

senior review

FREE

November 2025

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**November is Home Care/
Hospice Care, Alzheimer's
and Dementia Care Month**

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



Remember to Give Thanks *By Dave Olson, Realtor®, RE/MAX EXCEL*

November brings “Pumpkin Spice Everything” to the marketplace, and of course, that yearly feast of turkey and stuffing, cranberry sauce, green bean casserole, and our favorite, pumpkin pie.

As you gather this year, remember the true reason that we were supposed to gather. The entire purpose our forefathers set forth for this great feast was to give thanks for what this year’s harvest brought us. By God’s hand we are provided for, and in pilgrim times that was from the very hard work of the land and probably a lucky shot from the blunderbuss at a very wily wild turkey. In our time we mostly all work or worked jobs, saved and invested and reap the benefits of our hard work in far easier ways than our forefathers. We buy huge frozen butterball turkeys at the store and have modern kitchens with double ovens, microwaves, and air fryers, in which we create our own abundant feasts. Remember that even today, it is STILL by his hand that we are provided for, given our wealth or income and it is his goodness that gives us the luxury we live in and have prospered in.

Our forefathers would be stunned by the beautiful picture produced by that hi def flat screen TV. They’d marvel at the amazing sound coming from the stereo sound bar that we watch the Thanksgiving game on. They’d be amazed at our large warm homes, insulated and protected from the weather. Imagine the pilgrims’ first sight of our



puffy comfortable living room furniture we gather together on, or by modern comforts found in every home that never existed even among royalty in their time. They’d marvel at our nice clothes in a wide variety of styles and colors, sewn so perfectly, that cover, warm and protect us on cold gray November days.

Please remember just how very GOOD we all DO have it as you find time to gather this year. Laugh and enjoy your family and friends’ company, togetherness, great food and drink and warm gathering places, entertaining times and cozy safe homes. Give great thanks for all of that too, maybe more so. Give thanks that we live in a free country, and even though it has much to be improved upon, here even people who disagree still can do so freely, protected by our laws and rights. In our bountiful country, we have been blessed beyond the imaginations of not just our forefathers, but even our own families who also lived in this abundant land a generation or two gone by. I can certainly say that my Norwegian and Swedish grandparents never had it as good as I do, and I dare say that all of you can say the very same thing about your families as well. Let’s never forget how much they gave to enrich us so very much.

I wish a most BLESSED and Happy Thanksgiving to all of you. I’m grateful and thankful for each of YOU.

SMART and SWEET

White sugar can raise your risk for heart disease and cause your blood sugar to spike, then crash. But you don't need to go without! Instead, go natural with one of these four options - less fructose and more nutritional benefits.

1. DATE SYRUP Full of fiber, it also offers inflammation-fighting and mood-lifting health perks. Add a dash of it to ease up spicy dishes.

2. MAPLE SYRUP We're talking "100% pure organic" to score essential minerals like thyroid-boosting manganese. Add 1 to 2 tablespoons to balance out any bitterness in a vinegary salad dressing, and sub 3/4 cup for every cup of sugar when baking - just be sure to reduce other liquids by about a quarter too.

3. COCONUT SUGAR Sub in one cup of these caramel-colored crystals for one cup white sugar to whip up baked goods that promote a happy tum, courtesy of the good bacteria from coconut's star fiber, inulin.

4. HONEY It's heart-healthy antioxidant and antibacterial properties (which make it great for soothing soar throats) are destroyed by too much heat, so skip it in baked goods. Instead, use it in drinks and on fruit.



.195 SECOND

That's how long it takes for you to think about whether that chocolate cake is healthy after your first thought, which is always about taste, according to a study in Psychological Science. Researchers say you can overcome your natural gimme impulse by waiting a second longer to weigh the pros and cons of that cake before throwing it down the hatch.



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Your 2025 Year-End Planning Guide

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

As 2025 winds down, it's time to make sure your financial life is in order before December 31. Year-end planning gives you the opportunity to reduce taxes, strengthen your retirement savings, and prepare for the year ahead. This year, there's even more to review thanks to the One Big Beautiful Bill Act (OBBBA), signed into law in July, which introduced several new deductions and planning opportunities.



Here are the key areas to focus on as you wrap up the year.

1. Optimize Taxes and Income

Tax planning is always important, but the end of the year is when small moves can make a big difference. Review your income and deductions to ensure you're in the best possible tax bracket. Consider harvesting investment losses to offset gains or even taking gains if you're in a lower bracket.

If you're thinking about converting to a Roth IRA, now is the time—just remember conversions can't be undone. Check your withholding and estimated payments to avoid penalties and review potential deductions such as medical expenses that exceed 7.5% of your income.

The OBBBA also created several temporary tax breaks, including new deductions for tip income, overtime pay, and extra deductions for seniors age 65 and older. The state and local tax (SALT) deduction cap has also been temporarily expanded to \$40,000 per household for 2025.

2. Strengthen Retirement and Savings

Year-end is the time to confirm you've made the most of your savings opportunities. Max out contributions to 401(k), IRA, and HSA accounts, and don't forget catch-up contributions if you're age 50 or older. Make sure you've taken all required minimum distributions (RMDs) from retirement accounts and consider qualified charitable distributions if you're age 70½ or older.

Looking ahead, the OBBBA introduces new savings programs starting in 2026, including "Trump Accounts" for newborns and expanded eligibility for HSAs tied to Affordable Care Act plans.

3. Give Strategically

Charitable giving remains one of the best ways to reduce taxes while making an impact. Consider donating appreciated securities, bunching donations, or using a Donor Advised Fund to maximize deductions. The rules for charitable giving will change in 2026, so this year may be the time to make larger gifts under the current, more favorable rules.

4. Manage Cash Flow and Debt

Review your cash reserves and flexible spending accounts to ensure no funds go unused. The OBBBA also introduced a new deduction for vehicle loan interest—up to \$10,000 per year for qualifying new cars purchased between 2025 and 2028. If you plan to buy, confirm your vehicle qualifies and complete financing before year-end.

5. Update Estate and Gifting Plans

Before December 31, consider making annual exclusion gifts (\$19,000 per person in 2025) and contributing to 529 plans. Review your wills, trusts, and beneficiary designations to ensure they reflect your current wishes. The OBBBA permanently raises the estate tax exemption to \$15 million per person in 2026, so now is a good time to revisit long-term strategies.

The Bottom Line

Year-end planning brings opportunities to strengthen your financial position and prepare for upcoming changes. Review your tax, savings, and gifting strategies now to make sure you head into 2026 confident and prepared.



YEAR-END PLANNING TIPS THAT PUT YOU IN THE FINANCIAL DRIVER'S SEAT

The year's almost over — don't miss your chance to make smart financial moves before December 31. A few proactive steps now could help you save on taxes, strengthen your investments, and set the stage for a stronger 2026.

Here's your year-end checklist:

- 1 Harvest losses or gains.** Use investment gains or losses to manage your tax bill strategically.
- 2 Take your RMD.** Avoid costly IRS penalties by completing your Required Minimum Distributions on time.
- 3 Lower taxes with a QCD.** Donate directly from your IRA to a charity and reduce taxable income.
- 4 Consider a Roth conversion.** Pay taxes now, enjoy tax-free withdrawals later.
- 5 Max out your HSA.** Get triple tax advantages—contribute, grow, and withdraw tax-free for medical expenses.
- 6 Fund a 529 plan.** Save for education with tax-free growth and withdrawals.
- 7 Donate appreciated assets.** Give smarter by donating stock instead of cash to avoid capital gains.
- 8 Review your overall strategy.** Small moves now can make a big difference next year.



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Year-end planning doesn't have to be overwhelming — it just has to start. Let's make sure you're in the financial driver's seat for 2026. Schedule a complimentary consultation today!

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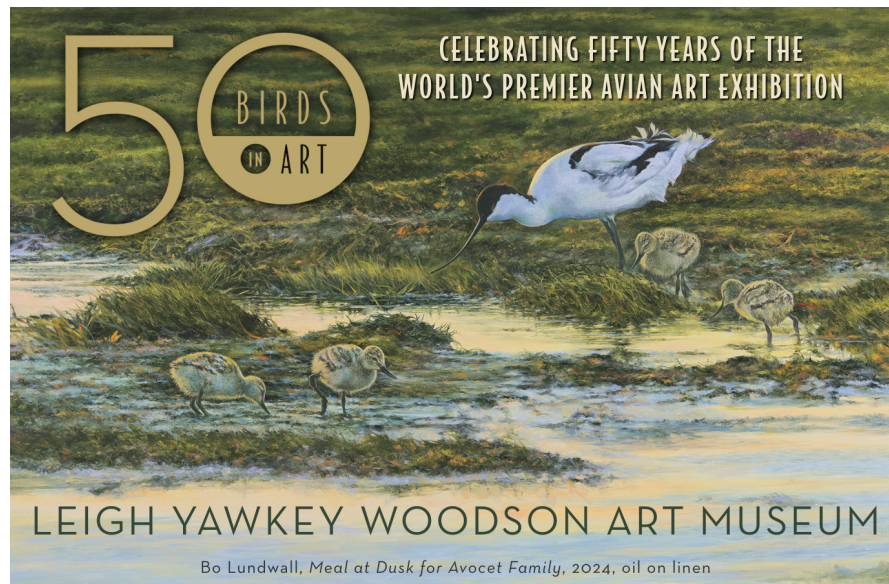
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What to Look for When Choosing the Perfect Nursing Home

By Hougum Law Firm

Choosing the right nursing home for yourself or a loved one is one of the most important decisions you'll ever make. The right choice can bring comfort, safety, and peace of mind for the resident and the whole family.

Here are some key factors to consider when selecting a nursing home:

Quality of Care: Research the facility's reputation for providing high-quality care. Check reviews, ask for recommendations from healthcare professionals, and inquire about staffing levels. A higher staff-to-resident ratio generally leads to more personalized care and attention.

Location and Accessibility: Consider how close the nursing home is to family and friends. A location that's easy to visit helps maintain important emotional connections and makes it easier to stay involved in your loved one's care.

Facility Cleanliness and Safety: A clean, well-maintained environment is essential for health and comfort. During your visit, observe the condition of rooms, hallways, and common areas. Ask about safety features such as handrails, call systems, and emergency procedures.

Activities and Social Engagement: Look for a community that offers a variety of activities and social opportunities. From exercise programs to arts and crafts to group outings, engagement helps

residents stay active, connected, and fulfilled.

Cost and Payment Options: Understand the costs upfront and explore payment options, including long-term care insurance, Medicaid, or private pay. Make sure the facility fits your financial plan while meeting your loved one's needs. By taking time to evaluate these factors, you can make an informed decision that ensures both quality care and peace of mind for your family

Planning Ahead Makes All the Difference
Choosing the right nursing home is just one piece of the puzzle. Protecting your life savings while ensuring quality care is another. At Hougum Law Firm, LLC, we help families across Wisconsin plan smart, protect assets, and find peace of mind through thoughtful long-term care and estate planning.

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Why Funeral Planning Should Be Done Early By Haertel Monuments

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.



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Honoring Heroes: Ways to Celebrate Military Veterans at Funerals

By Stokes, Prock & Mundt Funeral Chapel

For families saying goodbye to a loved one who served, a funeral is more than a farewell — it’s a tribute to a life marked by sacrifice, courage, and dedication. Veterans deserve ceremonies that reflect not only their personal legacy but also the gratitude of the nation they defended. While traditional military honors such as the playing of Taps or the folding of the flag remain timeless, many families seek unique, meaningful ways to personalize the service.



Symbolic Rituals of Remembrance
Symbolism allows emotions to be expressed when words fall short. Lighting a “candle of service,” or planting a memorial tree can serve as lasting reminders of a veteran’s legacy. Another unique tradition is displaying a “battlefield cross” — a helmet, rifle, and boots — as a symbolic representation of sacrifice. These visual elements bring both reverence and reflection to the service.

Personalized Military Displays
Creating a memorial display is one of the most powerful ways to tell a veteran’s story. Families often showcase medals, insignia, uniforms, letters, and photographs that trace a veteran’s service journey. A shadow box or memory table allows guests to engage with tangible pieces of a loved one’s life. Some families even include maps marking deployments or journal entries from the field. For those who served decades ago, digitizing old photos or projecting vintage video clips can help bring the past into vivid focus.

Involving Fellow Service Members
Few tributes carry more weight than one delivered by those who served alongside the deceased. Inviting fellow veterans to share stories, read passages, or perform a final salute provides a deeply personal connection. Some families choose to incorporate a final “roll call,” where comrades call out the veteran’s name — a poignant ritual that symbolizes their absence yet keeps their memory alive.

Enhanced Honor Guard Ceremonies
While many veterans are entitled to a standard honor guard detail, families can add meaningful details. Incorporating branch-specific colors into floral arrangements, printing mottos on service programs, or including a branch creed reading can create a more personalized ceremony. Local veterans’ organizations often provide additional elements such as a rifle salute, motorcycle escort, or flag procession, ensuring the farewell feels distinctive and heartfelt.

Music and Words with Meaning
Music is often the heart of remembrance. Beyond Taps, families may include branch anthems, era-specific favorites, or hymns that resonated with their loved one. Selected poetry, letters written home, or excerpts from military speeches can add emotional depth. Perhaps the most moving tribute of all is hearing the veteran’s own words — shared from journals, letters, or recorded interviews — reminding those present of their unique voice and spirit.

Creating Lasting Memorials
The impact of service extends beyond the funeral. Many families honor their veteran by initiating ongoing tributes, such as establishing a scholarship for veterans or military families, organizing annual service projects, or donating to causes that mattered to their loved one. Memorial benches, engraved pavers, or plaques in local veterans’ parks also provide enduring public reminders of their contribution.

Final Rest with Dignity
For those eligible, burial in a national or state veterans’ cemetery offers perpetual recognition of service. Families choosing private burial can still incorporate military elements such as a flag-draped casket, ceremonial rifle salute, or final salute from attendees. These small but profound gestures reflect both personal pride and collective gratitude.

Honoring a veteran means more than acknowledging their service record — it’s about celebrating the character, courage, and values that defined their life. By blending traditional military honors with creative, personal touches, families can craft a tribute that is both solemn and deeply meaningful. In doing so, they ensure that the legacy of service continues to inspire future generations — a final salute to a life lived with honor.

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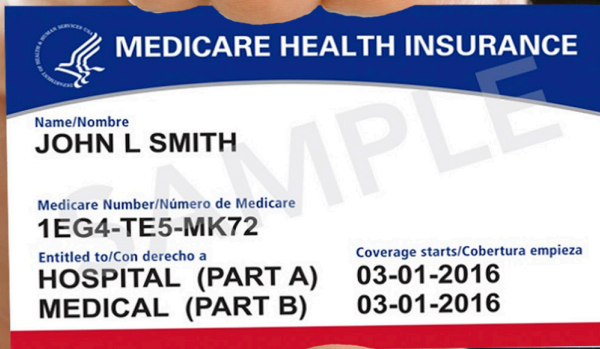
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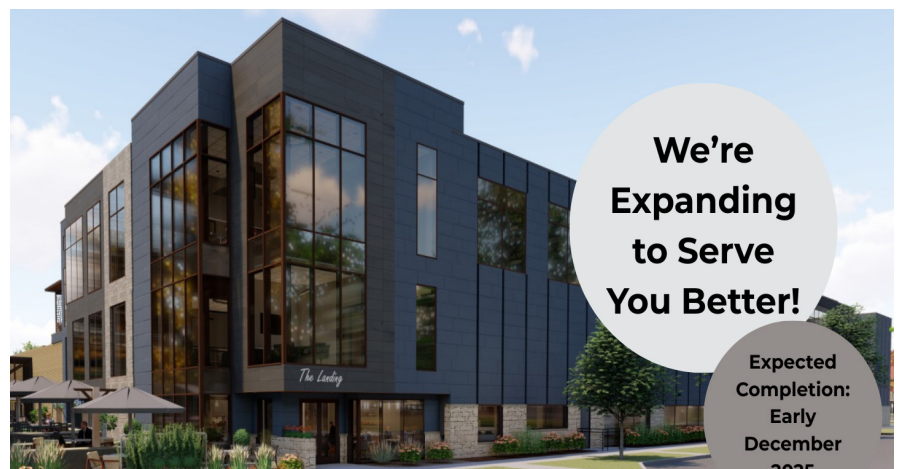


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Keeping the Golden Years Golden By Peterson/Kraemer Funeral Home

Once again, autumn is upon us. The telltale signs are all around... the crisp morning air, the changing colors from the lush greens of summer to the rich fall hues of gold and yellow, the v-formations of geese in flight, heading to their winter homes in the south. All of these signs spell the inevitable end to the long daylight hours of summer and the encroaching cold and darkness of winter. With it comes the necessity of preparations that must be made for winter... storm windows put up, leaves raked, firewood cut and stacked, and winter coats brought out of storage.

The changing of the seasons is a certainty, one with which we have become familiar and even comfortable. We know the routine; we prepare accordingly and face the sometimes bleak and depressing winter months with at least some comfort knowing that we have done all that we could to prepare ourselves for its arrival.

Isn't it ironic that old age and death are as much a certainty for each of us as the constant change of the seasons, but yet so many of us are completely unprepared for their inevitable arrival? Obviously, we do not know the number on our days, and we cannot mark the date of our passing on the calendar as we can the first day of autumn or the last shopping day before Christmas. But we can all be assured of the reality of their arrival at some time.

Unlike the changing of the seasons, our own aging and mortality are not part of familiar routines. They are certainly not comfortable topics to ponder, so we often choose to ignore them and thus we fail to make the proper preparations that might ease the burden. Can any of us

truly "prepare" for death? Emotionally, probably not, but there are steps that each of us can take to prepare for it that can provide and our loved ones some comfort and peace of mind and help keep our "Golden Years" golden! Some of these preparations include:

- Pre-planning and pre-funding your funeral arrangements
- Setting up a Living Will
- Assigning a Power of Attorney for Health Care & Finances
- Creating a Will and/or Trust
- Enrolling in a away from home assurance plan

As we enter our retirement years and look forward to a life of less work and more leisure, having all of these issues decided upon in advance is a great way to pave the way to truly "Golden" years and help ease the burden of worry for us and our loved ones. Here at Peterson/Kraemer we have experienced professionals available to walk you and your family through every step.

Not sure how to begin? Start by giving Anna or our staff at Peterson/Kraemer Funeral Home a call at 715-845-6900 or email, info@petersonkraemer.com to start the discussion on all of these preparations and help you "Keep the Golden Years Golden".



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