



JULY 2026

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Get \$25 to Spend at Local Farmers Markets

Senior Farmers Market Voucher Program

Each year, the Senior Farmers Market Nutrition Program—funded through the federal Farm Bill and administered by the State of Wisconsin—helps older adults access fresh, locally grown produce.



In Chippewa County, the Aging and Disability Resource Center (ADRC) distributes \$25 vouchers to eligible, low-income seniors. These vouchers can be used at local farmers' markets and farm stands to purchase fresh fruits and vegetables.

Best of all, farmers receive 100% of the voucher value—supporting local agriculture while helping bring new customers to the market.

Who is eligible?

You must meet all of the following:

- Be a Chippewa County resident (or apply in your county of residence)
- Be age 60 or older (age 55 or older for Native Americans)
- Have a gross monthly household income at or below:
 - \$2,460.50 for a one-person household
 - \$3,336.16 for a two-person household(add in any deducted Medicare premiums)

Note: This is not limited to 1/household. Anyone in the house that's eligible can apply for their own set of vouchers.

How to apply

Applications open June 1, first-come, first-served basis:

- **Online:**
www.chippewacountywi.gov/adrc or scan the code
- **By mail:** Call 715-726-7777 to request an application
- **In person:** **ADRC of Chippewa County (Courthouse)**, Monday through Thursday, from 7:30 am to 4:30 pm, and Fridays, from 7:30 am to 11:30 am
- **Print:** Download from our website

Scan the code with your camera for the online application June 1st



Other ways to save at the market

If you're not eligible, you may still be able to stretch your food dollars. Many markets offer "Market Match," which doubles FoodShare benefits—for example, spend \$10 and receive \$20 to use at the market. Contact the ADRC for participating locations.

The WIC Farmers' Market Nutrition Program is also available for eligible WIC participants who are pregnant, postpartum, or have a child at least 9 months old. Contact your local WIC office for details.

This institution is an equal opportunity provider.

Check out our website at seniorreviewnewspapers.com

A MAGAZINE FOR LIVING A HEALTHIER, SMARTER AND MORE ACTIVE LIFE IN CHIPPEWA COUNTY

Staff Spotlight: Karen



My name is Karen Herbison, and I have just completed a full year as an Administrative Assistant with the ADRC team. It amazes me at how comprehensive the services of the ADRC really are. I have met so many wonderful people in the past 12 months and it has been a real privilege to serve each one of them. Please stop in and say “hello” and let me assist you in any way I can.

Living Life with Purpose

by the Wisconsin Institute on Health Aging

Finding Meaning in Everyday Life

What gets you up in the morning? It might be family, helping a neighbor, volunteering, learning something new, or simply enjoying a daily routine. That feeling of having a reason to start the day is called purpose. Purpose plays an important role in health and well-being as we age.

Purpose can be found in many places—relationships, hobbies, faith, work, or giving back. It doesn’t have to be one big goal. Often, it shows up in small, everyday moments that feel meaningful.

Finding a sense of purpose starts with noticing what feels important. Think about moments that bring joy or satisfaction. What activities make time fly by? What do others often ask for help with? Purpose grows when we try new things, stay curious, and connect with others. It’s okay if it changes over time—purpose is something we continue to shape through our experiences.

Benefits of Purpose

Research shows that having a sense of purpose is linked to better health. People with a sense of purpose are often more active, sleep better, and have lower risk of memory loss or dementia. They also tend to live longer. Purpose can also help lower stress and build stronger relationships with others.

The good news is that purpose doesn’t have to be something big or complicated. Small actions matter. Calling a friend, caring for a pet, joining a class, or sharing a skill can all help build a sense of purpose.



The ADRC is Online!

Subscribe for FREE to get this eNewsletter emailed to you each month at www.chippewacountywi.gov/adrc or scan the QR code below. You can always pick up this free newspaper at most local grocery stores, or pay \$16/year for a mailed subscription. **Call the ADRC at 715-726-7777.**

Website	Resource Guide	Facebook	Events	Leave Us a Review	eNewsletter
					

Aging and Disability Resource Center (ADRC) Staff ... *Your Bridge to Support!*

- | | | |
|---|--|--|
| <ul style="list-style-type: none">• ADRC Manager – Sarah Zielke• Administrative Assistants – Renee Price, Carmen Olson, Karen Herbison• Benefit Specialist Assistant – Breanna Schemenauer• Dementia Care Specialist – Bronson Stelzer | <ul style="list-style-type: none">• Disability Benefit Specialist – Stephanie Rasmussen• Elder Benefit Specialist – Cory Miller• Nutrition & Transportation Programs Supervisor – Kayla Colbenson• Nutrition Program Assistants – Jason Kolano, Jen Buckley | <ul style="list-style-type: none">• Nutrition Site Aides – Sue Barnum, Linda Felmlee, Cindy Sarazen, Ann Mueller, Cindy Irish, Vicky Steinmetz• Options Counselors – Sarah Hedlund, Erika Stevens, Jessica Gibson, Libby Leinenkugel, Brittany Lofquist |
|---|--|--|

Aging and Disability Resource Centers are the first place to go with your aging and disability questions. We are an “information station” where you can get accurate, unbiased information related to aging or living with a disability. Our job is to help you remain as independent as possible! Give us a call at 715-726-7777 or stop in at 711 N. Bridge Street (Courthouse), Room 118, Chippewa Falls.

What You Need to Know About the MOON:

An Explanation of the Medicare Outpatient Observation Notice

By the GWAAR Legal Services Team

MOON stands for Medicare Outpatient Observation Notice. This is a notice that hospitals are required to give to people who are in a hospital for more than 24 hours and are receiving observational services. This notice is required due to the Notice of Observation Treatment and Implication for Care Eligibility Act or NOTICE Act that was enacted August 06, 2015. The NOTICE Act ensures that patients are informed of their hospital stay status so that they can understand their liability for costs incurred during their stay. This notice must be given no later than 36 hours after the individual receives observational services. The notice must include an oral explanation of the notice and should be signed by the individual to acknowledge the receipt of the notice.



The new MOON does not provide as detailed an explanation of patient liability as it has in previous versions. It is vague, leaving individuals unsure about their out-of-pocket costs when they are under observational status during a hospital stay. It is important for individuals to understand what the consequence of an observational status has for them as far as their out-of-pocket costs and the effects it has on post hospital care, like Skilled Nursing Facility (SNF) care. For example, the new MOON does not explain that a patient who is receiving observational services will likely be responsible for the costs of medication they receive during their stay. In addition, the new MOON does not clearly explain that an individual has to have a qualifying three-day stay as an in-patient at a hospital to qualify for SNF coverage.

Medicare Outpatient Observation Notice

Patient name: _____ Patient number: _____

You're a hospital outpatient receiving observation services. You are not an inpatient because:

Being an outpatient may affect what you pay in a hospital:

- When you're a hospital outpatient, your observation stay is covered under Medicare Part B.
- For Part B services, you generally pay:
 - A copayment for each outpatient hospital service you get. Part B copayments may vary by type of service.
 - 20% of the Medicare-approved amount for most doctor services, after the Part B deductible.

Observation services may affect coverage and payment of your care after you leave the hospital:

- If you need skilled nursing facility (SNF) care after you leave the hospital, Medicare Part A will only cover SNF care if you've had a 3-day minimum, medically necessary, inpatient hospital stay for a related illness or injury. An inpatient hospital stay begins the day the hospital admits you as an inpatient based on a doctor's order and doesn't include the day you're discharged.
- If you have Medicaid, a Medicare Advantage plan or other health plan, Medicaid or the plan may have different rules for SNF coverage after you leave the hospital. Check with Medicaid or your plan.

NOTE: Medicare Part A generally doesn't cover outpatient hospital services, like an observation stay. However, Part A will generally cover medically necessary inpatient services if the hospital admits you as an inpatient based on a doctor's order. In most cases, you'll pay a one-time deductible for all of your inpatient hospital services for the first 60 days you're in a hospital.

The MOON notice was just updated, and the new version goes into effect on April 21, 2026. The Centers for Medicare & Medicaid Services (CMS) states the form has improved readability and design. There is now space to allow the hospital to explain why the patient is in observational status and not in inpatient status. Despite the improvements, the updates do away with important information.

If you receive a MOON and are unsure what your out-of-pocket costs will be, contact your local ADRC, call 1-800-Medicare (1-800-633-4227), or call your plan to receive more information. To find your local ADRC visit <https://www.dhs.wisconsin.gov/adrc/index.htm>.

The Aging and Disability Resource Center of Chippewa County Presents

Medicare & You Classes



Free Unbiased Medicare Information!

New to Medicare or want to know more about those Medicare commercials you keep seeing? Wondering where you can go for objective Medicare information?

We will cover multiple topics including enrolling in Medicare, the parts of Medicare, the difference between Advantage Plans, Supplements & drug coverage options.

This is open to anyone new to Medicare, currently on Medicare, caregivers, families and community partners.

Registration Required (3 ways)

1. www.chippewacountywi.gov/adrc/events



2. Or use your phone's camera to scan this code & register online.

3. Or call us to register: 715-726-7777

In person and Virtual attendance are offered. See our website for the full schedule.

Upcoming Second Wednesdays at 1:00 PM - 3:00 PM | Chippewa Courthouse



This project is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

2026

Stand In The Light Memory Choir
Where Words Fail, Music Speaks

SUMMER SINGS

People in the early to mid-stages of memory change, their care partners, and singing volunteers come together to share their love of music!

July 9, 16, 23, 2026
9:45 a.m. – 11 a.m.

Lutheran Church of the Good Shepherd
outdoor pavilion
1120 Cedar Street, Eau Claire
***Bring your own chair**

Summer Sings will be hybrid with the ability to attend in person or virtually via ZOOM. Please let us know if you need assistance getting set up on ZOOM.

For more information contact 715-210-4165
or standinthelightchoir@gmail.com

www.facebook.com/sitlchoir
www.instagram.com/sitlchoir/
www.standinthelightmemorychoir.org

Voting in Wisconsin



Respectfully submitted by ADRC Options Counselor and Elections Inspector Libby Leinenkugel

Most folks will have the opportunity to vote in two more elections in 2026. What appears to be a simple process actually has multiple layers. So many questions may have crossed your mind about our current voting process, legal updates, registering to vote, absentee voting, etc etc etc. You are not alone! Here are a couple of reputable websites:

- My Vote Wisconsin: find your polling place, learn how to vote absentee or register to vote (which also includes updating your address!), preview your ballot, access your voting record, and search for your elected officials. If reviewing information online is not your cup of tea, we encourage you to reach out to your local municipal clerk's office.
- Wisconsin Disability Vote Coalition: know your rights as a Voter, including the right to request curbside voting.



A few things you may not know as a Voter:

- Polls are open on election day 7am-8pm. You need to be in line to vote at 8pm in order to cast a ballot. If it is 8:01pm or later when you arrive at the polling location, you will not be able to vote. Sorry, no exceptions.
- If you live in a care facility, the municipal clerk has appointed Special Voting Deputies to help with absentee voting. Talk with the facility administrator to learn how you can be assisted with voting in your facility.
- A Voter can have someone assist them by reading the ballot out loud and/or marking the ballot. Talk to an Election Inspector at the polling location if you need guidance.
- Anyone, other than a candidate on the ballot for the election, has the right to be present to observe the conduct of the election. There are rules that Election Inspectors and Observers need to follow so as to not interfere with the election process.
- The act of voting is public; who you vote for is private.
- Electioneering is not permitted within 100 feet of the polling place entrance.
- You need to present acceptable proof of identification (Photo ID) in order to receive a ballot. This proves who you are; it does not have to include a current address. However, please make sure you are registered to vote under your current address.

The Wisconsin Elections Commission provides training and support to local election officials. Additionally, the chairperson of the commission is responsible for certifying state and non-presidential federal election results (governor, attorney general, US Senate, Assembly, state Senate and various court positions). It is governed by six Commissioners, three representing the Democratic Party and three representing the Republican Party.

Should you be interested in becoming an Election Inspector (AKA Poll Worker), reach out to your local municipal clerk's office. A great clerk will offer training and resources to do the job well.

Better Communities Begin with Voters!

Wisconsin SMP

SCAM SPOTLIGHT

Excessive or Unnecessary Tests and Services

MORE IS NOT ALWAYS BETTER



Medicare pays for services that are **medically necessary** to diagnose or treat a medical condition. When providers order excessive or unnecessary tests, services, or equipment, it can be Medicare fraud.

Examples of Unnecessary Services May Include:

- Ordering tests that are not needed
- Frequent visits without medical reason
- Providing equipment the patient did not need
- Unnecessary procedures or treatments
- Billing for therapy or home health visits that are not needed

REAL-LIFE EXAMPLES OF THIS FORM OF MEDICARE FRAUD



UNNECESSARY GENETIC TESTING

Beneficiaries are offered "free" genetic or cancer screening tests that are not medically necessary. Medicare is billed thousands of dollars for tests they did not need.



EXCESSIVE DURABLE MEDICAL EQUIPMENT (DME)

Suppliers send equipment or supplies you did not ask for or need—such as braces or catheters—and bill Medicare every month.



UNNECESSARY HOME HEALTH OR THERAPY

Providers may continue therapy or home health visits longer than needed and bill Medicare even when not medically justified.



FREQUENT DIAGNOSTIC TESTING

Clinics may order expensive tests—such as nerve tests, ultrasounds, or cardiac screenings—without a clear medical need.



WARNING SIGNS

Be cautious if:

- You are offered "free" tests or equipment
- A provider pressures you into services you do not understand
- You receive supplies you did not order
- Your Medicare Summary Notice lists services you don't recognize
- You are told Medicare "covers everything" without explanation
- A provider asks you to sign blank forms or paperwork



HOW TO PROTECT YOURSELF

- ✓ Review your Medicare Summary Notices (MSNs) regularly.
- ✓ Ask questions about tests, treatments, or equipment.
- ✓ Talk with your primary doctor before agreeing to unfamiliar services.
- ✓ Keep records of appointments and equipment received.
- ✓ Report suspicious billing or services.



If something doesn't seem right, trust your instincts and speak up.

Asking questions can help stop fraud and protect your health and Medicare benefits.

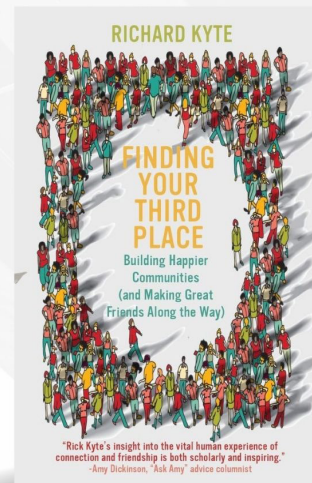


To report suspected Medicare Fraud, Errors, or Abuse contact Wisconsin SMP: 800-818-2611 or Email address: smp-wi@gvaar.org

This project was supported, in part, by grant number 90MPPG0102, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201

GE Bleskacek Family Memorial
Bloomer Public Library
Jump into reading.

Book Talk FINDING YOUR THIRD PLACE



Our nation is experiencing an epidemic in loneliness, which results in poor physical and mental health for individuals and a loss of trust and political polarization in our communities. The antidote to loneliness is social connection, which can be found in the places people gather outside of home or work. In third places.

July 20th 2026

3:00 - 4:00 PM

Bloomer Public Library



Author Rick Kyte, will share insights from his book "Finding Your Third Place." Books available for purchase.

Presented by Richard Kyte, PhD, Endowed Professor/Director DB Reinhardt Institute for Ethics in Leadership, Viterbo University

For more information please visit the Bloomer Public Library at 1519 17th Ave, online at bloomerpubliclibrary.org or call 715-568-2384.

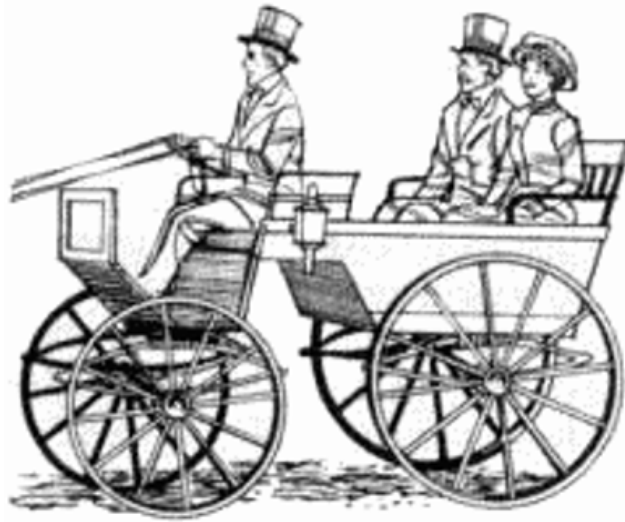
The Wonder of Automobiles

By Ken Anderson, themayberryguru@gmail.com

July is one of the busiest months for automobile traffic as more people are on the roads enjoying summer vacations. The love of automobiles has always been an important part of our culture.

The first practical, modern automobile powered by an internal-combustion engine was built by German engineer Karl Benz in 1885. From that lowly first car, there are now 1.645 billion cars and other motorized vehicles (including trucks and buses) worldwide. As of early 2026, there are approximately 297 to 298.7 million registered personal and commercial vehicles on the road in the United States. Unfortunately, this results in staggeringly high numbers of lost lives.

Throughout the world, approximately 1.19 million people die each year because of road traffic crashes. Road traffic injuries are the leading cause of death for children and young adults aged 5–29 years. It is estimated that 60–80 million people have died in traffic accidents worldwide since the invention of the automobile. Statistics indicate that over 90 percent of all auto accidents are the direct result of human error. Distracted driving, impaired driving, and speeding are three of the most common causes of accidents.



On a lighter note, as cars became more numerous over the years, laws had to be enacted to ensure traffic safety, some of which are rather strange. In Alaska, it is illegal to strap your dog to the top of your car. The law is aimed at protecting dogs from neglect and injury, with fines being the usual penalty. In California, it is illegal to jump from a car going 65 mph or higher. I have a feeling that if a person attempts this stunt, they will not have to worry about a penalty. In Montana, unless you have a chaperone, it's illegal to have sheep in your truck.

There are also superstitions regarding cars. One is that it is good luck to find bird droppings on your car. Some owners believe you should intentionally cause a tiny, hidden scratch or dent on a new car to avoid tempting fate and having a major accident later. Many drivers and passengers hold their breath when passing a cemetery. The myth behind this is to prevent the spirits of the recently deceased from entering your body.

With all this said, I hope you have a safe and fun summer driving whatever type of vehicle you own. But keep in mind that you will not be alone. American vehicles travel a combined total of roughly 3.2 trillion miles each year.

CHIPPEWA VALLEY EYE CLINIC



CHIPPEWA VALLEY
EYE CLINIC



&
OPTICAL

Aging Eye Care

- Glaucoma
- Macular Degeneration
- Diabetic Retinopathy
- Cataract
- Low Vision

VOTED 2025
THE BEST OF THE
Chippewa Valley
Volume One
READER POLL



715-834-8471



cveclinic.com

FREE: Power of Attorney Clinic



Why everyone 18 and older should have a POA

Did you know that **Wisconsin doesn't recognize relatives** as automatic decision makers when someone is incapacitated?

Completing a POA is a gift to your family and friends because they won't be left wondering what you would like.

You can save money by avoiding the need for court-appointed guardianship.

Attend a FREE event where knowledgeable staff from Chippewa County DHS will provide unbiased information on the POA for Health Care and POA for Finance.

Please plan to attend the entire presentation. No registration required.

Save the 2026 dates!

- Wednesday, August 12
 - 3:00 pm – 4:30 pm
- Tuesday, October 6
 - 10:00 – 11:30 am
- Wednesday, December 9
 - 3:00 pm – 4:30 pm

Chippewa County Courthouse
Third Floor Conference Room – 302

For questions, contact the ADRC.
715- 726-7777 or find more info online:
www.chippewacountywi.gov/ADRC/events



★ CAREGIVER RESOURCES ★

Comfort and Connection Project

Compass IL recently received a generous grant from the Chippewa Valley Dementia Coalition titled "Comfort and Connection," to support a project that provides assistive technology and home care stipends for individuals with dementia and their caregivers.



This project consists of two main components:

1. Assistive Technology: Compass IL has acquired several dementia-specific assistive devices, which we will distribute to individuals with dementia who may benefit from them. This program will serve as both a demonstration and donation initiative. We will meet with potential recipients, assess their needs and barriers, and bring appropriate devices accordingly. Staff members will demonstrate the devices provided; if the individual, their caregivers, or family members determine that the device is suitable, it will be donated to the individual at no charge.

Our goal is to promote safety, comfort, education, and engagement. We aim to reduce anxiety, support memory retention, and enhance the overall quality of life for individuals living with dementia.

2. Home Care and Respite Stipends: Caring for a person with dementia at home can be overwhelming—physically, emotionally, and financially. To ease this burden, Compass IL will provide stipends for home care and respite services. The amount of each stipend will be dependent on individual needs. This assistance can be used to provide short-term in-home relief or help with household tasks, giving caregivers time to rest, work, or attend to personal responsibilities while ensuring their loved one remains in a safe, familiar environment.

If you or someone you know may benefit from caregiver stipends or assistive technology for individuals with dementia, please contact Compass IL at 715-233-1070.

Find us at
seniorreviewnewspapers.com

CHIPPEWA MANOR RESIDENTIAL LIVING APARTMENTS



Flexible, Worry-Free *Assisted Living!*

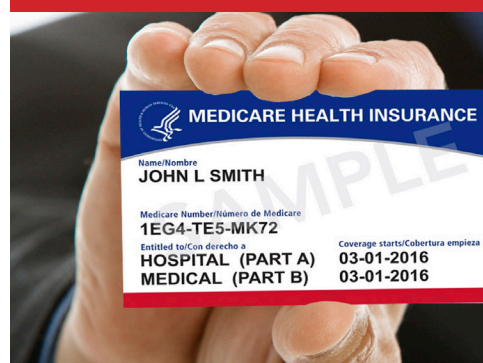
- ▶ Choose from 1 and 2-bedroom apartments
- ▶ Private bathrooms, refrigerators, stove/ovens
- ▶ Restaurant-style dining with chef-prepared meals
- ▶ Assisted Living Services available in your apartment
- ▶ Flex on/off program from month-to-month



www.chippewamanor.com

Call (715) 723-4437 for a tour or more information

NO NEW MEDICARE CARD



Have you been told you need a new Medicare card?

STOP!
It's a scam

Here's the truth

- Medicare is NOT issuing plastic cards
- You do NOT need to 'update' your Medicare Card
- Medicare will NEVER call or text you asking for your Medicare number

Protect Yourself

- Never give out your Medicare number to unexpected callers
- Hang up on anyone asking for personal information
- Report suspicious calls to SMP



Wisconsin Senior Medicare Patrol

888-818-2611

www.smpwi.org

Preventing Medicare Fraud

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

Lake Hallie Memory Care

A happier life for everyone...



**Celebrating 13 Years
of Exceptional Care**



715-738-0011



@MemoryCarePartners

Call or Tour Today!

LakeHallieMemoryCare.com

Chippewa County Residents:

Do you need financial assistance to help
make your vehicle accessible?

The Vehicle Modification Grant may be an option for
you to help modify a vehicle for accessibility needs.

This grant supports individuals with disabilities and
caregivers who need vehicle modifications to safely drive or
ride and do not have the financial means to do so.

Examples of covered
modifications may include:

- Hand controls
- Adapted seating
- Wheelchair ramps

Who may qualify:

- Individuals with a disability that impacts vehicle access
- Caregivers supporting someone with accessibility needs

Contact us to learn more or apply:

Aging and Disability Resource Center of Chippewa County

711 North Bridge St. Rm 118 Chippewa Falls, WI 54729

www.chippewacountywi.gov/ADRC

ADRC@ChippewaCountyWI.gov

715-726-7777



SERVICE with PASSION

DISCOVER THE DIFFERENCE

Providing assisted living and memory care services
in a thoughtfully designed community setting.

Experience the difference of a non-corporate,
unconventional care provider like Comforts of Home.



GREAT LOCATIONS

Menomonie Chippewa Falls

Hudson River Falls

Baldwin St. Croix Falls

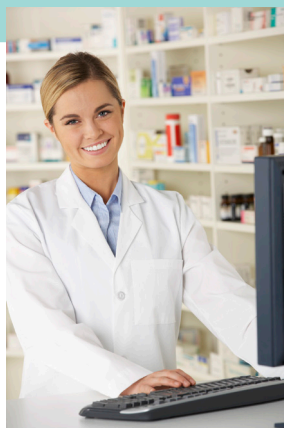
www.COHSeniorLiving.com

Healthy Living Programs Available to YOU

The ADRC of Chippewa County has partnered with the ADRC of Eau Claire County to allow Chippewa County residents the ability to enroll in any of their healthy living programs. If you would like more information about any of these programs or would like to register, please call the ADRC of Eau Claire County at 715-839-4735 or go to www.adrcevents.org

Med Wise Rx

Medication errors can result in unwanted effects from medicines, and worse, falls, hospitalizations and even death. The pharmacist is important to help people manage their medications and address their medication-related questions and concerns. Yet, patients and caregivers often are unsure what questions to ask or how to ask them. In this workshop, you will gain confidence in talking with your pharmacist and learn what to ask about your medicines. Meets for two 2-hour classes, separated by one week for home practice.



Tuesdays, 1:00 - 3:00 pm/ August 4 & 18, 2026
Lake Street Methodist Church, 337 Lake Street, Eau Claire

StrongBodies Information Session for new participants

Strength training is especially important as we age. Being physically active and socially connected are both essential for health and well-being. The StrongBodies program provides a safe environment for older adults to improve strength and balance with a fun group of peers. Learn more in this free orientation and sign up for classes starting September 28, 2026. Thursday, 10:00 - 11:15 am/ September 3, 2026 (virtual and phone conference)

Stepping On Fall Prevention Program

Are you feeling unsteady on your feet? Stepping On can help you avoid a dangerous and costly fall so you can keep doing the things you love to do. In just 7 weeks, you will learn: Strength and balance exercises you can adapt to your individual level, to identify and remove or avoid fall hazards both inside and outside your home. How vision, hearing, medication, and footwear affect your risk of falling, to get back on your feet the right way if you do fall.

Tuesdays, 10:00 am - 12:00 pm/ September 8 - October 20, 2026
Lake Street Methodist Church, 337 Lake Street, Eau Claire

REGISTER at least one week prior: Call the ADRC at 715-839-4735 or go to www.adrcevents.org.

Visit our website at
seniorreviewnewspapers.com
for a FREE email
subscription!

Did you know that over half of women age 50 and older experience issues with bladder or bowel control at some time in their lives?

Mind Over Matter

Healthy Bowels, Healthy Bladder

This workshop is researched, proven to help, and designed to give women the tools they need to take control of their bladder and bowel symptoms.

It consists of three 2-hour sessions meeting every other week in a private group setting.

What will I learn in the workshop?

- Information about bladder and bowel control
- At-home techniques and exercises to help prevent or improve symptoms
- Tools to help you set goals and mark your progress

Workshop Dates:

Aug. 28, Sept. 11 & Sept. 25

9:30 am - 11:30 am
Bloomer Public Library

Registration Required, Limited Spots Available

Call the ADRC at 715-726-7777

Register Online:

www.chippewacountywi.gov/adrc/events



CHIPPEWA COUNTY
Public Health



Scan Code to Register

Get Healthy with Eat Smart, Move More, Weigh Less Online



ADRC of CHIPPEWA COUNTY
IS OFFERING A NEW WELLNESS INITIATIVE

NEW SERIES BEGINS SOON.

Check it out—a 15-week weight management program that works because it is not a diet—it's a lifestyle! All weekly classes are conducted online by a live instructor, fostering interaction between the instructor and all participants. Participants can conveniently attend classes from home or office using a computer or mobile device.



For registration code, please contact
Sarah Zielke at (715) 726-7777
or adrc@chippewacountywi.gov



Go to www.esmmweighless.com to view class times for the upcoming series beginning soon.

Fresh Air, Sunshine, and Movement: Simple Tools That Support Brain Health



By Bronson Stelzer, Dementia Care Specialist

As the days get longer and warmer, it's a great reminder that some of the most meaningful activities for people living with dementia can happen outdoors.

Time outside offers much more than a change of scenery. Research continues to show that regular outdoor exposure, natural sunlight, and movement can positively support brain health, mood, sleep, and overall wellbeing in older adults, including those living with dementia.

Sunlight plays an important role in regulating our circadian rhythm, or internal body clock. For individuals living with dementia, spending time in natural light, especially earlier in the day, may help improve sleep patterns, support alertness, and reduce late-day restlessness or "sundowning." Exposure to daylight has also been associated with improved mood and overall quality of life.

Outdoor movement adds another layer of benefit. A short walk, gardening, sitting on a patio while stretching, tossing a ball, or simply enjoying nature can encourage gentle physical activity while stimulating the senses. The sounds of birds, the warmth of sunshine, fresh air, flowers, and changing scenery can all create meaningful sensory experiences that may spark memories and conversation.

Research also suggests that regular time in green space may support cognitive health and lower risk for depression and social isolation in older adults. Even brief outdoor time can help reduce stress and create a sense of calm and connection.

The best part is that it doesn't need to be complicated and the outdoors is cost friendly.

Simple outdoor activity ideas:

- Morning walks around the yard or neighborhood
- Sitting outside with coffee or a snack
- Gardening or watering flowers
- Bird watching
- Porch stretches or chair exercises
- Listening to outdoor sounds and talking about what you notice
- Looking through old photos outside and sharing memories
- Visiting a local park or trail bench for a change of scenery

Even 15–30 minutes outside can have meaningful benefits.

Chippewa County Outdoor Ideas to Explore

We are fortunate to have many beautiful and accessible outdoor spaces right here in Chippewa County that can be enjoyed by individuals living with dementia, care partners, and families.

A few local favorites include:

Lake Wissota State Park – A wonderful place for a scenic drive, short walk, picnic, or simply sitting by the water.

Irvine Park – A Chippewa Falls favorite with shaded roads, walking paths, picnic areas, and the zoo. Great for a leisurely drive or quiet afternoon outdoors.

Old Abe State Trail – Perfect for a walk, wheelchair stroll, or bike ride with family while enjoying scenic views along the river.

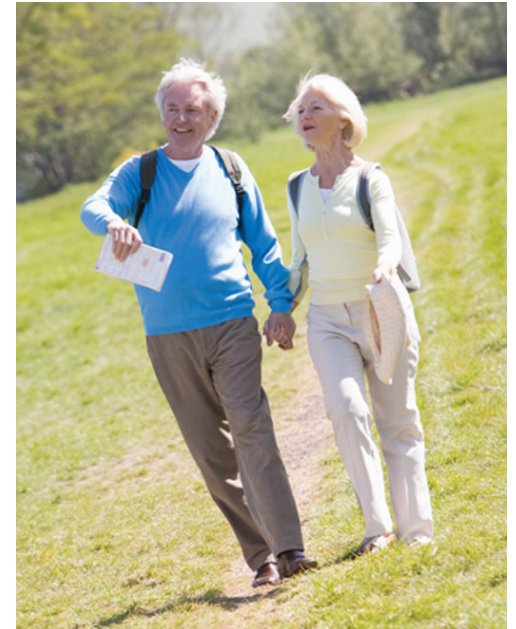
Chippewa Moraine State Recreation Area – A peaceful option for those who enjoy nature, wildlife, bird watching, and beautiful scenic drives.

Outdoor time doesn't need to be strenuous or highly planned to be beneficial. Sometimes the most meaningful moments come from sitting on a bench by the lake, taking a short walk through the park, or simply feeling the sun on your face.

Whether you are a caregiver, family member, or someone experiencing memory changes yourself, fresh air, sunshine, and movement can be a simple but powerful way to support physical health, emotional wellbeing, and connection each day.

Dementia Care Specialist Tip of the Month

Try pairing outdoor time with an existing daily routine. Step outside with your morning coffee, take a short walk after lunch, water flowers in the evening, or sit together on the porch before dinner. Familiar routines can help make outdoor activities feel natural, enjoyable, and easier to maintain. Remember: it's not about how far you go or how long you stay. Even a few minutes outdoors can make a meaningful difference.



Join us for the StrongBodies Program!

StrongBodies has been shown to increase strength, muscle mass, and bone density. Classes are held twice weekly and include progressive resistance training, balance training, and flexibility exercises.

Virtual StrongBodies - Spring Series

Dates: July 7 - September 24, 2026

Time: Tuesdays and Thursdays, 9:00 – 10:15 am

Deadline to register: Friday, July 31st

Offered virtually via Zoom

How to Sign Up: Call the ADRC at 715-726-7777

The University of Wisconsin-Madison Division of Extension provides equal opportunities in employment and programming in compliance with state and federal law.

Hydration: Why Water Matters for Your Health



By Kayla Colbenson Nutrition and Transportation program Supervisor

Staying Hydrated for Better Health

Water is one of the most important nutrients our bodies need to function properly. Every organ, tissue, and cell depends on water to work efficiently. Proper hydration supports energy, digestion, circulation, temperature control, and overall wellness.

Why Is Hydration Important?

The human body is made up of approximately 50–70% water. Water helps transport nutrients, regulate body temperature, lubricate joints, protect organs, and remove waste products. Even mild dehydration can affect how you feel and function throughout the day.

Benefits of Staying Hydrated

1. Supports Energy and Reduces Fatigue
2. Helps Regulate Body Temperature
3. Improves Brain Function and Mood
4. Supports Digestion and Prevents Constipation
5. Keeps Joints and Muscles Functioning Well
6. Supports Healthy Skin

How Much Water Do You Need?

Hydration needs vary based on age, activity level, medications, climate, and health conditions. A common recommendation is about 8 cups (64 ounces) of fluids per day, though some individuals may need more. Foods such as watermelon, cucumbers, oranges, strawberries, soups, and yogurt also contribute to hydration.

Helpful hydration tips:

- Carry a reusable water bottle.
- Add lemon, berries, cucumber, or mint for flavor.
- Drink water regularly throughout the day instead of waiting until thirsty.
- Increase fluids during hot weather or exercise.
- Choose water more often instead of sugary beverages.

Understanding the Risks of Dehydration

Dehydration happens when the body loses more fluids than it takes in. It can happen due to hot weather, illness, sweating, diarrhea, vomiting, medications, or simply not drinking enough fluids.

Older adults and children may be at higher risk for dehydration because thirst signals may be weaker or fluid needs may be harder to meet.

Signs and Symptoms of Dehydration - Watch for:

- Dry mouth or cracked lips
- Dark yellow urine or decreased urination
- Fatigue or weakness
- Headaches
- Dizziness or lightheadedness
- Muscle cramps
- Confusion or trouble concentrating

Severe dehydration may require medical attention and can lead to serious health complications.

Easy Ways to Stay Hydrated

Try these simple habits:

1. Drink a glass of water when waking up.
2. Keep water visible throughout the day.
3. Pair water with meals and snacks.
4. Eat hydrating foods such as fruits and vegetables.
5. Set reminders if you forget to drink fluids



JULY RECIPE: Refreshing Hydration Fruit Infused Water

This easy recipe is flavorful, refreshing, and encourages healthy hydration without added sugars.

Ingredients

- 6 cups cold water
- ½ cucumber, sliced
- 1 lemon, sliced
- 1 cup strawberries, sliced
- Fresh mint leaves (optional)
- Ice cubes

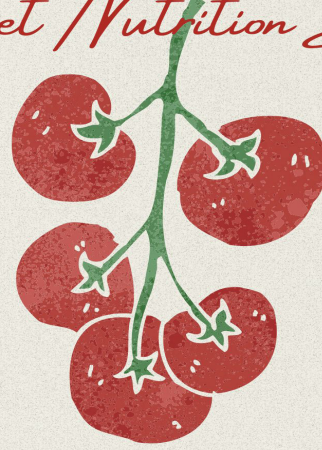
Directions

1. Add cucumber, lemon, strawberries, and mint to a large pitcher.
2. Fill with cold water and ice.
3. Refrigerate for at least 1–2 hours to allow flavors to blend.
4. Pour and enjoy throughout the day.

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5 Stages of Accepting Chronic Illness and Finding Inner Strength

Adapted from: <https://vervecollege.edu/stages-of-accepting-chronic-illness/>



Submitted by
Stephanie Rasmussen

Living with a long-term condition can be overwhelming, but understanding the stages of accepting chronic illness can make the journey toward healing and strength more manageable. Each stage brings its own set of emotions from shock and denial to acceptance and growth and learning to navigate them can help you regain control of your life.

Acceptance isn't about giving up, it's about learning to adapt, find peace, and build resilience through each phase of the emotional process. By acknowledging your feelings and taking small, intentional steps, you begin to heal not just physically, but mentally and emotionally.

Whether you're newly diagnosed or supporting someone who is, recognizing these stages helps you take control of your health, discover meaning in your experiences, and embrace a balanced, fulfilling life filled with hope and strength.

Key Takeaways

- Acceptance of chronic illness happens in stages, not all at once.
- Emotional awareness plays a crucial role in coping and resilience.
- Inner strength comes from education, self-care, and support systems.

The Emotional Journey: Understanding Each Stage of Acceptance

1. Denial: “This Can’t Be Happening to Me”

Denial is often the first reaction to a diagnosis. It's a defense mechanism that shields you from the emotional impact of your condition. During this stage, you might avoid medical advice or ignore symptoms.

Instead of resisting, give yourself grace. Learning more about your body, through resources like an anatomy and physiology class, can help you understand what's happening physiologically, making it easier to move forward with clarity and acceptance.

2. Anger: Why Me?”

As reality sets in, frustration, sadness, or anger often surface. You may question why this happened or feel that life has been unfair. These emotions are a natural response to change and loss of control. Understanding how to accept a chronic illness starts with acknowledging these feelings rather than ignoring them. Instead of bottling them up, try expressing your feelings through journaling, therapy, or support groups. Sharing your thoughts in a safe space helps release tension and prevents emotional exhaustion, allowing you to gradually move toward acceptance and peace.

3. Bargaining: “Maybe If I Change, I Can Fix This”

In this stage, individuals may start negotiating, promising to eat healthier, take more rest, or follow new regimens to reverse the illness. While making positive lifestyle changes is valuable, it's essential to recognize that not all conditions can be controlled through willpower alone.



Accepting that healing is both physical and emotional helps you shift from desperation to empowerment. Educational pursuits, such as exploring anatomy and physiology classes can offer insights into how the body functions and why balance is key to long-term wellness.

4. Depression: “I Feel Hopeless”

Depression often emerges once the full impact of chronic illness becomes clear. Fatigue, loss of motivation, and feelings of isolation are common.

Acknowledging these emotions is the first step to overcoming them. Seeking professional

mental health support or connecting with others who share your experience can provide comfort and perspective.

Remember, this stage doesn't define your story, it's a bridge toward acceptance.

5. Acceptance: “I Can Live Fully with This”

Acceptance doesn't mean giving up, it means choosing to live purposefully despite challenges. At this stage, individuals begin to adapt routines, focus on wellness goals, and cultivate emotional peace.

Developing self-compassion and building knowledge about your body can deepen your sense of control and confidence. With acceptance comes freedom, the power to live authentically and thrive within new limits.

Conclusion

Understanding the stages of coping with chronic illness helps turn emotional pain into inner strength. Each stage, denial, anger, bargaining, depression, and acceptance, guides you toward resilience and self-awareness. Acceptance isn't surrender; it's learning to live with purpose and peace despite challenges. By gaining knowledge about your body, such as through an anatomy and physiology class, seeking support, and practicing self-care, you rebuild confidence and balance. Healing is not linear but a personal journey of growth and courage. Through understanding and compassion, you can transform adversity into empowerment and discover strength in living each day with hope and intention.

FAQs

1. Why is it important to understand the stages of accepting chronic illness?

Recognizing the stages helps individuals process emotions more effectively and develop healthier coping strategies for long-term well-being.

2. How can education help in managing chronic illness?

Learning about the human body through courses like anatomy and physiology enhances understanding, helps identify triggers, and supports proactive care.

3. What are effective ways to find inner strength while living with chronic illness?

Building inner strength involves emotional support, consistent self-care, continued learning, and acceptance of your new normal.

Considerations When Deciding Whether to Retire

By the GWAAR Legal Services Team

Deciding when or whether to retire can be daunting. Many people immediately think of financial considerations when evaluating the prospect of retirement, which makes sense. But there are additional things to think about as well when faced with such a big decision. Here are some tips to consider.

What will your financial picture look like if you retire?

Think about any savings accounts, retirement savings accounts like 401ks or pensions, and any nonemployment income you will have, such as Social Security. Consider consulting with a financial advisor or using an online tool such as a pension calculator to get an idea of your financial situation. If you need assistance accessing benefits from employer-sponsored retirement plans, contact the Upper Midwest Pension Project at Trellis Pension and Retirement Rights. To learn more, please see: <https://trellisconnects.org/programs/trellis-pension-and-retirement-rights/>

Consider big expenses and how you will pay for them

Health care can be a huge expense, especially as we get older. Will you qualify for Medicare and/or Medicaid, or some other form of subsidized health insurance? Will you have retiree health insurance offered to employees by your employer? If you plan to use the



Marketplace for private insurance, have you looked at estimated costs for someone in your situation? Make sure to keep potential prescription drugs in mind, as that can add to the cost. See the fact sheet: Medicare decisions for those over 65 and planning to retire in the next 6 months <https://www.cms.gov/Outreach-and-Education/Find-Your-Provider-Type/Employers-and-Unions/FS4-Medicare-for-people-over-65-nearing-retirement.pdf>

What will your living situation be like in the near future?

If you own a home, do you anticipate wanting or being able to continue living there for the foreseeable future? Think about what you would do if you were unable to continue living in your current home, whether for health, financial, or other reasons. If you are renting, make sure you take that expense into account when estimating your monthly retirement budget.

Do you have others who have depended on, or will depend on, support from you?

It can be easy to forget about family members or friends who ask for assistance, but giving or lending someone money can quickly add up. You may need to consider setting boundaries with loved ones if you pursue retirement and expect to have lower income.

CHIPPEWA COUNTY
Public Health

FOR IMMEDIATE RELEASE

Contact:
Amy Ralph
Nutritionist
Chippewa County Department of Public Health
715-726-7900 | aralph@chippewacountywi.gov

Chippewa County Department of Public Health Expands Access to Healthy Foods Across Chippewa County

CHIPPEWA COUNTY, WI – June 15, 2026 – The Chippewa County Department of Public Health (CCDPH) is continuing efforts to improve access to healthy foods throughout Chippewa County by strengthening partnerships among local food pantries, growers, and community organizations and by increasing awareness of food resources available across the county.

Funding from Marshfield Clinic and Security Health Plan supported the development of the Food Resources Hub, [Access to Healthy Food | Chippewa County Healthy Communities](#), making it easier for residents to find and connect with local food resources and support services. The funding also helped strengthen partnerships with local food pantries and growers and enabled us to assess the feasibility of expanding the Farm Fresh Produce Program.

The Farm Fresh Produce Program increases access to locally grown fruits and vegetables while supporting farmers in Chippewa County by providing vouchers to redeem at approved farmers markets and farmstands in Chippewa County. This program began last year with a private donation and is offered to participants in the Women, Infants and Children (WIC) Program.

Additional funding from Aspirus Health has allowed the Farm Fresh Produce Program to expand into select food pantries throughout Chippewa County. Participating food pantries will distribute Farm Fresh vouchers to individuals and families who may not qualify for WIC or Senior Farmers Market Nutrition Program (FMNP) checks, creating additional opportunities for residents to access fresh, locally grown produce from June through October. Food pantries that have agreed to participate are Bloomer/New Auburn, Stanley/Boyd, CDC Outreach, and First Presbyterian.

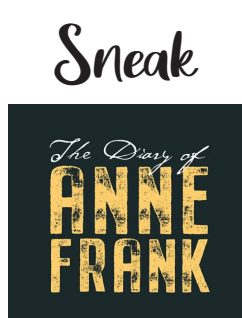
"We are excited to be able to help more families increase their access to locally grown fruits and vegetables this summer due to financial support from a private donation, Marshfield Clinic and Security Health Plan, and Aspirus Health. This will also help support our local farmers," said Amy Ralph, CCDPH Nutritionist.

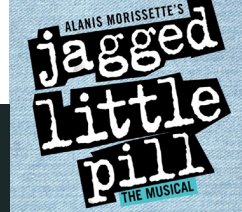
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F: 715-726-7910

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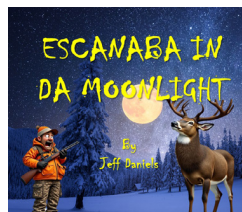
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How Confident Do People Feel About Retirement?

The 36th annual Retirement Confidence Survey, completed by Greenwald Research and the Employee Benefits Institute, found that Americans are less confident about retirement due to worries over Social Security, Medicare and other rising costs. Just 64% of Americans say they feel confident they have enough money to live comfortably throughout retirement.

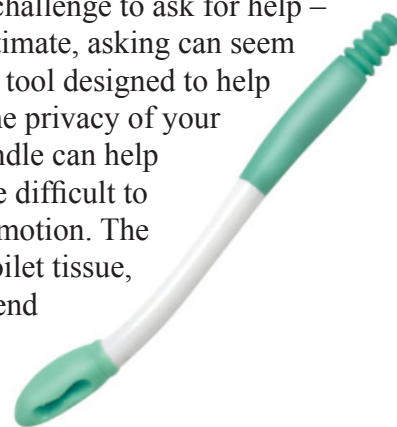
Other data points:

- More than 2 in 5 workers and 25% of retirees said they do not know where to go for retirement planning advice
- Seven in 10 retirees and 4 in 5 workers said they are concerned the government will make changes to the U.S. retirement system. Confidence in the future value of Social Security and Medicare benefits also declined.
- About 3 in 5 workers and 3 in 10 retirees said debt negatively affects their ability to save for or live comfortably in retirement
- Nearly one quarter of workers adjusted their target retirement age in 2025, with most moving it later. Yet, of those who retired in 2025, nearly half said they retired earlier than planned.

To talk about other important family and financial topics, contact Chippewa County's Extension educator Jeanne Walsh at (715)726-7950. Visit <https://chippewa.extension.wisc.edu/> for more information.

Comfort Wipe Long Reach Toilet Aid

Even in the best of times, it can be a challenge to ask for help – but when the problem is private or intimate, asking can seem impossible. The Comfort Wipe is one tool designed to help you maintain your independence in the privacy of your bathroom. Its 15" long ergonomic handle can help you reach areas that may otherwise be difficult to access if you have a limited range of motion. The silicone end securely grips onto the toilet tissue, while the release button on the other end allows for a fast, sanitary disposal.



The Comfort Wipe and similar items retail between \$10.00-20.00 at websites like Walmart.com.

Compass IL offers the opportunity for individuals to borrow or try out items mentioned in our articles before making a purchase.

To learn more about this assistive device or other devices that can improve your independence, please contact Compass IL at 715-233-1070 or 800-228-3287. Our services are provided free of charge. However, we do not directly fund the purchase of assistive technology. Through the WisTech Assistive Technology Program, Compass IL provides a variety of services, including information on alternative financing options like WisLoan, Telework, and TEPP, upon request.

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\$200 Show Car
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Veteran Benefit Information and News

By Peter Johnston Veterans Service Director

Understanding VA Compensation Exams and DBQs

When applying for VA disability benefits or requesting an increase in benefits, many veterans will be scheduled for a Compensation and Pension (C&P) exam. This exam is not for treatment. Instead, it helps the Department of Veterans Affairs gather medical information needed to decide on a disability claim. The examiner will review your condition, ask questions, and document how it affects your daily life.



The C&P exam is an important part of the claims process because the information collected may help determine whether a condition is service-connected and how severe it is. Missing a scheduled exam can delay a claim or negatively affect the VA's ability to make a decision.

During the exam, the examiner often completes a Disability Benefits Questionnaire (DBQ). A DBQ is a standardized form designed to gather information about a specific condition, such as hearing loss, back pain, heart disease, or mental health concerns. The form helps ensure the VA receives consistent and relevant medical information.

Veterans may also be able to submit a DBQ completed by a private healthcare provider. Whether completed by a VA examiner or a private provider, the DBQ becomes part of the evidence reviewed alongside medical records, service records, and other supporting documentation.

To prepare for a C&P exam, be ready to discuss your symptoms and how they affect your daily activities. Be honest and thorough when answering questions, and do not minimize your challenges. Providing accurate information helps the VA make a fair decision regarding your disability benefits.

★★★★★ Events ★★★★★

**Chippewa County Veterans Service
Office Outreach**

Bloomer Library

July 14 from 11:30 am to 1 pm

Northern Wisconsin Fair

July 8th-12th, located at the American Legion Table

MEMORY LOSS OR NORMAL AGING?
What to Know and What to Do
JULY 29, 4-5 PM
at Bloomer Public Library

This session explores what types of memory changes are a normal part of aging and which may be signs of something more. We'll discuss common memory screening tools, when testing may be helpful, and simple daily lifestyle adjustments that can support and protect brain health.

Presented by Dr. Ashley Holland,
Mayo Clinic Health System
Psychiatry, Psychology &
Neuropsychiatry

For more information visit the Bloomer Public Library at 1519 17th Ave,
online at bloomerpubliclibrary.org or call 715-568-2384.

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Do you need help paying for burial or cremation expenses for your loved one?

Helpful Hearts Foundation was created by Randy Mundt, former owner of Stokes, Prock & Mundt Funeral Chapel and Cremation Society of Wisconsin, to help low-income families who have experienced the death of a loved one, to pay for funeral expenses. While the primary purpose is to help with the loss of a child, the application process is open to anyone in financial need, for final expenses in Eau Claire and surrounding counties. We are reaching out to help our community, during their time of greatest need.

For more information on the application process, or to make a monetary donation to this 501(c)3 non-profit organization, please visit www.helpfulheartswi.org.

**Helpful Hearts
Foundation**

535 South Hillcrest Parkway - Altoona, WI
We also service the entire state of Wisconsin.

Planning Ahead: Funeral Costs Can Be Surprising

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

If you think the cost of living has gone up – just consider the cost of dying! The actual final cost for an average funeral in a city the size of Eau Claire, La Crosse, Beloit, or Green Bay, Wisconsin is between \$15,000 and \$22,000. It is not uncommon to exceed \$25,000 for families choosing traditional burial and a permanent monument.

Here are current average funeral total costs in rural Wisconsin:

- Cremation with services: about \$6,000–\$10,000
- Traditional burial: about \$15,000–\$22,000
- Traditional burial with a substantial monument and luncheon: \$20,000–\$30,000+

Most of us have seen the advertisements. A reassuring voice says: "For just pennies a day, you can protect your family from funeral expenses." The commercial usually shows smiling grandparents, concerned children, and a promise that your loved ones won't be burdened with expenses. It sounds simple and forthright – "If you buy our funeral expense insurance for only such-in-such a month," you might assume that all your funeral needs will be covered and paid for. But that isn't usually the way it really works.

Many seniors are surprised to discover that "funeral insurance plans for pennies a day" refer to small benefit policies or graded-benefit plans. A policy paying \$5,000 may sound substantial until families discover that a traditional funeral and burial cost approximately \$7,000-\$12,000 plus. Cemetery expenses are separate from funeral expenses and cost several thousand dollars more. Monument and grave markers are also separate expenses and cost several thousands more! As a result, families will face significant out-of-pocket costs despite having funeral insurance.

Most funeral homes advertise and promote a basic service package for a relatively low cost. But get ready for a surprise when you discover just how basic this service package is. It usually includes four things: administrative services, filing paperwork, coordination of funeral arrangements, and some basic staff services. The base price is just the starting point. After that, everything is an add-on.

Families quickly discover that a quoted price grows considerably as additional services are added. Consider a hypothetical example. A family hears that a funeral package costs \$4,995. That sounds manageable. Then additional expenses appear: Embalming, evening visitation, hearse, memorial folders, cemetery charges, grave opening and closing, vault, headstone and so on...

Suddenly the final bill is thousands of dollars higher than originally expected. The funeral home may not be doing anything improper; many of these charges are legitimate services. The surprise comes when families assume the advertised price includes everything – but it doesn't! Purchasing a funeral can feel a lot like buying a car at a low-advertised price. As you begin to close the deal, you discover that the advertised price doesn't include tires, seats, or a steering wheel! It's quite a shock when a quoted base price grows to over double as additional items and services are added.

I realize none of us like to think about funerals. We would rather think about grandchildren, vacations, holidays, and enjoying the years God has given us. Yet planning for funeral expenses is one of the kindest gifts we can leave our families. That is why it's important to be informed and plan ahead.

While current advertising and commercials imply funeral costs to be between \$7,000 to \$10,000; the truth is – the average funeral in Wisconsin costs more than twice that amount! This is because the funeral home base package does NOT usually include things like:

- Funeral home services
- Funeral ceremony facilities/church fees
- Hearse transportation of the deceased
- Embalming
- Dressing and preparation of the body
- Use of viewing rooms
- Limousine service for the family
- Casket or urn
- Cemetery plot
- Grave opening and closing
- Cemetery fees
- Grave liner or vault
- Headstone or marker
- Flowers
- Flower stand at the cemetery
- Obituary notices
- Clergy honorarium
- Printed memorial folders
- Guest books
- Reception or meal
- Death certificates
- Portrait and/or video life history of the deceased



Why Planning Helps

Planning ahead does not hasten death. It simply prepares for an event that eventually comes to every one of us. When plans are in place, your family members will know your wishes. Financial burdens are reduced. Disagreements are less likely, because important decisions have already been made. Funeral planning is an act of love and responsibility you can give to your family.

The important thing is that your family knows what you want. Many seniors avoid talking about funeral plans because they think it will upset their children. Actually, most adult children are relieved when parents discuss these matters. A simple conversation can provide tremendous peace of mind.

After having a discussion with your family, put all important information in one place. Keep important information like insurance policies, funeral plans, cemetery deeds, financial and legal documents and contact information together. Tell a trusted family member where these records are located. Nothing is more frustrating than knowing a document exists but not knowing where to find it. Be sure one or two trusted people know the location of these documents.

Funeral planning is not really about death and money. It is about love. It is about lifting a burden from the shoulders of those who will miss us most. It is one last opportunity to say, "I cared about you enough to prepare." That may be one of the greatest gifts we ever leave behind. We cannot avoid death, but we can prepare for it wisely. A little planning today can spare our families confusion, expense, and stress tomorrow. And that is a legacy of love worth leaving.

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanor.com.

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