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in this issue...

- Technology Resources
- Making Time to Talk About Life's End
- Pumpkins: More Than Just a Fall Decoration
- Diabetes Awareness Month
- How to Find a Lawyer in Wisconsin
- Heating Assistance Program



Supporting Healthy Aging From the Inside Out: Why Gut Health Matters

by WIHA Wisconsin Institute for Healthy Aging

Protecting our health often means focusing on heart health, mobility, memory, and independence. But one powerful and often overlooked factor connects them all: gut health.

The gut microbiome – the trillions of bacteria living in our digestive tract – plays a critical role in digestion, immune function, inflammation regulation, metabolism, and even brain health. A diverse and balanced gut microbiome helps regulate blood sugar, supports cardiovascular and immune health, and keeps your digestive system working well. This is very important as we age. Chronic inflammation and metabolic imbalances are key drivers of many chronic conditions. A healthy gut can help reduce inflammation, strengthen the immune system, and support metabolic health – all essential for maintaining resilience and independence.

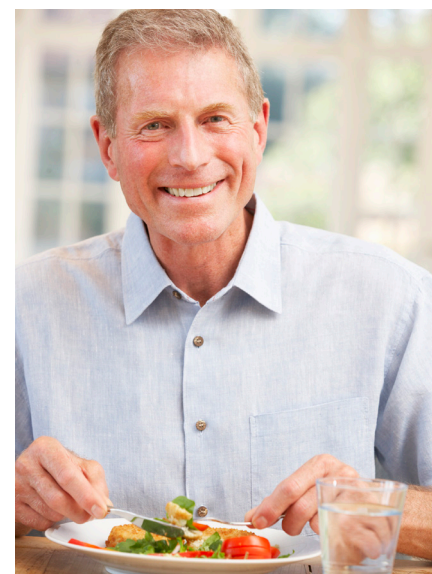
How Whole, Minimally Processed Foods Help

One of the simplest and most effective ways to support gut health is to eat whole, minimally processed foods. Highly processed foods are often low in fiber and high in added sugars and refined ingredients. Research has linked high consumption of ultra-processed foods with increased risk of cardiovascular disease and other chronic conditions. Whole foods provide the fiber and nutrients that feed beneficial gut bacteria and help your microbiome thrive.

Key Takeaways for Healthy Aging

- Eat a variety of whole foods:** Vegetables, fruits, whole grains, lean proteins (like fish, chicken or turkey breasts, eggs, tofu, and/or legumes), and healthy fats (such as olive oil, avocado, nuts, and some dairy) support a diverse and healthy gut microbiome.

- Choose balanced dietary patterns:** Overall eating patterns support gut health better than focusing on single “superfoods” or supplements.
- Minimize ultra-processed foods:** Packaged and highly processed foods can reduce microbial diversity and promote inflammation.
- Each person has unique food preferences and potential sensitivities:** It is helpful to explore what is best for your individual health by working with a dietician in order to determine your unique situation and dietary requirements. Dietary patterns rich in whole, minimally processed foods are consistently associated with lower risk of heart disease, diabetes, and other chronic conditions – all central to healthy aging.



Bottom Line

Healthy aging isn't just about adding years to life – it's about adding life to years. While each person has unique nutritional needs, nourishing your gut with whole, minimally processed foods is a simple, practical, evidence-based step toward staying active, engaged, and independent.

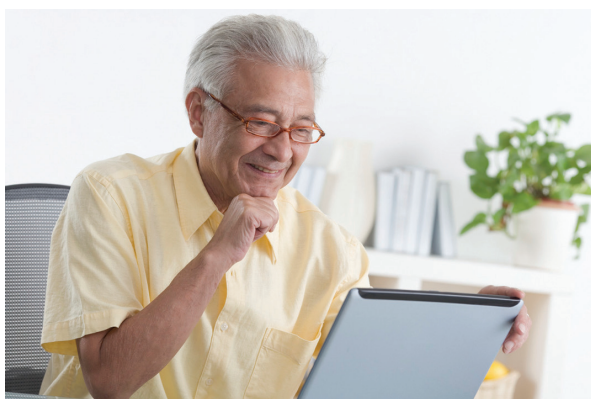
Check out our website at seniorreviewnewspapers.com

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

Technology Resources

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

Technology is useful when it works and you know how to use it. Learning to use technology can take some time and be frustrating. There are many organizations that offer free help with technology issues. Many public benefits, medical providers, and social programs use technology to allow access to a broader audience. Understanding how to use technology can ease anxiety around its use and allow you to stay connected. Below are a few places to go for help when you're trying to use technology that isn't cooperating.



Public Libraries

Many of the public libraries in Wisconsin have not only technology available for you to use, but may offer classes or one-on-one tech support. They may have classes available to help you learn how to use the internet, a laptop, or even your smartphone. Some even offer time slots to meet with someone to walk through technology issues. If you don't have internet or a computer, you can use theirs for free. Call or visit your local library to see what technology support they offer.

United Way

United Way offers a program called Techquity that focuses on developing digital skills, tech support, and connecting individuals with technology and the internet. They have navigators available to help one-on-one with technology issues like setting up the internet. They can troubleshoot technology issues and help walk you through issues. They also help connect people with low-cost internet access and laptop computers. Find a navigator near you at <https://www.techquitywi.org/digital-navigator> or look up more information about this program at <https://www.techquitywi.org/>.

Cell Phone Providers

If you have issues with your cell phone, you should call or visit your cell phone provider. They are there to help with technical issues and to answer your questions. They can walk you through issues and help solve problems related to your cell phone or cell phone service.

AARP

AARP offers free online classes on a variety of topics. They offer classes about technology. You can learn about online safety, online scams, cell phones, and artificial intelligence, or AI.

Once you learn more about technology and get comfortable with it, you can take other online classes like a stretch class or join an online discussion on aging. You can find a class on SeniorPlanet at <https://seniorplanet.org/classes?page=1>.

Cyber-Seniors

Cyber-Seniors is an online nonprofit organization that offers technology support and online classes. This organization offers one-on-one technology support phone calls. They also provide online classes to help update technology skills. To learn more about this organization go to <https://cyberseniors.org/>.

Utilize these free technology resources to solve technology issues and build your technology skills. Understanding technology will help you stay connected and ensure that you use technology safely. Build confidence using technology to utilize telehealth appointments, request prescription refills online, sign up and manage health benefits on your cell phone, pay bills online, learn something new in an online class, and connect with loved ones or new friends online.

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, Amy Baier • 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 |
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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.

Staying Safe and Independent: The Benefits of Medical Alert Devices

By Susan Krolow, SMP Volunteer Coordinator

One of the greatest priorities for many older adults is maintaining their independence. Whether it's gardening, shopping, volunteering, attending community events, or simply enjoying life at home, staying active is an important part of healthy aging. A medical alert device can provide an added layer of safety while helping individuals continue living confidently and independently.

What is a Medical Alert Device?

A medical alert device is a wearable pendant, wristband, or smartwatch that allows users to call for help with the push of a button. Many newer models also include automatic fall detection, GPS location services, two-way communication, and 24/7 emergency monitoring. Some devices work only in the home, while others provide protection wherever you go.

What Are the Benefits?

Faster access to help. If you experience a fall or medical emergency, every minute matters. A medical alert device can quickly connect you with emergency responders or a designated family member, reducing the amount of time you may be waiting for assistance.

Greater independence. Many people mistakenly believe medical alert devices are only for those who are frail or in poor health. In reality, they are designed to help people remain active and independent while providing reassurance that help is available if needed.

Peace of mind for everyone. Family members often worry about loved ones who live alone. Knowing a parent, spouse, or friend has immediate access to assistance can reduce stress and provide comfort for everyone involved.

Support beyond falls. While falls are a common reason people purchase medical alert systems, these devices can also be used during other emergencies such as sudden illness, chest pain, dizziness, difficulty breathing, or any situation where immediate help is needed.

Falls Are More Common Than Many Realize

According to the Centers for Disease Control and Prevention (CDC), falls are the leading cause of injury among adults age 65 and older.

Each year, millions of older adults experience a fall, and even when injuries are minor, a fall can lead to a loss of confidence and a fear of remaining active. The good news is that many falls are preventable, and having a medical alert device can help ensure assistance arrives quickly if one does occur.

Choosing the Right Device

If you're considering a medical alert system, look for features that match your lifestyle, such as:

- Easy-to-use buttons
- Automatic fall detection (when available)
- Waterproof design for use in the shower
- Long battery life
- GPS for those who spend time away from home
- 24/7 professional monitoring or the ability to contact family members directly

Remember that automatic fall detection is a helpful feature, but no system detects every fall. Whenever possible, users should still press the help button if they are able.

Independence With Confidence

Using a medical alert device isn't about giving up independence – it's about protecting it. Combined with regular exercise, home safety improvements, medication reviews, and routine health checkups, a medical alert device can be an important part of an overall fall-prevention plan.

After all, the goal isn't simply to age safely – it's to continue living life with confidence, knowing help is always within reach.



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Making Time to Talk About Life's End

By Chloe Veltman, Stanford Center on Longevity

“It’s always too soon until it’s too late,” says the founder of the Conversation Project. For decades, the American approach to the end of life has centered on legal and financial checklists and advance directives. But a quiet revolution is taking place around kitchen tables and living rooms. Led by the Conversation Project, the focus is shifting from “What’s the matter with you?” to “What matters to you?”

Founded in 2010 by Pulitzer Prize-winning journalist Ellen Goodman after she felt unprepared for her mother’s final days, the Conversation Project helps people share their wishes for care through the end of life. “I wished I had heard my mother’s voice in my ear telling me what she would have wanted,” Goodman says in her 2013 TEDx Talk. “It’s always too soon until it’s too late.”

The nonprofit works to normalize these discussions before a medical crisis occurs. A 2018 national survey found that while more than 90 percent of 1,000 respondents believed end-of-life planning discussions were important, only 32 percent had participated in them. Meanwhile, 53 percent said they would feel “relieved” if a loved one initiated the conversation.

“We didn’t used to have much of a say in how the end of our lives played out,” says Kate DeBartolo, senior director of the Conversation Project. “As medicine has gotten more advanced, there are a lot more decisions to be made.” Understanding what matters to patients is important to healthcare teams and families alike.

Prioritizing Personal Values

The U.S. medical system generally defaults to doing everything possible to keep someone alive, including CPR, breathing tubes or admission to the ICU. “If someone doesn’t want those things, they should be noted in an advance directive,” DeBartolo says. The Conversation Project helps families discuss these decisions at home, with personal values at the center.

Molly Galler, a Boston-based public relations professional, used the project’s resources after her father was diagnosed with prostate cancer in 2017. Although she writes professionally, she found guidance helpful in initiating a conversation about his wishes. The nonprofit’s free Starter Guide offers prompts about end-of-life values and priorities, including “What matters to me through the end of my life is ...”

The guide helped Galler frame the discussion as an act of love rather than a morbid necessity. “To have your adult child say, ‘Whatever you want, Mom and Dad, I’m going to make it happen,’ brought a different level of closeness and maturity as a family that we hadn’t had before,” she says.

A Critical Planning Deficiency for the Inevitable

For Dr. Mehrdad Ayati, a Stanford geriatrician, the Conversation Project addresses a critical gap in healthcare. Establishing a values-based care plan early can help families avoid making high-stakes decisions during an emergency. “At that point, you don’t hear it very well,” Ayati says.

He notes that these conversations remain uncommon. “We still see a lot of frail, elderly people being shuttled back and forth like a ping-pong ball from facilities to emergency rooms, getting a lot of really unhelpful medical care that has nothing to do with the quality of life,” he says.



DeBartolo says outreach remains challenging. Because end-of-life planning has historically been associated with upper-middle-class white communities, the organization is working to diversify its audience through partnerships, including with the Chinese American Coalition for Compassionate Care, and by translating materials into different languages. A creative commons license allows communities to adapt the resources to their needs.

“The thing that’s been interesting to me is how many folks will say, ‘In my culture, there are taboos around talking about end of life,’” DeBartolo says. “But actually, that’s the universal experience.”

Still, DeBartolo is hopeful as cultural interest grows. She points to organizations such as End Well, the rise of death doulas and the popularity of *The Pitt*. The medical drama features a night-shift charge nurse, Lena Handzo (played by Lesley Boone), who moonlights as a death doula.

“They are handling these conversations so well,” DeBartolo says of the show, which concluded its second season in April. “I am in favor of anything that helps people understand better what their own values are and how to talk about them.”

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One Man’s Junk Treasure

By Ken Anderson, themayberryguru@gmail.com

One of my favorite idioms is “One man’s junk is another man’s treasure”. This means what one person considers worthless might be highly valuable to someone else. This idiom came to mind this morning as my wife and I headed to church. We passed a house where the entire garage and driveway were full of “stuff” that was for sale at a yard sale. I think it is safe to assume that the owner’s primary goal was to get rid of items they no longer needed or wanted.



When my wife and I first got married, we bought a 12x60 two-bedroom mobile home. It had several very small closets and kitchen cabinets. That was all our storage space. We had no garage, storage shed, or enclosed porch. Yet we managed quite well. The reason? We had very little excess “stuff”. We only had the bare necessities—one set of dishes, a few pots and pans, one television, and one radio.

At this stage of life, my wife and I often talk about getting rid of a lot of the “stuff” that fills our basement and most of our closets and cupboards. So what did we do? We replaced our old 8x10 storage shed with a 10x12 shed so that we would have more room for our stuff. I have suggested that we have an open house where people can walk through our home and make us an offer on anything they see. But my wife has vetoed this idea.

My wife and I were once invited to visit an Amish family in their home. As soon as I entered the house, I thought to myself. “I could live like this.” I saw no unnecessary “stuff” anywhere. Everything I saw had a specific purpose and had its place. No electrical appliances or devices. All I heard was the ticking of the wall clock. It made me realize that people could be very happy with just the simple necessities of life.

However, we are not alone. You can drive through almost any town and see storage units. Americans are increasingly accumulating more and more stuff each year. The U.S. self-storage industry has grown steadily over the past decade, with the number of facilities increasing from around 45,000 in 2010 to nearly 60,000 by 2026. I seriously considered renting one, but my wife vetoed this idea. too.

I am not quite ready to become Amish, but I do admire their way of life. And I am going to get serious about ridding myself of unnecessary junk. Perhaps it will become someone else’s treasure.

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If you require large-print materials, please call (877) 998-0998 (TTY: 711).

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Recipe: Healthy Thanksgiving Sweet Potato Casserole

Serves: 6 | Prep: 15 minutes | Bake: 30 minutes

Ingredients

- 3 medium sweet potatoes, peeled and cubed
- 2 tablespoons unsweetened applesauce
- 2 tablespoons low-fat milk
- 1 teaspoon cinnamon
- ½ teaspoon vanilla extract
- 1 tablespoon maple syrup
- ¼ cup chopped pecans (optional)
- 1 tablespoon brown sugar



Directions

1. Preheat oven to 350°F.
2. Boil sweet potatoes until very tender, about 15 minutes. Drain.
3. Mash sweet potatoes with applesauce, milk, cinnamon, vanilla, and maple syrup.
4. Place in a small baking dish.
5. Sprinkle with pecans and brown sugar.
6. Bake for 25–30 minutes, until warm and lightly browned.

Senior-friendly tip: Skip the pecans if chewing is difficult, or replace them with a light sprinkle of finely ground oats.

Why it's healthy: Sweet potatoes provide fiber, potassium, and vitamin A, while using applesauce instead of lots of butter keeps the dish lighter.

Meals on Wheels & Senior Dining of Chippewa County Meal Service Announcement

November 3rd
 No Dine-in Meals



November 26th & 27th
 No Home-delivered Meals
 No Dine-in Meals

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Pumpkins: More Than Just a Fall Decoration

Pumpkins are a popular symbol of fall, but they are also a nutritious and versatile food. Pumpkin can be used in soups, side dishes, baked goods, oatmeal, smoothies, and more. Both fresh pumpkin and canned can be healthy choices.

Pumpkin Nutrition

Pumpkin is naturally low in calories and provides several important nutrients. ½ cup of cooked pumpkin provides approximately:

- 25 calories
- 6 grams of carbohydrate
- 1 gram of protein
- 2 grams of fiber
- Vitamin A: Helps support healthy vision, skin, and the immune system.
- Potassium: Helps support normal muscle and heart function
- Vitamin C: Supports a healthy immune system



Easy Ways to Cook Pumpkin

- **Roast:** Cut pumpkin into pieces, remove the seeds, and roast until tender. The roasted pumpkin can be eaten as a side dish or added to soups and casseroles.
- **Steam:** Cut pumpkin into chunks and steam until soft. This is a simple method that does not require added oil.
- **Bake:** Pumpkin can be baked until tender and then mashed like winter squash.
- **Microwave:** Smaller pieces of pumpkin can be cooked in the microwave for a quick option.
- **Use canned pumpkin:** Choose cans labeled “100% pumpkin” rather than pumpkin pie filling, which usually contains added sugar and spices.

Don't Forget the Seeds!

Pumpkin seeds are edible and provide protein, healthy fats, magnesium, and other minerals. Roast cleaned seeds in the oven for a crunchy snack. Because seeds are calorie-dense, enjoy a small portion.

Choosing & Storing Pumpkin

- For cooking, choose pumpkins labeled “pie pumpkin” or “sugar pumpkin”. They are usually sweeter and less watery than large carving pumpkins.
- Store whole pumpkins in a cool, dry place away from direct sunlight.
- Once the pumpkin is cut, refrigerate it promptly.
- Cooked pumpkin should be stored in the refrigerator and used within 3–4 days.
- Canned pumpkin should be refrigerated after opening and used within a few days.

Food Safety Tip

Never use a pumpkin that is moldy, leaking, or has a strong unpleasant odor. Wash fresh pumpkin before cutting, and use a clean knife and cutting board.

A Simple Way to Enjoy Pumpkin: Pumpkin Oatmeal Recipe

Ingredients:

- ½ cup plain canned pumpkin
- ½ cup old-fashioned oats
- 1 cup low-fat milk or unsweetened milk alternative
- ½ teaspoon cinnamon
- 1 teaspoon maple syrup, optional
- Chopped walnuts, optional

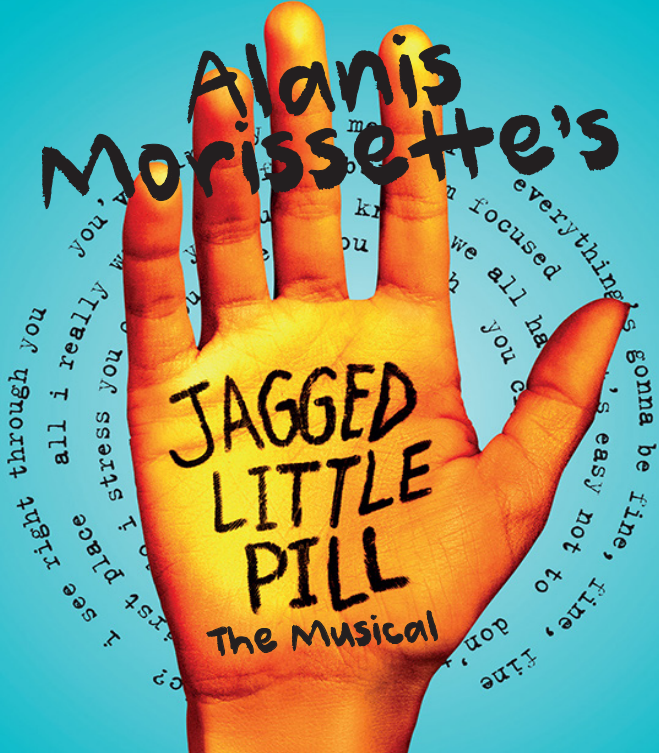
Directions:

Combine pumpkin, oats, milk, and cinnamon in a saucepan. Cook over medium heat, stirring occasionally, until creamy and the oats are tender. Add a small amount of maple syrup and walnuts if desired.



Chippewa Valley Theatre Guild

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Caring for the Caregiver: A Reminder That You're Not Alone



By Bronson Stelzer, Dementia Care Specialist

November is National Family Caregivers Month, making it a good time to recognize the many family members and friends who provide care for someone living with dementia.

Caring for a loved one can be meaningful, but it can also be challenging. Appointments, medications, changing routines and everyday responsibilities can quickly become a lot to manage. Many caregivers become so focused on their loved one that they forget to take care of themselves.

Taking care of yourself isn't selfish. It helps you continue being there for the person you care about.

As the holiday season approaches, remember that simpler can sometimes be better. Large gatherings, noise and changes in routine may be overwhelming for someone living with dementia. A smaller gathering, a familiar setting or having a quiet place to take a break can make the holidays more enjoyable for everyone.

And don't be afraid to accept help. If someone offers, give them something specific they can do. Whether it's bringing dinner, running an errand or spending time with your loved one while you take a break, small acts of support can make a big difference.



If caregiving is becoming overwhelming, you don't have to figure everything out on your own. The Alzheimer's Association 24/7 Helpline is available at 800-272-3900, and your local Chippewa County Aging and Disability Resource Center (ADRC) 715-726-7777 can help connect you with information, resources and support.

This November, check in on a caregiver you know. Sometimes a simple phone call, a helping hand or a few hours of support can mean more than you realize.

Caregiving is a journey. No one should have to navigate it alone.

Wisconsin Family and Caregiver Support Alliance

Caregivers for a stronger Wisconsin.

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<p>COPING SKILLS FOR CAREGIVERS FEBRUARY 10 Caregiving can take a toll. Learn practical strategies to care for yourself while caring for others</p>	<p>DICE APPROACH TO DEMENTIA AUGUST 11 Sometimes people with dementia can have behaviors related to their brain changes. Learn practical strategies to manage them.</p>
<p>DEMENTIA LIVE MAY 12 Have you ever wondered what it might feel like to have dementia? Come and check out our dementia simulation!</p>	<p>DEMENTIA & HOME SAFETY NOVEMBER 10 Learn low tech and high tech devices that can help keep your loved one safe at home.</p>

Join Hannah Quicker, Dementia Care Specialist to gain knowledge, understanding and resources.

Attend some or all of the trainings
Registration is required

715-644-6153

Diane.Finn@aspirus.org

Diabetes Awareness Month

November is American Diabetes Month, a national observance to raise awareness about diabetes, promote its prevention, and advocate for a cure. Diabetes is becoming more common. About 1 in 11 people in Wisconsin live with it.

You might ask, “What does this have to do with me?”

Learn the facts

One in 3 American adults have prediabetes, a condition where blood sugar levels are higher than normal but not high enough yet to be diagnosed as type 2 diabetes.

Can you have prediabetes? Take the test and encourage a friend to do the same: www.cdc.gov/prediabetes/risktest/index.html

Practice prevention

Focus on eating a balanced diet rich in fruits, vegetables, and whole grains. Find a physical activity you enjoy and engage in it for at least 30 minutes most days. Additionally, prioritize getting enough sleep, managing stress, and maintaining social connections for overall well-being.



Follow up if you need more information

Talk to your doctor. If you have been diagnosed with diabetes, meet with a diabetes care and education specialist (CDCES) at least once a year. They can help individuals understand diabetes management strategies, set health goals, and improve their overall health through personalized support. Your health insurance may cover the cost.

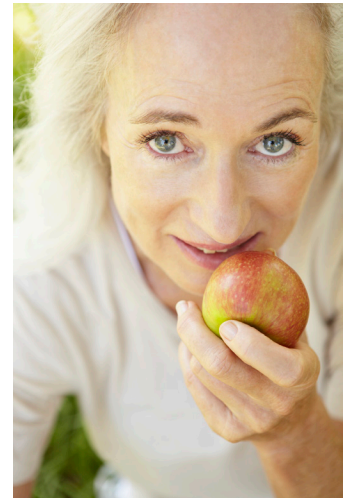
The ADRC of Chippewa County has made arrangements with the ADRC of Eau Claire County to allow Chippewa County residents the ability to enroll in any of their healthy living programs. This includes the 6-week Healthy Living with Diabetes program that can help you learn ways to make lasting healthy behavior change with the support of others.

Healthy Living Programs Available to YOU

The ADRC of Chippewa County has made arrangements 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

Healthy Living with Diabetes (Toolkit support)

Designed for adults of all ages who have type 2 diabetes, pre-diabetes, or who live with someone who does. Learn how to manage the condition through 14 self-management tools. Self-paced study with group support. Topics include healthy eating: food label reading, meal planning, relaxation techniques, fitness for exercise and fun, problem-solving, stress and depression management, short-term goal setting, communicating with friends, family, and your medical team. Meets weekly for 6 weeks, plus optional class with a Certified Diabetes Specialist for optimum support.



Mondays, 1:00 - 3:00 pm / **November 10 - December 15, 2026**
Lake Street Methodist Church, 337 Lake St, 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 in January 2026.

Thursday, 10:00 - 11:15 am/ **December 3, 2026** (virtual and phone conference)

StrongBodies™ 10-week workshops, classes meet twice weekly for one hour each.

Virtual: Mondays & Wednesdays, January 4 - March 10, 2027 at 8:30 am, 11:15 am, and Tuesdays & Thursdays,

January 5 - March 11, 2027 at 8:30 am

In-person: Mondays, Wednesdays & Fridays, 8:00 am (Augusta Senior & Community Center), Mondays & Wednesdays, 5:00 pm (Dove Healthcare-West Eau Claire), and Tuesdays & Thursdays, 1:00 pm (Grace Lutheran Church)

Repeat participants must complete a Re-enrollment Consent Form to sign up by December 14. \$20 suggested contribution for repeat participants. Download form at www.adrcevents.org, email adrc@eau Claire County or call the ADRC at 715-839-4735 to request a form by mail.

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

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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.

ADRC
Aging and Disability Resource Center
of Chippewa County

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.

NOTICE OF PUBLIC HEARING:

A public hearing for Chippewa County's 2025 s85.21 Specialized Transportation Assistance Grant Application is scheduled for Wednesday, November 11, 2026 at 3:30 p.m. – 4:30 p.m., Chippewa County Courthouse, 711 North Bridge Street, Room 119Q located on the first floor, Chippewa Falls, Wisconsin. (This meeting site is fully accessible.)



Residents of Chippewa County are encouraged to attend. An overview of the grant purpose and budget will be provided at the public hearing. This grant provides funding to assist older persons and persons with disabilities in accessing transportation services.

Persons who are unable to attend the public hearing can request a copy of the material presented by contacting the ADRC by phone or email. Phone number 715-726-7777; email ADRC@chippewacountywi.gov.

If you need transportation to attend the public hearing, please contact Kayla Colbenson at 715-738-2590.



Help Provide a Service Dog for a Local Veteran

Chippewa Manor is proudly spearheading a community fundraising effort to provide a specially trained service dog for a local veteran.

- ▶ Partnering with Patriot K9s of Wisconsin to raise the \$25,000+ to breed, train and place the dog



Scan the QR code to donate or learn more about the campaign.

Visit www.chippewamanor.com for campaign updates, veteran nomination information, campaign events and sponsorship opportunities.

Chippewa Manor
www.chippewamanor.com

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How to Find a Lawyer in Wisconsin

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

Aging & Disability Resource Centers (ADRCs) and Aging Units are a wealth of information; these organizations can assist with most issues related to health insurance, Medicare, Medicaid, Social Security, and many other public benefits and housing issues. In some cases, however, issues fall outside the areas in which a Benefit Specialist can assist. If this happens to you, you may be encouraged to seek assistance from an attorney who charges a fee (often called a “private attorney”).

You can always ask friends, family, or co-workers for recommendations for a private attorney, or search online. If you still don’t know where to start, here are a few places to consider:

Lawyer Referral Service (also called LRS) – A legal assistant will help you locate the best source of help, which may mean you need to hire an attorney. If so, the assistant will refer you to an attorney near you who is familiar with your legal situation. Attorneys with LRS agree to charge no more than \$20 for the first consultation, up to one half-hour. In some cases, you will resolve your legal issue at the first meeting. If your problem requires work beyond the first half-hour, you will be charged the lawyer’s regular fees.

- Phone: (800) 362-9082 or (608) 257-4666 (in Dane County and outside of Wisconsin).
- Online: LRIS Request

Wisconsin State Bar Modest Means Panel

The Modest Means Program of the State Bar of Wisconsin is designed to assist people whose income is too high to qualify for free legal services, but too low to pay a lawyer's standard rate. The Modest Means Program is run by the LRS (see above). Qualifying for services through the Modest Means Program is based on your income level and area of legal need. To determine if you may qualify for the Modest Means Program, you can fill in and submit a questionnaire available on its website.

- Phone: 1-888-529-7599
- Online: <https://www.wisbar.org/forPublic/INeedaLawyer/>

Pages/Modest-Means.aspx

Legal Action of Wisconsin – Legal Action serves all counties in Wisconsin since its merger with Judicare, effective January 1, 2026. Offices are located in Green Bay, La Crosse, Madison, Milwaukee, Oshkosh, Racine, and Wausau. This organization focuses on housing, employment, debt and taxes, public benefits, family law, and victim support. They also work with specific populations, including veterans, seniors, farmworkers, people who use drugs or are in recovery, students, and those near release or recently released from prison.

- Phone: 855-947-2529
- Online: <http://www.legalaction.org/contact-us>

Legal Action offers a program that is specific to elder financial and physical abuse. Contact this program if you are a victim of elder abuse, or know someone who is a victim.

- Phone: 855-947-2529.
- Online (email): elderabuse@legalaction.org

Wisconsin State Public Defender Program – This program is dedicated to providing attorneys for criminal cases. In most cases, applicants must meet financial guidelines in order to qualify for appointment of an attorney. Applicants may apply at the local office that serves the county in which the case will be heard. A staff member will assist the applicant by completing the financial eligibility form. The application process typically takes approximately 15 minutes, although in some cases the applicant may need to provide additional documentation in order to verify information.

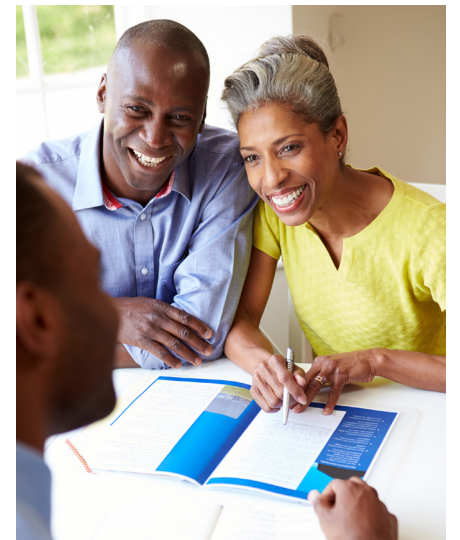
You can locate your county’s public defender office here:

- Phone: 608-266-0087
- Online: <http://wispd.org/>

National Academy of Elder

Law Attorneys (NAELA)

– This national organization focuses on elder law, which means planning for incapacity and long-term care, Medicaid and Medicare coverage (including coverage of nursing home and home care), health and long-term care insurance, and health care decision-making. It also includes drafting of special needs and other trusts, the selection of long-term care providers, home care and nursing home problem solving, retiree health and income benefits, retirement housing, and fiduciary services or representation. If you visit their website, you can click “Find a Lawyer” to locate an elder law attorney in your area. Online only: <https://www.naela.org/>



If you are unsure whether a Benefit Specialist can assist you or if you need a private attorney, you can always contact your ADRC or Aging Unit. Make sure that if you have a deadline, you reach out for help well before that deadline so you have plenty of time to find assistance.

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:

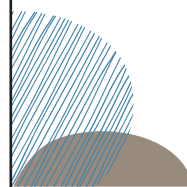
Aging and Disability Resource Center of Chippewa County

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

www.chippewacountywi.gov/ADRC

ADRC@ChippewaCountyWI.gov

715-726-7777



Veteran Benefit Information and News

Medicare and VA healthcare

Do I need to sign up for Medicare if I am a veteran with VA health care?

VA encourages veterans to sign up for Medicare Part A and Part B during their initial enrollment period at 65, unless they also have group insurance from a current employer.

That way, you will have more options for care. VA health benefits provide coverage for care in VA clinics and hospitals but they generally do not cover other facilities and doctors.

Even if you are happy with your VA health care benefits now, your medical needs or the VA health system's costs and coverage could change. In addition, you could end up with a late-enrollment penalty if you decide to sign up later for Medicare.

If you enroll in Medicare outside of your Initial Enrollment Period without creditable coverage from an employer, you could face late enrollment penalties. It is important to note that neither VA benefits nor TRICARE will qualify you to delay Medicare enrollment without financial penalty.



VALife

What is VALife?

VA's newest life insurance program, Veterans Affairs Life Insurance (VALife), increases access to life insurance for more service-connected Veterans than ever before.

VALife is a guaranteed acceptance whole life insurance product that launches on Jan. 1, 2023, for Veterans age 80 or under with any level of service-connected disability (0-100%). Veterans age 81 or over may qualify if they meet certain conditions.

Key features of VALife include:

- Coverage up to \$40,000, available in \$10,000 increments
- Competitive premiums
- No health questions or medical exam to enroll
- No deadline to apply if you are age 80 or under
- Convenient online application and enrollment
- Easy deductions from VA benefits (no cash out of pocket), and
- Cash value that builds over the life of the policy, after the first two years of enrollment

Learn more at <https://www.benefits.va.gov/insurance/valife.asp>.

If you have any questions please contact the Chippewa County Veterans Service Office at 715-756-7990 or email at veterans@chippewacountywi.gov

The Aging and Disability Resource Center of Chippewa County Presents

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- Community partners

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- The parts of Medicare
- Advantage Plans vs. Supplement
- Drug coverage options



Registration Required

Register online or call 715-726-7777
www.chippewacountywi.gov/adrc/events



Visit our website for the full schedule, locations, and virtual options



Upcoming Session

11/11/2026 from 1:00 PM to 3:00 PM

Stanley Public Library

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.

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Heating Assistance Program

Through the Wisconsin Home Energy Assistance Program (WHEAP), West CAP is able to help households with a one-time payment during the heating season (October 1-May 15). The funding pays a portion of energy costs, and the payment is not intended to cover the entire annual energy costs of a residence. The amount of the energy assistance payment varies depending on a variety of factors, including the household's size, income, and energy costs. The benefit is paid directly to the household's energy supplier.



To apply for Energy Assistance, you can either book a phone appointment to set up a time to speak to a West CAP representative to guide you through our programs, services, and application process, or complete the fillable Form on your own electronically, or by printing it and mailing the completed form to West CAP. If you have any questions or need assistance, call us at (715) 598-4750. Priority is given to applicants in a crisis or at-risk of a shut-off.

Is Your Medicare Plan Ending?

Some Advantage and Cost Plans are leaving Chippewa County in 2027

Get Free, Unbiased Medicare Information

Join an educational seminar to learn about your Medicare options, including:

- What to do if your Medicare Advantage plan is ending
- Your special opportunity to join a Medigap Supplement Plan
- Important deadlines and enrollment options
- How to make an informed decision about your Medicare coverage

Wednesday, November 4th 2026

1 PM - 3 PM

Chippewa County Courthouse, Room 302

Register online or call 715-726-7777

www.chippewacountywi.gov/adrc

Come get the information you need to plan your next steps with confidence.

Not sure if your plan is affected? Call your plan.

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.



SHIP
State Health Insurance
Assistance Program

ADRC
Aging and Disability Resource Center
of Chippewa County



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



SMP
Senior Medicare Patrol

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).

Contact Senior Medicare Patrol

888-818-2611

www.smpwi.org

f WisconsinSeniorMedicarePatrol

Is That Call From the Government... Or A Scammer?

Written by Ari Lazarus – Federal Trade Commission and adapted from blog.ftc.gov



Submitted by: Stephanie Rasmussen, Disability Benefit Specialist

A government impersonation scam often starts with an unexpected text, social media message, email, or phone call from someone who says they're with a government agency.

The scammers make up very believable stories to create a sense of urgency, and they pressure you into giving them money or access to your accounts. They design their schemes to get you to act quickly — before you can think about what to do or talk to someone you trust.

Impersonators also buy ads on search platforms like Google Search and Bing to trick you into connecting with them instead of the agency or company you're looking for.

And these government impersonation scams are a serious problem. In 2025, the Federal Trade Commission, the nation's consumer protection agency, got more than 375,000 reports about government impersonation scams from people who lost more than \$900 million collectively.

What government agencies are scammers impersonating?

The FTC says scammers impersonate federal, state, and local government organizations, including:

- **The Social Security Administration:** Scammers lie and say your Social Security benefits will end, or your Social Security number will be suspended, unless you pay immediately.
- **The Federal Trade Commission:** Scammers pretend to be an FTC "agent" who can "help you" recover money you lost in a scam or move your money to "protect it."
- **Medicare:** Scammers ask for your personal information to get a "new" Medicare card, or for a medical equipment claim you don't remember making.
- **State Tolling Agencies:** Scammers send you a bogus text message that spoofs a real toll collection program (like EZ-Pass, SunPass, FasTrak, and TxTag) and tells you to click a link to pay "overdue toll charges."
- **Local Courts:** Scammers call or send an email pretending to be from the police department or the local court system. They say you missed jury duty, there's a warrant out for your arrest, and you must pay a fine immediately or go to jail.

Every one of these examples is a scam.

How scammers try to manipulate you

These scammers go to great lengths to convince you they're with the government.

- They often spoof or fake caller ID to make it look like a real government agency is calling.
- They send you a doctored photo of an employee ID or badge — which are fake, no matter how real they might look — to "verify" their identity to gain your trust.
- They send official-looking letters in the mail.
- They place ads at the top of online search results on platforms like Google and Bing that look like official government websites but give you the scammer's website and contact information.

How you can recognize a government impersonation scam

To recognize and avoid government impersonation scams, keep these things in mind:

- Never ever will someone from the government say: "Your money isn't safe. Move it to protect it." Only a scammer will.
- Never ever will someone from the government threaten to suspend your government benefits if you don't pay immediately. Only a scammer will.
- Never ever will someone from the government demand that you pay with a payment app, cryptocurrency, wire transfer, or gift cards.
- Never ever will someone from the government contact you by text message or a messaging app like WhatsApp and ask for money, personal information, or access to your accounts.



Report government impersonation scams

If you spot a government impersonation scam — or any other type of scam — report it to the Federal Trade Commission at ReportFraud.ftc.gov. Your report could help stop a scammer.



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Happy Thanksgiving from all of us at The Medicine Shoppe

Caring for the Veteran You Love

Tips for helping those who require special care and attention

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

.....
All of them started out raw. Some volunteered; others were drafted. They arrived at boot camp not quite sure what they had gotten themselves into. They quickly discovered the military had a very different idea of how early a person should get out of bed! They marched, ran, learned to shoot, follow orders, and work as a team. They learned to keep going when they were tired, frightened, or homesick. Many wondered, "Am I really going to make it through this?" And when they did, they basked in the glow of that accomplishment.



From there, they were sent everywhere—to ships, bases, aircraft, hospitals, offices, motor pools, battlefields, and places many Americans had never heard of. Some served in combat. Others performed essential jobs that kept the military running. For many, something happened that changed their lives forever. Injured in body, mind, or spirit, they returned home as wounded warriors. Coming home may have ended their military service, but it began a different battle.

Not every veteran returns from service time with physical or emotional needs. But those that do, deserve and require our special help and attention.

Some veterans returned with obvious injuries: missing limbs, damaged joints, hearing or vision loss, scars, or chronic pain. Others carried invisible wounds. Post-traumatic stress disorder (PTSD) can affect sleep, emotions, relationships, and a person's sense of safety. Loud noises, fireworks, crowds, smells, or even a television program may bring back frightening memories.

Traumatic brain injury (TBI) may cause headaches, dizziness, fatigue, memory problems, difficulty concentrating, sleep disturbances, or changes in mood. Sometimes a veteran simply says, "I'm fine." Sometimes that means exactly that. Sometimes it means, "I don't know how to talk about it."

Caring for veterans does not mean treating them as helpless. They spent much of their lives learning independence, responsibility, and self-reliance. Losing that independence can be frustrating and frightening. Listen before trying to fix. Sometimes the best response is simply, "Tell me about it." Protect their dignity. Instead of saying, "I'll do that for you," ask, "Would you like some help?"

There is a big difference between helping someone and making someone feel helpless. Learn their triggers and be patient with memory or concentration

problems. Regular routines, calendars, lists, reminders, and one task at a time can help. Remember: difficulty remembering something is not the same as not caring. And don't confuse silence with having no needs. Veterans were trained to endure without complaining, which can make asking for help difficult. Pay attention to changes in sleep, mood, relationships, anger, isolation, substance use, or hopelessness. Remember that the veteran is more than an injury, diagnosis, disability, or difficult day. Before the PTSD, wheelchair, prosthesis, chronic pain, or medications, there was a person with dreams, plans, hopes, fears, and a future.

The most important thing you can do is show them you care. Every veteran answered the call to serve. Now it is our turn to answer the call to care by standing beside them when they need it most.

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. He has more than 50 years of pastoral service and professional counseling experience. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanor.com.

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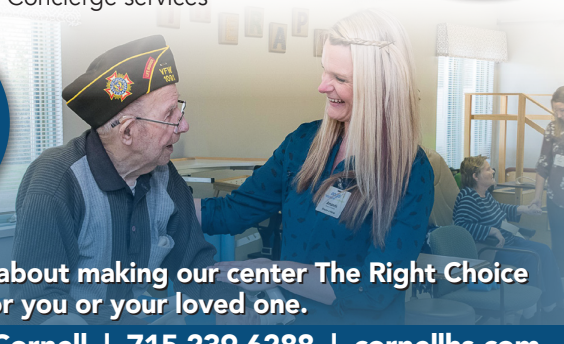
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