

senior review

FREE

December 2025

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Merry Christmas!

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

Social Security Announces 2.8 Percent Benefit Increase for 2026

Adapted from blog.ssa.gov

Social Security benefits and Supplemental Security Income (SSI) payments for 75 million Americans will increase 2.8 percent in 2026. On average, Social Security retirement benefits will increase by about \$56 per month starting in January. Over the last decade the cost-of-living adjustment (COLA) increase has averaged about 3.1 percent. The COLA was 2.5 percent in 2025.

Nearly 71 million Social Security beneficiaries will see a 2.8 percent COLA beginning in January 2026. Increased payments to nearly 7.5 million people receiving SSI will begin on December 31, 2025. (Note: Some recipients receive both Social Security benefits and SSI).

“Social Security is a promise kept, and the annual cost-of-living adjustment is one way we are working to make sure benefits reflect today’s economic realities and continue to provide a foundation of security,” said Social Security Administration Commissioner Frank J. Bisignano. “The cost-of-living adjustment is a vital part of how Social Security delivers on its mission.”

Some other adjustments that take effect in January of each year are based on the increase in average wages. For example, the maximum amount of earnings subject to the Social Security tax (taxable maximum) is slated to increase to \$184,500 from \$176,100.

Social Security begins notifying recipients about their new benefit amount by mail starting in early December. Those who have a personal *my* Social Security account can view their COLA notice online, which is

secure, easy, and faster than receiving a letter in the mail. You can set up text or email alerts when a new message—such as your COLA notice—is available in your *my* Social Security account.

You will need to have a personal *my* Social Security account by November 19 to see your COLA notice online. To get started, visit www.ssa.gov/myaccount.

Information about Medicare changes for 2026 will be available at www.medicare.gov. For Social Security beneficiaries enrolled in Medicare, the 2026 benefit amount will be available via *my* Social Security’s Message Center starting in late November. Those who do not have an online *my* Social Security account will receive their COLA notice by mail in December.

The Social Security Act provides for how the COLA is calculated. The Social Security Act ties the annual COLA to the change in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) as determined by the Department of Labor’s Bureau of Labor Statistics.



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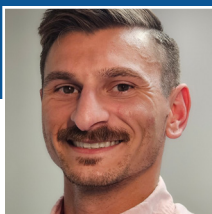
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Looking Back; Looking Ahead

Reflections on a year nearly gone and the one to come

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

Can you believe it? Another 365 days are nearly in the rearview mirror? As we stand on the edge of another year, it's time to reflect on all that has happened and, yes, look ahead to what's coming next. I've got to admit, looking back at 2025, January feels like trying to remember a dream from last week—fuzzy, a bit surreal, and hard to pin down with any real clarity. Why? Because 2025 has been one remarkable ride—historically, politically, economically, and globally. Seriously, we all deserve a big round of applause for just surviving it all!

The Year That Was

If we had to sum up 2025 in a sentence, it'd be something like, "Well, it was like a wild roller coaster ride, but at least the seatbelt worked!" First of all, politically, this year has felt like a season finale of a TV show that we still can't quite figure out whether it's a drama, a comedy, or a thriller. We've seen unprecedented political shifts, surprising alliances, and a few plot twists that left us all wondering, "Did that just happen?" But hey, we're still here, and somehow, we're managing to make some kind of sense of it all. If 2025 was a political movie, it would be both a box office hit and a cult classic. Let's just hope the sequel (2026, anyone?) is a little smoother and slower paced.

On the economic front, we've had a few "hold-your-breath" moments. Thankfully, the cost of living didn't get as bad as the professional doom-sayers said it would. As prices soared and then came down again (remember how much eggs were earlier this year?) we could only wonder if we would make it—but we did. Inflation? Sure, it came for dinner, but it didn't overstay its welcome. According to a recent Wells Fargo analysis Thanksgiving Day groceries were down 2-3% over last year) Yeah! Global trade? It stumbled a little over the on again, off again tariffs, and it's still finding its groove. And don't even get me started on the tech boom. We've had breakthroughs in AI (Artificial Intelligence), healthcare, and energy that, quite honestly, make us wonder if we've somehow stepped into a really good sci-fi novel.

A Global Stage That Kept Us Guessing

Globally, it was one of those years where you never quite knew if you were watching history being made or a national blooper reel. We had some world leaders who could have passed as action heroes in an action-packed political drama—taking risks, making bold decisions, and yes, occasionally tripping over their own egos. But for all the drama, there's something heartening about how much collaboration we saw in 2025. Nations came together (even when they disagreed), and there were some genuinely inspiring moments of diplomacy, global health advances, and environmental victories that made us look up and think, "Hey, maybe this whole 'working together' thing could actually work after all."

Looking Ahead: 2026, We're Ready for You

Now, as we peek into the future that is 2026, what are we to expect? What's coming down the pipeline that will make us raise our eyebrows—or better yet—our glasses in celebration?

Well, let's start with the fact that we're likely going to see more of everything we just saw. More technology, more global collaboration, more unpredictable political moments. But don't panic - we have learned



something in 2025. We've learned that we can handle a lot, even when it feels that what we're dealing with is really messy and chaotic. And if there's one thing we've all gotten good at this year, it's finding the humor in the chaos and riding the waves with a smile.

Looking ahead, it's easy to get a little nervous about what the future holds. But let's not forget—if 2025 showed us anything, it's that we're resilient. From tech revolutions to climate action to unexpected moments of grace, we're not just sitting back and letting things

happen to us. We're part of the process. We're making it happen. And with that energy, 2026 has got nothing on us.

So, here's to next year: may it be filled with laughter, learning, and just enough surprises to keep life interesting. We've got this. Bring it on, 2026. We're ready!

Happy holidays, everyone!

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

by James Giese, Wispact Director of Outreach

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

Pursuant to federal and state law, individuals with disabilities who have more than \$2,000 in available assets are not eligible for means-tested public benefits, such as Medicaid¹ and Supplemental Security Income (SSI)². A “means-tested benefit” (also known as a “needs-based benefit”) is a public benefit provided by the federal or state government agencies (i.e., Department of Health Services and Social Security Administration) to an individual based on his or her income and resources or assets. Therefore, individuals with disabilities looking to apply for means-tested public benefits, but have over \$2,000 in available assets, need to find ways to become eligible for these types of benefits. Typically, they “spend down” their assets before they can apply for and receive public benefits. However, this “spend down” option becomes impractical when an individual acquires large sums of funds at once (e.g., damages awarded in a personal injury settlement, sale of a house, cash distributions from an IRA, or an inheritance from a deceased relative). In scenarios more conducive with the latter category, individuals looking to apply for means-tested public benefits might not have the option of a spend down and are therefore left scrambling trying to find a solution to their health benefit needs. Luckily, there is another option for individuals with disabilities applying for means-tested public benefits who are over the asset limit – transferring funds to a special needs trust (“SNT”) or a pooled special needs trust (“PSNT”).

With a traditional trust, such as a revocable living trust, assets titled in the name of the trust or “owned” by the trust are countable and may prevent the individual from qualifying for means-tested public benefits. Conversely, federal law was passed to allow for the creation and funding of an SNT or PSNT, whereby the assets of the individual placed into the SNT or PSNT are not countable under the means-tested public benefits eligibility rules³.

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

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

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

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

If spending down the funds is not a practical or available option for an individual with a disability and they are over age 65, they still have the option to create a first-party funded PSNT sub-account (a/k/a (d)(4)(C) trust). For Wisconsin residents, the two most commonly used PSNT organizations are Wispact, Inc.⁴ and Life Navigators⁵.

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

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

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

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



How is a Wispact Trust I Sub-Account Created?

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

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

Sources: ¹Wisconsin DHS Asset Limit. ²Social Security SSI Asset Limit. ³42 U.S.C. § 1396p(d)(4)(A) & (C). ⁴Wispact, Inc. ⁵Life Navigators.



Our Special Needs Trusts help preserve the assets of people with disabilities without endangering their eligibility for public benefits. For information on setting up a Wispact Trust use our Contact Us Form at wispact.org/contact-us/

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THC and Dementia: A Natural Option for Comfort and Calm

For individuals living with dementia or Alzheimer’s disease, daily life can be filled with confusion, agitation, sleeplessness, and physical discomfort. Families and caregivers often search for gentle, effective ways to help loved ones feel calmer and more comfortable. In recent years, many have started exploring THC (tetrahydrocannabinol)—the primary psychoactive compound in cannabis—as a complementary option for easing symptoms and enhancing quality of life.



THC interacts with the body’s endocannabinoid system (ECS), a network of receptors spread throughout the brain and nervous system. The ECS is crucial in regulating mood, memory, pain perception, sleep, and inflammation—many of the same areas affected by dementia. By binding to CB1 and CB2 receptors, THC helps restore balance, potentially alleviating several distressing symptoms related to cognitive decline.

One of the most promising uses of THC for dementia is its ability to reduce agitation and anxiety, two of the most troubling behavioral symptoms. Studies indicate that small doses of synthetic THC (such as dronabinol) can calm aggression, restlessness, and verbal outbursts in Alzheimer’s patients. Instead of heavy sedatives, which can dull awareness or worsen confusion, THC seems to promote a gentler sense of calm. Families often notice that patients become more relaxed and cooperative, with fewer mood swings or “sundowning” episodes later in the day.

THC may also help improve sleep—a common challenge for those with dementia. Irregular sleep patterns can intensify confusion and agitation, but THC can help regulate circadian rhythms and encourage deeper rest. Better sleep leads to clearer mornings, fewer behavioral issues, and reduced stress for caregivers.

Pain management is another area where THC can make a significant difference. Many dementia patients suffer from arthritis, neuropathy, or chronic muscle pain but struggle to communicate their discomfort. THC’s natural analgesic and anti-inflammatory properties can ease these hidden aches, allowing for greater comfort and mobility. When physical pain is relieved, agitation often decreases.

In addition to calming mood and reducing pain, THC may also stimulate appetite, helping patients who face weight loss or have a reduced interest in food. Restoring the enjoyment of eating can support strength, hydration, and overall vitality.

Emerging research also suggests THC may possess neuroprotective properties—helping shield brain cells from inflammation and toxic buildup associated with Alzheimer’s disease. While not a cure, these effects hint at a potential to slow disease progression or support brain health alongside traditional treatments.

Because THC is psychoactive, the key is to use low, carefully controlled doses. Even a few milligrams can provide noticeable benefits without causing intoxication or confusion. Many care providers recommend starting with a balanced formula including CBD, another non-psychoactive cannabinoid that enhances calmness and helps counteract THC’s stronger effects.

Ultimately, incorporating THC into dementia care focuses on comfort, dignity, and connection. When agitation reduces, sleep improves, and pain lessens, patients can enjoy moments of peace and clarity that enhance their overall well-being—and allow families to spend more meaningful time together.

Although more clinical research is needed, growing real-world evidence suggests THC, when used responsibly and under medical supervision, can offer dementia patients a gentler path toward feeling calmer, more comfortable, and more at ease in their own minds and bodies.

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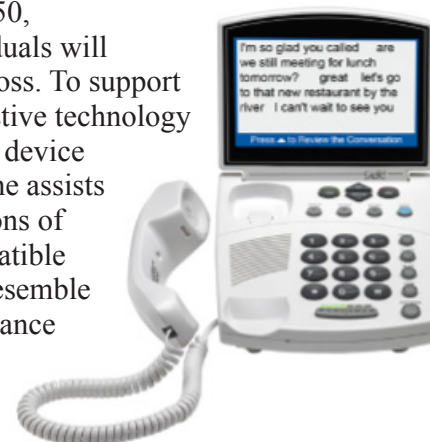


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CapTel Phone *Submitted by Compass IL*

It is projected that by the year 2050, approximately 2.5 billion individuals will experience some level of hearing loss. To support these individuals, a variety of assistive technology devices have been developed. One device being the CapTel Phone. This phone assists users by providing real-time captions of phone conversations and are compatible with hearing aids. These devices resemble standard landline phones in appearance and functionality, featuring a screen that displays captions during calls.



Please note that captioned phones require a land line phone service and some models require an internet connection to operate effectively.

In Wisconsin, residents may qualify to receive a Telecommunications Equipment Purchase Program (TEPP) voucher that would cover the price of the phone. Prices average from \$75.00 at Walmart and Amazon. Compass IL offers the opportunity for individuals to borrow or try out items mentioned in our articles before making a purchase.

To learn more about this assistive device or other devices that can improve your independence, please contact Compass IL at 715-233-1070 or 800-228-3287. Our services are provided free of charge.

However, we do not directly fund the purchase of assistive technology. Through the WisTech Assistive Technology Program, Compass IL provides a variety of services, including information on alternative financing options like WisLoan, Telework, and TEPP, upon request.

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by Chuck Lindvig with the Standard Gauge Module Association

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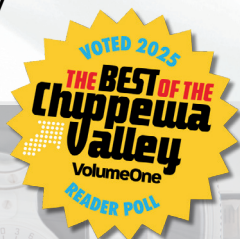


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Wartime Christmas *By Ken Anderson, themayberryguru@gmail.com*

As we celebrate another Christmas, we will hear the familiar mantra "Peace on earth, goodwill toward man". As Americans, we can be thankful that at no time since the Civil War has America celebrated Christmas with war upon its soil. For the most part, Christmas in America has always been celebrated with long-standing traditions and joy. However, throughout our history, many fathers, sons, and brothers were absent at Christmas as they were engaged in warfare in other parts of the world.

For the people of Great Britain, this is certainly not true. Sadly, Britain celebrated Christmas while experiencing bombardment from Germany. Beginning in 1915, Britain was attacked during World War I by German airships, the Zeppelins, and later by Gotha bomber planes. These attacks became more numerous as the war progressed. For four long years, Britons did not experience any "Peace on Earth, goodwill toward man".

During the first Christmas of World War I in 1914, an unplanned Christmas Truce occurred along the Western Front. British and German soldiers spontaneously ceased hostilities, with over 100,000 soldiers participating, meeting in no-man's land to exchange gifts, sing carols, and even play football. However, this was a one-time truce and was never repeated during the remaining years of war.



When the armistice of the Great War was finalized, little did the people of Britain realize that within twenty years, the sounds of war would once again prevail throughout their land. Christmas would once again be celebrated without many fathers, sons, and brothers gathered around the Christmas tree. It would be six years before the normalcies of Christmas would return to the families of Britain.

Not only were thousands of men away from their homes fighting for their homeland, but many mothers were also actively involved in the war effort. Each Christmas, thousands of children would spend Christmas away from their families as evacuees in the countryside. Children's gifts were often homemade and practical. When a child received a toy, it would be made from recycled, cheap materials. In 1941, to conserve paper, the Ministry of Supply decreed that 'no retailer shall provide any paper for the packing or wrapping of goods excepting food stuffs or articles which the shopkeeper has agreed to deliver.' This meant children often received their gifts unwrapped.

This Christmas will be my 79th, and like all others, it will be a wonderful, joyful time spent with family and friends. Linda and I will have an abundance of food, and our gifts will be beautifully wrapped. And I pray someday the entire world will enjoy "Peace on Earth and goodwill toward man."

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Dusting off some Local History: “Best with Butter and Some Sugar”

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

One sure sign that the holidays are approaching is when you start to see lefse in the coolers at local grocery stores. I recall my first time trying lefse and, with apologies to all my friends of Scandinavian ancestry, I was left unimpressed. Making and consuming lefse is a popular tradition in the Chippewa Valley owing to our region’s deep Scandinavian roots. It is a tradition that remains strong. Lefse recipes are often handed down from generation to generation. “I usually start making it in mid-September when the days get cooler,” reported Hixton resident Lilah Hanson in 1975.

“November is the busiest time, and we’ll be working from early morning until late at night,” elaborated Hanson.

Lefse is a traditional Norwegian flatbread and a common sight on dinner tables from November to March. It is

especially popular around the holidays, which might explain why it has become more prevalent in local grocery stores at this time of the year. Although there are different recipes for lefse, and many variations on how you serve it, it is almost always produced using potato as the main ingredient. Lilah Hanson, as quoted in the Eau Claire Leader Telegram in 1975, likes it “best with butter and some sugar.” Cooking lefse serves as an important social occasion bringing families and communities together. Although my own initial reaction to lefse was rather muted, I have come to enjoy it more over time. Indeed, I also enjoy it best with a little butter and sugar.

The archives at the University of Wisconsin-Eau Claire have a collection of church cookbooks from the Chippewa Valley region. The following, taken from that collection, is a recipe from a 1978 church cookbook from Eau Claire, Wisconsin. Perhaps it will provide an occasion to bring your own family together (and you won’t need a lefse kjeule, as seen in the image, to make it!).

Recipe: Norwegian Lefse

Ingredients:

- 5 large potatoes
- 3 T. butter
- ½ cup sweet cream
- Flour
- 1 tsp. salt



Instructions:

Boil [peeled] potatoes, mash. Add cream, butter and salt. Beat until fluffy and cool. Add flour enough to handle soft dough. Make into loaf. Cut into pieces for rolling out using pastry cloth and cloth on rolling pin as you will get by with less flour and lefse will be more tender. Keep dough cool. [Bake using a griddle]. Cover baked lefse between towels to keep moist.



The lefse kjeule, shown here, is a special rolling pin with grooves designed for rolling out traditional lefse.

Image courtesy Chippewa Valley Museum.

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Have you ever wondered if you can avoid Probate by having a Will? Unfortunately, just having a Will does not avoid Probate. A Will merely lays out your plan for where your assets should go upon your death. What determines if your estate goes through Probate or not depends on whether assets are still in your name after your death.

If you die with assets remaining in your name, there is no one who has authority to sell or transfer those assets. Probate is needed to legally authorize someone to sell or transfer your assets according to the plan in your Will.

Because Probate is only required for assets left in a deceased individual's name, all assets with a beneficiary designated or jointly owned with another person would not have to go through the Probate process. Those assets automatically transfer ownership by law. All other assets then must go through Probate. In Wisconsin, there are typically two different types of Probate estates go through. If the total value of all assets of the estate is less than \$50,000, you can do a simplified version of Probate by using a Transfer by Affidavit (some states call this a "small estate affidavit"). If the asset total of the estate is greater than \$50,000, then a full Probate is required.

The Probate process begins with paperwork being completed and



submitted, along with the Will. The court then must admit the Will and appoint the Personal Representative (i.e., executor). If there is no Will, the court still must open the Probate Estate and appoint a Personal Representative. The court sets certain deadlines the Personal Representative is responsible to meet. For example, the deadline to publish notice of the estate in the newspaper and deadline to file an inventory of assets with the court.

The Personal Representative then must collect all of the estate's assets, pay the estate's bills, make distributions to beneficiaries, and coordinate to have any necessary tax returns done. To finalize and close the Probate Estate, the Personal Representative must file an accounting with the court to show the court what happened to all of the Estate's assets. In addition, the Personal Representative must obtain receipts from the beneficiaries to show proof that the beneficiaries received the distributions from the estate, and also must show the court proof there are no outstanding taxes to be paid or returns that must still be filed. After this, the court dismisses the Personal Representative and closes the Estate.

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It's About Living Well — Right to the End

By Stokes, Prock & Mundt Funeral Chapel



Funeral Guide

We spend our lives planning for the things that matter — vacations, weddings, retirement, even what's for dinner next week. But one plan many of us avoid is one of the most meaningful of all: planning for how we want to be remembered. Funeral preplanning isn't about death; it's about living well, right up to the very end. It's a chance to ensure that your final chapter reflects the life you've lived — and to give your loved ones the priceless gift of peace of mind.

Many people don't realize how much emotional weight is tied up in "what if" thoughts about the future. Questions like "What will happen when I'm gone?" or "Will my family know what to do?" can quietly sit in the back of your mind for years. By taking the time to preplan your funeral, you clear away that mental clutter. Instead of uncertainty, there's calm. Instead of leaving decisions to others, you've put your wishes into place — and that frees you to enjoy today more fully.

Preplanning is about more than choosing a casket or a service date. It's about telling your story the way you want it told. Maybe you want a traditional service with hymns and prayers, or perhaps you imagine something more personal — a celebration with laughter, favorite music, and photo displays. You can choose readings that reflect your values, request a memorial slideshow of family moments, or even plan a gathering in a special location, like the garden you loved or the lake where you spent summers.

When you make those choices yourself, you shape a farewell that's as unique as the life you lived. It's your story — and you get to write the ending.

One of the most profound benefits of preplanning is the gift it gives to those you love. In the days following a loss, families face dozens of decisions, often under emotional strain and time pressure. Without guidance, they may struggle with questions: Would Mom have wanted a burial or cremation? Did Dad prefer a small service or something larger?

By answering those questions in advance, you lift a tremendous burden from their shoulders. They can focus on what truly matters — comforting one another and celebrating your life — rather than worrying whether they're "getting it right." Many families describe a deep sense of relief when they know they're carrying out their loved one's wishes exactly as intended.

There's also a practical side to preplanning: it allows you to make financial decisions thoughtfully and ahead of time. Funeral costs can add unexpected stress for families, but preplanning gives you options — from setting aside funds to prepaying for services at today's prices. It's one more way to ensure your affairs are in order and your loved ones are protected.

Perhaps the most surprising thing about preplanning is how life-affirming it can be. Many people say they feel lighter, more at peace, and even more focused on enjoying life once their plans are in place. It often sparks meaningful conversations with children and grandchildren, giving you the chance to share memories, values, and wishes openly.

And with that important task checked off your list, you're free to focus on what truly matters: savoring the time you have, making new memories, and embracing each day without the shadow of uncertainty.

Preplanning isn't about preparing for death — it's about making the most of life. It's an act of love, a celebration of individuality, and a final gift of clarity and comfort to those you cherish most. By planning ahead, you ensure that your story ends the way it deserves to: with grace, purpose, and the same thoughtfulness that guided the rest of your life.

After all, living well doesn't stop at the end — it simply takes a different kind of planning.



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Selecting a memorial for your departed loved one can be an emotionally taxing experience. I still remember standing in the cemetery with my sister after our mother passed, holding a folder of design papers and feeling completely overwhelmed. You want to create something beautiful to mark your loved one's resting place, but with so many options, where do you even begin? Let us help guide you through the process.

Here are **5 important questions to ask when choosing a memorial**—including the ones I had to ask myself.

1. What Are the Rules of the Cemetery?

When my sister and I visited the cemetery office, we learned that the section where our mother would be buried only allowed flat markers. We had originally imagined a small upright stone, something similar to what she had admired when visiting family graves, but cemetery regulations meant we had to rethink our plan.

Most cemeteries have rules and regulations that guide the type and style of memorials permitted. Some don't allow above-ground stones or statuary. Others prohibit flowers or personal items at gravesites, so adding a vase to a headstone could go unused. It's much better to know these guidelines up front before investing time—and money—into a memorial that later turns out to be unacceptable.

2. What Is My Budget?

The day we walked into the memorial showroom, we were surprised by how much prices varied. Different materials, finishes, and design elements all added up quickly.

Before you begin designing a memorial, determine how much you can realistically spend. Setting a budget early will help you understand which elements you can comfortably include and which may need to be simplified. Sharing your price range with your memorial consultant from the start can save you stress and help them guide you toward choices that are both meaningful and affordable.

3. Is This Memorial for One Person, or Part of a Family Plot?

Our mother was to be buried in a family plot where our grandparents already had matching gray stones with simple engraving. As much as we wanted her memorial to feel unique to her personality, we also wanted it to harmonize with the rest of the family markers.

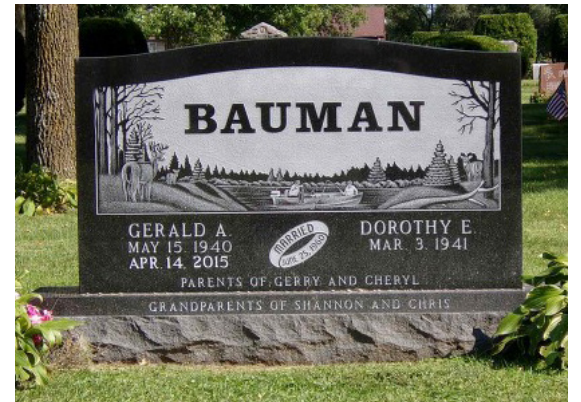
If you're designing a memorial for a single plot, you have much more stylistic freedom. But if you're adding to a family plot, consider the look and feel of existing stones. A highly ornate or colorful stone can look out of place among otherwise simple markers. Cohesion can help maintain the overall dignity of the space.

4. What Design Elements Do I Want?

This was one of the hardest decisions for us. Should we keep the engraving simple? Should we add an epitaph? Would a small engraved rose—her favorite flower—feel right?

There are two major design categories to consider:

- **Engraving:** Will you include just the name and dates, or add a personal touch such as a quote, religious symbol, or cameo photo?
- **Add-ons:** These may include statuary, crosses, vases, or other decorative elements.



If you're unsure, your memorial consultant can show you examples and mockups so you can see how your vision translates to the actual stone.

5. What Material Do I Want?

In the end, we chose a soft gray granite that matched the family plot but still allowed for a delicate engraved rose. We were told it would take about 90 days to complete, which is common for standard materials.

Your choice of material affects the memorial's appearance, cost, and timeline. Common materials—like standard granite colors—may already be in stock and can be completed sooner than the typical 90 to 120 days. Less common stones or unique colors need to be special-ordered, which may extend production time to four to six months.

Choosing a memorial is a deeply personal process, one that blends grief, love, and the desire to honor someone's life in a lasting way. Asking these questions helped my family move forward with confidence, and I hope they help guide you, too.



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What Could Happen If You Don't Have an Estate Plan

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



Funeral Guide

Many people assume estate planning is only for the wealthy or elderly, but in reality, everyone needs one—no matter their age, assets, or family situation. An estate plan is not just about passing on wealth; it's about protecting your loved ones, ensuring your wishes are honored, and providing clarity when it's needed most. Without one, the future can quickly become uncertain, stressful, and expensive for those you care about most.



1. The State Decides Who Inherits Your Assets

If you pass away without a will or trust, you're considered to have died "intestate." This means state law—not you—determines who inherits your property. The distribution follows a legal formula, typically prioritizing spouses and children, but not always in the way you might expect or want. For example, unmarried partners, stepchildren, close friends, or charities you care about may receive nothing at all. Even worse, family disputes can erupt as relatives fight over what they believe you would have wanted.

2. The Probate Process Can Be Lengthy and Costly

Without clear instructions, your estate may go through probate—a public, court-supervised process that settles debts and distributes assets. Probate can take months or even years to complete, delaying access to funds your family might need right away. It also comes with legal fees, court costs, and administrative expenses that can significantly reduce the value of your estate. In contrast, a well-structured estate plan can streamline or even avoid probate altogether, saving time, money, and stress for your heirs.

3. Minor Children Could End Up With a Court-Appointed Guardian

If you have young children and haven't named a guardian, the court will decide who takes care of them. That decision may not align with your values, lifestyle preferences, or family relationships. In some cases, relatives might even contest guardianship, leaving children caught in the middle of emotional legal battles. By naming a guardian in your will, you ensure that your children are cared for by someone you trust.

4. Your Healthcare Wishes May Not Be Honored

An estate plan isn't only about what happens after you pass—it also addresses what happens if you're alive but unable to make decisions. Without a healthcare power of attorney or living will, doctors and family members may be left guessing about your medical preferences. This uncertainty can lead to painful conflicts among loved ones and outcomes that don't reflect your wishes. Proper healthcare directives give clarity, ensuring that your voice is heard even when you can't speak for yourself.

5. Family Conflicts Can Emerge

In the absence of a clear estate plan, even close families can experience tension, misunderstandings, and resentment. Disputes over assets, care decisions, or funeral arrangements can strain relationships for years. A thoughtful estate plan provides transparency and structure, helping prevent disagreements before they start.

Failing to plan your estate doesn't just affect your finances—it affects your family's peace of mind, stability, and future. By creating an estate plan that includes a will, powers of attorney, healthcare directives, and possibly a trust, you take control of your legacy and spare your loved ones from unnecessary hardship. Estate planning isn't about anticipating death—it's about protecting life's most important relationships.

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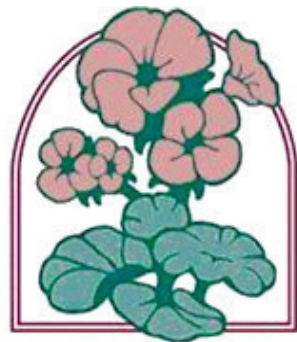
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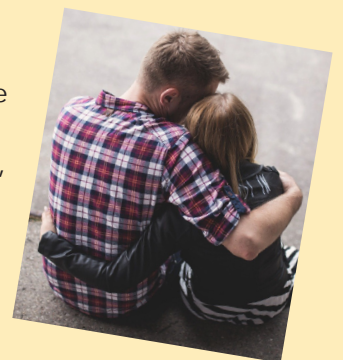
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