banks or government agencies and ask for personal information or payments.
- **Fake Lottery and Prize Scams:** Offers of prizes or winnings that require payment to claim are almost always fraudulent.
- **Investment and Charity Scams:** Be cautious about “once-in-a-lifetime” investment opportunities or urgent requests for donations to unfamiliar charities.

Limit Access to Your Financial Information

Keeping your financial information secure is essential to preventing exploitation. **Being cautious about who has access to sensitive data is also critical** to protecting your assets.

- **Secure Personal Documents:** Store financial documents securely and consider using a lockbox or safe.
- **Limit Sharing Information:** Avoid sharing personal information over the phone or online unless you know who you’re speaking with and why they need it.

Regularly Review Financial Statements

Regular bank and credit card statement monitoring can help you catch suspicious activity. Checking them allows you to spot unauthorized transactions before they escalate.

• **Set up Alerts:**

Many banks offer alerts for large or unusual transactions. Setting up these notifications can help you detect problems immediately.

• **Review Monthly Statements:**

Review your monthly statements, ensuring all transactions are accurate and familiar. Contact your bank or financial institution immediately if you see a charge or withdrawal you don’t recognize.



Establish Trusted Contacts and Financial Safeguards

Another way to prevent exploitation is to **set up formal protections and designate trusted individuals** to help oversee your finances if needed.

- **Designate a Trusted Contact:** Many financial institutions allow you to add a trusted contact to your account who can be notified in case of suspicious activity.
- **Establish a Joint Account Carefully:** While adding a trusted person to your account can simplify finances, be cautious. This person will directly access your funds, so only choose someone reliable.

Be Wary of Unexpected Requests for Money

Many cases of fraud involve **unexpected or urgent requests for money, emotional pressure, or fabricated emergencies.** Learning to recognize and resist these tactics is vital.

continued on next page...

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- **Verify Before Sending Money:** If someone you know requests money, verify their identity through another contact method before sending anything.
- **Say No to Pressure:** Scammers often use high-pressure tactics, making you feel rushed or guilty. Remember, it's okay to say no or ask for more time.

Use Legal Tools to Safeguard Your Assets

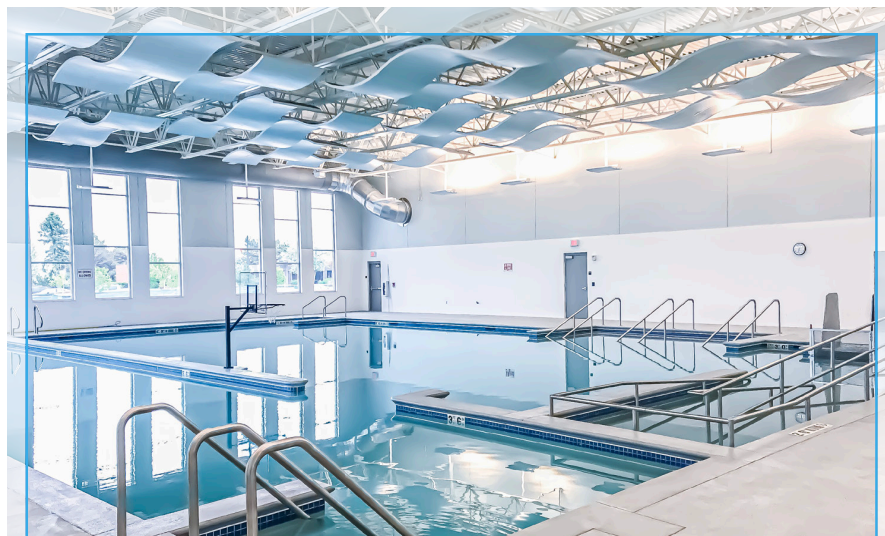
In addition to vigilance, **there are legal tools you can use to add another layer of protection** to your finances. These options help protect your assets in case of any unexpected events

- **Set Up a Revocable Living Trust:** A revocable trust allows you to maintain control over your assets while designating a trustee to manage them if you cannot.
- **Establish a Durable Power of Attorney:** This document allows someone you trust to manage your finances if you become incapacitated, helping to prevent unauthorized access by others.

Conclusion

Preventing financial exploitation starts with proactive measures and a strong support system. By understanding common scams, safeguarding personal information, and using legal tools, you can better protect your finances and preserve your assets.

Working with an attorney can also help create a secure plan that protects your assets and peace of mind. **Don't wait until it's too late.** Contact us today to get started.



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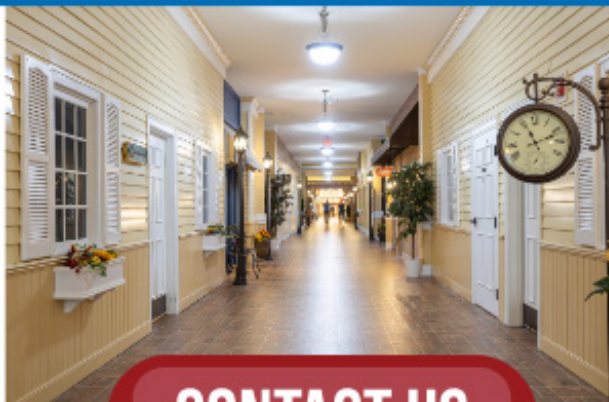
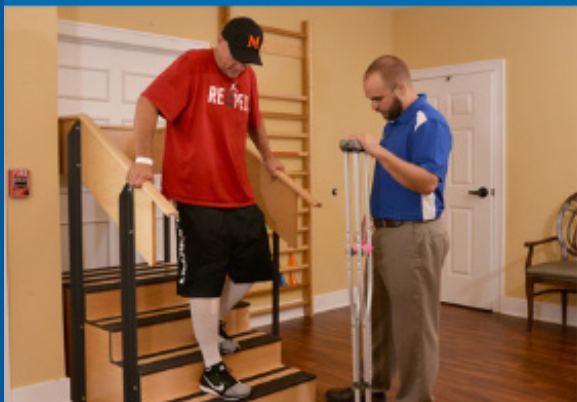
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