senior review

FREE

November 2026

in this issue...

- Planning Ahead Can Make Home Care Easier
- One Man's Junk Treasure
- Caring for the Veteran You Love
- The Caregiver Surge Is Coming. Are We Ready?
- Paws for a Cause: A Community Comes Together

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



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

Friends at the Lake *by Laurie Van Beek, Director of Friends at the Lake*



Friends at the Lake operates under the Respite for All (RFA) faith-based volunteer model of care, which differs from other respite models by addressing isolation, meaning, and purpose. Our mission, at Friends at the Lake, is to fill the participants with identity, connection, security, autonomy, meaning, growth, and joy. The program emphasizes creating an environment where all participants are valued, and the distinction between volunteers and those receiving services is minimized. Daphne Johnson, Executive Director of Respite for All Foundation, states, "The Respite for All model is a way of responding to dementia that brings fresh resources and renewed hope – a truly holistic approach unlike anything out there."

Friends at the Lake is held at Lake Street United Methodist Church, located at 337 Lake Street in Eau Claire, Wisconsin. The program currently operates on Tuesdays from 10:00 am to 2:00 pm. Caregivers may bring a loved one living with dementia to the church and are then able to attend to personal matters or appointments during the four-hour session. Participants engage in a range of activities and are provided with a family-style lunch in a supportive social setting. At 2:00 pm, caregivers return for pick-up, frequently greeted by positive feedback regarding the participant's experience and enjoyment of the day's activities.

Friends at the Lake follows a social model of care. Volunteers receive training focused on the social and relational aspects of supporting individuals with dementia, providing opportunities for mental stimulation and social interaction through relationship building. During Friends at the Lake, participants engage in organized music sessions, cognitive development exercises, physical activities, and art programs within a dynamic community setting. These activities foster shared experiences, promote social interaction, and facilitate the formation of new relationships.

If you are interested in learning more and would like to join our program or if you are interested in volunteering your time please contact Laurie Van Beek, 715-832-6603 or laurievb@lakestreetumc.org

balanced living

Tips and ideas for a healthy and balanced life

SMART *and* SWEET

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

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

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

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



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

.195 SECOND

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



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Editor/Publisher: Arwen Rasmussen

Offices:

3315 Nimitz Street, Eau Claire, WI 54701

P: 715-831-0325

F: 715-831-7051

E: seniorreviewnewspapers@gmail.com

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Roth Conversions: A Retirement Tax Strategy Worth Exploring

By Logan Woller, Private Wealth Advisor and Retirement Plan Consultant at Buska Wealth Management

For many retirees, one of the biggest concerns is not just how much they've saved, but how much they'll actually keep after taxes. While investment performance often gets the spotlight, tax planning can play an equally important role in a successful retirement income strategy.



One strategy that has gained increased attention is the Roth conversion.

A Roth conversion occurs when funds are moved from a traditional IRA or other eligible pre-tax retirement account into a Roth IRA. While taxes are generally due on the amount converted in the year of the conversion, future qualified withdrawals from the Roth IRA are tax-free under current tax law.

For retirees and pre-retirees, there may be periods when taxable income is temporarily lower than it has been during their working years. These windows can create opportunities to evaluate whether converting a portion of retirement assets could make sense as part of a broader tax strategy.

Potential benefits of a Roth conversion may include:

Tax-Free Qualified Withdrawals

Once assets are in a Roth IRA and applicable requirements are met, future qualified distributions are generally not subject to federal income tax.

Greater Control Over Retirement Income

Because Roth IRAs are treated differently for tax purposes, retirees may have additional flexibility when determining which accounts to draw from each year.

Reduced Future Required Distributions

Traditional IRA balances are generally subject to required minimum distribution (RMD) rules. Strategic Roth conversions may reduce future RMD obligations by lowering traditional IRA balances.

Legacy Planning Opportunities

Roth IRAs can also offer potential estate-planning advantages for beneficiaries, depending on individual circumstances and current tax laws.

However, Roth conversions are not appropriate for everyone.

The conversion itself may increase taxable income in the year it occurs, which could affect tax brackets, Medicare premiums, taxation of Social Security benefits, and other financial considerations. For this reason, it's important to evaluate the strategy within the context of a comprehensive retirement plan.

Rather than viewing a Roth conversion as an all-or-nothing decision, many retirees find it beneficial to explore partial conversions spread over multiple years. This approach may help manage the tax impact while working toward long-term tax diversification.

Every retirement situation is unique. Factors such as income needs, existing account balances, future tax expectations, legacy goals, and overall financial objectives should all be considered before making a decision.

A thoughtful retirement strategy goes beyond investments alone. Incorporating tax planning and proactive decision-making may help create greater clarity and confidence about the years ahead.

If you've never evaluated whether a Roth conversion could fit into your retirement plan, now may be a good time to have that conversation and explore your options.

Important Disclosure: This content is for educational purposes only and should not be considered tax, legal, or investment advice. Roth conversions may not be suitable for all individuals. Consult with qualified tax and financial professionals regarding your specific circumstances before making any financial decisions.



Dusting off Some Local History: "Migrating North for Winter"

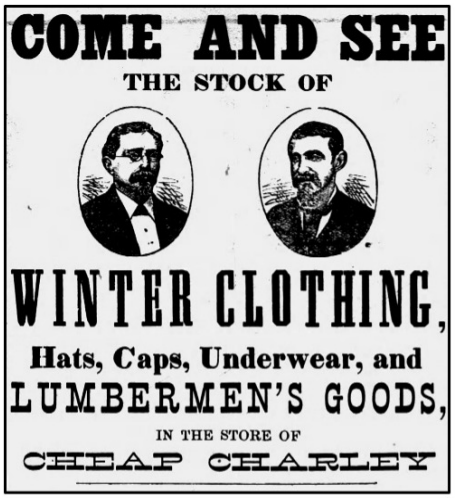
By Greg Kocken, Archivist, UW-Eau Claire, Kockeng@uwec.edu

In the late 1800s, during the warm summer months and into the fall, communities across the Chippewa Valley were buzzing (literally) with the sound of sawmills. These mills employed thousands of workers who formed the backbone of several thriving communities. The rhythm of life in the region was anchored by the seasonal changes of the lumber industry. Feeding the mills was timber cut from a stand of white pine stretching across the Chippewa Valley. Lumbermen claimed it was the finest timber in the country.



Lumber stacked on pallets await shipment at the Chippewa Lumber and Boom Company, ca. 1884. Packed lumber yards at the end of the milling season were a common sight in communities across the Chippewa Valley. Image courtesy A.A. Bish Collection, UW-Eau Claire Archives.

In the first weeks of November, when temperatures dropped and communities readied for another frigid winter, sawmills hurried to clear and process logs from rivers and lakes to prepare for the next season. Lumber yards filled quickly. The men employed in these mills also prepared for transition. Soon, these men would leave their mills, communities, and families to journey north for employment in logging camps during the cold winter months to harvest a new batch of timber for milling come spring.



This 1880 ad selling winter goods for lumbermen appeared in an October issue of Eau Claire News.

This seasonal transition greatly impacted communities across the region. Long before retailers rejoiced over the crowds of shoppers on Black Friday, area merchants looked toward November as the season to profit from selling winter clothes, blankets, tools, and provisions to outfit lumber camps. Families prepared, too. Thanksgiving often marked the time for loggers to leave friends and family in the area and begin their northward migration to the many logging camps dotting the forests of northern Wisconsin. As the geese flew south, loggers migrated north. This was the steady rhythm of booming lumber towns in nineteenth century Northwest Wisconsin.

In the early 1900s, as the timber stand was depleted, several of these communities would wither and fade just as the white pine had. Today, these ghost towns are largely gone from the landscape, and a new rhythm has taken root in the communities that remain. 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.

City of Eau Claire Housing Rehabilitation Loan Program

The City of Eau Claire Housing Division is taking applications for its Housing Rehabilitation Loan Program. The Rehabilitation Loan Program is Federally funded and offers loans up to $20,000. This program is for homes in need of repair, not for extensions or cosmetic renovations.

Types of Eligible Work:
- Roof & window replacement
- Plumbing repairs or upgrading
- Accessibility Modifications
- Electrical repairs or upgrading
- Carpentry repairs
- Heating system replacement
- Energy saving repairs
- Siding repairs or replacement

Applicant Eligibility Requirements:
- City of Eau Claire resident
- The assessed value of the property may not exceed $165,750
- Property must be a minimum of 25 years old
- Owner occupied (at least one year)
- Good credit history
- HUD income guidelines apply: not to exceed 80% of area median income

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Planning Ahead Can Make Home Care Easier

For many families, the conversation about home care begins only after something happens. A parent falls, comes home from the hospital, or suddenly has difficulty managing everyday tasks. In the middle of a crisis, families are then left trying to figure out what kind of help is needed, who will provide it and how everyone will share the responsibility.



Planning ahead can make that conversation much easier.

Home care can mean different things depending on a person's needs. Some older adults may need help with meals, errands, housekeeping or transportation. Others may need assistance with bathing, dressing, toileting or mobility. More complex situations may require skilled nursing or other specialized care.

The first step is talking with your loved one before a crisis occurs. Ask what they would want if they eventually needed assistance at home. Would they prefer to remain in their current home? What kinds of help would they be comfortable accepting? Having these conversations while everyone is healthy enough to participate can help prevent disagreements later.

It is also important for families to decide who will handle different responsibilities. One family member might help with medical appointments, while another handles finances or home maintenance. Another may be available for transportation or regular check-ins. Dividing responsibilities early can prevent one person from unexpectedly becoming the primary caregiver.

Pay attention to changes in your loved one's physical, mental and emotional well-being. A single forgetful day does not necessarily signal a serious problem. Instead, look for patterns. Changes in personality, mobility, hygiene, eating habits or the ability to manage normal household responsibilities may indicate that additional support is needed.

Families should also gather important information before it becomes difficult to access. Keep a list of doctors, medications, insurance information, emergency contacts and financial resources. Discuss important legal documents, including a Medical Power of Attorney and an advance directive. These documents can help ensure that your loved one's wishes are understood and respected if they are unable to make decisions for themselves.

Finally, remember that a home-care plan is not a one-time decision. Needs can change after an illness, injury or hospitalization. A person who needs only occasional assistance today may require more support later.

Planning does not mean giving up independence. In many cases, it can help an older adult remain safely at home for as long as possible while giving family members greater peace of mind.

The best time to talk about future care is usually before you need it. Starting the conversation now gives everyone a chance to be heard, make informed decisions and prepare for whatever comes next.



Find us at seniorreviewnewspapers.com



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.

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.

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.

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.

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.

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.





Caring For An Elderly Veteran Requires Attention Not Only To Physical Health

Caring for an elderly veteran requires attention not only to physical health, but also to the psychological and emotional dimensions shaped by military service. Many older veterans carry experiences from combat, deployment, or military culture that can resurface later in life—particularly as aging, illness, or cognitive decline reduce coping reserves. A comprehensive care plan must integrate geriatric principles with trauma-informed mental health support.



Recognize Late-Life Mental Health Risks
Older veterans are at increased risk for depression, anxiety, post-traumatic stress disorder (PTSD), and social isolation. According to the U.S. Department of Veterans Affairs, PTSD does not always resolve with age; in some cases, symptoms intensify during retirement, bereavement, or medical decline. Cognitive disorders such as dementia can also amplify past trauma, leading to agitation, nightmares, or paranoia.

Caregivers should monitor for warning signs: withdrawal from activities, changes in sleep or appetite, irritability, increased alcohol use, expressions of hopelessness, or confusion that seems trauma-linked. Any mention of self-harm warrants immediate professional evaluation.

Use Trauma-Informed Communication
Military culture often emphasizes stoicism and self-reliance. Elderly veterans may minimize distress or resist help. Approach conversations with respect for autonomy and service history. Avoid sudden loud noises or unexpected physical contact, which may trigger hypervigilance. When discussing care decisions, frame support as a strategy to preserve independence rather than remove it.

Open-ended questions—"How have you been sleeping?" or "What's been weighing on you lately?"—are more effective than direct confrontation. Listening without judgment builds trust and encourages disclosure.

Coordinate Professional Support
Primary care providers should routinely screen for depression and PTSD in older veterans. The Veterans Health Administration offers geriatric mental health services, telehealth counseling, and specialty clinics for aging veterans. Evidence-based therapies, such as cognitive behavioral therapy (CBT) and medication management, can significantly reduce symptoms even in advanced age.

In crisis situations, caregivers can contact the Veterans Crisis Line by calling 988 and pressing 1 for immediate support.

Address Social Isolation and Purpose
Retirement, mobility limitations, and the loss of peers can intensify loneliness. Structured social engagement is protective. Encourage participation in veteran groups, faith communities, or local senior programming. Some communities host veteran-specific gatherings through organizations such as the American Legion, which can provide camaraderie and identity continuity.

Daily routines are equally important. Consistent sleep schedules, regular meals, light physical activity, and meaningful tasks—such as mentoring younger family members or volunteering—support emotional stability.

Manage Cognitive Decline with Sensitivity
If dementia is present, trauma memories may surface unpredictably. Maintain calm, clear communication and avoid arguing about perceived threats. Redirect attention gently and ensure the environment feels secure. Good lighting, minimized clutter, and reduced background noise can lower agitation.

Support the Caregiver
Caring for an elderly veteran with mental health needs can be demanding. Family caregivers should seek respite services, counseling, or caregiver support programs offered through the VA or community agencies. Sustaining the caregiver's well-being directly affects the veteran's quality of care.

Ultimately, effective care for an elderly veteran integrates medical oversight, psychological awareness, structured routine, and social connection. With trauma-informed practices and coordinated support, families can help aging veterans maintain dignity, emotional stability, and a meaningful quality of life.



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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When the Holidays Reveal Mom Needs a Little Help



She had been looking forward to coming home for Christmas for months.

Her mother's house was always the gathering place—the same kitchen where cookies were baked, family recipes were passed down and grandchildren gathered around the table. But this year, when her daughter walked through the front door, something felt different.

Mom seemed slower getting up from her chair. The refrigerator wasn't as full as it usually was. A stack of unopened mail sat on the counter. There were dust and clutter in places her daughter didn't remember seeing them before.

And then there was the moment Mom reached for something on a high shelf and lost her balance.

Her daughter wanted to say something. She just didn't know how.

For many families, the holidays can bring an unexpected realization: An aging parent may need more help at home.

Adult children who live several hours away may not see the gradual changes that occur throughout the year. A holiday visit can make those changes more noticeable. Maybe Mom has stopped cooking regularly. Dad isn't driving as much. The house isn't as tidy. Medications are being forgotten, or everyday tasks seem to take much longer.

These observations can be difficult—and emotional—for everyone involved.

Start with a conversation, not a confrontation

The goal isn't to tell Mom or Dad what they can no longer do. It is to understand what they are experiencing.

Choose a quiet moment rather than bringing up concerns during a busy family gathering. Start with something simple:

"I've noticed a few things that seem harder for you lately. How are you doing?"

Then listen.

Your loved one may have explanations for the changes—or may admit that some things have become difficult. Either way, listening can help keep the conversation from becoming an argument.

Focus on independence

For many older adults, the words "home care" can sound like the beginning of the end of their independence. It can help to explain that accepting assistance doesn't necessarily mean giving up control.

Home care can provide help with meals, housekeeping, errands, transportation, personal care and other daily activities. Even a few hours of assistance each week may make it easier for someone to remain safely in the home they love.

It can also give family caregivers peace of mind.

Don't try to solve everything at Christmas

One conversation doesn't have to result in a decision.

If Mom isn't ready to accept help, don't turn the holidays into a battle. Let her know you care and that you want to keep talking. Consider starting with something small—a weekly housekeeping visit, help with grocery shopping or someone checking in regularly.

If there are immediate safety concerns, however, don't wait. Falls, medication problems, inability to prepare food or significant changes in memory or behavior may require prompt attention from a health care professional.

Most importantly, remember why the conversation is happening.

The daughter who noticed the changes in her mother's home wasn't trying to take away her independence. She was trying to protect the woman who had spent a lifetime taking care of everyone else.

Sometimes, the greatest gift a family can give during the holidays isn't another present under the tree. It's the willingness to notice, listen and gently ask, **"How can we help?"**

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The Caregiver Surge Is Coming. Are We Ready?

By Jen Miller, RN, Owner of Rellim Senior Day Care



Imagine you have spent years making supper for 30 people. You know how much food to buy, the timing and how much help you need. Then you learn those 30 people are going to become 75. You just do not know exactly when.

You would not assume the same plan will still work. You would prepare.

That is where we are with aging and caregiving.

Between 2023 and 2030 alone, nearly 16,000 additional people in Eau Claire, Chippewa, and Dunn Counties are projected to age into a population expected to need long-term services and support during their lifetime. That is before counting those already receiving care today or the continued growth after 2030.

And that is only three of our Chippewa Valley counties.

That means more care, more services, more families stepping in, and more caregivers.

So this month, while the senior matters deeply, we are shining the spotlight on the person standing beside them: the caregiver.

Caregiving rarely arrives all at once. It creeps in. One appointment. One errand. A little less sleep. Another responsibility.

We do preventive checks on all kinds of things. We pay attention when a warning light comes on instead of waiting for a breakdown.

Caregiving deserves the same attention.

The Caregiver Coping Score is a great way to check before burnout becomes the breakdown. Take a moment and do your own self-check to see how you are doing. If warning signs are showing, do not wait until the water is boiling.

The goal is a caregiver surge, not a caregiver crisis.

That means building support early, before burnout. Make a list. Write down the things you dislike doing, then the things you do not mind but would gladly let someone else handle.

The next time someone asks, “How can I help?” hand them the list and let them choose.

Taking 15 minutes to change someone’s bed linens can be a major help. Maybe they can bring dinner, clean the house, run errands, or spend time visiting.

Accepting that help can stir up guilt or make a caregiver feel inadequate, as if needing help means they are failing. The feeling may be real, but the conclusion is not.

Caregiving was never meant to be done alone.

Support can come from family, friends, neighbors, your church, in-home caregivers, senior day programs and care, respite services, transportation, meal delivery, or other community resources.

Sometimes removing what is around caregiving gives you the chance to be a little less of the caregiver and a little more of the spouse, daughter, son, sibling, or friend again.

If you know a caregiver, step in. Offer something specific.

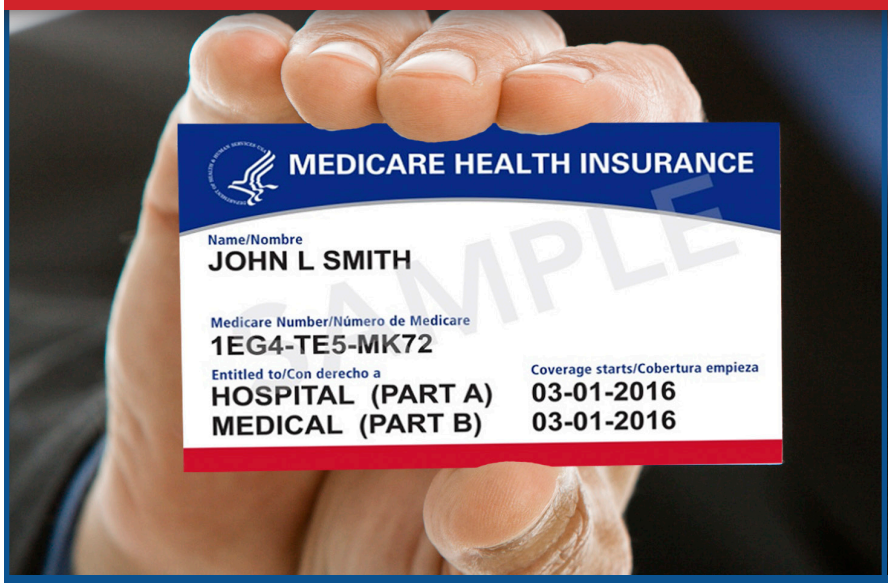
The caregiver surge is coming. We see it coming. Now is the time to roll up our sleeves, get creative, and prepare to make caregiving sustainable.

After all, if 75 people are coming to supper, we do not wait until they are standing at the door.

We roll up our sleeves, plan, and prepare. The caregiver surge is coming. We got you.



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Why It Helps to Call Hospice Sooner *by Beloit Regional Hospice*



Many people have the wrong idea about hospice. Some think it's only for the last few days of life. Others believe choosing hospice means "giving up," or that hospice will take away medicines, treatments, or the ability to make your own choices. None of this is true. Because so many people believe these ideas, families often don't call until a crisis, when little time is left to benefit from hospice care.

Hospice is about helping people live as fully and comfortably as possible while they face a serious illness that can't be cured. The sooner hospice gets involved, the more time the team has to learn what matters most to the patient and family, get ahead of pain and other symptoms, answer questions, and support everyone involved.

Hospice can ease pain, trouble breathing, worry, upset stomach, weakness, and other symptoms, wherever the patient feels most at home. Nurses, aides, social workers, chaplains, and volunteers work together, offering emotional, spiritual, and everyday support to patients and caregivers. No one should do this alone.

"Choosing hospice earlier isn't about giving up—it's about gaining support," Melissa Salaam, MSN, RN, Director of Hospice and Transitional Care at Beloit Regional Hospice said. "Hospice provides much more than care in the final days of life. Being on hospice care sooner allows patients and families to benefit from expert symptom management, nursing support, social work, spiritual care, aide services, medication and equipment coordination, caregiver education, and emotional support throughout the journey."

Starting earlier gives families time to learn what to expect, prepare for changes, and plan before an emergency happens. Knowing who to call eases fear and uncertainty, and it may help avoid unwanted emergency room trips or hospital stays.

"The goal isn't simply more time on hospice—it's more meaningful time," Salaam said. "When patients have the opportunity to receive hospice support earlier, we can focus on comfort, relationships, symptom management, caregiver support, and quality of life rather than waiting until a crisis occurs."

Asking about hospice or meeting with the team does not mean you have to sign up. A visit is a chance to ask questions, learn what hospice offers, and decide whether and when it is right for you. You stay in charge, with no pressure and no commitment.

Reaching out early gives patients something important: time. Time to understand their choices, decide what they want, get extra help, and spend time with the people they love.

If you or someone you love is living with a serious illness, you don't need all the answers right now. Sometimes the most important first step is simply starting the conversation.

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Recognizing the Signs: When Is Memory Care the Right Choice?

By Cambridge Senior Living

Occasional forgetfulness can be a normal part of aging. Misplacing keys, forgetting a name, or walking into a room and wondering why you went there can happen to anyone as we age. But when changes in memory, judgment, or behavior begin interfering with everyday life, they may signal something more significant.



Understanding the warning signs—and knowing what memory care provides—can help families make informed decisions before a crisis occurs.

What Is Memory Care?
Memory care is specialized residential care designed for people living with Alzheimer's disease, dementia, and other conditions affecting memory and cognitive function. While memory care communities provide many of the same services as assisted living, they typically offer additional structure, security, supervision, and caregivers trained to support individuals experiencing cognitive decline.

The goal is to create an environment where residents can maintain as much independence, purpose, and quality of life as possible while receiving the support they need.

Warning Signs to Watch For
Memory loss alone does not necessarily mean someone needs memory care. Instead, consider how cognitive changes are affecting the person's safety and ability to manage everyday life.

One important warning sign is **increasing difficulty with daily tasks.** Someone who previously managed medications, prepared meals, paid bills, or kept appointments may begin making frequent mistakes or forgetting these responsibilities.

Safety concerns are particularly important. Leaving the stove on, becoming lost while driving or walking, forgetting to lock doors, or wandering away from home can indicate that independent living is becoming unsafe.

Changes in **personal care** can also be significant. A person may begin wearing the same clothing repeatedly, neglecting bathing or grooming, forgetting to eat, or struggling to maintain their home.

Families should also watch for **changes in behavior or personality.** Increased confusion, anxiety, agitation, suspicion, withdrawal, or changes in sleep patterns may accompany dementia.

Another consideration is the impact on family caregivers. When a spouse or adult child must provide nearly constant supervision, frequently miss work, or remain awake at night because of safety concerns, it may be time to consider additional support.

Starting the Conversation Early
Families do not need to wait for an emergency to explore memory care. If you notice concerning changes, consider beginning with a medical evaluation. Memory problems can have many causes, and some may be treatable.

It can also be helpful to tour memory care communities before a move becomes necessary. Ask about caregiver training, safety measures, activities, dining, healthcare coordination, and how care changes as a resident's needs progress.

Choosing memory care is a significant decision, but it does not have to mean giving up independence. At the right time, the right environment can provide something equally important: **safety, meaningful engagement, companionship, and greater peace of mind for the entire family.**

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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.

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Paws for a Cause: A Community Comes Together

Chippewa Manor rallies support to provide a service dog for a local veteran

For Chippewa Manor, honoring veterans has always been about more than saying thank you. Since 2009, the organization has hosted an annual Veterans Salute near Veterans Day, recognizing local servicemen and women, sharing their stories, celebrating their service and raising awareness of the unique challenges veterans face. This year, that tradition of gratitude has taken on new meaning through **Paws for a Cause**, a communitywide fundraising campaign to help provide a specially trained service dog to a local veteran.



Throughout the year, Chippewa Manor has worked to raise awareness and financial support for the initiative, bringing together residents, employees, businesses, organizations and individuals who share a commitment to giving back to those who have served.

"It's been incredibly exciting and heartwarming to see how our community has rallied around this effort," said Jill Gengler, Chippewa Manor Campus President. "From local businesses stepping forward as sponsors to individuals making donations, we've seen so many people embrace the opportunity to make a meaningful difference in a veteran's life."

One hundred percent of all donations to Paws for a Cause will benefit **Patriot K9s of Wisconsin,** a Wausau-based nonprofit that trains and places specialized service dogs with veterans facing challenges related to their military service and the transition back to civilian life. These remarkable dogs offer far more than companionship. Through specialized training, they can help veterans manage anxiety, regain confidence, build independence and navigate everyday life with a renewed sense of security.

Training and placing a service dog requires a significant investment, often costing tens of thousands of dollars. Through Paws for a Cause, Chippewa Manor hopes to help make that life-changing partnership possible for a veteran in the Chippewa Valley.

The campaign will reach an important milestone on **Thursday, November 5, when Chippewa Manor presents Patriot K9s of Wisconsin with a check during its 18th Annual Veterans Salute.**

Held at Chippewa Manor's Chapel of the Resurrection, 222 Chapman Road, in Chippewa Falls, the celebration begins with breakfast for veterans and their families at 8:00 a.m., followed by a special Veterans Salute program at 9:00 a.m. The event features patriotic music from the McDonell High School band, recognition of local veterans, a color guard, a ceremonial gun volley by the Chippewa Falls Patriotic Council and a missing man flyover.

"This campaign is really about turning our gratitude into something meaningful," Gengler added. "Our veterans have given so much, and it's inspiring to see our community come together to offer something that can make a lasting difference. That's what makes this effort so special."

Local veterans who believe they could benefit from a specially trained service dog are still encouraged to apply for consideration. Information about eligibility and the application process is available at **ChippewaManor.com** or directly through Patriot K9s of Wisconsin at **PatriotK9s.org.**

Community members interested in supporting Paws for a Cause, learning more about the Veterans Salute or making a tax-deductible donation can visit **ChippewaManor.com** or call **715-723-4437.**

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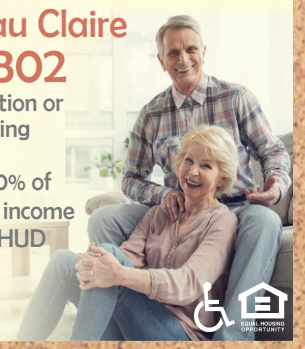
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