

senior review

FREE

September 2024

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Inspiring
GENERATIONS

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

Home Improvement Loans & Grants Are Available for Low-Income Rural Homeowners

USDA Rural Development (RD) provides low-income and senior rural homeowners the ability to apply for loans and grants to make health and safety improvements and/or to modernize their homes. The USDA offers these programs because it believes that helping individuals to stay in their homes and to maintain their homes in good repair strengthens families and helps them to build savings and wealth over time. This, in turn, helps to support and develop strong communities and local economies.

Here is what to know if you would like to apply for a USDA RD loan or grant:

Eligibility Criteria

To qualify for the programs, you must:

- Own and occupy your home
- Be unable to obtain affordable credit elsewhere
- Meet certain income thresholds for your county
- Be at least age 18 for a loan and age 62 for a grant
- Live in a qualifying rural area. You can utilize the USDA Eligibility Site to enter your specific address to see if you qualify

Loan Information

- The maximum loan amount for which an owner can qualify is \$40,000

- Loans must be used to repair, improve, or modernize homes or to remove health and safety hazards
- Loans have a term of 20 years
- Loan interest rate is fixed at 1%
- Full title service is required if the total outstanding balance on the loan exceeds \$25,000



Grant Information

- The maximum lifetime grant amount is \$10,000
- Grants must be used to remove health and safety hazards
- Grants must be repaid if the property is sold in less than 3 years

Loans and grants can be combined for up to \$50,000 in assistance. Applications for the program are accepted through your local Rural Development office year-round. Approval times depend on funding availability in your area. You can speak with a local USDA home loan specialist for help with the application.

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2 Improve Urinary Tract Health

3 Help Maintain Brain Function and Improve Memory



4 Makes Skin Healthy

5 May Help to Prevent Heart Disease

6 Help to Fight Stress and Anxiety

Source: HerbalCart.com

Today's Plan ... Becomes Tomorrow's Security

Planning ahead is one of the most meaningful gifts you can give your family.

A funeral service is meant to honor your life, but just as important, it also becomes a vital part of a healthy grieving process for the family and friends who will begin to learn to live without you.

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The Importance of a Funeral Director

By Shannon Dunn (General Manager) and Sarah Zuelke (Assistant Manager), Helke Funeral Home

My elderly neighbor would always tell me she hated that I was a “Funeral Director.” She said it sounded like all I did was park cars and direct traffic at a funeral. Truth be told, that is one of the things we do at a funeral, but there is so much more going on behind the scenes that oftentimes go unseen. As we journey through life, we inevitably encounter moments that require thoughtful planning and compassionate support. One such moment is the passing of a loved one. During these challenging times, funeral directors play an essential role, providing guidance and comfort to families. For seniors, understanding the importance of a funeral director can help make difficult decisions easier and ensure that the process is as smooth and respectful as possible for them and their families.

In today’s world, we are hearing from families that they can do the funeral on their own or that their church will handle all the details. This is absolutely true; you do not need a funeral director at your memorial service. However, having to handle all the little details like tablecloths, placemats, napkins, parking cars, the order of service, paying honorariums, etc. can become overwhelming and take away from the grieving process. A funeral director is a professional trained to handle the complex details of funeral planning and execution so your family has time to grieve.

Having a funeral director present for the service allows you, the family, to focus on what really matters: the loss of your loved one. Let us handle the details for you. We can accept and arrange the flowers for the visitation or service. We will ensure your luncheon is set up and ready for you once the service has been completed. We will make sure your livestream is working and volumes are adjusted just right. We will greet your guests and usher them to you so they can pay their respects. More than that, we have the Tide pen for when someone spills their coffee on their white blouse. We will have extra tape on hand should the photos need to be re-attached to the photo board. We have the door stoppers should the church inevitably lose theirs.

Your Funeral Director’s responsibilities include:

- 1. Arranging the Funeral:** They coordinate every aspect of the service, from choosing a venue to scheduling the time and date. This ensures that the wishes of the deceased and their family are honored.
- 2. Handling Legal Requirements:** There are various legal obligations involved in arranging a funeral, including obtaining a death

certificate and ensuring that all necessary permits are acquired. Funeral directors manage these requirements, reducing stress for the family.

- 3. Providing Emotional Support:** Dealing with the loss of a loved one is emotionally taxing. Funeral directors offer compassionate support, helping families navigate their grief while managing the practicalities of funeral arrangements.
- 4. Guiding on Options:** They provide information on different types of services and products, such as burial or cremation, and help families choose options that align with their values and budget.
- 5. Coordinating with Other Services:** Funeral directors often work with cemeteries, crematories, and other service providers to ensure that all elements of the funeral are seamlessly integrated.

Selecting a funeral director is an important decision. Here are some tips to consider:

- 1. Reputation:** Look for a Funeral Home with a strong reputation in your community. Personal recommendations from friends or family can be invaluable.
- 2. Services Offered:** Ensure that the funeral director offers the services you need and that they align with your preferences.
- 3. Compassion and Communication:** A good funeral director should be empathetic and able to communicate clearly, helping you navigate the process with sensitivity and care.
- 4. Transparency:** Choose a director who is transparent about costs and services, providing a clear breakdown of what is included in their fees.

In conclusion, Funeral directors are more than just professionals who handle the logistics of end-of-life services; they are compassionate guides who help families through one of life’s most challenging times. For seniors, understanding the role of a funeral director and considering pre-planning can offer peace of mind and ensure that your final wishes are honored. By making informed decisions and choosing the right professional, you can navigate this aspect of life with confidence and clarity.



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Avoid Scam Websites That Offer to Help You Get or Renew Your Passport

By Gema de las Heras, Consumer Education Specialist, Federal Trade Commission (FTC)

Do you need to apply for or renew your passport? If you search online, the top results might show official-looking websites that say they can renew or get you a passport. Some of these websites are private companies that charge you for services that are free on the U.S. Department of State website... while others are scammers trying to take your money and personal information.

Travel.State.Gov is the official government website for passport services. Some companies registered with the U.S. Department of State charge extra fees to submit your application and pick up your passport if you're busy or need help. But you won't get your passport faster than if you applied on your own without the extra cost.

But scammers also set up sites with similar names, flags, and seals, pretending to be affiliated with the government. For \$60 to a few hundred dollars (on top of the regular passport fee), they promise to help you get a passport. But if you pay, you'll lose your money and might be giving your personal information to scammers who could sell it to identity thieves.



To avoid passport scams, know this:

- **The U.S. Department of State is the government agency that handles passport services**, but your top online search results might be phony passport application websites. Go directly to <https://travel.state.gov/content/travel.html> to avoid clicking on a scammy website.
- **There's a charge to get a passport, but the forms to renew or apply are free.** Anyone who asks you to pay for forms is a scammer.
- **It's free to set up an appointment if you need a passport to travel right away.** The Department of State's passport agencies and centers don't charge for appointments, and paying someone to set it up for you won't get your passport faster.

Contact PassportVisaFraud@state.gov if you spot a scammy passport application, website, or if you paid someone who turned out to be a scammer.

Contact the FTC at <https://reportfraud.ftc.gov>. Visit <https://www.identitytheft.gov/> if someone has misused your personal information.

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Many people plan to use their savings for any long-term care needs...

But what if there were other options?

Asset-based long-term care is life insurance that also provides some long-term care benefits. It's one way to help guard your assets against the financial devastation that can come from an extended or expensive long-term care need. Protecting your assets may well give you more choices in where and how you receive long-term care.

Worried that you may pay premiums but never need long-term care?

If that happens, your beneficiaries can still receive a death benefit. Learn if asset-based long-term care can help you protect the things you care about most!

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Three Ways to Plan Ahead for Long-Term Care By Hougum Law Firm

Unfortunately, long-term care remains a topic that many seniors would prefer not to address. The reasons why vary but we often have our clients and their loved ones share with us that the idea of needing long-term care in the future is overwhelming to think about, let alone plan for. From leaving the family home and having to rely on strangers for daily assistance to paying thousands of dollars a month and depleting a lifetime of savings, the challenge can appear insurmountable. Instead of facing it head on, many choose to wait and see if it will be necessary in the future.



income, assets, and long-term care insurance look like right now can go a long way in starting to determine the type of long-term care you can afford to privately pay for and where you will need assistance.

3. Talk to your loved ones about your choices. Do not wait to talk to your children, your spouse, and any of your decision makers that are involved in your estate planning about your choices. Each of us has an idea of what long-term care should look like for

ourselves and our loved ones. It is never the wrong time to involve your family and friends in your discussions about what you want for long-term care. This can not only alleviate concerns but allow you to work together to find solutions for what you need now and in the future. It also ensures that everyone can be on the same page about your wishes in the event you are unable to make your own choices for any reason.

While determining the best way to be able to afford to live at home with care or outside the home in a long-term care facility may not be what you and your loved ones want to spend your time on, it is critical to have this conversation sooner rather than later. When you have a long-term care plan in place, you and your loved ones can avoid the confusion that could otherwise arise over what type of care you want in a crisis. Here are three helpful tips we share with our family, friends, and clients who are looking to get started and plan for a future that could include long-term care needs.

We know this article may raise more questions than it answers. We encourage you to find the answers to your questions about long-term care and plan ahead for yourself and your loved ones. Contact our office to schedule your complimentary consultation today!

1. Plan early. There is never a wrong time to plan. Many of us believe that long-term care is something that is only a remote possibility or something we will never need to be concerned with. However, according to Genworth, seven out of ten people will require long-term care in their lifetime! Knowing this fact, the sooner you are able to work with an elder law attorney to create a plan for the future the better. Although there are available options in a crisis, these solutions are not always as robust as when you can plan in advance and have time on your side.

2. Determine what you can afford based on your finances. Different types of care cost different amounts. For example, did you know that skilled, hands-on care for a senior can be much more expensive than when only room and board are needed? Further, care in the home can be much more expensive than long-term care options that take place outside the home. It is important for you to know what long-term care actually costs. Understanding what your

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Brain Health – The Six Pillars By Carla Berscheid, Dementia Care Specialist

Did you know that there are more than 125,000 people living with diagnosed dementia in Wisconsin? There is likely another 50% living with undiagnosed dementia. Did you also know it is estimated that 40% of all dementia cases could have been prevented or delayed by living a healthy lifestyle?

There are six pillars of a brain health lifestyle; nutrition, exercise, stress reduction, sleep, continued learning and social engagement. Here are the basics of the pillars:

Exercise – what is good for the brain is good for the heart. Aim for 150 minutes of exercise per week.

Stress Reduction – managing your stress reduces the amount of cortisol and other hormones in your body that can negatively impact your brain.

Nutrition – following the MIND diet (similar to the Mediterranean diet) has been shown in research studies to reduce or delay cognitive changes.

Continued Learning – pledge to be a lifelong learner. Engaging and challenging your brain to learn new things keeps your brain healthy. Think of the “use it or lose it” concept.

Quality Sleep – aim for 7-9 hours of quality sleep each night. To improve your sleep, limit or eliminate daytime naps, have a consistent bedtime and wake up time, eliminate food and/or alcohol consumption and screen time at least 2 hours before bedtime.

Social engagement – positive social engagement is important for our overall well-being and brain health. We are social creatures. Our connection to others and meaningful pursuits through volunteering and helping others fuels a healthy brain.

To discover more about Brain Health, considering reading one of these books:
 -*The High Octane Brain*, by Dr. Michelle Braun
 -*12 weeks to a Sharper You* by Sanjay Gupta



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September is Healthy Aging Month!

According to Carolyn Worthington, editor-in-chief of *Healthy Aging Magazine* and executive director of Healthy Aging, it's never too late to find a new career, a new sport, passion, hobby or work on your health issues. Worthington is the creator of *September is Healthy Aging Month*, an annual health observance designed to focus national attention on the positive aspects of growing older.

Now more than 20 years since it began, *September is Healthy Aging Month* provides inspiration and practical ideas for adults, ages 45-plus, to improve their physical, mental, social and financial well-being.

The numbers of people over 45 are growing every year. The attention used to be just on the baby boomers. Now, the Generation X-ers are elbowing their way in and have many of the same interests as the previous generation – stay active and vibrant as long as possible. There are over 76 million baby boomers today over 50 and the first of the 82.1 million generation x-ers reached that milestone in 2015.

“Use September as the motivation to take stock of where you’ve been, what you really would like to do,” says Worthington. “And try it! Who says you have to follow a career related to what you studied in school? Who says, you can’t start your own home business later



in life? Why not choose a new athletic goal (5K anyone?), or do something wildly different from anything you’ve done before? Only that person you see in the mirror!”

Why is September Healthy Aging Month?

According to Worthington, “We saw a need to draw attention to the myths of aging, to shout out ‘Hey, it’s not too late to take control of your health, it’s never too late to get started on something new.’ Why not think about the positive aspects of aging

instead of the stereotypes and the negative aspects?”

September is a perfect time to celebrate *Healthy Aging Month* since it is time when many people think about getting started on new tasks after the summer. Drawing on the “back to school” urge embedded in everyone from childhood, the observance month’s activities are designed to encourage people to rejuvenate and get going on positive measures that can impact the areas of physical, social, financial and mental wellness.

Information credited to: Healthyaging.net

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NATIONAL ASSISTED LIVING WEEK® • SEP 8-14, 2024

National Assisted Living Week is September 8-14 and acknowledges the importance of these facilities and the crucial role that they play in the lives of elderly people and people with disabilities. The week-long celebration recognizes everyone involved in assisted living facilities, including family members, residents, assisted living resident assistants, volunteers, and other staff.




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AN IN DEPTH LIST OF QUESTIONS TO ASK WHEN CONDUCTING YOUR INTERVIEWS AT ASSISTED LIVING FACILITIES

BASICS

- Distance from loved ones?

- How often are housekeeping and laundry provided?
- Meals in dining area or in-room?

TRAINING FOR STAFF

- Type of training for staff?
- Certifications required before hiring staff?
- Staff trained to handle refusal to bath, eat, drink fluids, etc.?

MEDICAL ASSISTANCE

- Level of personal assistance?
- Policy for handling medical emergencies?
- Nurse on duty 24/7?
- Visiting physician?
- Medical services available?
- Each resident have individual care plan?

SAFETY

- Cameras on the hallways and doorways?
- How is community security?
- Secure buildings/grounds?

RESIDENT'S WELL-BEING

- Programs offered (exercise, PT, social activities)?
- Therapy (physical, pet, music?)
- Communication w/ family about residents' well-being?
- Transition residents from assisted living to memory care to skilled nursing?

RATE

- Monthly rate for housing/care?
- What does the rate include?

THE FACILITY

- Private rooms?
- Memory care available?
- Are residents grouped by cognitive level?
- Ratio of staff to resident during day/night?
- Walking paths?

OTHER

- Transportation
- Discharge policy



Senior Housing Options: Assisted Living

By Dave Olson, Realtor®, RE/MAX EXCEL

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In honor of Senior Assisted Living month, today we'll outline key factors that determine when an assisted living facility is the best option for senior housing. Our family knows this subject well, because my amazing wife is the Director of Activities in the premier assisted living facility in our area.



Assisted living is best described as having an independent living apartment in a facility that offers services that assist the residents with varied tasks and care of daily life. Most Seniors want to remain living independently for as long as they can, and assisted living is often a great way to extend senior independence by offering those added services and care as needed.

Key indicators that help determine when to make this move are easy to look for. Things like ease of daily living and the ability and stamina to complete tasks required to live each day. Are friends and family noticing any changes in these areas?

Medical care and coordination of multiple medical matters is possibly the single biggest factor in deciding that assisted living is right. Assisted living facilities offer prescription management, medical coordination, transportation to appointments and assistance with coordinated care. Doctors may also recommend assisted living when they recognize the need for it.

One indicator that we've talked about in prior articles is home care and upkeep and yard maintenance. For many seniors this can become daunting and exhausting, not to mention time consuming, less enjoyable, and even painful as they age.

Food and food services are no small undertaking for many seniors. Grocery shopping, meal preparation and clean up can become challenging for some folks. Quality assisted living facilities provide nutritious healthy food and snacks available at various levels of service. Many offer special food events for purchase, such as "Taco Tuesdays", "Happy Hour", "Ice cream socials" and "Pizza parties".

Don't overlook the important need we all have for social interaction. As we age, our prior social circle shrinks, and we have less opportunities to be a part of a social network. Assisted living facilities can offer wonderful solutions for this! The weekly calendar of social events where my wife manages activities is filled with fun and interactive thing to do throughout the week. Activities can include exercise classes, games, bingo, shopping, garden club, reading and puzzles and so much more! These inclusive activities allow for a wide range of skill level and interaction so there truly is something for everyone.

It's important to determine if caregiving is already being provided for some or all the things above. If that caregiver is YOU or a spouse, friend or family member, and it is becoming more and more difficult, stressful, or challenging, it may be time to choose assisted living. Make sure you consider how that care provider is doing and when they need a break or when it is time to tag this care off to the professionals. This is an extremely important indicator in the choice of assisted living.



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The Importance of Long-Term Care Insurance

By Cole Bruner, President of Buska Wealth Management

In an increasingly aging population, the need for long-term care has become a significant concern for individuals and families alike. Long-term care insurance is a crucial tool that can help manage the financial implications of extended care needs, ensuring that individuals receive the support they need without depleting their savings. Understanding the importance of this insurance can help families make informed decisions about their future financial security and well-being.

What is Long-Term Care Insurance?

Long-term care insurance is designed to cover the costs associated with services that assist individuals who have difficulty performing basic daily activities, such as bathing, dressing, or eating, due to chronic illness, disability, or cognitive impairment. These services can be provided in various settings, including nursing homes, assisted living facilities, or even at home. Unlike health insurance, which typically covers acute medical conditions and treatments, long-term care insurance focuses on ongoing support and assistance.

The Financial Burden of Long-Term Care

The costs associated with long-term care can be substantial. According to recent reports, the average annual cost for a nursing home can exceed \$100,000, while assisted living facilities may cost around \$50,000 per year. Home care services, though potentially less expensive, can still amount to thousands of dollars annually. Without insurance, these costs can quickly erode personal savings and assets, placing a significant financial burden on families.

Medicare, the federal health insurance program for people aged 65 and older, provides limited coverage for long-term care. It primarily covers short-term stays in nursing homes or rehabilitation centers, and does not cover extended care needs or custodial care. Medicaid, another government program, offers more comprehensive long-term care coverage, but it requires individuals to deplete their personal assets before qualifying. Long-term care insurance can bridge the gap, providing financial support without the need to exhaust personal resources.

Benefits of Long-Term Care Insurance

- 1. Financial Protection:** By covering the costs of long-term care, this insurance helps protect personal savings and assets, allowing individuals to maintain their financial stability and preserve their legacy for their heirs.
- 2. Flexibility in Care Options:** Long-term care insurance policies offer various options for care settings, enabling policyholders to choose between nursing homes, assisted living, or home care based on their preferences and needs.
- 3. Peace of Mind:** Knowing that there is a financial safety net in place provides peace of mind for individuals and their families. It alleviates the stress and uncertainty associated with potential long-term care expenses.
- 4. Customized Plans:** Policies can be tailored to meet specific needs and preferences. Options such as inflation protection and varying benefit periods allow individuals to design a plan that aligns with their anticipated future needs.

Planning for the Future

Investing in long-term care insurance is a proactive step in planning for the future. The best time to purchase a policy is typically in your 50s or early 60s, when premiums are lower and health conditions are less likely to affect eligibility. Waiting until a health issue arises can result in higher premiums or denial of coverage.

In addition to purchasing insurance, it's essential to review and update your policy periodically to ensure it continues to meet your needs as you age. Consulting with a financial advisor or insurance specialist can help tailor a plan that fits your financial situation and long-term care expectations.



Long-term care insurance plays a vital role in managing the financial challenges associated with extended care needs. By providing financial protection, flexibility in care options, and peace of mind, it helps individuals and families navigate the complexities of long-term care with greater confidence. As we face an aging population and rising care costs, understanding and investing in long-term care insurance is not just a wise financial decision but a crucial step in ensuring comprehensive and sustainable care for the future.



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

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Pride TLC Doing What They Do Best

Pride TLC Assisted Living, located in Weston, Wisconsin, stands out as a premier provider of senior care, blending compassion with professional expertise to create a nurturing environment for its residents. Established with a commitment to enhancing the quality of life for elderly individuals, Pride TLC offers a range of services designed to support both their physical and emotional well-being.



One of the core values at Pride TLC is a personalized approach to care. Recognizing that each resident has unique needs and preferences, the facility provides customized care plans that are tailored to individual requirements. This person-centered care model ensures that every resident receives the attention and support they need, whether it's assistance with daily activities, medication management, or specialized health care services. The dedicated staff at Pride TLC are trained to deliver high-quality care with empathy and respect, creating a warm and supportive atmosphere.

The facility features a variety of amenities designed to enhance residents' comfort and enjoyment. Spacious living areas, well-appointed private and shared rooms, and beautifully landscaped grounds contribute to a homelike environment. Common areas are thoughtfully designed to encourage social interaction, with inviting spaces for activities, dining, and relaxation. Regularly scheduled social events, educational programs, and recreational activities offer residents opportunities to stay engaged and maintain an active lifestyle.

In addition to providing excellent care and comfortable living spaces, Pride TLC Assisted Living places a strong emphasis on family involvement and community connection. The facility encourages family members to participate in care planning and decision-making, fostering a collaborative approach to care. This inclusive approach helps build trust and ensures that families are well-informed and engaged in their loved one's well-being.

Safety and security are also top priorities at Pride TLC. The facility is equipped with state-of-the-art safety features, including 24-hour staff coverage, emergency response systems, and secure access to ensure a safe living environment for all residents. These measures are complemented by a focus on maintaining the dignity and independence of each resident, allowing them to enjoy their golden years with confidence and peace of mind.

With its dedication to personalized care, comfortable living conditions, and a strong sense of community, Pride TLC provides a supportive and enriching environment for seniors, helping them lead fulfilling lives while receiving the care they deserve.

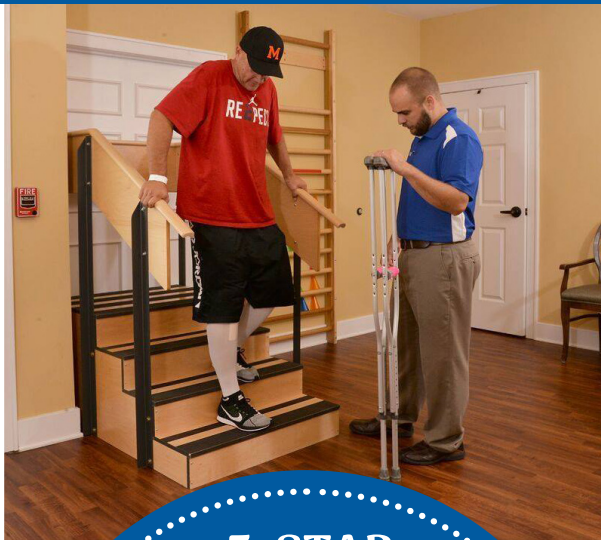
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