

senior review

FREE

May 2026

in this issue...

- ▶ Turning Required Minimum Distributions Into a Lasting Legacy
- ▶ Understanding the Differences Between an Inpatient Rehabilitation Hospital and a Skilled Nursing Facility
- ▶ Five Steps to Help Prevent a Stroke
- ▶ Caring For Our Military Heros: An Honor And A Profound Responsibility
- ▶ Listening with Honor: Talking to Your Veteran about End-of-Life Wishes
- ▶ Memorial Day: Honoring Sacrifice, Protecting What Matters Most

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



May Flowers! *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

“April is a promise that May is bound to keep.”
Hal Borland

What a simple, yet profoundly true statement by the 20th century naturalist and author. Certainly, it is beautiful promise kept we get to rediscover each May. April showers DO bring May flowers! Tree buds sprout into leaf and the protective canopy of shade develops again for another season to come. Wildflowers spring forth and blossom and all of nature is lush and green once more. Gardens are planted and baskets and pots of beautiful flowers are once again outside, with the deep harmful chills of early Spring now left behind. Green lawns are lush and full and the rains warmer and gentler. People are outside for walks, runs and bike rides, sitting on the porch again or visiting with their neighbors. Golf, fishing and baseball all hit their stride again in May and it sure feels good to be active outdoors with our friends and family again. We open our windows and fresh May air breezes through our homes bringing that fresh clean smell only found this time of year. How many of you have May memories of crawling into bed to discover the smell of sheets that were dried outside on the clothesline? Such a fresh and clean smell given by God himself. In May, the impromptu songs of plentiful birds are full and rich and our amazing world is literally blossoming once again in preparation for the warmth and joy of summer, just around the corner.



May brings each year the opportunity to remember and honor our own Mother and all moms on their special day. This year, Mother’s Day is celebrated Sunday May 10th. Take time this year to think about all that your mother did to make you the person you are today. Write a few of those things down and share them with her if you are blessed to still have her or honor her by sharing them with your family if you don’t. Take time to reflect on how important each of our mothers have been to us, and the lasting impact the lady that each of us are blessed to call

“Mom” has meant to us.

This side of heaven there truly is no more sacrificial and giving love than the love, care, and nurturing of a good mother. Our moms lived this out every day as they brought forth the next generation of their family to be all that they could be. In many ways, motherhood and the month of May are very much alike, both bringing new life and a new legacy into being for each generation or season to come. To each of you moms and grandma’s reading this, I’d like to extend my personal gratitude and a heartfelt “thank you” to each of you for the extremely important job you’ve each lovingly done for your family and future generations.

Friends, cherish and remember May, and your Mom, for they are each precious BLESSINGS for us.

May is National Stroke Awareness Month

SUSPECT A STROKE? ACT F.A.S.T.

STROKE IS AN EMERGENCY AND A BRAIN ATTACK. ACT FAST AND CALL 9-1-1 AT THE FIRST SIGN OF STROKE.



FACE: Facial Weakness. Ask the person to smile. Does the face look uneven? Does one side of the face droop?



SPEECH: Speech problems. Ask the person to repeat a simple sentence or phrase. Is their speech slurred or strange?



ARMS: Arm Weakness. Ask the person to raise both arms in front of them. Does one arm drift down?



TIME: If the person shows any of these symptoms, time is important. Call 9-1-1 immediately. Brain cells are dying.

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Turning Required Minimum Distributions Into a Lasting Legacy

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

For many retirees, Required Minimum Distributions (RMDs) mark an important transition in retirement planning. Beginning at age 73 for most individuals, the IRS requires withdrawals from traditional IRAs and certain retirement accounts each year. While these distributions ensure retirement savings are eventually taxed, they can also create an unexpected challenge: higher taxable income and funds that may not be needed for everyday expenses.

However, with thoughtful planning, RMDs can become more than just a required withdrawal — they can serve as a powerful legacy planning opportunity.

The Challenge With RMDs

RMDs are taxed as ordinary income, which can potentially push retirees into higher tax brackets, increase Medicare premiums, or affect taxation of Social Security benefits. Many retirees find themselves withdrawing money they do not actually need to support their lifestyle, simply to satisfy IRS requirements.

Instead of allowing these funds to accumulate in taxable accounts or be spent unintentionally, some individuals choose to reposition RMD income into strategies designed to benefit future generations.

A Legacy-Based Approach

One strategy gaining attention is using after-tax RMD proceeds to fund a life insurance policy. Because life insurance death benefits are generally income-tax-free to beneficiaries, this approach can transform taxable retirement distributions into a more efficient wealth transfer tool — providing immediate liquidity.

In simple terms, required withdrawals that would otherwise increase taxable assets may be converted into a guaranteed benefit for heirs.

This strategy may help accomplish several goals:

- Create instant liquidity for beneficiaries at death
- Provide tax-efficient wealth transfer
- Help offset taxes paid on RMD income
- Equalize inheritances among family members
- Support estate or charitable planning objectives

For families with non-liquid assets — such as real estate, businesses, or investment portfolios — liquidity can be especially important. Life insurance proceeds can provide immediate cash to cover expenses, taxes, or financial needs without requiring heirs to sell assets at an inconvenient time.

Who Might Consider This Strategy?

Using RMDs to fund life insurance is not appropriate for everyone, but it may be worth exploring for individuals who:

- Do not rely on their RMDs for living expenses
- Want to leave a defined legacy to heirs or charities
- Are concerned about tax efficiency in wealth transfer
- Value certainty and guaranteed outcomes within their plan

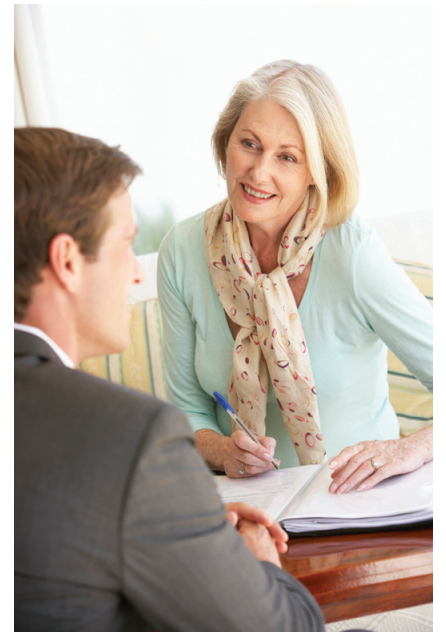
Health, age, underwriting eligibility, and overall financial goals all play an important role in determining whether this approach makes sense.

Planning With Purpose

Retirement planning today extends beyond income generation — it also includes thoughtful distribution and legacy strategies. RMDs may feel mandatory, but how those dollars are used remains a choice.

By aligning required distributions with long-term intentions, retirees can potentially turn a tax obligation into an opportunity to provide clarity, liquidity, and financial support for the people and causes they care about most.

A conversation with a financial professional can help you evaluate whether incorporating life insurance into an RMD strategy fits within your broader retirement and estate plan.



Turn Required Distributions Into a Lasting Legacy

Required Minimum Distributions (RMDs) can increase taxable income — but they can also create opportunity.

By repositioning RMD dollars into legacy-based tax-sheltered accounts, you may be able to:

- Reduce the long-term tax impact
- Create an income-tax-free legacy for heirs
- Provide instant liquidity when your family needs it most

Let's explore how your required distributions can support your legacy goals.

Schedule a complimentary consultation today!

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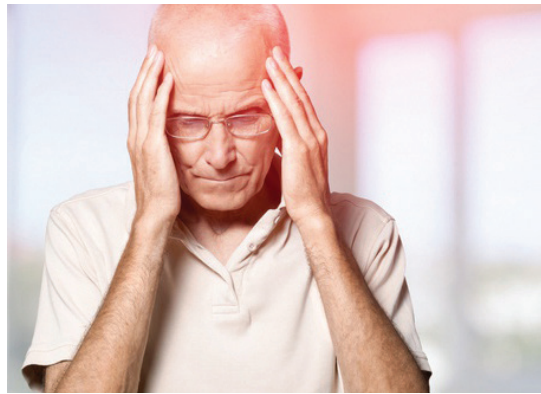
Recognizing a Stroke: Why Immediate Action Matters

Being able to quickly identify when someone is having a stroke can be the difference between recovery and long-term disability—or even life and death. A stroke occurs when blood flow to part of the brain is interrupted or reduced, depriving brain tissue of oxygen and nutrients. Within minutes, brain cells begin to die. That is why stroke is considered a medical emergency requiring immediate action.

There are three main types of strokes. The most common is an ischemic stroke, which accounts for about 85% of all cases. This type occurs when a blood clot blocks or narrows an artery leading to the brain. The second type is a hemorrhagic stroke, caused by a blood vessel rupturing and bleeding into or around the brain. This can result from high blood pressure, trauma, or weakened blood vessels. The third type is a transient ischemic attack (TIA), often called a “mini-stroke.” TIAs are temporary blockages that resolve on their own, but they are a serious warning sign of a future stroke and should never be ignored.

Recognizing the signs of a stroke is critical, and one of the most widely used tools is the FAST acronym. FAST stands for Face, Arms, Speech, and Time. If a person’s face appears drooped or uneven when they smile, if one arm drifts downward when raised, or if speech is slurred or difficult to understand, these are major warning signs. Time is the most important factor—if any of these symptoms are present, call emergency services immediately.

Other symptoms can also indicate a stroke. These include sudden confusion, trouble seeing in one or both eyes, dizziness, loss of balance



or coordination, and a severe headache with no known cause. Symptoms often appear suddenly and without warning, which is why awareness is so important.

If you suspect someone is having a stroke, do not wait to see if symptoms improve. Call 911 immediately. Emergency responders can begin life-saving treatment on the way to the hospital and ensure the patient is taken to a facility equipped to handle stroke care. Do not attempt to drive the person yourself unless absolutely necessary, as delays in treatment can significantly worsen outcomes.

While waiting for help to arrive, keep the person safe and as comfortable as possible. Have them sit or lie down, and loosen any tight clothing. Do not give them food, drink, or medication, as swallowing may be impaired. Try to note the time when symptoms first appeared—this information is crucial for medical professionals, as certain treatments are only effective within a specific time window.

Rapid treatment can dramatically improve outcomes. For example, clot-busting medications for ischemic strokes are most effective when given within a few hours of symptom onset. The sooner treatment begins, the better the chances of minimizing brain damage and improving recovery.

Understanding how to identify and respond to a stroke empowers individuals to act decisively in a crisis. Quick recognition, immediate action, and timely medical care can save lives and significantly reduce the long-term impact of stroke.

PROTECT DETECT REPORT

BBB Wisconsin: Top 10 Scams

By Lisa Schiller, Senior Director of Investigations and Media Relations, Wisconsin BBB

Online shopping scams were the most frequently reported scam to BBB Scam Tracker in 2025 by Wisconsinites. This trend provides valuable insight into the findings reported and illustrates the broader patterns reflected in the top scams throughout the year.



Top 10 Scams

- 1 Online/Counterfeit Purchases
- 2 Phishing
- 3 Employment
- 4 Debt Collection
- 5 Advance Fee Loan
- 6 Government Agency Impostor
- 7 Credit Cards
- 8 Tax Collection
- 9 Healthcare/Medicaid/Medicare
- 10 Sweepstakes/Lottery/Prizes

BBB saw an increase of 74% from 2024 to 2025 of all published scam tracker reports.

Of the scams reported, BBB noted a significant rise in Tax Collection-related scams and U.S. Passport and Visa scams in 2025. BBB received reports from consumers in all 72 counties within Wisconsin, with the most reporting from Price, Burnett, and Wood counties. The county with the highest percentage of money loss was Dodge, followed by St. Croix and Rock counties.

Online shopping scams occur as a result of fake websites and social media ads offering discounted and popular items that either never arrive or are counterfeit. We combined online shopping with counterfeit items because many of the online purchase reports included counterfeit products.

Red flags of online shopping websites include extraordinarily low prices, missing or incorrect contact information, spelling or grammar issues, missing punctuation, and demands for payment through untraceable methods such as pre-paid/debit gift cards or wire transfers.

Tips to avoid online shopping scams:

1. Shop local whenever possible
2. Research before you purchase (improve your research skills including better prompting when using AI searches). Remember that professional imagery or videos can be fake.
3. Look for spelling errors, poor grammar, missing punctuation, and lack of contact information.
4. Be suspicious of deeply discounted products or services


Top 10 Most Impersonated Orgs

- 1 DMV/Motor Vehicle Services
- 2 PayPal
- 3 Amazon
- 4 Apple
- 5 Warner Bros. Discovery (WBD)
- 6 Target
- 7 Helsinn Healthcare
- 8 Joann Fabrics
- 9 Wayfair
- 10 Publishers Clearing House


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www.norcen.org/MentalHealthMonth

Understanding the Differences Between an Inpatient Rehabilitation Hospital and a Skilled Nursing Facility

By PAM Health Rehabilitation Hospital of Wausau

When patients receive their hospital discharges after a critical illness or injury, but still need care, several types of facilities can help them transition from the hospital back to their homes. Below, we explain what inpatient rehabilitation hospitals and skilled nursing facilities are, some differences between them, and offer advice on how to choose the one that is right for you or your family.

What Is an Inpatient Rehabilitation Hospital (IRF)?

An IRF provides intensive, innovative therapeutic and rehabilitative care to help patients regain functions after a severe injury or illness. Patients stay at the inpatient hospital and receive intensive daily therapy to help strengthen and repair their bodies. At these hospitals, caregivers expect patients to commit to rehabilitation sessions of at least three hours of therapy a day, five days a week.

IRFs are useful for people recovering from a wide variety of severe injuries and impairments, including brain injuries, strokes, other neurological disorders, multiple joint replacements and fractures to the pelvis or lower extremities.

At IRFs, the goal is to help restore physical independence, get people home and prevent readmissions. Healthcare providers plan therapies and treatments with these goals in mind. Patients typically have their care managed by a multidisciplinary team composed of physicians, nurses, and therapists.

IRFs are advantageous because they offer tailored strategies for helping patients regain their abilities after severe injuries and illnesses.

What Is a Skilled Nursing Facility (SNF)?

A skilled nursing facility is another common destination for patients after they get discharged from the hospital. Skilled nursing care offers more than just custodial care — that is, assistance with managing daily needs, such as getting dressed and bathed and using the bathroom. It provides specific medical care in response to health conditions, injuries and procedures. A skilled nursing facility often provides continuing



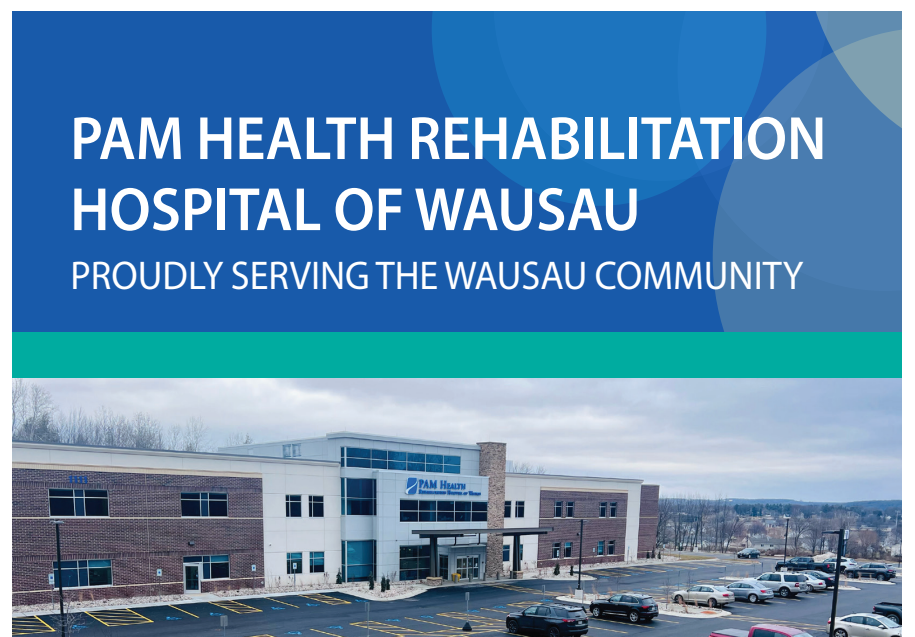
care for patients who have suffered conditions such as heart attacks or shock, hip or femur fractures or surgeries, joint replacements, sepsis and kidney and urinary infections.

The average length of stay is about four weeks, though a patient can remain in the facility for as long as they need care. Typically, for admission to a skilled nursing facility, a patient must commit to one to one and a half hours of therapy a day. Physicians will be on staff, but nurses will handle much more of the daily care.

Skilled nursing facilities are advantageous for many patients because they offer quality care and condition management. However, for some patients, a skilled nursing facility will not provide the intensive level of therapy or management they require.

Contact PAM Health

When you need to choose a care option for yourself or a family member, let PAM Health help. We can help you find the right level of medical care or rehabilitation services. You can trust our team to see you as an individual, take your specific needs into account and give you the best care possible during recovery.



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Five Steps to Help Prevent a Stroke by Amber Pender, Assistant Director at The Landing

With April being Stroke prevention month, it is crucial to know the changes we can make to help prevent a stroke. Up to 80% of strokes can be prevented through healthy lifestyle changes and working with health care professionals to control stroke risk factors. There are numerous steps people can take to help prevent strokes, but Dr. Vladimir Hachinski, a Canadian neurologist says, “The biggest mistake people make is they are overly ambitious, and then they fail and give up. You have to start small.” Here are ways to prevent a stroke.



1. If you smoke, quit. Studies show that for every five cigarettes a person smokes each day, the risk of having a stroke goes up by 12%. Sometimes quitting cold turkey is what people have to do. Others find if they find something else to occupy those thoughts, that helps too. Sugarless candy or gum helps give your mouth something to do when those cravings kick in. Avoiding trigger locations or even people can help kick the habit.

2. Move More. More active men and women have a 25%-30% lower risk of stroke than those who are less active. Starting small by talking a walk around the block, and gradually working up to longer walks can help tremendously. The Landing at the Woodson YMCA offers many options for group exercise that is geared towards the 55+ population as well as state of the art exercise equipment and personal trainers who can help guide you. Exercise not only helps your body feel better, but helps improve your mind and your sleep.

3. Keep blood pressure under control. High blood pressure is the leading cause of a stroke. It can be controlled by the lifestyle changes listed above, as well as with medication. Smoking, diabetes, obesity and unhealthy eating can increase blood pressure as well. Reducing your stress level can greatly impact your blood pressure. Find ways to relax and destress like talking a walk outside, watching your favorite show, or try meditation.

4. Eat a healthy diet. “One of the most subtle things that happen to people as they get older is they put on weight.” Hachinski said. Carefully choosing the food and drink that you consume daily can help minimize weight gain and also help with your mood and sleeping patterns. Eating healthy doesn’t have to happen overnight. Simply exchange some unhealthy habits, with more healthy ones. Instead of coffee try tea, or trade out chips for nuts instead.

5. Start early. Strokes can happen to young people as well. About 10%-15% of all strokes occur in adults ages 50 or under. Hachinski recommends people start monitoring their blood pressure, cholesterol, lipids and blood sugar levels as soon as they transition from a pediatrician to a primary care physician as a young adult. Other life transitions can also be

triggers for checking your health metrics. Marriage, birth of a child or grandchild is a good time to get regular check ups because that is when your daily habits tend to change.

6. BONUS: Think about your sleep patterns. Are you going to bed at a reasonable hour? What are you doing before going to bed? Getting in to bedtime routine is one easy way to help with the quality of your sleep. Turning off the TV and putting your phone away is a great place to start. Maybe try reading a book or completing a crossword puzzle in a dimly lit room to help your mind wind down.

There is no need to make a drastic life change to work on your health. Taking an inventory periodically about your health can help you determine if you have changes that should be made to better your health.

Source: www.heart.org

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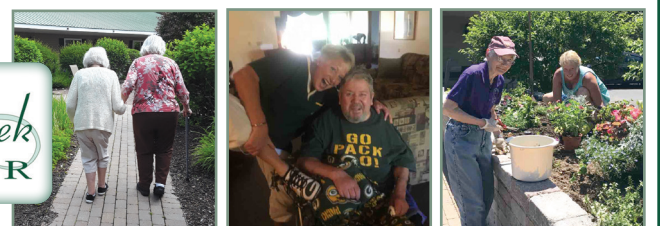
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Memorial Day's Importance By Ken Anderson, themayberryguru@gmail.com



My favorite activity for the summer occurs in May. It is when my wife and I participate in the annual Memorial Day Parade in downtown Eau Claire. My squad car and I are always placed in front of the Eau Claire Police Department's Honor Guard. For over 20 years, my wife has had the honor of driving our convertible for the Gold Star Mothers. This alone reminds us of the importance of remembering all those men and women who gave the ultimate sacrifice to their country.



One thing that is easy to forget is that throughout all the terrible wars we have experienced as a nation, our adversaries also suffered staggering losses, and their families suffered the same loss and pain as Americans have. We also forget that there are other nations who have a Memorial Day that is like ours.

According to data from the U.S. Department of Veterans Affairs and the Department of Defense, well over 1.3 million Americans have died while serving in the armed forces since the Revolutionary War began in 1775.

On May 9th Russia has Victory Day. This special day commemorates the surrender of Nazi Germany to the Allies in World War II. On this day, Russians remember the millions who lost their lives in that war.

These staggering numbers represent husbands, wives, fathers, sons, brothers, daughters, sisters and grandchildren who gave the ultimate sacrifice for their country through nothing of their own making. Many had no choice about serving their country as they were ordered to serve. Others willingly volunteered to serve.

Australia and New Zealand celebrate Anzac Day, the day of the first military action by Australian and Kiwi forces in World War I. As part of the celebration, people play "two up", a version of heads-or-tails that Australian soldiers used to play to pass the time. Germany, the United Kingdom, Netherlands, and Israel also have commemorative days like our Memorial Day.

As you relax and have fun on this Memorial Day with family and friends, please take a few minutes to reflect on the real reason for this important day.

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Caring For Our Military Heros: An Honor And A Profound Responsibility

By Shelley Krupa, Business Operations Coordinator at Weston Memory Care

Across the United States, millions of family members and friends provide unpaid care to former service members coping with mental health challenges. Diagnoses of post-traumatic stress, depression, traumatic brain injury, substance use disorders, and other service-connected conditions are common for veterans. According to the U.S. Department of Veterans Affairs, veterans are at elevated risk for mental health concerns compared to the general population, particularly those who served in combat zones. For caregivers, the honor of caregiving carries with it cumulative stressors and may lead to burnout, compassion fatigue, financial strain, and declining physical health.

Understanding the Mental Health Landscape

Veterans may experience post-traumatic stress disorder (PTSD), major depressive disorder, anxiety disorders, or moral injury related to their service. PTSD manifests as hypervigilance, irritability, intrusive memories, sleep disturbances, or emotional withdrawal. Depression manifests with low moods, hopelessness, or losses of interest in previously meaningful activities. These symptoms affect the veteran and the household dynamic.

Caregivers function as informal case managers—coordinating appointments, managing medications, de-escalating crises, and providing emotional support. Without adequate respite and structural support, their role may become unsustainable.

Steps to Support the Veteran's Mental Health

Engage Professional Care Early. Connecting with licensed mental health providers experienced in military culture is critical. The Veterans Health Administration offers evidence-based treatments for PTSD and depression, including cognitive processing therapy (CPT) and prolonged exposure therapy (PE). Telehealth options have expanded access, especially in rural communities.

Develop a Crisis Plan. Caregivers and veterans should collaboratively create a written safety plan outlining warning signs, coping strategies, and emergency contacts. The Veterans Crisis Line (dial 988, then press 1) provides 24/7 confidential support.

Promote Routine and Protective Factors. Structured daily routines, regular physical activity, adequate sleep, and social connection may mitigate symptom severity. Peer support groups—either in-person or virtual—help normalize experiences and reduce isolation.

Address Co-Occurring Conditions. Substance use, chronic pain, and sleep disorders commonly co-exist with PTSD and depression. Integrated treatment plans improve outcomes and reduce relapse risk.

Steps to Provide Caregiver Relief

Utilize Formal Support Programs. The VA Program of Comprehensive Assistance for Family Caregivers provides stipends, training, mental health counseling, and respite care for eligible



caregivers. Even those not enrolled in the comprehensive program may access caregiver support coordinators through local VA medical centers. **Schedule Respite Proactively.** Short-term respite—whether through adult day programs, in-home aides, or trusted family members—should be planned routinely, not only during crisis periods. Predictable breaks reduce cumulative stress.

Seek Caregiver-Focused Counseling.

Caregivers benefit from therapy that addresses secondary trauma, boundary setting, and stress management. Cognitive behavioral strategies and mindfulness-

based interventions have demonstrated efficacy in reducing caregiver burden.

Strengthen Financial and Legal Planning. Navigating benefits, disability compensation, and long-term care planning may reduce uncertainty. Accredited representatives or veteran service organizations are available to assist with claims and resource coordination.

Build a Distributed Support Network. Care should not rest on one individual. Establishing a team—including extended family, faith communities, neighbors, and veteran peer networks—creates redundancy and resilience.

Discuss Alternative Living Situations. Have tenderly shared tough conversations before needs of assisted living happen as an emergency. Peace of mind comes from having talked about “what if’s” and each person involved has made their wishes known. Schedule a free tour at assisted living facilities like Lake Hallie Memory Care to help you in your planning efforts.

A Sustainable Model of Care

Supporting veterans and sustaining their caregivers are inseparable missions. Through a combination of clinical care, financial stability, and proactive planning, we ensure a higher quality of life for the veteran and prevent burnout for the caregiver. True success in veteran care requires a system that protects the health of both the hero and the helper.



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Listening with Honor: Talking to Your Veteran about End-of-Life Wishes

By Stokes, Prock & Mundt Funeral Chapel



Talking to a loved one about their final wishes is never easy—but when that loved one is a veteran, the conversation carries an added layer of meaning, respect, and honor. Veterans have lived lives of service, sacrifice, and commitment, and their end-of-life wishes often reflect those values. While it may feel uncomfortable to bring up funeral planning, approaching the conversation with care can be one of the most meaningful things you do for them—and for your family.



The key is to start from a place of respect, not urgency. This isn't about planning for a loss—it's about honoring a life. A simple way to begin might be, "I want to make sure we honor everything you've done and everything that matters to you. Have you ever thought about how you'd like to be remembered?" Framing the conversation this way shifts it from something heavy and morbid to something personal and meaningful.

Timing matters, too. Try to choose a moment when things are calm and unhurried—maybe during a quiet afternoon, a car ride, or even while looking through old photos together. Conversations like this don't need to happen all at once. In fact it's often better if they unfold naturally over time.

For veterans, there may be specific preferences tied to their service. Some may want military honors, burial in a national or state veterans cemetery, or specific symbols included in their service. Others may feel differently—they may prefer a simple, private gathering. The only way to know is to ask.

You might say, "Would it be important to you to have military honors at your service?" or "Have you ever thought about being buried in a veterans cemetery?" These kinds of questions show that you recognize their service and want to respect it.

It's also helpful to listen more than you talk. Give them space to share stories, memories, and values. Often, these conversations reveal more than just logistics—they uncover what mattered most to them in life. That insight can be incredibly comforting when the time comes to make decisions.

Keep in mind that some veterans may be hesitant to talk about this. They might brush it off or change the subject. If that happens, don't push too hard. Instead, let them know the door is always open: "Whenever you feel ready to talk about it, I'm here." Sometimes just planting the seed is enough.

Another important part of the conversation is discussing practical details. This can include things like whether they've preplanned or prepaid for services, where important documents are kept, and any specific requests they have. For veterans, this may also include

discharge papers (DD214), which are required to access military funeral benefits.

You can gently bring this up by saying, "It would really help us to know what you want ahead of time, so we can make sure everything is exactly how you'd like it." Most people find comfort in knowing their wishes will be carried out.

Above all, approach the conversation with empathy and gratitude. Let them know how much their service—and their life—means to you. Something as simple as, "I'm really proud of you and everything you've done," can set the tone for a meaningful discussion.

At the end of the day, this isn't just about planning a funeral. It's about giving your veteran the opportunity to have their voice heard, their service honored, and their legacy preserved. And while the conversation may feel difficult at first, it often becomes a moment of connection—one that both of you will be grateful for.



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At Hougum Law Firm, LLC, we help families protect what matters most—because legacy is more than memories, it's your life's work passed on. This Memorial Day, we remember and honor the brave men and women who gave everything for our freedom—and we're here to help you preserve your own legacy for generations to come.

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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 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.



Older veterans face elevated risks of depression, anxiety, post-traumatic stress disorder, and social isolation. Symptoms may intensify during retirement, bereavement, or medical decline, and dementia can amplify past trauma, causing agitation, nightmares, or paranoia. Caregivers should watch for warning signs, including withdrawal, sleep changes, irritability, substance use, hopelessness, or confusion linked to trauma. Any mention of self-harm requires immediate professional attention.

Trauma-informed communication is essential. Because military culture values stoicism, veterans may minimize distress. Approach conversations respectfully, avoid sudden noise or touch, and frame help as preserving independence. Use open-ended questions and listen without judgment to build trust.

Professional support should be coordinated through primary care and veteran-specific services. Evidence-based treatments, including cognitive behavioral therapy and medication, remain effective in later life. Crisis resources, such as the Veterans Crisis Line, provide immediate help.

Reducing isolation is equally important. Encourage social engagement, community involvement, and meaningful daily routines. Activities like volunteering or mentoring support purpose and stability.

When dementia is present, respond calmly, avoid confrontation, and gently redirect attention. A safe, quiet environment can reduce distress.

Caregivers also need support. Respite, counseling, and community programs help sustain their well-being.

Ultimately, effective care integrates medical oversight, psychological awareness, routine, and social connection, helping veterans maintain dignity and quality of life. Consistent communication among family members, clinicians, and support organizations ensures continuity of care and early identification of changes. Documenting triggers, preferences, and effective calming strategies can guide responses during stressful episodes. Education about military experiences and trauma responses also helps caregivers interpret behaviors with empathy rather than frustration. With patience, structure, and informed support, families can create a stable, respectful environment that honors service while meeting evolving health needs over time and promotes resilience for both veteran and caregiver.

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Memorial Day: Honoring Sacrifice, Protecting What Matters Most

By Hougum Law Firm



Memorial Day is more than the unofficial start of summer—it is a time to pause, reflect, and honor the brave men and women who gave their lives in service to our country. Their sacrifice is a powerful reminder of the values we hold dear: family, legacy, and the importance of protecting what matters most.



At Hougum Law Firm, LLC, we believe Memorial Day is also an opportunity to reflect on the legacy we are building for our own families.

A Legacy Worth Protecting

The individuals we remember on Memorial Day made the ultimate sacrifice to protect future generations. While most of us are not called to serve in that way, we all have the ability—and responsibility—to plan for the future of the people we love.

Estate planning is about more than documents. It's about ensuring your wishes are honored, your family is cared for, and your legacy is preserved. Whether it's creating a will, establishing a trust, or planning for long-term care, taking these steps now provides clarity and peace of mind later.

Planning with Purpose

A thoughtful estate plan starts with what matters most: your family, your values, and your goals. Taking time to identify the people and causes important to you is the foundation of a meaningful plan.

From there, the right legal tools—such as powers of attorney, trusts, and asset protection strategies—help ensure your wishes are carried out and your loved ones are supported when it matters most.

Peace of Mind for You and Your Family

One of the greatest gifts you can give your family is clarity. Without a plan in place, loved ones are often left navigating difficult decisions during an already emotional time. Proper planning can help avoid unnecessary stress, delays, and complications—allowing your family to focus on what truly matters.

At Hougum Law Firm, our mission is to provide personalized, compassionate guidance to help families create plans that reflect their unique needs and goals.

This Memorial Day

As you gather with family, attend local events, or take a quiet moment of reflection, consider what legacy you want to leave behind. Honoring those who served can also mean taking steps to protect the future of those you love.

If you've been putting off your estate plan—or if it's been years since you last reviewed it—Memorial Day is a meaningful time to start the conversation.



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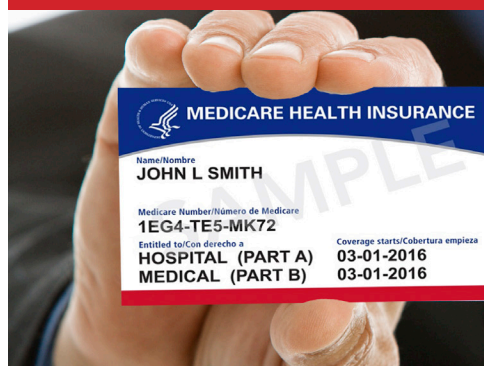


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