

# senior review

FREE

November 2024

## in this issue...

- ▶ The Joys and Rewards of Caregiving
- ▶ Commemorating the Power of Caring
- ▶ New Blood Test for Alzheimer's Diagnosis
- ▶ Enhancing Your Life Through Better Hearing
- ▶ Veteran Memorials Throughout the Chippewa Valley
- ▶ 10 Early Signs and Symptoms of Alzheimer's and Dementia

## 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

## Benefits and Services Available to Veterans

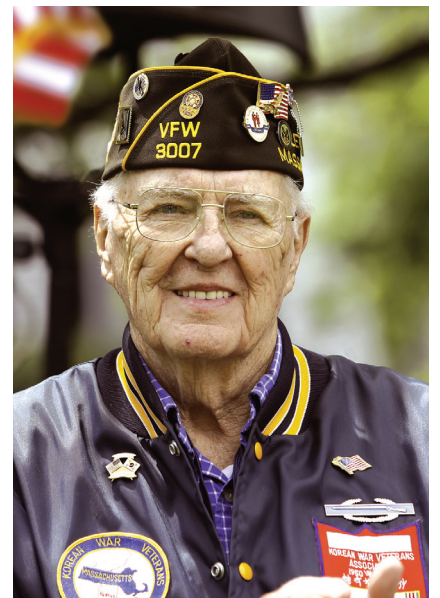
Veterans Day is a special day set aside every November 11th to honor and thank our living veterans who served so bravely. According to Military.com, this Federal Holiday was once known as 'Armistice Day', commemorating the end of World War I in 1918, and honored all WWI veterans. In 1954, legislation passed to rename it Veterans Day and honor all veterans of all eras.

During this month of November, we want to especially reach out and thank all veterans in our community. Thank you to the brave men and women who have served in defense of our state and nation. Thank you for our freedoms we have today.

Additionally, we want to ensure that all veterans know about benefits and services that are available to them because of their sacrifices. Spouses of veterans, surviving spouses of veterans, and Gold Star Parents may also be eligible for benefits through the VA. Even if you haven't applied for benefits or programs in the past, it may not be too late! There are many different types of services and benefits too numerous to list fully here, but some of the benefits and services may include:

- Service Connected Disability Compensation for injuries that occurred or were aggravated through military service that are still affecting you today
- Healthcare through the Veterans Administration Medical Centers in Minneapolis or Tomah, and through the Outreach Clinics in La Crosse or Chippewa Falls
- VA Pension for supplemental income for low-income wartime veterans or their families
- WI Aid Grants for Dental, Vision and Hearing care
- State Veterans Homes for qualified veterans, their spouses/surviving spouses, and Gold Star Parents needing 24-hour skilled nursing care

- Home health services for those needing more care in their homes
- Adult Day Care for veterans in need of supervision/care while their caregiver is away
- Hospice care provided in a VA contracted skilled nursing home
- Veteran Housing and Recovery Program for homeless veterans
- Assistance in obtaining military medals and ribbons
- Assistance in retrieving military/personnel records and discharges
- Information on the Honor Flights to see the National Memorials in Washington, DC
- Information on Veteran Cemeteries and coordination of burial benefits and Military Funeral Honors



For more information, please reach out to your Chippewa County Veteran Service Office at 715.726.7990 to set up an appointment to learn about benefits for which you may be eligible. If you are interested in the Wisconsin Veterans Home at Chippewa Falls, please contact Caleb Elkins, Admissions Director, at 715.720.6775 to inquire about eligibility requirements, waiting list, and application processes.

*"There is a certain enthusiasm in liberty, that makes human nature rise above itself, in acts of bravery and heroism."* Alexander Hamilton



# 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.

Source: Women's Health Magazine / Abby K. Cannon, RD, dietician in New York City.

- 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.



Peace of mind after the holidays that your loved ones will be safe & well cared for at home.



**What can you do?**  
Contact **Appeal to Heaven** for *private* nurses, aides and companions. With us, your parents remain *at home, independent* and *in control*.

Call 715.379.7889  
The answer to your prayers.

Find us on Facebook or [appealtoheaven.net](http://appealtoheaven.net)  
**appealtoheaven** LLC  
Independent Nurses Network

Independent Senior Living for Seniors 62+

- Located behind HSHS Sacred Heart Hospital
- Heat, water, sewer & garbage included
- Storage in apartment & basement
- Beauty salon, library & recreation room
- Tenant garages available



**St. Francis Apartments**

Feels like home.

To schedule a tour, please call 715.834.1338 or 715.838.2000  
Email: [admin@cwree.com](mailto:admin@cwree.com)

**Fight The Flu With a Shot of Prevention**



Keep your family healthy this cough and cold flu season with a flu shot. It's part of our wellness plan that includes everything you need, from preventive care to everyday remedies.

**STOP IN OR CALL US TODAY FOR DETAILS.**

<b>Mondovi Pharmacy</b>   715-926-4938 122 South Eau Claire Street, Mondovi	<b>Ed's Pharmacy</b>   715-568-2190 1511 Main Street, Bloomer
<b>Wally Shong Pharmacy</b>   715-286-2515 153 W Lincoln Street, Augusta	<b>Colfax Pharmacy</b>   715-962-3784 525 Main Street, Colfax

**Editor/Publisher:** Arwen Rasmussen  
**Offices:**  
3315 Nimitz Street, Eau Claire, WI 54701  
P: 715-831-0325  
F: 715-831-7051  
E: [seniorreviewnewspapers@gmail.com](mailto:seniorreviewnewspapers@gmail.com)

The *Senior Review* distributes throughout the Eau Claire area every month.  
**Advertising:** 715-831-0325  
**Disclaimer:** The *Senior Review* Publications assumes no responsibility for the advertising content of the *Senior Review* nor for any mistakes or omissions therein. No endorsements of any products or services is made and none should be inferred.

The terms and conditions under which the advertisement will be honored are the sole responsibility of all the advertisers and not *Senior Review* Publications. A telephone call to the advertising merchant may eliminate confusion to any exceptions in the advertisements. *Senior Review* is owned by AKRE Enterprises, © Copyright 2024. For more information call *Senior Review* at 715-831-0325 or email us at [seniorreviewnewspapers@gmail.com](mailto:seniorreviewnewspapers@gmail.com)





# The 12 Days of Holiday Caregiving

Caring for someone living with dementia can bring added stress during the holidays. It's OK to give yourself a break this year...come and learn some tips to help you make it through the holiday season with more joy and less stress.

**Wednesday**  
**November 20, 2024**  
**1:00 pm**

Peace Lutheran Church  
501 E. Fillmore Avenue, Eau Claire

Reserve your spot today at [www.adrcevents.org](http://www.adrcevents.org) or  
call the Aging & Disability Resource Center at  
715-839-4735 or 888-338-4636.





# The Joys and Rewards of Caregiving

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

Where would humanity be without caregivers? From infancy to old age, caregivers provide support and assistance to those who are unable to fully care for themselves. Beyond the millions of parents caring for their children, there are currently an estimated 53 million adults providing care to an adult family member. The vast majority of all these caregivers are untrained and unpaid for the duties they perform.

Being a caregiver is a challenging role, but it is also a rewarding one. There can be profound joy and deep satisfaction in providing care for another person, whether it be an elderly parent, a child with special needs, or a loved one recovering from illness. While caregiving requires patience, empathy, and endurance, it also offers rewards that transcend the material and touch the essence of human connection.

Here are some of the joys and satisfactions of caregiving:

**1. The Gift of Meaningful Connections.** Caregiving allows us to slow down and be fully present with someone we care about. The bond formed in these intimate moments can lead to a richer relationship and a sense of fulfillment. Through acts like preparing meals, helping with daily tasks, or simply sitting together in quiet companionship, caregivers, and those they care for develop a deeper understanding and emotional closeness that might not have been possible otherwise.

**2. Personal Growth and Transformation.** Caregiving often demands the development of new skills, both practical and emotional. From learning how to manage medications or navigate healthcare systems to becoming more attuned to the emotional needs of others, caregivers often find themselves growing in ways they never expected. This personal growth can be incredibly satisfying, as caregivers come to see themselves not just as helpers, but as a part of the vital support systems contributing to the well-being of others. This is something that can't be had by reading a book or taking a particular course of education. It must be experienced firsthand.

**3. A Sense of Purpose and Fulfillment.** Many caregivers report feeling a deep sense of purpose in their role. Knowing that they are making a visible difference in someone's life can be profoundly fulfilling. The act of caregiving taps into the fundamental human desire to help others, which brings a sense of fulfillment that is difficult to find elsewhere. Jesus Christ taught the noble qualities of caregiving in his story of the Good Samaritan (Luke 10:25-29). People in need certainly require resources to help them. But money alone is never enough. Real care requires personal help, encouragement, friendship and real love!

The feeling of being needed, of contributing to someone else's comfort and happiness, gives caregivers a strong sense of purpose, even in the face of challenges. We often hear about the negative self-serving nature of many growing up in the "me first" generation. But those youth and young adults who supply care to others quickly develop a sense of self-worth and purpose unknown to most of their more self-absorbed peers.

**4. Gratitude and Perspective.** Caregiving provides a unique perspective on life's challenges and blessings. It can make the caregiver more aware of their own health, relationships, and time. By caring for others, caregivers often come to appreciate their own abilities and resources. They are able to gain a deeper understanding of life's fragility and beauty. Many caregivers have learned to cherish their own well-being, family, and moments of peace in ways they hadn't before. Being part of a caregiving community, whether formal or informal, reinforces the idea that caregiving is a shared human experience. It reminds caregivers that they are not alone and that there are others who understand the challenges—and the rewards—of this essential role.

## Conclusion: A Journey of Love

Caregiving is undoubtedly demanding, but it is also filled with moments of love, satisfaction, and joy. The act of caring for another person brings out the best in us, teaching us compassion, resilience, and selflessness. For many caregivers, the journey, though challenging, becomes one of the most meaningful experiences of their lives. The rewards of caregiving—meaningful connections, personal growth, a sense of purpose, and the joy of helping another—enrich the caregiver's life in countless ways. While the work is hard, the sense of fulfillment that comes from knowing you've made a difference in someone's life is immeasurable.

Caregiving is not just about providing physical care; it's about fostering love, trust, and connection. And in doing so, those providing the care often discover that the act of giving is, in itself, a profound gift.

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



## Low Vision Care

Low vision is vision loss that cannot be corrected even with glasses, contacts, medication, or surgery.



There is no way to regain vision loss, but you can learn to adapt to your low vision and live a fuller life. A low vision exam can help you get training and tools that improve your abilities and your everyday life.

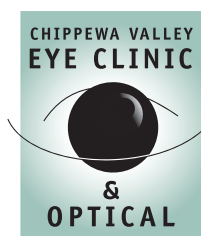


LAURA PAULSON, O.D.  
OPTOMETRIST

Dr. Laura Paulson offers low vision exams & low vision devices at the clinic.

**Schedule an eye exam** if you notice ANY of the following symptoms:

- Blind spots in your field of vision
- Distortion of images
- Sudden deterioration or loss of vision



[cveclinic.com](http://cveclinic.com)

For inquiries & appointments call 715.834.8471





# Commemorating the Power of Caring *By Christine Eggers*

I didn't set out to become a nurse. But here I am, 30 years in, with no intention of stopping. I've worked in other settings and as an instructor, but home health and hospice are where I find my heart. When I was teaching, I went back to work as a nurse on weekends because I missed it.

Every day in my line of work looks different. Today I am providing respite to a farmer whose wife has dementia because he needs to harvest his crops. Tomorrow I will set up medications for one client, perform wound care on another, and chaperone a clinic appointment for a third. For some, I coordinate and supervise a team of care providers. For others, I complete weekly health assessments to keep them out of the hospital. My clients wish to remain at home, and I solve the problems that might prevent them from doing so. My best day is when I solve a problem before it has even begun.

Home health is something of a calling. Years ago, I saw it as a means of changing the world for one person at a time. When I do my job well, it doesn't look like I'm doing a thing. If I prevent a client's illness or injury, those things never happen, and that is a pleasure all its own. We have to be the kind of people who take great joy in being the only person who knows we accomplished anything at all. That's fundamental to all nursing, but it's particularly so for home health.



When I was in nursing school, people would ask if I was going on to medical school. Intelligent women were supposed to become doctors--we were liberated and free to pursue more prestigious occupations than nursing. That just wasn't the path for me. Doing a job that looks like you're not doing anything isn't for the feint of heart. Most people want others to see something great in themselves--we want credit or a title. There are no accolades if the illness or injury never happens in the first place. There might even be complaints about the things we do to make sure nothing happens.

This Home Health and Hospice Month, we are commemorating the power of caring. Often these appreciation days, weeks, and months focus on dramatic moments or great sacrifice. I'd like to recognize the absence of drama as the great event it is--like appreciating getting home from work without a car accident. We need to acknowledge and appreciate not falling and breaking a hip, not developing a sacral ulcer, or contracting pneumonia, and living another day at home with control over our lives because we are there. So, if you have home health and it doesn't seem like they are doing anything because since they've been providing your care nothing has happened, treat that nothing like the wonderful service it is.

Happy Home Health and Hospice Month!

**OWEN RUST**  
**Independent Living Apartments**

HUD subsidized rent for persons 55 or over experiencing low income  
OR persons with a disability.

- Income based rents
- No asset limits
- Rents based on 30% of income
- Heat, garbage, water and sewer included
- Elevator Service
- Cable ready outlets
- On-site manager & maintenance
- Community room
- Emergency pull stations in every apartment with direct link to city fire and ambulance
- Coin-operated laundry facilities
- Bus stop nearby
- Card access security entrances
- Off street private parking
- Vending machine
- Pets allowed with restrictions

Tours available -  
Call for an appointment  
(715) 839-8602

**OWEN RUST**  
**APARTMENTS**  
300 William Street  
Eau Claire

For applications, contact the  
Housing Authority of the City of  
Eau Claire (715) 839-4943

Handicapped accessible apartments available.

**Chippewa Valley Theatre Guild**

**One Flew Over the Cuckoo's Nest**

**It's the unforgettable story of charming but rebellious inmate Randle McMurphy as he clashes with the tyrannical Nurse Ratched in this powerful stage adaptation of Ken Kesey's celebrated novel and movie.**

**7:30PM, NOV. 7-9, 14-16**  
**1:30PM, NOV. 10 & 17**  
**GRAND THEATRE**  
**ADULTS/SENIORS \$28**  
**STUDENTS \$15 RATED PG-13**  
**ONLINE AT CVTG.ORG OR 715-832-7529**

**A CHRISTMAS STORY**

**Ralphie Parker wants a genuine Red Ryder BB gun for Christmas. Of course, his parents, teacher and even the store Santa Claus tell him, "You'll shoot your eye out!" in this classic holiday show for all ages.**

**7:30PM, DEC. 6-7, 13-14**  
**1:30PM, DEC. 7-8, 14-15**  
**GRAND THEATRE**  
**ADULTS/SENIORS \$28**  
**YOUTH/STUDENTS \$15**  
**ONLINE AT CVTG.ORG OR 715-832-7529**





# Caring starts here.

My Choice Wisconsin provides government-funded programs to frail seniors, adults with disabilities, individuals, and families.

We care for the whole person and well-being of all by offering services that promote independence, value diversity, and inspire self-advocacy.

For Long-Term Care options contact your local [Aging and Disability Resource Center](#).  
[www.dhs.wisconsin.gov/adrc/](http://www.dhs.wisconsin.gov/adrc/)

[www.mychoicewi.org/hh](http://www.mychoicewi.org/hh)  
800-963-0035 TTY 711

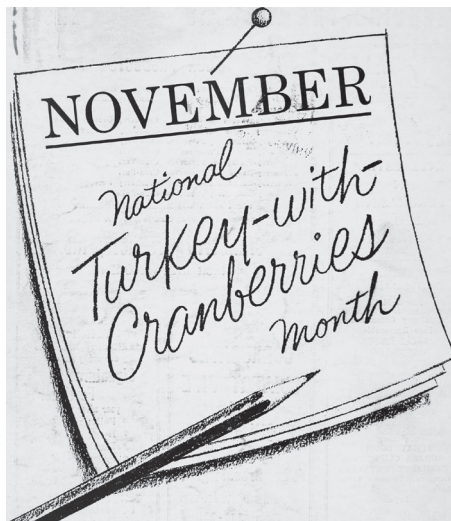




# Dusting Off Some Local History: “Bi-partisan Cranberry Consumption”

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

"Vice President Has Cranberries in Wisconsin," read a headline in *The Washington Post* on November 13, 1959. This would not normally be headline making news, but in 1959 it was. A few days before Vice President Nixon's four helpings of cranberry relish, Arthur S. Fleming, the U.S. Secretary of Health, Education and Welfare, alerted the public that a cancer-causing chemical used as a weed killer, aminotriazole, was present in the 1958 and 1959 cranberry crop from Washington and Oregon. Further testing soon revealed that some crops from Wisconsin were also tainted. Grocers were soon removing cranberries and cranberry products from store shelves. Panic set in among Wisconsin cranberry growers and the Wisconsin Department of Agriculture.



*While cranberries are sold year-round, the holiday season plays a crucial role in driving sales of cranberries. Cranberries are considered a traditional holiday food in the United States. Image from National Cranberry Mag., 1936.*

Vice President Nixon sought to reassure a nervous public that was suddenly awakened to the reality that herbicides and pesticides, products whose usage rose drastically after World War II, could seriously harm their health. Not to be outdone, Senator John F. Kennedy, who was unofficially campaigning for the presidency in 1959 (he would officially announce his candidacy on January 2, 1960) drank two glasses of cranberry juice. The *Washington Post*, recognizing the strategic role politicians play in calming the public, referenced the moment as “bi-partisan cranberry consumption.” President Eisenhower's Thanksgiving table, however, did not feature cranberries. First Lady Mamie Eisenhower opted for applesauce instead.

The seriousness of herbicides and pesticides would be further revealed a few years later in 1962 with the publication Rachel

Carson's book *Silent Spring*. Amidst the Green Revolution which saw food production and crop yields grow in the second half of the 20th century, *Silent Spring* questioned the use of these chemicals and sparked an environmental movement. The Cranberry Crisis of 1959 forced politicians and government agencies to assume a crucial role helping to keep consumers safe. The Food and Drug Administration moved quickly to test batches of cranberries for the weed killer, but the testing process was slow and during the holiday season most consumers ultimately opted to skip cranberries. The Wisconsin Department of Agriculture, in concert with other agencies, also worked diligently to reassure the public through a marketing campaign.

Despite these efforts, the cranberry crisis left growers, and the entire cranberry industry, devastated. News accounts suggest that cranberry sales plummeted by over 50% during the 1959 holiday season.

Legislation passed in 1960 would provide cranberry growers with a 10-million-dollar fund to support recovery and, fortunately, memory of the crisis faded from consumers minds and the market eventually recovered.

1959's cranberry crisis would be the first of many headline making food scares that would become newspaper fodder. Today, these headlines are so common that food scares are a normalized reality of our 21st century lives. 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.



*To boost sales, signs identifying FDA tested and approved cranberries appeared on store shelves in 1959. Image courtesy of the FDA.*

*Independent living for seniors 55 & older*

1 Bdrm - \$1049-1250 / 2 Bdrm - \$1499-1599 + utilities  
Water, sewer, trash and cable included in the rent.

**Fitness, chapel, salon & maintenance onsite. Beautiful walking path and social activities daily.**  
**Underground parking available.**

**Eastridge Estates**  
*The standard for quality in adult living*

 "This institution is an equal opportunity provider and employer."  CHARTERED MEMBER

*Professionally managed by Impact Management Group*

**3504 Hoover Ave, Altoona | 715.830.5252**

 **Cornerstone**  
CAREGIVING  
ASSISTED LIVING AT HOME

- Experienced Caregivers
- Insured and Bonded
- 24/7 Manager on Call

We are a senior in-home care service that allows your loved ones to stay where they feel most comfortable: home. We are experienced senior care professionals who are willing and ready to be with your loved ones whenever they need help, for as long as they need help.

**Call Today!**  
**534-444-9021**  
[abalow@cornerstonecaregiving.com](mailto:abalow@cornerstonecaregiving.com)  
[www.cornerstonegiving.com/eauclaire](http://www.cornerstonegiving.com/eauclaire)  
2155 Eastridge Center, Eau Claire, WI 54701





# Dementia – If Only There Was a Cure

By Shelley Krupa, Business Operations Coordinator at Lake Hallie Memory Care

**A**s I held her hand the day mom took her last breath, it was a blurry day for me. If only there had been a cure, a way to have stopped what took her so early in life.

## **We're supposed to age gracefully, living past 70, aren't we?**

Mom died of vascular dementia 12 years ago, after battling 20+ years with her failing health. She was 70 years old - missed her 71st birthday by 3 months. Diabetes, cardiovascular diseases, and strokes lead to vascular dementia in her final years of life.

Mom's destiny was determined by the diseases she had overtaking her body and life. Had she known better, perhaps she would have made different lifestyle choices. Once dementia set in, her ability to make healthy choices simply didn't exist.

## **There currently isn't a cure for dementia.**

If we could find the panacea for dementia, we'd all be rich in more ways than one. We'd save the world billions of dollars. We'd be healthy and live longer. But yet, we don't. Why is that? I often



wonder. Do we think it is easy to live with dementia instead? Do we doubt dementia is that prevalent? The facts tell us otherwise.

## **Every 66 seconds someone in the US develops the disease.**

Dementia in its many forms doesn't discriminate, isn't stoppable, curable, or preventable once the disease begins. It causes irreversible brain damage and isn't a normal part of aging. Over 80% of Americans don't know the early warning signs. It is easy for us to use our healthy brains to find ways to prevent it before it starts. (Check out this short video from the Alzheimer's Association - their

website contains great information.)

## **The known facts about dementia should scare the h\*ll out of us.**

Unfortunately, it only seems to scare us or move us to action if we are personally affected by it or our loved one is. I know that was my case. I know better now, but my lack of knowledge back then lead up to a loss greater than words can describe. If only I had known more.

## **Alzheimer's is the 6th leading cause of death in the US.**

Dementia cases continue to rise. It kills more than breast and prostate cancer combined. 6 million Americans live with the most common form of dementia - Alzheimer's. By 2050 that number could rise to 1 trillion.

## **1 in 3 seniors dies from some form of dementia.**

If the predictions are right, we are not prepared as a society to pay for the costs of care or treatment of comorbidities associated with poor health routines leading up to the diagnosis or development of dementia. As a baby boomer, aka, the generation expected to push the numbers affected over the 16 million mark, I'm terrified to think of the rapid rate of growth of the disease.

## **We have to find a way to stop dementia before it starts.**

Prevention comes with lifestyle changes, focusing on healthy gut regimens, and EXERCISE! What's good for the heart is good for the brain.

## **Exercise every day to help give yourself better odds. But is that enough?**

It is only the start of a panacea. I encourage you to do what you can each day. Educate yourself for your tomorrow. You and your loved ones deserve a life without dementia! If you are caring for someone with dementia, my heart goes out to you - treasure every moment - hug your loved one every chance you get!

**Find us at  
seniorreviewnewspapers.com**



GROSSKOPF & BURCH  
LAW FIRM



**Helping individuals and families protect, preserve, and pass their legacy to the next generation**

We focus our practice on estate planning, elder law, and probate and trust administration in order to provide expertise and high quality legal services to individuals and families



GROSSKOPF & BURCH LAW FIRM  
TRUST EXPERIENCE

**Call us today  
715-835-6196**

1324 W. Clairemonte Ave., Suite 10  
Eau Claire, WI 54701  
Fax: 715-835-1882  
info@eclawyers.com  
www.eclawyers.com

**Our Services**

- Elder Law
- Estate Planning
- Probate & Trust Administration
- Special Needs Trusts

**TRUST EXPERIENCE**



# When It's Time to Look into Home Care and How to Start That Process

As our loved ones age or face health challenges, ensuring they receive the appropriate care becomes a priority. Home care is often a desirable option, allowing individuals to stay in the comfort of their own homes while receiving the assistance they need. Recognizing when it's time to consider home care and understanding how to initiate this process can ensure a smooth transition and peace of mind.

## RECOGNIZING THE NEED FOR HOME CARE

- 1. Decline in Physical Health:** If an individual experiences difficulty with daily activities such as bathing, dressing, cooking, or moving around, it may be time to consider home care. Frequent falls, loss of mobility, and chronic health conditions that require constant monitoring are clear indicators.
- 2. Cognitive Decline:** Memory loss, confusion, and other cognitive impairments, such as those seen in dementia or Alzheimer's disease, can compromise a person's ability to live independently. If you notice these symptoms, home care can provide necessary support.
- 3. Emotional and Social Needs:** Loneliness and isolation can have severe impacts on an individual's mental health. Home care services often include companionship, which can alleviate feelings of loneliness and improve overall well-being.
- 4. Caregiver Burnout:** Family members often take on caregiving roles, which can be physically and emotionally exhausting. If the primary caregiver is experiencing burnout, it might be beneficial to seek professional home care assistance.

## STARTING THE HOME CARE PROCESS

- 1. Assess the Needs:** Begin by assessing the specific needs of your loved one. This includes understanding their medical conditions, daily living requirements, and personal preferences. This assessment can be done in consultation with healthcare professionals.
- 2. Research Home Care Providers:** Look for home care agencies or individual caregivers with good reputations. Seek recommendations from doctors, friends, or community organizations. Check reviews and ratings online and ensure the providers are licensed and accredited.
- 3. Understand the Types of Services:** Home care services range from medical care provided by licensed professionals to non-medical support, such as help with household chores and personal care. Identify the type of care your loved one requires to ensure you choose the right service.
- 4. Financial Considerations:** Home care can be expensive, so it's essential to understand the costs involved. Check if the services are covered by insurance, Medicare, or Medicaid. Some agencies offer sliding scale fees based on income, and there may be financial assistance programs available.
- 5. Interview Potential Caregivers:** Conduct thorough interviews with potential caregivers or agencies. Discuss the specific needs of your loved one, ask about their experience and qualifications, and ensure they are compatible with your family's values and expectations. It's important to feel comfortable and confident with the chosen caregiver.
- 6. Create a Care Plan:** Develop a detailed care plan that outlines the services needed, the schedule, and any specific instructions or preferences. This plan should be reviewed regularly and adjusted as needed.

- 7. Monitor and Evaluate:** Once care has begun, continuously monitor the situation. Ensure that the caregiver is meeting your loved one's needs and that there is good communication between all parties involved. Regularly evaluate the effectiveness of the care and make changes if necessary.

## CONCLUSION

Choosing home care for a loved one is a significant decision that requires careful consideration and planning. By recognizing the signs that indicate the need for home care and following a structured process to find the right services, you can ensure that your loved one receives the best possible care in the comfort of their own home. This approach not only supports their health and well-being but also provides peace of mind for the entire family.



### 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



**For eligibility information and application call the Rehab Specialist at (715) 839-8294.**

The hearing impaired may contact this office by TDD (715) 839-4943. If there are other specialized needs due to handicap, i.e. sign language interpreter, wheelchair accessibility, reader, please contact this office.



# New Blood Test for Alzheimer’s Diagnosis *By Becky Streeter*

Researchers have recently discovered that combining two blood tests used for diagnosing cognitive decline—plasma phosphorylated tau 217 (p-tau217) and amyloid 42/40 ratio—produces a 90% accuracy rate in determining the presence of Alzheimer’s disease in the brain. As Alzheimer’s can be somewhat tricky to diagnose because its symptoms can mimic other types of cognitive decline, this could be a significant breakthrough for the Alzheimer’s community.

The p-tau217 test can diagnose mild cognitive impairment and early-stage Alzheimer’s. The test measures the level of the tau protein 217 and also identifies if beta-amyloids are present. Tau tangles can be symptoms of other neurological diseases potentially causing memory loss at some point, but amyloid plaques are a key feature of Alzheimer’s that cluster on the memory center of the brain. If the tau protein is elevated but amyloid is not present, it is not Alzheimer’s but an indication of another type of dementia.

Though the p-tau217 test is very promising, combining it with the amyloid 42/40 test increases the accuracy of the results—this is called amyloid probability score. The amyloid 42/40 ratio blood test measures two specific types of proteins that have been linked to Alzheimer’s. Researchers confirmed their results using spinal fluid taps and PET scans, which is currently the only verified way to diagnose Alzheimer’s with certainty. The amyloid probability



score was accurate in 90% of the cases in the study of over 1,200 people undergoing treatment for cognitive decline.

These blood tests, once vetted, could have a large impact on diagnosis and treatment for Alzheimer’s. A person’s brain can form amyloid deposits as young as 30 or 40 years old, decades before any symptoms begin. If caught early, people could make lifestyle changes and take preventative measures. Researchers can also conduct

new trials to help them learn more about the disease from an earlier standpoint and develop better medications. Additionally, an accurate test will free up services and treatment for those who actually have Alzheimer’s and have not simply been misdiagnosed or missed-diagnosed by the current standards of screening.

Since these blood tests are still being researched, it is unclear if and when they will be made available to the public. The tests need to be verified on a wider scale of study, and then they have to be distributed to physicians who will need to be educated on guidelines and nuances of the test. However, the prospect and potential magnitude of this breakthrough is extremely exciting.

*Source: LaMotte, Sandee. “Alzheimer’s blood test catches 90% of early dementia cases, study finds.” CNN. 28 JUL 2024. <https://www.cnn.com/2024/07/28/health/alzheimer-blood-test-p-tau-217-wellness/index.html>.*



*Give us a call to schedule a free tour!*

**We're always ready to provide exceptional care for your loved ones**

*Lake Hallie Memory Care* **CALL 715-738-0011**

A happier life for everyone...

**FIND US : LakeHallieMemoryCare.com**

  @memorycarepartners







# Clearwater Assisted Living - Voted #1 in the Chippewa Valley

Clearwater Assisted Living began serving the Chippewa Valley in March of 2022. Since then, we have grown to provide community support living and residential services for nearly 135 individuals between 3 regions: Eau Claire, Rice Lake and Roberts. Additionally, we earned **#1 Best Assisted Living Provider in the Volume One Best of the Chippewa Valley Reader's Poll of 2024!** Our care is uniquely tailored to serve adults with disabilities, as well as older adults who require specialized senior care. Our goal is to provide our clients with the skills and care necessary to live a fulfilling and independent life.



continue living independently. Our team at Clearwater works extensively to identify client needs and find solutions that assist them in maintaining their independence.



Clearwater works to provide resources in the community that clients can take advantage of to improve their quality of life. This consists of free legal services, food pantries, housing resources, career development and much more.

What do our services entail? Our scope of services include teaching and mentoring individuals on daily living skills, interpersonal skills and providing the strategies for our clients to meet their long-term goals. We provide community integration, daily living skill development, socialization, transportation, medication and appointment management, personal care, emotional support and 24/7 on-call support for emergencies. Our services are unique because they encompass an array of skills and education that don't get excluded based on an initial care plan. Our services develop and change over time, just as our clients and their needs do!

Clearwater Assisted Living works with clients to develop a care plan that meets their goals - the most important goal being the ability to

What makes Clearwater different? Our teams strive to promote our core values - **Integrity, Trust and Quality** in our jobs each day. From our direct support professionals to our program managers, our number one priority is our clients. These core values are important because we have to remember that we are coming into their homes and their lives. Accepting change and help can be challenging for anyone, no matter the situation. Therefore, the relationship we develop with our clients is paramount to all of us at Clearwater Assisted Living!

Please reach out to Macie at 715-598-8866 to get started with enrolling in our premier in-home care services or if you have any questions!

## HOME CAREGIVERS BRINGING HIGH QUALITY CARE TO YOU

### INTEGRITY - TRUST - QUALITY

We provide a wide range of home health care services to adults with disabilities. We began making a difference with our services in March of 2022. Our staff go above and beyond to make sure you get the best quality care possible. We are committed to providing in-home services that meet your needs and encourage independent living.



#### 24-HOUR EMERGENCY SERVICES

Trained Program Managers and Supervisors available to respond to emergencies

#### INDIVIDUALIZED CARE PLANS

Goal-oriented approach to encouraging independent living skills



Check out our website for details regarding our services or our social media to see our day-to-day operations and fun!



800 Wisconsin Street,  
Bldg D04, Suite 202, MB 80, Eau Claire

**715-598-8867**



**clearwaterassistedliving.com**



# Honoring Service: Funeral Traditions for Military Veterans

By Stokes, Prock & Mundt Funeral Chapel

The passing of a military veteran is a profound moment, marked not only by grief but also by deep respect for the individual's service to their country. Funeral traditions for veterans are steeped in history, symbolism, and ritual, reflecting the honor and sacrifices made by these brave individuals. Understanding these traditions can provide comfort to families and friends as they navigate the loss of their loved ones.



religious elements into the service. This can include readings from sacred texts, eulogies, or even music that held significance for the deceased. Balancing military honor with personal touches helps to create a unique tribute to the life lived.

For many veterans, burial in a national cemetery is a fitting conclusion to their military journey. These cemeteries, such as Arlington National Cemetery, hold special significance and provide a final resting place where veterans can be honored alongside their comrades. The committal service at the gravesite often includes the same military honors as the main funeral service, emphasizing the ongoing respect for the veteran's service.

Military funerals are not just a means of saying goodbye; they are a formal acknowledgment of the veteran's service. These ceremonies serve to honor the sacrifices made for the nation, recognizing the individual's commitment to protecting freedom and ensuring peace. The Department of Defense has established specific protocols to ensure that veterans receive the dignified farewell they deserve.

Families of veterans are often eligible for specific benefits, including burial allowances and headstone markers. Understanding these options can help ease some of the financial burdens during an already difficult time. The Department of Veterans Affairs provides resources to assist families in planning military funerals, ensuring they receive the honors their loved ones deserve.

**Casket and Burial Flag:** One of the most recognizable symbols at a military funeral is the American flag draped over the casket. This flag not only represents the nation but also the veteran's dedication to serving it. After the ceremony, the flag is typically presented to the next of kin as a cherished keepsake.

Funeral traditions for military veterans serve as a powerful reminder of their service and sacrifice. These rituals, deeply rooted in history, provide a framework for honoring the lives of those who dedicated themselves to protecting their country. For families and friends, participating in these traditions can offer solace and a sense of connection to the veteran's legacy, ensuring that their memory lives on. Through solemn ceremonies, heartfelt tributes, and the presence of military honors, the contributions of these brave individuals are celebrated, fostering a lasting appreciation for their sacrifices.

**Honor Guard:** A military honor guard is often present to perform ceremonial duties. This unit, composed of active-duty military personnel, pays tribute to the deceased by performing rituals such as the folding of the flag and the presentation of military honors. Their presence underscores the importance of the occasion and signifies the respect given to all service members.

**Gun Salute:** A 21-gun salute is a traditional part of military funerals, representing the highest honor. This gesture, performed by a firing party, serves as a final salute to the deceased. The number 21 holds significance in military tradition, as it symbolizes the ultimate respect for a fallen soldier.

**Taps:** The haunting sound of "Taps" resonates at military funerals, serving as a poignant farewell. This bugle call has been used since the Civil War and symbolizes the end of the day, akin to the closing of a soldier's life. Its emotional weight reinforces the solemnity of the ceremony.

**Religious and Personal Touches:** While military traditions are paramount, many families choose to incorporate personal or

## America's Choice in Home Care®

Visiting Angels provides essential senior home care, allowing your loved one to remain where they are the most comfortable...in their own home.

- Bathing & Dressing Assistance
- Assistance with Walking
- Medication Reminders
- Errands & Shopping
- Light Housekeeping
- Meal Preparation
- Companion Care
- Respite Care for Families
- Flexible Hourly Care
- Veterans Care
- Transitional Care
- Chronic Disease Care
- Alzheimer's Care
- Dementia Care

**715.598.1750**  
VisitingAngels.com/EauClaire

Each Visiting Angels agency is independently owned and operated. NPI: #1710662986  
©2024 Visiting Angels is a registered trademark of Living Assistance Services, Inc.



# Do you know *how to report Medicare fraud?*



**Contact Senior Medicare Patrol**  
**888-818-2611**  
**[www.smpwi.org](http://www.smpwi.org)**

 [WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

*Protect* your personal information  
*Detect* suspected fraud, abuse, and errors  
*Report* suspicious claims or activities



**Preventing Medicare Fraud**

Call us with questions  
about billing errors,  
scams, and medical  
identity theft

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



## A *Personalized* Memory Care *Community*

- ✓ Individualized care plans
- ✓ Alternative therapies
- ✓ Daily activities
- ✓ 24/7 licensed staff
- ✓ On-site nurse
- ✓ Secured building access
- ✓ Outdoor garden area
- ✓ Soothing spa rooms

*Schedule a tour!* 715-379-9609



 **HERITAGE COURT**

3515 E. Hamilton Ave., Eau Claire • [heritagesenior.com](http://heritagesenior.com)

## CAREGIVING IN WISCONSIN



**1 OUT OF 5  
WISCONSINITES**  
is a family caregiver, providing  
help to a family member or friend  
with an illness or a disability.



**1 IN 8 EXPECT**  
to become a caregiver sometime  
in the next 2 years.



**Extension**  
UNIVERSITY OF WISCONSIN-MADISON



Advertise online for as low as  
\$150 for the year!

**[seniorreviewnewspapers.com](http://seniorreviewnewspapers.com)**



# Enhancing Your Life Through Better Hearing

By Kristi Gravel, Au.D., CCC-A, Director of Midwest Hearing

Hearing health plays a key role in how we connect with others and engage in daily life. Yet, hearing loss often goes unnoticed, gradually impacting our emotional, mental and physical health. By addressing it early, you can take control of your overall well-being.

Research shows that untreated hearing loss can increase feelings of isolation, anxiety and depression, especially in older adults. In contrast, using hearing aids can help improve relationships, confidence and participation in daily activities.<sup>1</sup>

Hearing loss is also linked to a higher risk of falls, but consistent hearing aid use can improve balance and safety.<sup>2</sup> If you have diabetes, hearing loss is twice as common for you than for someone without the condition, making early intervention crucial for staying active and healthy.<sup>3</sup>

## Signs of Hearing Loss

Age-related hearing loss often progresses so gradually that you may not notice it at first. On average, it takes seven years for a person to seek treatment after recognizing hearing loss.<sup>4</sup> Early action is important, so be aware of these signs:

- Frequently asking people to repeat themselves
- Feeling like others are mumbling
- Struggling to follow conversations with background noise
- Turning up the volume on the TV or radio
- Avoiding noisy social gatherings

## Comprehensive Hearing Assessment

At Midwest Hearing, we have seen firsthand how untreated hearing loss can affect not only your communication but also your safety and well-being. Diagnosing hearing loss begins with a detailed review of your medical history, followed by an otoscopic exam and hearing tests.

There is a common misconception that hearing aids are a one-size-fits-all solution. Your audiologist will set clear expectations and help you navigate your hearing journey with realistic goals. They will explain your hearing loss, its impact on communication and any treatment options, including how an ENT physician may assist if needed.

We recommend involving family members in these discussions to help your loved ones understand your hearing challenges and the available solutions.

## Ongoing Support for Your Hearing Health

At Midwest Hearing, we are committed to personalized care. Whether you are considering hearing aids for the first time or need adjustments to your current devices, our goal is to ensure optimal hearing and connection with those around you.

We work with leading hearing aid brands to offer the latest technology tailored to your needs. Our ongoing support ensures that your hearing aids function well over time so that you enjoy consistent, vibrant hearing.



## Schedule Your Consultation

Ready to take the first step? Midwest Hearing is here to guide you, whether you are exploring hearing aids for the first time or seeking continued support. Schedule your comprehensive hearing assessment today and start your journey to better hearing.

## Contact Us

Call Midwest Hearing at 651-770-1363 to schedule your consultation. We are dedicated to enhancing your hearing and improving your quality of life.

<sup>1</sup> Chisholm, H et al. (2017). A systematic review of health-related quality of life and hearing aids: final report of the American Academy of Audiology task force on the health-related quality of life benefits of amplification in adults. *Journal of the American Academy of Audiology*. <https://pubmed.ncbi.nlm.nih.gov/17402301/>

<sup>2</sup> Lin, F and Ferrucci, L. (2012). Hearing loss and falls among older adults in the United States. *JAMA Network*. <https://jamanetwork.com/journals/jamainternalmedicine/fullarticle/1108740>

<sup>3</sup> Horikawa, C et al. (2012). Diabetes and risk of hearing impairment in adults: a meta-analysis. *Journal of Clinical Endocrinology and Metabolism*. <https://pubmed.ncbi.nlm.nih.gov/23150692/>

<sup>4</sup> Hearing Loss Association of America. (n.d.). Do you think you have a hearing loss? <https://www.hearingloss.org/hearing-help/hearing-loss-basics/symptoms-diagnosing/>



## True Flexibility!

- ▶ Choose from 1 & 2-bedroom apartments
- ▶ Meal plans, laundry & housekeeping services available
- ▶ Flex on/off assisted living if needed, month-to-month
- ▶ On-site convenience store, salon, chapel & concierge
- ▶ Grocery & pharmacy delivery available
- ▶ Located near clinics, hospitals, Highways 53 & 29



Scan the QR code or visit our website for a virtual apartment tour!



[www.chippewamanor.com](http://www.chippewamanor.com)

Call (715) 723-4437 for more information today!



# Veteran Memorials Throughout the Chippewa Valley

By Johnson Monument

As Americans we owe a great debt to the men and women who have served our country. At Johnson Monument, we believe it is important to help local communities and individual families honor and memorialize our area veterans. Since 1917, Johnson Monument has completed dozens of civic projects to do just that, and several of these memorial parks can be found within just 60 minutes of Chippewa Falls.

Ridgeland Veterans Memorial, located on the north side of Ridgeland along Hwy 25 and Cty Rd AA, was completed in 2020 with the help of the Ridgeland America Legion Auxiliary Unit. Three large, jet-black granite tablets respectively display bronze medallions for each branch of the military, a sandblasted American flag, and a sandblasted Purple Heart. Several granite benches line the memorial and two walls also stand to commemorate area individuals who served in the military.



The Citizen Soldier Monument, along HWY 29 and HWY 27 in Cadott, is a great addition to the Cadott Veterans Tribute. This monument was created to honor the Citizen Soldiers who showed courage and strength on 9/11, including all of the firefighters, EMT's, police officers, nurses, doctors, and anyone who came to the aid of those in need. Spanning over 14 feet long and 10 feet high, each side of this massive monument is hand-etched with scenes from some of 9/11's most poignant moments. Topping the monument is an eternal flame that burns 365 days a year.



\*\*\*\*\*

Johnson Monument takes pride in our communities and our neighbors. It is an honor to be able to create civic memorials--like those in Ridgeland, Bloomer, and Cadott--in order to recognize the service of our veterans. We have many ways we can work with individual families to commemorate a loved one's service to our country. At Johnson Monument, we don't write your story, we help future generations remember your story.



The multifaceted Bloomer Veterans Memorial, along HWY 40 on the north side of Bloomer, was commissioned by the Bloomer Visitor Center and Veterans

Committee and completed in 2006. Five jet-black granite tablets, each eight feet long by five feet tall and set on matching granite bases, are engraved with veterans' names and conflicts.

In the center of the memorial is a six-sided structure with the names and conflicts of the veterans captured, missing, or killed in action. This is topped with the bronze "Fallen Soldier" rifle and helmet sculpture. Three curved-seat benches face the POW \* MIA \* KIA monument and



more engraved benches can be found throughout the memorial. Additionally, over 1800 granite pavers cover the floor of this tribute.

*Plan your memorial.  
Preserve your legacy.*

Planning your memorial in advance ensures you are remembered exactly the way you want. Decisions you make today will reduce the emotional and financial strain your family experiences in their grief.

**Plan ahead. It's what's best for everybody.**



*A lasting  
tribute  
to life*



**Lifetime Memorials**  
*A Lasting Tribute To Life*

2228 East Ridge Center  
Eau Claire

**715.830.5099**

**lifetimememorials-ec.com**



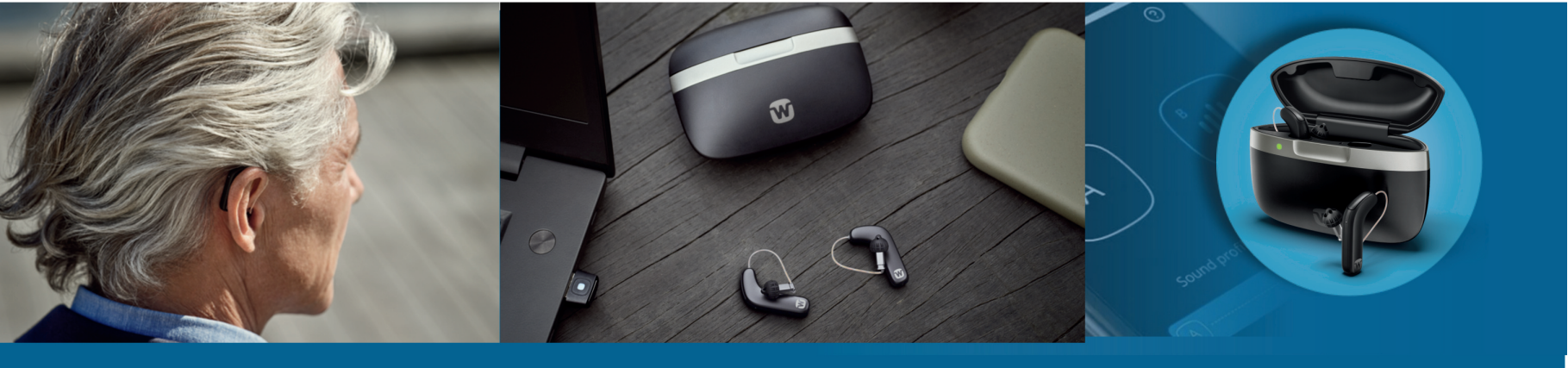
# 10 Early Signs and Symptoms of Alzheimer's and Dementia

Alzheimer's disease and dementia are progressive neurological disorders that primarily affect cognitive functions, such as memory, thinking, and reasoning. Recognizing the early signs and symptoms is crucial for early diagnosis and intervention. Here are ten early indicators that someone may be developing Alzheimer's or dementia:

- 1. Memory Loss:** One of the most common early signs is memory loss that disrupts daily life. This can manifest as forgetting recently learned information, important dates, or events. While occasional memory lapses are normal, forgetting important information frequently could indicate a problem.
- 2. Difficulty Performing Familiar Tasks:** People with Alzheimer's or dementia may find it challenging to complete tasks they have done regularly, such as cooking a meal or managing finances. They may forget the steps involved or have trouble concentrating.
- 3. Disorientation and Confusion:** Individuals may become disoriented about time, place, or even their own identity. They may forget where they are or how they got there. Confusion about seasons or passage of time can also occur.



- 4. Difficulty with Language and Communication:** Early-stage Alzheimer's can lead to difficulties in finding the right words during conversations or understanding what others are saying. People may struggle with vocabulary, have trouble following conversations, or repeat themselves frequently.
- 5. Poor Judgment and Decision-Making:** Individuals may exhibit poor judgment in situations involving money or personal hygiene. They might make questionable decisions that are out of character, such as giving large sums of money to telemarketers.
- 6. Mood and Personality Changes:** Mood swings, apathy, or withdrawal from social activities can occur in the early stages of Alzheimer's or dementia. Individuals may become irritable, anxious, or easily upset without apparent reason.
- 7. Misplacing Items and Unable to Retrace Steps:** A common early sign is putting items in unusual places and then being unable to retrace one's steps to find them. This can lead to accusations of theft or paranoia.



## HEARING AIDS YOU TRUST, CARE YOU RELY ON

MIDWEST HEARING IS NOW ACCEPTING NEW PATIENTS IN HUDSON

At Midwest Hearing, our Doctors of Audiology do more than provide hearing aids. We offer comprehensive support for all your hearing health needs, from consultations and fittings to ongoing care and maintenance. Whether you're purchasing new hearing aids or need service for your existing ones, we work with all major brands to ensure you receive the highest level of care.

SCAN TO VISIT OUR WEBSITE



Call to schedule your appointment today  
**(651) 770-1363**

MIDWEST  HEARING

Dedicated to Serving Western Wisconsin.  
Hudson Medical Center 2651 Hillcrest Dr. Suite 302, Hudson, WI 54016 | [www.mwhearing.com](http://www.mwhearing.com)

We Proudly Fit

**WIDEX**

SOUND LIKE NO OTHER



.....

**8. Decreased or Poor Judgment:** Individuals may show signs of decreased judgment, such as dressing inappropriately for the weather or neglecting personal grooming habits.

**9. Withdrawal from Work or Social Activities:** People with Alzheimer's or dementia may start to withdraw from hobbies, social activities, work projects, or sports. They may have trouble keeping up with a favorite team or hobby.

**10. Changes in Vision and Spatial Relationships:** Difficulties with reading, judging distances, and determining color or contrast can occur due to changes in vision associated with Alzheimer's or dementia.

It's important to note that experiencing one or more of these signs does not necessarily mean someone has Alzheimer's or dementia. However, if these signs are persistent and interfere with daily life, it's essential to consult a healthcare professional for a comprehensive evaluation.

Early diagnosis allows for better management of symptoms, access to available treatments, and the opportunity to participate in clinical trials that may help advance research toward a cure. Additionally, early intervention can provide individuals and their families with support and resources to navigate the challenges of Alzheimer's or dementia.

## Prevent Colds & Flu



### IMMUNE BOOSTER MUST HAVES:

- Vitamin A, C & D3
- Elderberry
- Zinc • Quercetin

### STRESS BUSTERS:

- B Complex
- Suntheanine
- Pharma Gaba



2434 London Road  
Eau Claire  
834-2341  
800-359-5034

*Phone orders with curbside pickup at anytime*

**Check out our website at [mothernaturesfood.net](http://mothernaturesfood.net)**



EAU CLAIRE CHAMBER ORCHESTRA

# CORONATION MASS

## SYMPHONY NO. 40




**W. A. MOZART**  
Frank Watkins, conductor

**FEATURING**  
Emily Sternfeld-Dunn, soprano  
Christine Amon, mezzo-soprano  
Mark Mowry, tenor  
Kenneth Pereira, baritone  
and the  
UWEC Symphonic Choir

**NOVEMBER 16**  
**7:30PM** | RCU THEATER

  
Tickets available at the box office  
**715-832-ARTS (2787)** or online at [www.pablocenter.org](http://www.pablocenter.org)


*Connecting music and community*  
[www.eauclairechamberorchestra.com](http://www.eauclairechamberorchestra.com) · [eccochobermusic@gmail.com](mailto:eccochobermusic@gmail.com)




WISCONSIN  
**DVA**  
VETERANS FORWARD

Veterans Home - Chippewa Falls

## PROUDLY SERVING THOSE WHO SERVED



**This Veterans Day,  
and every day,  
*thank you veterans*  
for your service.**



**WisVets.com**

**2175 E. Park Avenue | Chippewa Falls | 715.720.6775**



# Knowing If You Have an Appropriate Retirement Strategy

By Cole Bruner, President of Buska Wealth Management

As retirement approaches, evaluating whether your retirement strategy is sound and aligned with your goals is essential. An effective retirement plan can not only ensure financial stability but can also provide peace of mind as you transition into this new phase of life. Here are some key factors to consider when assessing the appropriateness of your retirement strategy.

## Define Your Retirement Goals

The first step in evaluating your retirement strategy is to clearly define what you want your retirement to look like. Consider your desired lifestyle: will you travel extensively, pursue hobbies, or relocate to a different area? Understanding your vision will help you estimate the financial resources required to achieve it. Discussing your goals with family members can also provide additional insights into your expectations and aspirations.

## Assess Your Current Financial Situation

Take a comprehensive look at your current financial situation. This includes your savings, investments, debts, and overall net worth. Gather information on your retirement accounts (such as 401(k)s and IRAs), other investments, and any assets you own. This assessment will give you a clearer picture of your starting point and how much you need to save moving forward.

## Calculate Income Needs in Retirement

Estimating how much income you'll need during retirement is a critical step. A common guideline suggests that retirees may need around 70-80% of their pre-retirement income. However, your specific needs may vary based on your lifestyle choices and potential healthcare costs. Creating a detailed budget that includes anticipated expenses will help you determine how much you should aim to save.

## Evaluate Your Investment Strategy

A well-balanced investment portfolio is essential for a successful retirement strategy. Consider your risk tolerance and how it aligns with your investment choices. Younger individuals can often afford to take more risks, investing in stocks for growth, while those nearing retirement may need to adopt a more conservative approach to protect their savings. Regularly reviewing and rebalancing your portfolio can help ensure it remains aligned with your retirement timeline and financial goals.

## Factor in Social Security and Other Income Sources

Social Security can play a significant role in your retirement income. Review your estimated benefits and consider when you plan to start taking them, as the timing can affect the amount you receive. Additionally, think about other potential income sources, such as pensions, rental income, or part-time work, which can supplement your retirement savings.

## Monitor and Adjust Your Strategy

A retirement strategy is not static; it requires ongoing evaluation and adjustment. Changes in market conditions, personal circumstances, and economic factors can impact your financial plan. Establish a routine for reviewing your retirement strategy—at least annually. This practice allows you to make necessary adjustments to your savings, investments, and spending plans.

## Consult with a Financial Advisor

If you're unsure about the adequacy of your retirement strategy, consider seeking the guidance of a financial advisor. A professional can provide personalized insights and help you develop a comprehensive plan tailored to your unique situation. They can also assist with tax strategies and estate planning, ensuring that you're well-prepared for the future.



Determining if you have an appropriate retirement strategy involves a thorough evaluation of your goals, current financial status, income needs, and investment approach. By regularly assessing and adjusting your plan, you can enhance your chances of achieving a secure and fulfilling retirement. Taking proactive steps now will pay dividends later, allowing you to enjoy your retirement years with confidence and peace of mind.

Are you prepared for possible bumps in the road?

## 8 OBSTACLES TO RETIREMENT



As retirement draws closer there's plenty of excitement. After all, you're about to have the time you've always needed to do the things you've always wanted. But mixed in with that excitement may be a healthy dose of anxiety. Do you have an appropriate strategy? Can your finances hold up to a retirement that might last for more than two decades?

One place to start is making sure your finances are prepared for some potential obstacles.

Reach out to us today so we can help you achieve the kind of retirement you've worked so hard for.

- 1 Insufficient income
- 2 Taxes
- 3 Market downturns
- 4 Rising inflation
- 5 Medicare
- 6 Long-term care
- 7 The loss of a spouse
- 8 Life expectancy

SCHEDULE A COMPLIMENTARY CONSULTATION TODAY

715.355.4445 | [RetireWithBuska.com](https://www.RetireWithBuska.com)



BUSKA  
Retirement Solutions, Inc.  
BUSKA  
Wealth Management, LLC

1818 Grand Avenue, Wausau, WI 54403 | 715.355.4445  
3621 E Hamilton Avenue, Eau Claire, WI 54701 | 715.318.4540  
[www.RetireWithBuska.com](https://www.RetireWithBuska.com) | [Info@RetireWithBuska.com](mailto:Info@RetireWithBuska.com)

SCAN TO  
LEARN MORE  
ABOUT THIS  
TOPIC



Advisory services are offered through Buska Wealth Management, LLC, an SEC Investment Advisor. Insurance products and services are offered through Buska Retirement Solutions, Inc., an affiliated company. Tax services are offered through Legacy Tax Solutions, LLC, an affiliated company. Buska Wealth Management, LLC does not offer tax planning or legal services but may provide references to tax services or legal providers. Buska Wealth Management, LLC may also work with your attorney or independent tax or legal counsel. Please consult a qualified professional for assistance with these matters. You should always consult with a qualified professional before making any tax or legal decisions. Buska Retirement Solutions, Inc. and Buska Wealth Management, LLC are not affiliated with or endorsed by the Social Security Administration, the federal Medicare program, or any other government agency. We do not offer every Medicare plan available in your area. Currently, we represent 6 organizations which offer 342 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options. Calling the number above will direct you to a licensed agent. WI LIC #17285825.

## ORVILLE'S HAIR STYLE

1318 Birch Street - On bus line  
**715.834.7802**



## Haircut Special: Save \$2 on Hair Cut

Reg. \$21. Must present coupon. Expires 11-30-2024

### SENIOR PERM SALE

**Matrix Perm \$72.00**  
Includes wash, cut, style

Reg. \$79. Must present coupon. Exp. 11-30-2024

### SENIOR PERM SALE

**Quantum Perm \$71.00**  
Includes wash, cut, style

Reg. \$78. Must present coupon. Exp. 11-30-2024



**COPPER KEY**  
REALTY AND WATERFRONT

*Thinking of selling  
or buying a home?*

**SARA HARRIS - REALTOR®**  
COMPASSIONATE, TRUSTED & EXPERIENCED  
**715-829-1925**  
COPPERKEYSARA@GMAIL.COM

 COMMUNITY VOTED #1 REAL ESTATE AGENCY 2021-24!  
**WWW.COPPERKEYSOLUTIONS.COM**

**Outstanding legal service**

- Wills • Trusts
- Guardianship
- Medical Assistance
- Durable Power of Attorney
- Power of Attorney for Health Care



**MARY BETH GARDNER,** Member of National Academy  
ATTORNEY AT LAW of Elder Law Attorneys

2411 N. Hillcrest Pkwy, Suite 9 - Altoona, WI  
**715.832.4444 | gardner-law.net**

**BE SEEN ON THIS PAGE!!**  
**\$75/MONTH IN FULL COLOR!**  
**715-831-0325**  
seniorreviewnewspapers@gmail.com  
**seniorreviewnewspapers.com**

**Grace Barstow  
Apartments**

**1105 South Barstow | Eau Claire**  
1 bedroom apts - 552 sq. ft.

*Residents must be 62 years of age or disabled and meet the very low income guidelines established by the U.S. Department of HUD for subsidized housing. Rent is based on 30% of the household's adjusted gross annual income. Our properties are tobacco-free.*

*Call 715.832.1174 to schedule your personal tour!*

 A program of Grace Lutheran Foundation, Inc.  
graceluthfound.com  
apts@graceluthfound.com

**MIGHTY MUFFLER**

- Mufflers • Oil Changes
- Exhaust • Computer Diagnosis
- Brakes • Vehicle Inspections
- Shocks • Tires/Tire Repair



VISA Mastercard

Foreign & Domestic | Custom Pipe Bending Tune-ups  
Complete Vehicle Maintenance  
We Offer Pick-up & Delivery Service

601 Water St., Eau Claire **715.836.7707**

**Good Shepherd Senior Apartments**  
3304 14th Street | Eau Claire

1 & 2 Bedroom Apartments  
Optional Home-Cooked Meals  
Security Access Front Doors  
Emergency Pull Cords  
Planned Activities



**715-834-3587**  
goodshepherdseniorapartments.org

**Need Help With Your Homes  
Plumbing, Heating,  
Air Conditioning & Drain Cleaning?**

**Call Us Today! 7/24/365 Available**  
**1-800-307-9000**  
or service@wiersgalla.com

**Wiersgalla Co.**

**We can help!**

Start the New Year  
off right.

Talk to someone  
about your gambling.  
Get Help!



**Wisconsin Council on Problem Gambling**  
**800-426-2535**

**SHOP OUR NEW OUTLET STORE AND SAVE**  
**10% OFF**

Please present this ad for  
discount. Can not be combined  
with any other discounts.

 **MULDOON'S**  
MEN'S WEAR  
1506 S. Hastings Way, Eau Claire  
800-942-0783 • muldoons.com

**CHIPPEWA VALLEY CREMATION SERVICES**  
Caring and Affordable Services

**Thinking Cremation?**

 We can help. And save you  
thousands. Go online or call  
today. We're here to help.

**715.835.3333**  
Celebration of Life Center 1717 Devney Dr - Altoona  
chippewavalleycremation.com

**YOUR AD COULD  
BE HERE!**

**CALL OR EMAIL US FOR MORE INFO!**  
**715-831-0325**  
seniorreviewnewspapers@gmail.com

 **Seniors Real Estate  
Specialist**

**Kevin Escher**  
Owner/Broker/Realtor  
**715-559-4663**  
Kevin@MoveToEauClaire.com



**www.MoveToEauClaire.com**

**LANDMARK  
COMPANY**

**COLONY PARK APARTMENTS**  
West MacArthur & Stein Blvd. - Eau Claire

- All utilities included • Rent is 30% gross income
- 1 bedroom HUD Section 8 subsidized
- Units for persons elderly and/or disabled
- Near clinics, hospital, bus line

 **www.landmark-company.com**  
**Call today (715) 834-3411 ext. 112**

**Take a Trip Through Time**  
*Year, round in, Eau Claire's Carson Park*





  **www.cvmuseum.com**  
(715) 834-7871

**HELPING YOU OPTIMIZE YOUR  
HEALTHCARE BENEFITS, TAX AND  
FINANCIAL NEEDS**

**Professional expertise to get the job done right**

All areas of financial planning: estate, trust,  
retirement, investments & insurance.  
For a complimentary consultation, call or email:

**715-492-0627**  
agency.puri@gmail.com

**Rajiv Puri CPA/PFS MBA**



# HOW DO YOU WANT TO BE REMEMBERED?



Honoring a veteran at their funeral or memorial service not only shows respect to the veteran, but also to their families and can be part of the healing process.

Our staff is here to guide and assist you with a high degree of respect and concern during your time of loss. We will provide the most fitting service for your individual needs, at the most affordable cost with the many options that we offer.



Two options to serve you, at one convenient location:

## ***Stokes, Prock & Mundt*** FUNERAL CHAPEL



*Even the smallest touch can make a big difference in personalizing your funeral services. There's no right or wrong when it comes to celebrating your loved one and honoring their life, accomplishments, and individuality.*

**715-832-3428 | [stokesprockandmundt.com](http://stokesprockandmundt.com)**

## ***Cremation Society of Wisconsin***



*We offer a full range of cremation options. We have our own on-site crematory and a full staff to assist you with whatever your needs may be.*

**715-834-6411 | [cremationsociety-wi.com](http://cremationsociety-wi.com)**



**535 South Hillcrest Parkway - Altoona, WI**

We also service the entire state of Wisconsin.

## Do you need help paying for burial or cremation expenses for your loved one?

Helpful Hearts Foundation was created by Randy Mundt, former owner of Stokes, Prock & Mundt Funeral Chapel and Cremation Society of Wisconsin, to help low-income families who have experienced the death of a loved one, to pay for funeral expenses. While the primary purpose is to help with the loss of a child, the application process is open to anyone in financial need, for final expenses in Eau Claire and surrounding counties. We are reaching out to help our community, during their time of greatest need.

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



**Helpful Hearts  
Foundation**