

# senior review

July 2024

FREE

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*Plan Today for  
Tomorrow*



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## In-Home Caregiving at End-of-Life *By Kristen Dalton, Village Caregiving*



We do not always know when our time on Earth is coming to an end. But when we do, we can greatly benefit from additional support. Maybe that support is someone who has been in your life for a long time, or maybe it's gaining one more friend you made with a caregiver on this journey. Village Caregiving caregivers can tend to our clients during their end-of-life by providing assistance of personal care tasks, ensuring our client is comfortable physically and emotionally, and being by the client's side so they are never alone. Hospice agencies are often present during the end-of-life process. Village Caregiving helps provide additional in-home support while closely collaborating with your other care teams to ensure quality of care during this complex time in one's life.

Here at Village Caregiving, we greatly value family and friends. In addition to our clients, we can provide, sometimes equally as beneficial, support to our client's loved ones during the end-of-life process. Our caregivers have, and will, work tirelessly to ensure not only the client, but their loved ones are taken care of and supported. Our outstanding caregivers have joined in telling stories and learning about the client's life before we were ever in the picture- with plenty



of snacks and coffee in hand. We can also provide respite for their loved ones to ensure they are also taking care of themselves in the process, and hopefully being able to worry, at least a bit, less about their loved one's personal cares and needs.

Village Caregiving happily provides assistance to any adult needing additional care whether it is end-of-life, or it is simply additional support to be able to stay in one's home safely. We feel confident in speaking for all caring agencies, that it is important to start looking into care services before needing one- maybe even allowing the caregiver to provide a few hours of help per month in order to build a rapport!

Whether we work with you for months, or just a few weeks, we can provide as little, or as much care someone sees fit. With the many benefits of working with an in-home caregiver, Village Caregiving is here to make sure our clients and their loved ones never have to go through this complex process alone. It is bittersweet to see a client through to the end of their time here, and it is an irreplaceable honor to be able to help provide someone comfort when it is needed the most.



# Plan Today for Tomorrow

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

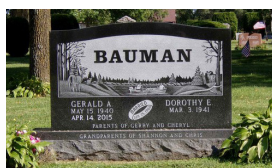
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The *Senior Review* distributes throughout the Eau Claire area every month.

**Advertising:** 715-831-0325

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# Why Should I Consider Probate?

By Grosskopf & Burch Law Firm



A vast majority of the clients have a common goal: avoid probate at all costs. Yet, probate need not be feared, and avoiding probate is not always advised. Here are three situations (there may be more) where you should at least consider probate.

**1. Cost.** It is true, there are costs to probate. However, those are incurred by your estate after your death. Although trusts are a great way to avoid probate, creating a trust-based estate plan is more expensive than a will-based estate plan, and those upfront cost you bear while living. Spending money now on your estate plan means it will not be there for you down the road. You may benefit from keeping your hard-earned money for your use while you are living and delay the costs of administering your estate until after your death. In addition, trust administration does not happen automatically and without costs of its own. Although the costs are often (but not always) less than the cost of probate, there will still be cost and fees paid after your death.

**2. Long-Term Care.** If you are married and your spouse is receiving Medicaid benefits, then a will that creates a trust to protect your



assets if you die before your spouse is a must. Medicaid law only allows you to leave assets for your spouse and have them exempt for Medicaid purposes if you leave them to a trust created in your will. In this situation, probate is necessary and should be strongly considered to help protect your spouse's Medicaid benefits.

**3. Family dynamics.** Some families benefit from a referee. Going through probate allows the court to make sure things run smoothly and give your heirs easy access to the court to settle disputes.

A trust, by design, is meant to be private. There is no oversight of the trustee by a third party.

As with all estate planning, there is no one-size-fits-all plan. Each individual has particular goals and desires. Each family has its own unique relationships and history. If someone tells you that you "must have a trust" or "no one should go through probate," you should get a second opinion. Contact our office today to schedule your initial consultation to discuss what type of plan is right for you or to have your current plan reviewed. We look forward to meeting with you.



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# Difficult Conversations That Move Us



by Shelley Krupa, Business Operations  
Coordinator Lake Hallie Memory Care

When I was a young girl, I remember hearing my mom say, “Don’t you ever dare to put me in a nursing home.”

Many years later, I evaluated if my mom was safe in her home. A friend said, “If you’re worried about her safety and can’t stop thinking about it, it’s time.”



An unfortunate fall of hers led to hospitalization. Then a rehab stay. Neither could stop the need for difficult decisions. Her doctor said, “Your mom isn’t safe alone anymore - it is time to look for placement in a memory care setting.” I had to move mom from her home to keep her safe.

The big move day came. The words from my growing up years rang in my ears, resonating with new words that were harsh words that I never thought I’d hear my mom say, “I hate you, you ungrateful daughter.” As my mom shed her heart-wrenching tears of sadness, I replied, “You’re right, Mom. I’m sorry you’re here because I failed you. I couldn’t keep you safe at home. I love you. I hope you will please forgive me.”

A short time later, a day to rejoice when mom walked into the door of the assisted living and said, “I’m Home!” She was safe, she was happy, and she called it home.

A day to let go, “Mom, thank you for being the best mom ever, it is okay, we’ll be okay, you can go now, I love you. Goodbye.”

The choices we make for goodbyes in our lives are never easy. They come with blessings, curses, and lessons to learn. Our best is all we can do when faced with making difficult decisions.

Some choices seem right, and some seem wrong.

My sincerest advice to you is, “Don’t wait to have difficult conversations so when the time comes to make tough decisions, the process is as easy as possible. You won’t know when it will be, but eventually, you will know you’ve made the right decision the day your loved one says, ‘I’m home.’”

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# Can Advance Estate Planning Help You Avoid a Future Long-Term Care Crisis?

By Hougum Law Firm



Advance estate planning is a critical step in preparing for the potential need for long-term care. As we age, the likelihood of requiring some form of long-term care increases significantly. Unfortunately, many elders and their families delay planning until it is too late, often resulting in a crisis situation where options are limited and decisions must be made hastily.

By understanding and acting on the benefits of early planning, you can avoid this stressful scenario, ensuring that you or your loved ones receive the best care possible without undue financial strain. We know you have questions. Let us share several key ways advance planning in support of the need for long-term care, and Medicaid, can help.

- 1. Understanding the urgency.** Many families postpone thinking about long-term care, believing it is a concern for the distant future. However, the reality is that the need for care can arise unexpectedly, often leaving families unprepared. Delaying this planning can limit your options for care and significantly impact the quality and cost of the care you receive. Recognizing the need for early planning is the first step in avoiding a long-term care crisis.
- 2. Early planning allows you to access more strategies.** The earlier you begin planning for long-term care, the more options you will have available. Early planning allows you to:
  - Explore various care options. With more time to plan, you can explore different types of long-term care services and facilities, choosing the one that best suits your needs and preferences.
  - Implement trusts and asset preservation. Certain trusts and asset transfers can be used as legal strategies to protect assets, but they often require a look-back period. Early planning means you may have the time you need so these strategies can be utilized effectively.
- 3. Public benefits programs.** Navigating the complexities of Medicaid and other public benefit programs can significantly reduce the burden of long-term care costs. However, these programs are often complex and have stringent qualification criteria, including asset and income limits. Understanding the eligibility requirements for Medicaid and how to structure your assets to qualify can be complex. Early planning allows you to structure your finances accordingly without rush and determine if it is right for your situation.

## 4. Ensure your estate plan includes a Durable Power of Attorney.

A critical component of advance planning is establishing a durable power of attorney. This legal document allows you to appoint someone you trust to make decisions on your behalf if you become incapacitated. A durable power of attorney can give your chosen agent the authority to manage your finances and apply to access public benefits, ensuring that your wishes are carried out even if you are unable to communicate them.



Above all, you want to work with an experienced Wisconsin Elder Law Attorney. This is an attorney specializing in elder law and Medicaid planning who can guide you through the application process, ensuring that you take full advantage of available programs and avoid common pitfalls that can lead to delays or denials.

Advance planning for Medicaid and long-term care is not just about securing financial resources; it is about ensuring that you or your loved ones receive the care you deserve when you need it. Remember, it is never too early to start planning, and the peace of mind that comes with being prepared is invaluable.



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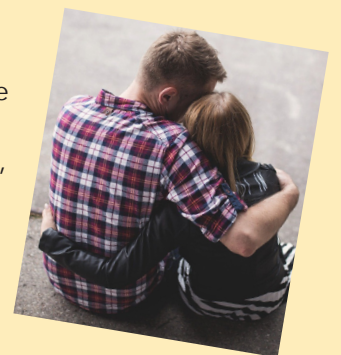
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For more information on the application process, or to make a monetary donation to this 501(c)3 non-profit organization, please visit [www.helpfulheartswi.org](http://www.helpfulheartswi.org).



**Helpful Hearts  
Foundation**



# Ensuring a Lasting Legacy: A Guide to Legacy Planning

By Cole Bruner, President of Buska Wealth Management



Legacy planning is a crucial aspect of financial and personal management that ensures your values, assets, and wishes endure beyond your lifetime. It involves more than just financial considerations; it encompasses your values, beliefs, and the impact you want to leave on future generations. Here's a comprehensive guide to legacy planning, outlining key steps to help you create a lasting legacy.

**1. Define Your Legacy:** Start by reflecting on what you want your legacy to be. Consider your values, beliefs, achievements, and the impact you want to have on your loved ones and the world. Write down your legacy statement—a concise expression of what you hope to leave behind.

**2. Inventory Your Assets:** Compile a comprehensive list of your assets, including financial accounts, real estate, investments, businesses, intellectual property, and personal belongings. Knowing what you have will help you plan how to distribute these assets according to your wishes.

**3. Draft a Will:** A will is a legal document that specifies how you want your assets to be distributed after your death. Work with an estate planning attorney to draft a clear and legally binding will that reflects your wishes. Update your will regularly to account for any changes in your assets or personal circumstances.



**4. If Applicable, Establish Trusts:** Trusts can be valuable estate planning tools that allow you to transfer assets to beneficiaries while minimizing taxes and avoiding probate. Depending on your goals, you can create various types of trusts, such as revocable living trusts, irrevocable trusts, charitable trusts, and special needs trusts.

**5. Designate Beneficiaries:** Review and update the beneficiary designations on your financial accounts, retirement plans, life insurance policies, and other assets.

Designating beneficiaries ensures that your assets are distributed according to your wishes and bypass the probate process, saving time and expenses for your heirs.

**6. Create a Healthcare Directive and Power of Attorney:** Prepare advance directives, such as a living will and healthcare power of attorney, to outline your preferences for medical treatment and appoint someone to make healthcare decisions on your behalf if you become incapacitated. Similarly, designate a financial power of attorney to manage your finances and legal affairs if you're unable to do so.

**7. Plan for Business Succession:** If you own a business, develop a succession plan to ensure its smooth transition to the next generation of owners or leaders. Identify and groom successors, document key processes, and consider tax-efficient strategies for transferring ownership.

**8. Document Your Personal Wishes:** Beyond financial matters, document your personal wishes for end-of-life arrangements, such as funeral or memorial preferences, organ donation, and the distribution of sentimental items. Communicate these wishes to your loved ones and ensure they are included in your estate planning documents.

**9. Educate and Communicate with Loved Ones:** Take the time to educate your family members and beneficiaries about your legacy plan. Discuss your values, goals, and expectations openly to avoid misunderstandings and conflicts after your passing. Encourage open dialogue and address any concerns or questions they may have.

**10. Review and Update Regularly:** Life is dynamic, and your legacy plan should evolve accordingly. Review your plan regularly, especially after major life events such as marriage, divorce, births, deaths, or significant changes in your financial situation. Update your documents as needed to ensure they remain current and reflect your wishes.

Legacy planning is a proactive and comprehensive approach to preserving your values and assets for future generations. By following these steps and working with trusted professionals, you can create a comprehensive legacy plan that reflects your values, protects your assets, and ensures a lasting impact on those you cherish. Start planning today to secure your legacy for tomorrow.



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# Understanding Veterans' Burial and Memorial Benefits

by Peterson/Kraemer Funeral Home

We are all familiar with Arlington National Cemetery outside of Washington D.C. and the sea of white headstones that mark the graves of generations of deceased members of our armed forces. Here in Wisconsin, we have the Central Wisconsin Veterans Memorial Cemetery in King, the Northern Wisconsin Veterans Memorial Cemetery in Spooner and the Southern Wisconsin Veterans Memorial Cemetery in Union Grove. Many private cemeteries set aside special sections of their grounds, designating them specifically for burial of Veterans.



and perpetual care of the grave. A headstone or marker will be ordered by the cemetery officials with inscription information provided by the next of kin. A Veteran who chooses to be cremated is eligible for their cremated remains to be buried or inurned in national cemeteries in the same manner and with the same honors as casketed remains. Some Veterans may also be eligible for burial allowances.

If a Veteran is to be buried in a private cemetery, the following benefits may be available at no cost to the family:

Few people are left unmoved by the 21-gun salute and playing of "Taps" that are a part of the military honors conducted at the services of fallen Veterans, or the sight of the draped or meticulously folded American flag that adorns the casket or urn. But how do we know who is eligible for these benefits, and if so, what do we have to do to be sure our loved one who served our country receives them at the time of their death?

These benefits are administered by the U.S. Department of Veterans Affairs National Cemetery Administration. There are some general assumptions that can be made about what benefits most veterans will receive, but any individual's specific eligibility should be discussed with representatives of your local Veterans Service Office.

Burial benefits for eligible Veterans include a gravesite in any of the national cemeteries with available space, opening and closing of the grave

- Flat grave marker in granite, marble or bronze OR an upright headstone in granite or marble
- Bronze Medallions available in three sizes to mark cremation niches, mausoleum crypts, or to be affixed to privately purchased headstones
- Military Funeral Honors
- Burial Flag to drape the casket or accompany the urn of the deceased Veteran
- Presidential Memorial Certificate

Please keep in mind that private cemeteries may have restrictions regarding the sizes and styles of markers and medallions that are allowed and may have additional charges for setting or installing grave markers or medallions. The style chosen must be permitted by cemetery officials. The selected cemetery should be consulted regarding any additional charges that may apply for grave spaces, opening and closing of the grave, or fees to set the government markers or medallions.

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# How are Special Needs Trusts Used to Avoid a Wasteful Spend Down?

By James Giese, Wispact Director of Outreach



Individuals over age 65 and planning to apply for Medicaid benefits or go onto long term care are generally faced with the million dollar question (or more appropriately, the \$2,000 question), “How do I get under a \$2,000 asset limit?”

Pursuant to federal and state law, individuals with disabilities who have more than \$2,000 in available assets are not eligible for means-tested public benefits, such as Medicaid and Supplemental Security Income (SSI). A “means-tested benefit” (also known as a “needs-based benefit”) is a public benefit provided by the federal or state government agencies (i.e., Department of Health Services and Social Security Administration) to an individual based on his or her income and resources or assets. Therefore, individuals with disabilities looking to apply for means-tested public benefits, but have over \$2,000 in available assets, need to find ways to become eligible for these types of benefits. Typically, they “spend down” their assets before they can apply for and receive public benefits. However, this “spend down” option becomes impractical when an individual acquires large sums of funds at once (e.g., damages awarded in a personal injury settlement, sale of a house, cash distributions from an IRA, or an inheritance from a deceased relative). In scenarios more conducive with the latter category, individuals looking to apply for means-tested public benefits might not have the option of a spend down and are therefore left scrambling trying to find a solution to their health benefit needs. Luckily, there is another option for individuals with disabilities applying for means-tested public benefits who are over the asset limit – transferring funds to a special needs trust (“SNT”) or a pooled special needs trust (“PSNT”).

With a traditional trust, such as a revocable living trust, assets titled in the name of the trust or “owned” by the trust are countable and may prevent the individual from qualifying for means-tested public benefits. Conversely, federal law was passed to allow for the creation and funding of an SNT or PSNT, whereby the assets of the individual placed into the SNT or PSNT are not countable under the means-tested public benefits eligibility rules.

For example, gifted assets have a five-year “look back” restriction. However, by putting their assets into a Special Needs Trust, an individual with a disability can receive public benefits and conserve their assets. These assets can be later used to pay for certain expenses which will improve the quality of their life.

## I’m over 65 years old, can I create my own SNT and have my child act as Trustee?

The short answer is “No.” According to federal statute, if a person desires to create a standalone self-settled SNT (a/k/a (d)(4)(A) trust, referring to the federal code), they must be under age 65.

## Well, if I can’t create my own SNT, what options do I have?

If spending down the funds is not a practical or available option for an individual with a disability and they are over age 65, they still have the option to create a first-party funded PSNT sub-account (a/k/a (d)(4)(C) trust). For Wisconsin residents, the two most commonly used PSNT organizations are Wispact, Inc. and Life Navigators.



If the sub-account is properly created, funds of an individual with a disability placed into a sub-account in a PSNT created for that individual’s sole benefit will be considered an exempt resource for means-tested public benefits purposes.

*For purposes of this article, PSNT creation and usage will be detailed using Wispact as the PSNT organization.*

## Using SNTs in Estate Planning by Family Members of Individuals with Disabilities

Another situation in which SNTs are used is in estate planning for individuals with disabilities by parents, grandparents, and others. Giving a gift of money or property directly to individuals with disabilities could put them over the \$2,000 asset limit if they receive or plan to apply for means-tested public benefits. Instead, the money (e.g. an inheritance) can be directed to and placed into a third-party SNT. Directing the funds to a third-party funded SNT, allows the individual to use the money without being concerned about the means-tested financial eligibility restrictions. For example, funds placed into a Wispact Trust II sub-account (third-party funded PSNT) are considered exempt to the individual with a disability for means-tested public benefits purposes. Please be aware that to remain an exempt resource for the Wispact Beneficiary, the funds in the individual’s Wispact Trust sub-account can only be spent for the sole benefit of the Beneficiary.

## How is a Wispact Trust I Sub-Account Created?

In its simplest form, a Wispact Trust I account Contribution Agreement is advised on and completed by a licensed Wisconsin attorney familiar with Special Needs or Elder Law. The trust application form is then submitted to Wispact for legal review. If the application meets the requirements set forth by Wispact and its Trustee (in accordance with federal and state laws), it is forwarded to the Trustee for its approval, and the Trust sub-account is created.

For more information on Wispact and how a sub-account within its PSNT may benefit you or a family member, please visit [www.wispact.org](http://www.wispact.org) or contact James Giese at (608) 268-6006.

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# Beyond the Fourth: A Year-round Celebration of America's Abundance

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

Independence Day is a day American's pause for fireworks and flags to pay homage to our heritage of freedom and plenty. On July 4th, we come together to celebrate independence with fervor and pride. But beyond this single day of national significance, there are year-round opportunities for abundant blessings here in our great country, particularly for the members of our senior community.

*Here's a glimpse into some of the wonderful offerings available to seniors across the United States throughout the year:*

**1. Healthcare Excellence and Accessibility:** While July 4th may symbolize freedom and independence, every day in America offers senior citizens the freedom to access world-class healthcare services. America's healthcare system is renowned for its excellence and accessibility. With a wide network of hospitals, clinics, and medical professionals, seniors can access high-quality healthcare services tailored to their needs. Medicare, a federal health insurance program for people aged 65 and older, provides comprehensive coverage for essential medical services, ensuring seniors can have access to the care they need without financial strain. Whether it's routine check-ups, specialized treatments, or emergency care, seniors can rest assured knowing that America's healthcare system has them covered, promoting a sense of security and well-being in their retirement years.

**2. Cultural Enrichment and Lifelong Learning:** Beyond the festivities of Independence Day, America's vibrant cultural scene provides endless opportunities for seniors to engage in enriching

experiences year-round. From sports venues, art galleries and museums to theaters and concert halls, seniors can immerse themselves in a world of creativity and inspiration. Many cultural institutions offer special programs and discounts for senior citizens, allowing them to explore new interests, cultivate lifelong passions, and connect with like-minded individuals in their communities.

**3. Community Engagement and Social Connection:** While July 4th may bring people together in celebration, the spirit of unity and friendship extends far beyond this single day. America's strong tradition of community engagement ensures that seniors have many opportunities to connect with others, build meaningful relationships, and make a positive impact in their neighborhoods. Whether through volunteering, participating in their religious organization, social clubs, or attending community events, seniors can foster a sense of belonging and purpose to enrich their lives and strengthen the fabric of our society.

**4. Outdoor Recreation and Natural Beauty:** As the nation celebrates its independence on July 4th, senior citizens can enjoy America's natural beauty and outdoor recreational spots throughout the year. From hiking trails and national parks to scenic beaches and picturesque landscapes, America offers a playground for outdoor enthusiasts of all ages. Seniors can enjoy leisurely strolls, birdwatching expeditions, or simply basking in the serenity of nature, rejuvenating their bodies, minds, and spirits amidst the beauty of the great outdoors.

**5. Financial Security and Stability:** While July 4th commemorates America's founding principles of freedom and democracy, the nation's commitment to financial security and stability ensures that seniors can enjoy a comfortable retirement with peace of mind. Social Security, Medicare, and other retirement benefits provide essential support for seniors, allowing them to maintain their independence and quality of life as they age. Additionally, America's robust economy and wide range of financial opportunities enable seniors to pursue their passions, travel the world, and pursue their dreams with confidence and optimism.

While July 4th serves as a reminder of America's greatness and resilience, the rest of the year offers a wealth of opportunities and blessings for its citizens. From healthcare excellence and cultural enrichment to community activities and outdoor recreation, America's unique abundance has few rivals, enriching the lives of seniors and ensuring that they can thrive and flourish in their retirement years.

As we honor America's journey to independence, let us also celebrate the enduring spirit of its senior citizens, whose wisdom, experience, and contributions continue to inspire and uplift us all. Let's come together to enjoy the fireworks, cookouts, parades and flags. But then let's remember that every day is a day of abundance in America – and let's be grateful for the opportunities and humbled by our good fortune.

*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](mailto:carl.trapani@chippewamanor.com).*



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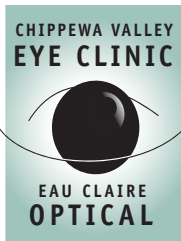
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# Blue Zones: How to Increase Your Longevity *By Becky Streeter*

**B**lue Zones are areas throughout the world where the healthiest, happiest, oldest people live. Dan Buettner, a National Geographic Explorer, coined the term after



an expedition to Okinawa, Japan in 2000. He and his team began researching communities with the highest proportion of people who reached 100. After compiling the information, Buettner took out a map and made five blue circles around the areas that fit the criteria: the Barbagia region of Sardinia off the coast of Italy, Ikaria in Greece, the Nicoya Peninsula in Costa Rica, the community of Seventh Day Adventists (who happen to have a high concentration in Loma Linda, California), and Okinawa in Japan.

Upon studying these pockets of centenarians, Buettner discovered each community had nine lifestyle habits in common, which he termed “Power 9”:

- 1. Move Naturally** - People in Blue Zones move naturally and often. They walk or bike to work and social outings. They have few modern mechanical conveniences for yard and housework.
- 2. Purpose** - Centenarians wake up each morning with a sense of purpose. They view their life as a unique gift and therefore seek ways to better their community.
- 3. Downshift** - They acknowledge their stress and create daily routines to address it through prayer, meditation, napping or happy hour.
- 4. 80% Rule** - They stop eating when they are 80% full, allowing their brains to catch up with their stomachs. They don’t finish their plate simply because there is more food to eat. They often eat their smallest meal in the late afternoon or evening, and then nothing else after it.
- 5. Plant Slant** - According to Buettner, “Beans, including fava, black, soy and lentils, are the cornerstone of most centenarian diets. Meat—mostly pork—is eaten on average only five times per month. Serving sizes are 3-4 oz., about the size of a deck of cards.”
- 6. Wine @ 5** - Except for the Adventists, most Blue Zone communities drink 1-2 glasses of wine per day with friends and/or food. An invitation to drink moderately, regularly, and *responsibly*.
- 7. Belong** - Find a faith-based community. According to Buettner, “Research shows that attending faith-based services four times per month will add 4-14 years of life expectancy.”
- 8. Loved Ones First** - These communities keep their aging loved ones close by or move them into their own homes, they are committed to a life partner, and they spend quality time with their children.
- 9. Right Tribe** - Centenarians have chosen and remain in lifelong supportive social circles. These tend to be on the smaller side—five or so extremely close friends who have the same values and lifestyles.

For more information on transforming your life for better quality and longevity, bluezones.com has a wealth of articles and recipes. The Blue Zones Project also works with communities throughout the United States, such as in Albert Lea, Mn., to “improve street and park designs, public policy, and social involvement so that it’s easy for people to make healthy choices.” All they need is a champion(s) to get the project started.

Source: <https://www.bluezones.com>.

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





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# Dusting Off: “The Phonograph with a Personality”

By Greg Kocken, Archivist, UW-Eau Claire, [Kockeng@uwec.edu](mailto:Kockeng@uwec.edu)

“In December 1877, a young man came into the office of the Scientific American, and placed before the editors a small, simple machine about which very few preliminary remarks were offered. The visitor without any ceremony whatever turned the crank, and to the astonishment of all present the machine said, “Good morning. How do you do? How do you like the phonograph?” (Scientific American, July 25, 1896). At this moment, Thomas Edison’s latest invention, the phonograph, introduced itself to the world.



*Multitone produced five different models of phonograph players. The beautiful cabinets featured a stereo below the player and room to store records.*

Using a stylus (or “needle”) traced along the grooves of a recorded surface, phonographs produce sound by transforming the vibrations from the stylus. Early phonographs featured large flare horns which amplified the sound. Improvements in technology would eventually transform these Victorian era machines into the record players we know today. While sound can be recorded onto a variety of surfaces, by the early 1900s disks (known as “records”) were the most common. Throughout much of the 20th century, records were the primary medium for listening to music.

Briefly, from 1918 to 1920, the Multitone Manufacturing Company in Eau Claire, Wis. crafted hundreds of majestic phonograph players. The company’s rise and demise is the stuff of legend! The company’s phonograph players were built into carefully crafted cabinets made of oak, mahogany, or walnut. These machines were instantly popular. A short newspaper article published in the Eau Claire Leader in 1919 highlighted the company’s early success. “Large numbers of the talking



machines made by this company have been shipped... one single order for 1,000 machines to be delivered in 1919 has been offered and accepted,

while others are literally pouring in.” Plans to construct a new factory were quickly hatched in 1919, and the company appeared set for a very promising future. Sadly, however, the music all ended for the company in 1920. The president and general manager of Multitone, Edward Sailstad, left for a business trip to Duluth in August 1920. He rented a cabin along Lake Nebagamon in Northern Wisconsin where, tragically, he died in a fire. A funeral for Sailstad was held in Eau Claire, and in the months that followed several insurance claims were paid out. One insurer, requesting more information, initiated an investigation that would allow a lurid tale to unravel over the following years. A medical examiner determined that the charred body found in the cabin’s rubble was not Edward Sailstad. Rumors of Sailstad sightings began to filter through the community and, eventually, Sailstad was spotted and apprehended in Eureka, California. He faked his own death to

run off with Dorothy Anderson, the stenographer for Multitone. Many local historians and others have written extensively about the Sailstad scandal. In the 1920s, it was tabloid fodder around the country. Those stories, however, glaze over the unique story of Multitone, a company with great promise that was cut short. Occasionally, a Multitone phonograph player will go up for auction. They do not sell for a lot of money, but they are beautiful and serve as evidence of the excellent craftsmanship of the company’s employees. It is clear, as the company’s advertisements proudly proclaimed, they are phonographs “with a personality.”

Is there a local history mystery or topic you want to know more about? Do you have a suggestion for an upcoming column of “Dusting Off?” Please contact Greg at the UW-Eau Claire archives. He would love to hear from you.

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- Types of Eligible Work:**
  - Roof & window replacement
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- Applicant Eligibility Requirements:**
- City of Eau Claire resident
  - The assessed value of the property may not exceed \$165,750
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<div>Twelfth Night</div> <div>1:30 pm ★</div> <div>7</div>	8	9	10	11	<div>ROMEO &amp; Juliet</div> <div>7:30 pm</div> <div>12</div>	<div>Twelfth Night</div> <div>1:30 pm</div> <div>13</div>
<div>ROMEO &amp; Juliet</div> <div>1:30 pm</div> <div>14</div>	15	16	17	18	<div>THE COMPLETE WORKS OF WILLIAM SHAKESPEARE</div> <div>7:30 pm</div> <div>19</div>	<div>ROMEO &amp; Juliet</div> <div>1:30 pm ★</div> <div>20</div>
<div>Twelfth Night</div> <div>7:30 pm</div>						<div>THE COMPLETE WORKS OF WILLIAM SHAKESPEARE</div> <div>7:30 pm</div>
<div>Twelfth Night</div> <div>1:30 pm</div> <div>21</div>	22	23	24	25	<div>ROMEO &amp; Juliet</div> <div>7:30 pm</div> <div>26</div>	<div>THE COMPLETE WORKS OF WILLIAM SHAKESPEARE</div> <div>1:30 pm ★</div> <div>27</div>
<div>ROMEO &amp; Juliet</div> <div>7:30 pm</div>						<div>Twelfth Night</div> <div>7:30 pm</div>
<div>THE COMPLETE WORKS OF WILLIAM SHAKESPEARE</div> <div>1:30 pm</div> <div>28</div>	29	30	31			
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# Learn More by Being Inclusive by Kristi Gay, freelance writer

*“Diversity is about all of us, and about us having to figure out how to walk through this world together.” - Jacqueline Woodson*

Last month I was grateful to be part of an Inclusive Leadership Workshop given with the intent of my company gaining a wider net of inclusive “ambassadors” to help infiltrate, influence, and affect the business from all areas within. We shared our own stories, questioned our own gaps in understanding others’ actions which stem from their beliefs which stem from their experiences, and we even shed some tears. This is a high level summary of the three parts, including some open discussion questions you can use to not only understand each other better, but to gain empathy and find more connection which ultimately leads to people feeling psychologically safe and staying at Coupa since they feel like they belong.

## Foundations of Inclusion

During this segment we talked about the five stages of inclusivity, and that people may be in any one of these stages and our goal is to help move right, giving grace to others that may be earlier in their journey or education toward broad inclusivity or unaware of their own biases and/or privileges. We learned that Relationships + Knowledge = Skills.

- What stage would you place yourself? What are the key skills you want to develop to grow toward the next stage?
- Which component of growth do you feel you are currently strongest (relationships, knowledge or skill?) Where could you focus your growth?



## Own Your Story

Our own beliefs are simply the result of our unique experiences. Understanding that there are some parts of our story that are “like ALL others” (birth, death, needs like food, water, warmth, safety), some parts of our story that are “like SOME others” (country of origin, race, socioeconomic status, physical/cognitive ability), and then those unique parts of each person that are “like NO others” (personal dreams/motivations, psychological and self-fulfillment needs, key formative experiences). Being aware of our own lenses through which we view things and how that might affect our views of others with different perspectives is the first step in being more inclusive. Using phrases like “how interesting...” or “I wonder...” or “what about my upbringing would make me think/feel this way” will help you understand your own values and how they were shaped.

- What are five key aspects of your story that make you, you (gender, race, spirituality, economic status, etc)
- Think of a person you have a good relationship with who is very different from you. What makes it work? What challenges are there?

## Listen To Build Trust

Think of trust as a bank account where effective listening is a deposit, and bad listening is a withdrawal. Trust is also earned in DROPS but lost in BUCKETS. Trusting requires a willingness to make ourselves vulnerable to the actions and responses of someone else, which we can do if we can assume positive intent. Listening is a complex process that is most effective when we can receive what others MEAN to say, or when their impact matches their intent. Listening to understand rather than to just form your own response is a skill that can be practiced. And the payoff is that you earn the trust of the other person which in turn leads to a deeper relationship.

- What are some ways to show you’re listening?
- What are some ways you have experienced listening that either builds or breaks trust?

No one likes to feel excluded, and human nature is to feel wanted, understood and seen. How can you help someone in your life feel that way this week?



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