

senior review

FREE

September 2026

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*Celebrate National
Assisted Living Week!*

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



How to Have the “Assisted Living” Talk

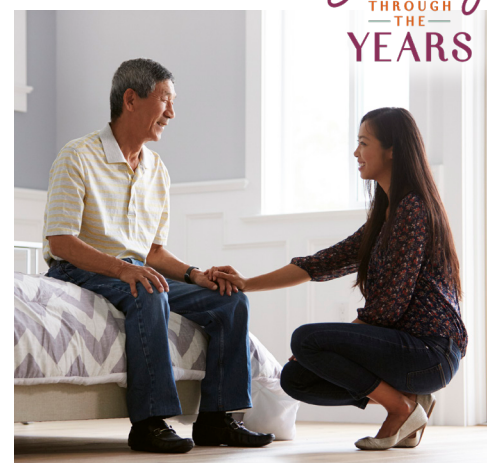
There are many strong opinions regarding in-home care versus assisted living facilities. Regardless of your stance, there may come a day when a facility is the best option for your loved one, even if they don't believe it is. Many senior adults do not want to leave their homes, so a conversation about moving to an assisted living facility can be difficult. Below are some tips on how to approach that discussion.

1. Talk with your loved one about their wishes early on and often as they age. Make sure everyone is on the same page, and discuss the possibility of moving to an assisted living facility if you feel the care required cannot be provided physically or financially by remaining in their home. Often the burdens of maintaining a home (repairs, lawn care and snow removal, etc) become too difficult to keep up with, especially if there are physical limitations. By talking about assisted living early and often, you can normalize the conversation and concept.
2. Research some facilities ahead of time so you have options to look at together. Create a spreadsheet with amenities or ask for a mailed brochure. If possible, take a tour of the facility with your loved one and make sure to ask the staff many questions. If they cannot answer all your questions to your satisfaction, it might not be the right choice. Involving your loved one in the process as much as possible will help them retain their independence and autonomy. It is still their life, afterall.

3. Do not force the issue. If they refuse to even talk about it, revisit the topic at a later date, asking if they've had a chance to think about or review any information you provided. Unfortunate events such as hospitalization can also be an appropriate time to carefully bring up the conversation. Let them know you're glad things weren't worse, AND that they might receive better and more constant support in a facility to hopefully avoid dangerous situations going forward.

4. Acknowledge that change can be hard, but it can also be good. Life in an assisted living facility can be an enriching experience. Many facilities offer a wide range of activities and socialization, juxtaposed by remaining at home where seniors often become isolated. Some developments also have themes and focuses that might align well with your loved one's desires and lifestyle.

Source: “Talking About Assisted Living.” *Today's Caregiver*. 21 Sept 2022. <https://caregiver.com/articles/talking-assisted-living>.



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Source: HerbalCart.com



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Medicare Annual Enrollment Period Is Almost Here: Why Now Is the Time to Review Your Coverage

By Kailey Berendsen, Vice President of Buska Retirement Solutions and Buska Wealth Management

The Medicare Annual Enrollment Period (AEP) is one of the most important times of the year for Medicare beneficiaries. Running from October 15 through December 7, AEP allows individuals already enrolled in Medicare to review their current coverage and make changes for the upcoming year, if needed.

Even if you're satisfied with your current Medicare coverage, it's worth taking time to review your options. Medicare plans can change from year to year. Premiums, deductibles, copays, provider networks, and prescription drug formularies may all be updated. A plan that met your needs this year may not be the best fit next year.

Your own circumstances may have changed as well. Perhaps you've started taking a new medication, your preferred physician has changed practices, or you're anticipating different healthcare needs. Reviewing your coverage annually can help ensure your Medicare plan continues to align with your needs and budget.

During the Annual Enrollment Period, eligible beneficiaries may have the opportunity to:

- Change from one Medicare Advantage plan to another.
- Return to Original Medicare from a Medicare Advantage plan.
- Join, change, or drop a Medicare Part D prescription drug plan.
- In some situations, make other allowable coverage changes based on Medicare rules.

Understanding what has changed before AEP begins can make the enrollment process less stressful. Many Medicare plan providers send an Annual Notice of Change (ANOC) each fall outlining any changes to your current coverage for the following year. Reviewing this document carefully is an important first step.

It's also helpful to compare your current coverage with other available options in your area. Since every individual's healthcare needs and financial situation are unique, there is no one-size-fits-



all Medicare solution. Taking the time to understand your choices can help you make an informed decision.

Educational workshops and one-on-one consultations can provide an opportunity to better understand Medicare terminology, enrollment rules, and the factors to consider when evaluating your coverage. Whether you ultimately decide to keep your current plan or make a change, becoming more informed can help you feel more confident about your decision.

If you're currently enrolled in Medicare, now is a great time to gather your Annual Notice of Change, make a list of your prescriptions and healthcare providers, and begin preparing for the Annual Enrollment Period. A little preparation today can help make your Medicare decisions easier when enrollment begins on October 15.

This article is provided for educational purposes only and is not intended as legal, tax, or medical advice. Medicare plan availability, benefits, and costs vary by location and individual circumstances.

Annual Enrollment Period Is Almost Here

Is Your Medicare Coverage Still Right for You?



The Medicare Annual Enrollment Period begins October 15. Your health needs, prescriptions, and plan costs can change from year to year. Now is the perfect time to review your current coverage and understand your options before enrollment begins.

Call us today to schedule your complimentary Medicare coverage review with one of our licensed agents.

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We do not offer every Medicare plan available in your area. Any information we provide is limited to the plans we offer in your service area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) to get information on all your options. This is not connected with or endorsed by the U.S. Government or the federal Medicare program. Calling the number above will direct you to a licensed agent. WI LIC #17285825

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National Assisted Living Week is September 13-19 and acknowledges the importance of these facilities and the crucial role that they play in the lives of elderly people and people with disabilities. The week-long celebration recognizes everyone involved in assisted living facilities, including family members, residents, assisted living resident assistants, volunteers, and other staff.



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Community Based Residential Facility (CBRF) CBRF's are staffed, group living arrangements that provide room, board, supervision and other supportive services to 5 or more unrelated adult residents. Typically, residents have either a private or shared sleeping room and bathroom, and share living and dining space with other residents of the facility. CBRFs are intended for people who cannot live independently, but are neither acutely ill nor need extensive amounts of skilled nursing care. Up to 3 hours of skilled nursing care per week may be provided. Unlimited amounts of supportive and personal care are provided. Facilities vary in size from 5 residents to over 100.

Residential Care Apartment Complex (RCAC) An RCAC is a place where five or more adults reside. Apartments must each have a lockable entrance and exit, a kitchen, including a stove (or microwave oven), and individual bathroom, sleeping and living areas. This living option provides no more than 28 hours per week of supportive services, personal assistance and skilled nursing services.

Adult Family Homes Adult Family Homes— where 3 or 4 adults who are not related to the operator reside and receive care, treatment or services that are above the level of room and board. May include up to 7 hours per week of nursing care per resident.

Source: Eau Claire ADRC

How Assisted Living Can Enhance Quality of Life

By Shelley Krupa, Business Operations Coordinator at Weston Memory Care

As people age, their needs evolve, and sometimes living independently can become challenging. Assisted living facilities offer a blend of independence and support, ensuring that seniors can enjoy a higher quality of life. Here are several ways in which assisted living can significantly enhance the lives of residents.

Safety and Security

Assisted living facilities are designed with seniors in mind, featuring emergency call systems, handrails, non-slip flooring, and 24/7 staffing. For seniors prone to falls or medical emergencies, having immediate access to help can be life-saving. The constant presence of staff ensures that any health issues are promptly addressed, providing peace of mind for both residents and their families.

Professional Care and Support

Assisted living facilities offer professional care and support tailored to individual needs. This includes assistance with activities of daily living (ADLs) such as bathing, dressing, medication management, and meal preparation. For many seniors, managing these tasks independently can become increasingly difficult and stressful. Trained caregivers can provide personalized care plans with the appropriate level of support needed, allowing residents to maintain their dignity and independence.

Social Interaction and Community

Loneliness and social isolation are common issues among seniors, which can lead to depression and a decline in physical health. Assisted living communities foster a vibrant social environment with numerous opportunities for interaction. Residents can participate in organized activities, outings, and events that cater to a variety of interests. Communal dining areas encourage socialization during meals, helping residents form friendships and stay engaged. The sense of community and belonging that develops in assisted living can significantly improve mental and emotional health.

Nutritious Meals and Dining Experience

Maintaining a healthy diet is crucial for seniors, but it can be challenging to prepare nutritious meals consistently. Assisted living facilities provide balanced, dietitian-approved meals that cater to the dietary needs and preferences of residents. The communal dining experience not only ensures that residents receive proper nutrition but also promotes social interaction. Special dietary needs, such as low-sodium or diabetic-friendly options, are also accommodated, ensuring that each resident's health is prioritized.

Opportunities for Physical and Mental Stimulation

Assisted living communities offer a range of activities designed to promote physical and mental stimulation. Exercise classes, gardening, arts and crafts, and educational programs keep residents active and engaged. Physical activity is essential for maintaining mobility and overall health, while mental stimulation helps prevent cognitive decline.

Maintenance-Free Living

One of the significant advantages of assisted living is the maintenance-free lifestyle it offers. Residents no longer need to worry about household chores, home maintenance, or yard work. This freedom from daily responsibilities allows them to focus on enjoying their hobbies and interests. Housekeeping, laundry, and transportation services are also typically included.

Peace of Mind for Families

Knowing that a loved one is safe, well-cared-for, and enjoying life can provide immense peace of mind for families. Assisted living facilities keep families informed about their loved one's well-being and involve them in care plans and activities. This open communication ensures that families feel connected and reassured about their loved one's happiness and health.



Assisted living facilities offer a comprehensive approach to enhancing the quality of life for seniors. By providing a safe environment, professional care, social opportunities, nutritious meals, and a maintenance-free lifestyle, these communities help seniors live their golden years with dignity, joy, and fulfillment. For many families, choosing assisted living is a positive step toward ensuring their loved one's health, happiness, and well-being.

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Things to Consider About Assisted Living

Weigh the advantages for your particular stage of life

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

It's no secret that neighbors in rural Wisconsin tend to know each other. They look after each other's interests and help each other through life's seasons. The best assisted living communities follow that tradition. They don't simply provide housing—they create neighborhoods where people know your name, notice when you're missing from dinner, celebrate birthdays, lend a helping hand, and remind you that you still belong. Their goal isn't just adding years to your life—it's adding life to those years.



Let's be honest. Assisted living has drawbacks. "This Isn't My House." Home isn't just a building. It's where birthdays happened. It's where grandchildren took their first steps. It's a garden where loving care went into every tomato, turnip or rose plant. It's where every scratch on the dining room table tells a story. Leaving that behind hurts. Even when the move is the right decision.

Quality assisted living isn't inexpensive. It costs real money. Like everything else, rates have continued

If you ask ten seniors what they think about assisted living, you'll probably get eleven opinions. One person says, "I'd rather leave feet first than move out of my house." Another says, "I should have moved here five years ago!" The truth? Both may be right. Choosing assisted living isn't about finding the perfect place—because no place is perfect. It's about deciding whether the advantages outweigh the disadvantages for your particular stage of life. Let's look honestly at both sides.

Many seniors don't realize how isolated they've become. It starts gradually. The children and neighbors move away. Driving becomes difficult. Friends pass away or relocate. Before long, an entire day may pass without speaking to another person. One survey found that about 40% of adults over age 45 report feeling lonely, and loneliness has been linked to poorer physical and emotional health. Something unexpected happens after moving into assisted living. Instead of eating dinner alone while watching television – you have someone to debate with whether the Packers or the Bears have the better quarterback.

You will eat better. Cooking for one person isn't much fun. Many seniors admit that dinner is often a peanut butter and jelly sandwich, cold cereal, or whatever is left in the refrigerator. In assisted living, meals are freshly prepared. Someone else shops, cooks, serves, and washes the dishes. Many residents enjoy meals because they become social occasions instead of chores.

Assisted living isn't a nursing home. Most residents are still independent but may need help with things like bathing, dressing, medications, or mobility. There's tremendous peace of mind in knowing that if something goes wrong, help isn't twenty miles away. It's down the hallway. Adult children are relieved of an invisible burden. "Did Mom remember her medicine?" "Has Dad fallen?" "Why isn't he answering the phone?" After a move, many families say the greatest gift isn't convenience. It's relief. Visits become visits again—not rescue missions.

to rise in recent years. So before deciding to move, families should ask detailed questions about, medication fees, personal care, charges, transportation, laundry and level of care increases. Keeping in mind that the current prices will not be permanent.

Discovering that not every community is excellent - is perhaps the most important point.

Some assisted living communities are outstanding. Others struggle with communication, or consistency. So before you sign up – visit a place more than once. Visit at lunchtime. Visit on weekends. Talk to residents—not just the marketing director.

So...Who Should Consider Assisted Living? It may be a wise choice if:

- You're falling frequently.
- Cooking has become difficult.
- You're missing medications.
- The house has become overwhelming.
- You're lonely most days.
- You no longer can drive safely.
- Family caregivers are becoming exhausted.

Assisted living isn't about giving up. It's about choosing the place where you can live your best life. For some people, that's the family farmhouse. For others, it's an apartment where someone else shovels the snow while they enjoy coffee with friends. Sometimes moving doesn't mean life gets smaller. Sometimes it simply means life gets shared.

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.



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My Mom May Need to Move to Assisted Living! What Do I Do?

By Susan at Schmidt Law Firm

Welcome to world of "Now what do I do?" Maneuvering through the field of Assisted Living can be tricky. This is what my brothers and I found when helping our mom transition.

There are options for your mom/dad/family members:

- 55+ rentals: no services provided
- Independent Senior Living: many services
- Assisted Living: many services
- CBRF (Community Based Residential Facility): No kitchens, many services



When is a good time to look for facilities? As soon as you think your mom will need assisted living, start looking! The best time is when you don't need to move! Please look at several facilities.

Touring the facilities is very important.

- Do they have the services you need?
- Check out the dining hall! Try the food.
- Can Mom have her car? Is there a garage?
- What do the common areas look like? What activities are available?
 - Library, exercise room, movie room, pub (yes, pub!)
- Apartment sizes: studio, one bedroom, two bedrooms
 - One bedroom is usually 750-950 sq feet
 - Two bedrooms are usually \$950-1100
 - You will downsize from a larger home. A one bedroom is ample space for one person.

Depending on the apartment, bathrooms and kitchens will vary. Shower or tub? Is there enough room for a walker or wheelchair? Are there cooking facilities in the apartments? Full or partial kitchens?

Laundry services: are there machines in the apartments?

If Mom needs to upgrade to the next level of care, can she? If so, what is the cost increase? Will she need to move to a different apartment?

Housekeeping services: what is available, and at what cost?

Before Mom moves in: Have her Powers of Attorney prepared for both Health Care and Finances. Decide how and by whom the bills will be paid. Create a list of contacts for the facility and the family.

Moving day; at last! Help her declutter, pack, move and unpack!

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The Hidden Blessings of Assisted Living!

By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL

For you who know me, you know that my interest in helping Seniors with Real Estate began with my wife's personal passion for older people. My wife Candy has long had a heart for older folks, and that led her to pursue her master's degree in Gerontology which she completed with honors. Gerontology is the study of the biological, psychological, and social aspects of aging. She simply loves older people and chose to make her passion her life's work to serve people as they age. Her heart led her to a career serving people in the Assisted Living setting as their Activities Director at our local premier Assisted Living Center.

Through her work, I see firsthand the benefits of quality Assisted Living care. Assisted living is the right choice when people are high functioning, but may need help with managing medications, or may need a more structured environment with services and benefits available as needed. The provided care, meals, cleaning, nursing and caregiving are all wonderful benefits when the time is right to seek assistance in the day-to-day functions we all need.

While those functions are very important, I was surprised to learn how the more intangible benefits she personally helps provide bless the people she serves. As an Activity Director, her primary job is to help as many people as she can engage to have as much fun as she can provide. She takes her work very seriously and strives to provide the best possible full schedule of varied activities and events.

When done well, activities provided and the level of connection made with the residents truly set apart premier facilities from others. Quality activities reach the heart and soul and make life truly enriched.

The light bulb came on for me as I learned how people blossom when they "plug in" early on to the activities and social resources available to them at a high-quality Assisted Living. As a result of her work, I've seen people flourish in making new friends, develop enjoyable new activities and explore common interests, and personal interests too. "Plugged in" residents enjoy their days and look forward to the activity calendar each week. They remain more active and choose to gather socially. Residents often develop organic friendships as an unplanned benefit from participating in structured activities. Once they've connected personally, their lives are more enriched by new friends that live in community with them.

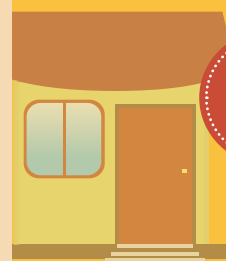


Community volunteers make a big difference at a well-managed Assisted Living. Just last week the local high school football team showed up on Friday for the Happy Hour music event! The boys were a big hit and brought smiles to a lot of faces. Church groups and choirs often come for the holidays and the effect they have on the hearts of those they come to serve is obvious.

A vibrant Assisted Living can certainly BLESS the hearts of the people they serve and make lives richer and happier along the way.

THE BIG DECISION ►

► LIVING AT HOME



Living Alone

11.3 million seniors live alone in their homes

A recent study shows loneliness increases the odds of dementia by **64%**

Unintentionally Unhealthy

Some major concerns among families with seniors living at home are malnutrition & missing meds.

Cooking healthy meals consistently is a major issue for those **OVER 65**

Struggles w/Daily Tasks

For those 65+ falls are the most common reason for hospital trauma admissions and cause of injuries resulting in death.

1 in 3 adults over 65 fall each year

Impact on Family

It can be difficult to take care of elderly parents & juggle other parts of life.

55% of seniors living at home alone said they felt too afraid to walk outside at night.

Recreational Activities

Social interaction, activities, and hobbies are significant factors in a person's quality of life

94% of assisted living residents say they are happy with their overall quality of life

Support Healthy Living

Assisted living offers easy access to nutritious food and can help with daily living tasks like medication management.

90% of assisted living residents say they are satisfied with overall quality of care

Daily Task Help

Assisted Living communities provide support w/daily living tasks.

93% of assisted living residents say they are satisfied w/the level of personal attention paid by staff

► ASSISTED LIVING

Family's Peace of Mind

Assisted Living communities provide safety

99% of assisted living residents report feeling completely safe.



Slow Down: Back to School Means Sharing the Road

By National Safety Council

School days bring congestion: School buses are picking up their passengers, kids on bikes are hurrying to get to school before the bell rings, harried parents are trying to drop their kids off before work. It's never more important for drivers to slow down and pay attention than when kids are present – especially before and after school.

If You're Dropping Off

Schools often have very specific drop-off procedures for the school year. Make sure you know them for the safety of all kids. The following apply to all school zones:

- Don't double park; it blocks visibility for other children and vehicles
- Don't load or unload children across the street from the school
- Carpool to reduce the number of vehicles at the school

Sharing the Road with Young Pedestrians

According to research by the National Safety Council, most of the children who lose their lives in bus-related incidents are 4 to 7 years old, and they're walking. They are hit by the bus, or by a motorist illegally passing a stopped bus. A few precautions go a long way toward keeping children safe:

- Don't block the crosswalk when stopped at a red light or waiting to make a turn, forcing pedestrians to go around you; this could put them in the path of moving traffic
- In a school zone when flashers are blinking, stop and yield to pedestrians crossing the crosswalk or intersection

- Always stop for a school patrol officer or crossing guard holding up a stop sign
- Take extra care to look for children in school zones, near playgrounds and parks, and in all residential areas
- Don't honk or rev your engine to scare a pedestrian, even if you have the right of way
- Never pass a vehicle stopped for pedestrians
- Always use extreme caution to avoid striking pedestrians wherever they may be, no matter who has the right of way



Sharing the Road with School Buses

If you're driving behind a bus, allow a greater following distance than if you were driving behind a car. It will give you more time to stop once the yellow lights start flashing. It is illegal in all 50 states to pass a school bus that is stopped to load or unload children.

- Never pass a bus from behind – or from either direction if you're on an undivided road – if it is stopped to load or unload children
- If the yellow or red lights are flashing and the stop arm is extended, traffic must stop
- The area 10 feet around a school bus is the most dangerous for children; stop far enough back to allow space to safely enter and exit the bus
- Be alert; children often are unpredictable, and they tend to ignore hazards and take risks

Sharing the Road with Bicyclists

On most roads, bicyclists have the same rights and responsibilities as vehicles, but bikes can be hard to see. Children riding bikes create special problems for drivers because usually they are not able to properly determine traffic conditions. The most common cause of collision is a driver turning left in front of a bicyclist.

- When passing a bicyclist, proceed in the same direction slowly, and leave 3 feet between your car and the cyclist
- When turning left and a bicyclist is approaching in the opposite direction, wait for the rider to pass
- If you're turning right and a bicyclist is approaching from behind on the right, let the rider go through the intersection first, and always use your turn signals
- Watch bike riders turning in front of you without looking or signaling; children especially have a tendency to do this
- Be extra vigilant in school zones and residential neighborhoods
- Watch for bikes coming from driveways or behind parked cars
- Check side mirrors before opening your door

By exercising a little extra care and caution, drivers and pedestrians can co-exist safely in school zones.

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Becomes
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Planning ahead is one of the most meaningful gifts you can give your family.

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Support Your Local Orchards

As autumn arrives, local orchards become more than just beautiful destinations filled with colorful leaves and crisp apples—they become an important part of supporting the families and farms that keep our communities thriving. Every visit to a neighborhood orchard helps sustain local agriculture, preserves farmland, and strengthens the regional economy.

When you purchase apples, pears, pumpkins, cider, honey, baked goods, or other seasonal products directly from an orchard, more of your money stays in the local community. These purchases help farmers cover the costs of planting, maintaining, and harvesting their crops while allowing them to invest in equipment, employees, and future growing seasons.

Supporting local orchards also helps protect valuable farmland from development. Many family-owned orchards have been passed down through generations, preserving agricultural traditions and providing fresh, locally grown food. By choosing to shop locally, consumers help ensure these farms remain productive for years to come.

Beyond the economic benefits, local orchards offer opportunities for families to connect with agriculture firsthand. Visitors can pick their own fruit, learn how apples are grown, enjoy hayrides, navigate corn mazes, and experience the changing seasons together. These experiences foster a greater appreciation for the hard work and dedication that goes into producing fresh food.

Fresh produce from nearby orchards is often harvested at peak ripeness, providing exceptional flavor while reducing the transportation required to bring food to market. This supports a more sustainable food system and lowers the environmental impact associated with long-distance shipping.

This fall, consider making a trip to a local orchard part of your seasonal tradition. Every apple picked, pie purchased, and gallon of cider enjoyed is an investment in local farmers, local businesses, and the future of your community.



Recipe: Apple Crisp

By Francesca Zani at Delish Test Kitchen

Ingredients

- 5 Honeycrisp, Granny Smith, and/or Cripp's Pink apples, peeled, cored, sliced 1/4" to 1/2" thick
- 2 Tbsp. cornstarch
- 2 Tbsp. fresh lemon juice
- 2 Tbsp. granulated sugar
- 1/4 tsp. ground nutmeg
- 2 tsp. ground cinnamon, divided
- 1 1/2 cups (135 g.) rolled oats
- 3/4 cup (160 g.) packed light brown sugar
- 2/3 cup (80 g.) all-purpose flour
- 1/4 tsp. kosher salt
- 3/4 cup (1 1/2 sticks) unsalted butter, melted
- Vanilla ice cream, for serving (optional)

Directions

1. Preheat oven to 350°. In a medium bowl, toss apples, cornstarch, lemon juice, granulated sugar, nutmeg, and 1 teaspoon cinnamon.
2. In a small bowl, toss oats, brown sugar, flour, salt, and remaining 1 teaspoon cinnamon. Add butter and stir until a crumbly mixture forms resembling wet sand.
3. Arrange apple mixture in a 2-quart ceramic baking dish. Top with oat mixture.
4. Bake until apples are soft, topping is crisp and golden brown, and juices are bubbling around edges of dish, 55 to 70 minutes. Serve warm with ice cream (if using).



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Planning Ahead: Why Five Years Can Make All the Difference for Medicaid

By Hougum Law Firm



In 2025, the average age for someone entering a nursing home is 81. Many individuals also transition into assisted living communities before that point. Whether care is needed in an assisted living setting or a nursing home, the costs can be significant, and waiting until the last minute to plan can limit your options.

In Wisconsin, the average cost of nursing home care can exceed \$12,000 per month. Assisted living costs vary, but can still run several thousand dollars monthly. Without proper planning, even a few years of care can quickly drain a lifetime of savings.

Experts recommend starting Medicaid planning at least five years before you think you may need care. This is because Medicaid has a “five-year look-back” period, during which they review your financial records to determine eligibility. Planning early can help protect your assets, expand care options, and reduce stress for you and your loved ones.

For example, a family who begins planning before a crisis has more flexibility to structure assets, understand available benefits, and choose care settings that best fit their needs. Waiting until care is needed often means fewer options and more financial strain.

If you have questions about Medicaid, assisted living, or long-term care planning, the team at Hougum Law Firm, LLC is ready to help you navigate the process with clarity and confidence.

IMPORTANT RESOURCES FOR WISCONSIN MEDICARE BENEFICIARIES

- Benefit Specialists at local **Aging and Disability Resource Centers (ADRCs)** and aging units in every county and tribe offer benefits counseling. For contact information, visit www.dhs.wisconsin.gov/benefit-specialists/counties.htm
- Contact **Medicare** directly by calling **(800) 633-4227** or visiting <https://www.medicare.gov>
- The **Medigap Helpline (800) 242-1060** is a toll-free helpline operated by the Wisconsin Board on Aging and Long-Term Care that provides counseling for all Wisconsin Medicare beneficiaries on Medicare, Medicare supplement insurance, employer-based health insurance, Medicare Advantage plans, long-term care insurance, and related topics.
- The **Wisconsin Medigap Part D and Prescription Drug Helpline (855) 677-2783** is a toll-free helpline that answers questions from Wisconsin residents aged 60 and over about Medicare Part D and other prescription drug coverage options.
- **Office for the Deaf and Hard of Hearing video phone (262) 347-3045** provides outreach and individual counseling in American Sign Language.
- **Legal Action of Wisconsin (855) 947-2529** provides outreach and benefits counseling to low-income persons living in Northern Wisconsin and Native Americans statewide.
- The **Wisconsin Senior Medicare Patrol (888) 818-2611** has a toll-free helpline for Medicare beneficiaries and their families to call to report suspected Medicare fraud, errors, and abuse.



Tip #5

Help Yourself to Better Health Get Moving!

Federal guidelines recommend that adults get at least 150 minutes of physical activity each week – that’s about 30 minutes on most days. Walk. Bike. Dance, if you like. When it’s safe, swim or take an exercise class. If you haven’t been active and want to get started, first check with your health care provider.

w|ha
Wisconsin Institute
for Healthy Aging
wihealthyaging.org

Essential Questions to Ask Wispact Before Establishing a Trust

For individuals with disabilities and their families, a Special Needs Trust can be a powerful planning tool—preserving access to vital public benefits while improving long-term quality of life. In Wisconsin, Wispact is a nonprofit organization that administers pooled Special Needs Trusts. Before moving forward, however, it is important to understand how the trust will function in practice. Asking the right questions upfront can help ensure the trust aligns with your goals and expectations.

Here are three of the most important questions to ask Wispact before establishing a trust.

1. How Will This Trust Protect Public Benefits?

One of the primary reasons people choose Wispact is to preserve eligibility for means-tested benefits such as Medicaid and Supplemental Security Income (SSI). Before establishing a trust, ask for a clear explanation of how Wispact manages the trust to remain compliant with state and federal benefit rules.

Specifically, you should understand:

- Which expenses the trust can pay for without affecting benefits
- Which purchases or payments could jeopardize eligibility
- How Wispact reviews and approves distributions

This conversation helps set realistic expectations. While a Special Needs Trust can pay for many quality-of-life items that are for the sole benefit of the trust beneficiary—such as clothing, furniture, communication needs, enrichment, transportation, education, and personal supports—it is not designed to replace public benefits. Understanding these boundaries early can prevent frustration later.

2. What Are the Fees and Ongoing Administrative Responsibilities?

Trust administration involves costs, and transparency is essential. Ask Wispact for a detailed breakdown of all fees, including:

- Initial enrollment or setup fees
- Annual administrative fees
- Investment or trustee fees
- Any additional charges for special services

Because Wispact operates pooled trusts, management costs are lower than those associated with individually managed trusts.

It is also important to ask what administrative tasks Wispact handles versus what responsibilities remain with the beneficiary or family. Understanding who submits distribution requests, manages documentation, and communicates with benefit agencies will clarify day-to-day expectations and help families plan accordingly.

3. How Flexible Is the Trust as Needs Change Over Time?

Disability-related needs rarely stay the same. A trust that works well today should still function effectively years—or decades—from now. Ask Wispact how the trust can adapt as circumstances change.

Key points to explore include:

- How easy it is to request distributions for new or unexpected needs
- How life transitions, such as housing changes or employment, are handled
- What happens if benefit rules or eligibility standards change

Wispact assigns a Beneficiary Specialist to each trust and understanding how that relationship works can provide reassurance that guidance will be available as needs evolve. The Wispact Specialist works with both the beneficiary of the trust and any advisors named to the trust such as family members or guardians.

Final Thoughts

Establishing a Special Needs Trust is a significant decision with long-term implications. By asking these three questions—about benefit protection, fees and administration, and long-term flexibility—you can enter the process with clarity and confidence.

Wispact can be a valuable partner for many Wisconsin families, but the best outcomes occur when trust creators are informed, prepared, and engaged from the start. For more information, see www.wispact.org.



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Labor Day By HISTORY.com Editors

Labor Day 2026 occurs on Monday, September 7. Labor Day pays tribute to the contributions and achievements of American workers and is traditionally observed on the first Monday in September. It was created by the labor movement in the late 19th century and became a federal holiday in 1894. Labor Day weekend also symbolizes the end of summer for many Americans and is celebrated with parties, street parades and athletic events.

When Is Labor Day?

Labor Day is always observed on the first Monday in September. Labor Day 2026 takes place on Monday, September 7.

Why Do We Celebrate Labor Day?

Labor Day, an annual celebration of workers and their achievements, originated during one of American labor history's most dismal chapters. In the late 1800s, at the height of the Industrial Revolution in the United States, the average American worked 12-hour days and seven-day weeks in order to eke out a basic living. Despite restrictions in some states, children as young as 5 or 6 toiled in mills, factories and mines across the country, earning a fraction of their adult counterparts' wages.

People of all ages, particularly the very poor and recent immigrants, often faced extremely unsafe working conditions, with insufficient access to fresh air, sanitary facilities and breaks.

As manufacturing increasingly supplanted agriculture as the wellspring of American employment, labor unions, which had first appeared in the late 18th century, grew more prominent and vocal. They began organizing strikes and rallies to protest poor conditions and compel employers to renegotiate hours and pay.

Many of these events turned violent during this period, including the infamous Haymarket Riot of 1886, in which several Chicago policemen and workers were killed. Others gave rise to

longstanding traditions: On September 5, 1882, 10,000 workers took unpaid time off to march from City Hall to Union Square in New York City, holding the first Labor Day parade in U.S. history.

The idea of a “workingmen’s holiday,” celebrated on the first Monday in September, caught on in other industrial centers across the country, and many states passed legislation recognizing it. Congress would not legalize the holiday until 12 years later, when a watershed moment in American labor history brought workers’ rights squarely into the public’s view. On May 11, 1894, employees of the Pullman Palace Car Company in Chicago went on strike to protest wage cuts and the firing of union representatives.



On June 26, the American Railroad Union, led by Eugene V. Debs, called for a boycott of all Pullman railway cars, crippling railroad traffic nationwide. To break the Pullman strike, the federal government dispatched troops to Chicago, unleashing a wave of riots that resulted in the deaths of more than a dozen workers.

Who Created Labor Day?

In the wake of this massive unrest and in an attempt to repair ties with American workers, Congress passed an act making Labor Day a legal holiday in the District of Columbia and the territories. On June 28, 1894, President Grover Cleveland signed it into law. More than a century later, the true founder of Labor Day has yet to be identified.

Many credit Peter J. McGuire, cofounder of the American Federation of Labor, while others have suggested that Matthew Maguire, a secretary of the Central Labor Union, first proposed the holiday.

Labor Day Celebrations

Labor Day is still celebrated in cities and towns across the United States with parades, picnics, barbecues, fireworks displays and other public gatherings, especially over the long Labor Day weekend. For many Americans, particularly children and young adults, it represents the end of the summer and the start of the back-to-school season.



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Five Myths About Grieving

Grieving is a complicated process. Because grief is so difficult to comprehend, people often try to simplify the process by citing “truths” that supposedly apply to everybody. The trouble is that nothing about grief applies to everyone. The result is that griever are often told what they will or should experience and then feel confused because their own journey feels different.

Here is a list of five common misconceptions about the grief process.

Myth #1: Everyone’s grief is different.

We Americans treasure the idea that each of us is unique. In general, this may be true, but there is a core biological reason for grief: the need we have to bond, to attach, to form a permanent and deep relationship with one special individual. When that bond is severed by death most people respond by protesting (“NO, no, this can’t be true”), despairing (“My life is meaningless without him/her”), and only reluctantly accepting the loss (“I don’t want to go on, but I must.”) So, it would be better to say that each person’s grief experience is both universal and unique.

Myth #2: Everyone goes through five stages of grief.

Elizabeth Kubler-Ross created a five-stage model for grief that originally was intended for the dying person and then was extended to griever. Denial, anger, bargaining, depression, acceptance. These stages had been accepted as accurate and predictive by the general public and professionals until recently, when good research studies found that they did not accurately describe most people’s grief experience. It would be far better to say that some griever sometimes experience one or more of these five stages.

Myth #3: The only goal of grieving is to honor the deceased.

It is true that honoring the deceased person is a major goal of grieving. But there is another equally important goal: the survivor needs to create a new and satisfying life as a single person. It’s important to keep these two goals in balance. One example would be for the survivor to drive on the country road the two of them used to take together, and then to explore an entirely different route on their own.

Myth #4: Death ends your relationship with the loved one.

This is true in one sense: your physical relationship is over. But many griever stay emotionally connected with the deceased person indefinitely. Sometimes, for example, the living partner might “report” their experiences every night to the deceased individual and in that way maintain a sense of connection.

Myth #5: Grief lasts forever.

I presented this idea as a truth to my family and to others because I was told that although your grief will never end it will gradually become less and less intense. Surprisingly, a few people responded by saying they felt they had completed grieving. It was important to grieve but now it was over and even when they thought of the deceased person, they no longer felt any lingering sadness. Again, we need to remember that nothing about grief experience applies to everyone.



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