

senior review

FREE

December 2024

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Merry Christmas!

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



Funeral Guide

Amish Traditions Meet Modern Commerce

by Danny McLennan, Hay River Company

In Prairie Farm, Wisconsin, a unique Amish urn company (Vance Creek Designs) has carved out a niche in the market by creating handcrafted urns that blend traditional craftsmanship with a deep respect for the environment and the memories of loved ones. This family-run business, rooted in the values of the Amish community, prioritizes quality, sustainability, and emotional connection in every piece they produce. Owner John Mark is always warmed by sharing their story and creating connections through his work.

John Mark and his sons are skilled woodworkers who employ techniques passed down through generations. Using locally sourced hardwoods such as oak, cherry, and maple, cedar, walnut, they create urns that are not only functional but also pieces of art. Each urn is crafted with meticulous attention to detail, ensuring that it meets the highest standards of quality and aesthetics. This commitment to craftsmanship reflects the Amish belief in doing work that honors both the creator and the recipient.

John Mark also keeps sustainability at the heart of the company's operations. The artisan prioritizes eco-friendly practices, ensuring that all materials are sourced responsibly and that waste is minimized during production. This commitment to the environment resonates with customers who seek products that align with their values. By using natural materials and traditional methods, the company not only creates



beautiful urns but also reduces its carbon footprint, supporting the broader goal of environmental stewardship.

Customer service is a cornerstone of the business. The artisans work closely with families to understand their needs and preferences, providing guidance in selecting the perfect urn. This personal touch fosters a supportive atmosphere where customers feel comfortable discussing their desires and honoring their loved ones' memories. The company understands that choosing an urn is a deeply emotional process, and they strive to make it as meaningful and comforting as possible. They also have close neighbors that help run the online section of their business. Hay River Company, just a few doors down, helps the company grow with their online presence while maintaining relationships virtually.

As the business grows, it remains committed to its core values of craftsmanship, sustainability, and community. John Mark is dedicated to preserving their heritage while also adapting to modern needs, ensuring that their handcrafted urns are not only a reflection of tradition but also a relevant choice for today's families. With each urn, they provide a beautiful and lasting tribute that honors the life of the deceased while also supporting the values of the living. This blend of tradition and modernity makes the Amish urn company in Prairie Farm a truly special place.



Funeral Guide



Plan Today for Tomorrow

Planning and pre-planning our funerals is never an easy conversion to have however being prepared can ease the grief of our loved ones.

The funeral planning section in the following pages gives information, education, and advice from local professionals who are ready to help in your time of need.

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The Gift of Pre-Planning By Peterson/Kraemer Funeral Home



Funeral Guide

What were some of the most memorable gifts you've ever received? What is it that made them stand out for you? More than likely, it was a combination of factors...perhaps the way they were presented to you, the "surprise" element, maybe even the monetary value of the gifts. More than likely, however, the gifts that have meant the most to you are those that reflect the love between the giver and the receiver of the gift; those that clearly show that there was genuine thoughtfulness behind the reason for the gift.



The holiday season is a time when families gather together who may not have the opportunity to see each other frequently throughout the year. It is a time when old times are recalled, stories are shared and new memories are made. We are certainly not suggesting that you use this time to "talk about death", but rather to relish the moments with your loved ones, pay attention to the stories that are told, notice the things that matter and think about the clues that are given about what things would contribute to a meaningful tribute to their lives.

Have you ever thought that pre-planning your funeral could be considered a "gift"? Pre-planning your funeral, although it cannot be wrapped or packaged like a traditional gift, is one that is truly a reflection of your care and concern for your loved ones. The multitude of decisions that need to be made when someone dies can be overwhelming, especially considering the emotional pain and stress that family members are under. When you openly share your thoughts and take the time to pre-arrange your funeral, the pressure and burden of planning at the time of need is greatly diminished and allows your loved ones the time to grieve. It also affords you the time to carefully explore and discuss all your options with those you care about and select those that are the most meaningful to you and your family. What an amazing gift to leave your loved ones.

Most importantly, savor the gift of time with your loved ones. If the opportunity should present itself to have the discussion about specific funeral or end of life wishes, take advantage of it and turn that conversation into the gift of pre-planning. Although it is a gift whose true value may not be realized until many years later, it is nonetheless, one of the greatest gifts we can give.

Peterson/Kraemer has an entire staff of compassionate and knowledgeable individuals who can assist you with all the details of pre-planning your funeral. Call us anytime to schedule a time to discuss your plan. We wish you the Merriest of Christmases, the Happiest of New Years and we hope you experience all the blessings that 2023 holds in store.



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Preplanning takes the guesswork out
of every decision your family has to make.



Let's be honest; most people are unprepared for when a death occurs. It is natural to feel overwhelmed at the time you experience a loss. What can you do to better prepare? For starters, it is important that you be well informed.

Research your providers. Each funeral home is unique. Don't be afraid to stop in at your local funeral home to meet the staff, take a tour, and look at their product offerings such as caskets, urns and printed materials. Funeral homes can offer a wide variety of products- from traditional to modern and everything in between. Take a look around the funeral home and determine if the facility will suit your needs. Can it accommodate the number of guests expected? Can the DVD slideshow be played on a large screen? Can you have food available to guests in a separate room? Make sure the facility provides the feeling of warmth and welcome and offers a space to allow for grieving and healing. Get to know the people who will be walking with you during one of the most delicate times in your life. You want to feel comfortable and confident in their skills and abilities to carry out your wishes. Planning ahead and getting to know your funeral providers can help alleviate any panic when the need for them arises.

It is important to know the different types of ceremonies each funeral home can offer. Does the funeral home only offer immediate cremation? Can you have a traditional Catholic funeral service at the funeral home? Are you able to bring your dad's motorcycle into the facility to display as a centerpiece? Become familiar with your options and know that many things are possible. Some families choose to do things very traditionally while others prefer a more personal experience. Sit down



with a funeral director and discuss what your desires are and what options they allow you. Together, you can come up with a ceremony that will best fit your needs and honor your life. You can plan as little or as much as you are comfortable with.

Cost can be a huge factor in selecting a specific funeral home or ceremony. Familiarize yourself with different offerings and their costs to help ease the stress that comes with planning a funeral. You should never feel pressured to over consume but should be shown all options so you are able to make a sound decision for what best fits your needs. It is suggested you sit with an advance funeral planner or a funeral director to get an idea of the financial responsibility for when the time comes.

Plan ahead. Planning ahead can provide financial savings for when funeral services are needed. It allows for peace of mind and gives you control in ensuring your final wishes are carried out. It eases the burden placed on survivors to make "the right choice" and helps prevent disagreement which can often lead to tension. Most importantly, planning ahead ensures that your life is honored the way you would like it to be.

Get to know your local funeral homes and funeral directors and educate yourself on the services and products they offer. All funeral homes are unique but the goal is still the same- to create and provide meaningful funeral services to honor each life live. Do your research and become well informed.



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Why Procrastinating on Your Estate Plan Can Be Risky

By Hougum Law Firm

Many people put off estate planning, thinking they have plenty of time or that it is a task for the distant future. Delaying the creation of an estate plan, however, can lead to significant risks and complications for you and your loved ones.

Recent reports indicate that fewer Americans are preparing or maintaining their estate plans than ever, which leaves them vulnerable in times of crisis. We want to take a minute to let you know just a few of the reasons why you should prioritize your estate plan immediately and work with an experienced estate planning attorney to get it done. To begin, unexpected crises can happen at any time. Life is unpredictable, and a sudden illness, accident, or death can occur without warning. In such situations, having a comprehensive estate plan ensures that your wishes are followed, and your family is taken care of. Without an estate plan, not only could your family be left in chaos, your assets could be distributed according to state laws, which may not align with your preferences. In the event of an emergency, someone needs to have the legal authority to make decisions on your behalf. An estate plan allows you to appoint a trusted individual as your agent under your durable power of attorney or health care decision maker. This gives them the legal right to manage your affairs if you are incapacitated. This is crucial for ensuring your medical and financial decisions are handled as you would want, and that crucial time is not wasted establishing this much needed decision making power.



Further, in today's digital age, much of our personal and financial information is online. Discuss with your attorney whether or not your estate plan should address the management of your digital assets, including online banking, social media accounts, and other digital properties. Your attorney can share with you why designating someone with the authority to handle these assets is essential for protecting your digital legacy and ensuring seamless transitions.

One of the significant benefits of estate planning is avoiding the probate process, which can be lengthy, expensive, and stressful for your heirs. A well-structured estate plan can also minimize the tax burden on your estate, preserving more of your wealth for your beneficiaries. Without clear instructions, family members may have a dispute over your assets and decisions, leading to conflicts and strained relationships. An estate plan clearly outlines your wishes, reducing the potential for disagreements and ensuring a smoother process during an already difficult time.


Most importantly, however, if you have minor children and four-legged loved ones, an estate plan is indispensable. You can designate a guardian to care for your children in the event of your untimely death, ensuring they are raised by someone you trust. Your attorney can also let you know how your four-legged family members can be cared for. This provides peace of mind that your children and pets will be cared for according to your wishes.

We know this article raises more questions than it answers. Creating an estate plan involves navigating complex legal and financial landscapes. An experienced estate planning attorney can help you understand your options and develop a comprehensive plan tailored to your needs. They can also ensure your plan remains up to date with any changes in your life or the law.

We encourage you to contact us and schedule a meeting with attorney Alan Hougum today. Attorney Alan Hougum and his compassionate team will help you protect yourself and the people you love with strategic planning strategies, such as wills, asset protection and trusts, powers of attorney, estate trusts, elder law planning, Medicaid crisis planning, Medicaid eligibility and application, probate and estate administration, avoiding probate, charitable planning and giving, special needs, and estate tax planning. Contact us by email at info@hougumlaw.com or call us at 715-843-5001 to schedule your appointment today.

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As the year comes to a close, we want to take a moment to express our heartfelt gratitude to each of you. Your support, resilience, and dedication to the health and well-being of our community have made all the difference. Whether through volunteerism, partnership, or simply choosing to prioritize your health, you've contributed to making our community stronger.

This holiday season, we celebrate you. Thank you for your trust, your compassion, and your commitment to a healthier, brighter future for all.

Warmest wishes for a joyful holiday season and a new year filled with peace, health, and happiness.




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EAT WELL, AGE WELL. Pears

Pears originated in southeastern Europe and were a favorite food for the ancient Greeks and Romans. The ancient Greek author Homer described them as “gifts from the gods.” They are a gift and how appropriate to celebrate them during December!



Pears are one of my favorite fruits. I have wonderful memories of climbing the pear trees on my family homestead farm to pick them. We would let them ripen on the porch. There is nothing better than a perfectly ripe pear with juice that drips down your arm. So many wonderful memories of us all working together in my grandma’s kitchen on canning day so we could enjoy them throughout the winter. I hope you have some fond memories for pears or create some this holiday season! The pear and cranberry crisp recipe on the next page is easy and delicious. The fiber in pears helps your digestion and heart health.

- **Select:** Choose firm pears without cuts or bruises. Did you know that pears ripen at room temperature for best texture and taste. They are in season September thru May depending on the variety.
- **Storage:** Once pears are ripe, use within 3 - 5 days or refrigerate to keep them longer.
- **Preparation:** Always wash fresh produce under cool running water even if you plan to peel them. Peel or cut just before using to avoid browned flesh. You can also use lemon or citrus juice to help prevent the browning.

Recipe: Pear and Cranberry Crisp

Ingredients

- ½ cup old fashioned rolled oats
- 1 Tablespoon packed brown sugar
- 2 Tablespoons flour
- ¼ teaspoon cinnamon
- 2 Tablespoons applesauce
- 4 cups cubed pears (about 3 pears)
- 1 cup cranberries, fresh or frozen
- 1 Tablespoon cornstarch

Directions

- Wash hands with soap and water.
- Rinse or scrub fresh fruits under running water before preparing.
- In a medium bowl, combine oats, brown sugar, flour, cinnamon and applesauce.
- Combine pears, cranberries, and cornstarch in an 8x8-inch baking dish. Sprinkle with oat mixture.
- Bake uncovered at 400 degrees F until juices are bubbling and topping is browned, about 20 minutes.
- Refrigerate leftovers within 2 hours.



Notes

Try adding other spices such as nutmeg or cardamom. Double the recipe to make a 9 x 13-inch version.

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Power of the Penny!

Imagine walking into a grocery store today with \$20 in your pocket. What would it buy? A simple dinner of pasta and vegetables with some leftovers, perhaps, if you're lucky. This limited purchasing power illustrates how inflation has changed the value of money over time. The same \$20 that might only get you a couple of items now could have comfortably stocked a pantry in earlier years — or even paid for a doctor's visit. Let's explore what \$20 could buy at different points in U.S. history.



Colonial Era - In colonial America, there was no unified currency; instead, people used a mix of British pounds, Spanish dollars, and local notes. This lack of standardization makes direct comparisons to modern prices difficult. However, some historians estimate that \$20 today might equal around 100 shillings in the 1730s. With 20 shillings, you could buy 50 acres of land in Maryland or around 3 pounds of beef in New England. In Rhode Island, around 1777, this sum would buy a full suit of broadcloth for a man. Although these examples are speculative, they offer a glimpse of the buying power of money in early American history.

1870s - By 1785, the dollar was established as the U.S. currency, and coins were minted in 1794. Paper money came later, in 1861. By the 1870s, \$20 could cover a full month's rent in a tenement apartment in New York City's Lower East Side. While these apartments were often crowded and unsanitary, they provided affordable housing for working-class families and new immigrants. Today, the average rent in that same neighborhood is closer to \$5,000 a month. At that time, a typical laborer earned about \$50 per month, so housing consumed 40% of their income. In rural areas, \$20 could also buy a milking cow, providing milk, cheese, and butter. For those interested in fashion, \$20 went a long way. In San Francisco, \$12.50 could buy a silk suit, \$5 a woolen coat, and \$1.50 a twilled silk umbrella. Today, that same \$20 might only buy two coffees in the city or a pair of sale jeans.

1920s - The Roaring '20s marked a period of economic growth and consumerism. People enjoyed more access to goods, and \$20 could buy a stylish suit, coat, or dress for a night of dancing. Household appliances, like electric ovens, also became popular. A small countertop electric oven cost about \$10, making home upgrades more accessible. The average U.S. income ranged between \$3,000 and \$5,000 per year, so \$20 wasn't trivial. Cars were also on the rise, though \$20 wouldn't cover a Ford Model T, which cost around \$260. But \$20 could fill a 10-gallon gas tank multiple times — ideal for a road trip.

1950s - In the 1950s, \$20 could stretch far, covering holiday meals and more. A Thanksgiving dinner with turkey, potatoes, stuffing, cranberries, and pie costs under \$7, so a family could plan a full holiday meal and still have change left over. Coca-Cola was priced at 5 cents a can, so \$20 could buy 400 cans. Medical visits were also affordable, with a doctor's visit priced around \$5. This meant \$20 could cover three or four appointments.

1980s - In the 1980s, live music was much more affordable than today. For \$20, you could buy two tickets to see major artists like Bob Seger or the Grateful Dead. Toys were also popular, with Transformers action figures priced at \$10 each. And in fast food, a McDonald's value meal costs about \$2.59, so \$20 could feed a family of seven. Today, that same \$20 might cover a single drink at a concert or one meal at a fast-food chain.

Over time, inflation has transformed what \$20 can buy, from land and essentials in the colonial era to modest entertainment today. This journey through history highlights the dollar's shifting value across generations.

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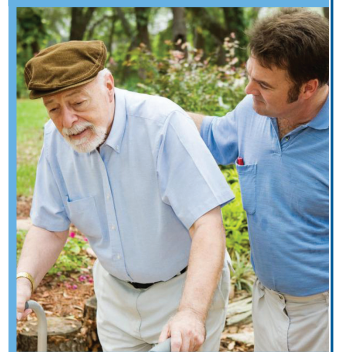
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Financial Resolutions for 2025 Building a Secure Future

By Cole Bruner, President of Buska Wealth Management

As we approach 2025, it's the perfect time to reflect on our financial goals and establish resolutions that can lead to a more secure and prosperous future. Whether you're aiming to eliminate debt, save for a major purchase, or simply improve your financial literacy, setting clear, achievable resolutions can make all the difference. Here are some practical financial resolutions to consider for the coming year.



1. Create a Budget

One of the most effective ways to take control of your finances is to create a detailed budget. Start by tracking your income and expenses to identify areas where you may be able to cut back. Allocate funds for essentials like housing and groceries, but also set aside money for savings and discretionary spending. Consider using budgeting apps or tools to simplify the process. A well-structured budget can not only help you stay on track but can also enable you to plan for future expenses.

2. Build an Emergency Fund

Financial experts recommend having three to six months' worth of living expenses saved in an emergency fund. This cushion can protect you from unexpected expenses, such as medical bills or job loss. If you haven't yet established an emergency fund, make it a priority in 2025 by contributing a set amount each month until you reach your goal. Start small if needed and increase the amount whenever possible. This fund can provide peace of mind and financial security.

3. Reduce Debt

Debt can be a significant barrier to financial freedom. For 2025, consider setting a specific goal to reduce or eliminate your debt. Start by listing all your debts, from credit cards to student loans. Focus on high-interest debts first, using strategies like the snowball or avalanche method. Consistently paying more than the minimum can help you pay down your balances faster and save on interest payments.

4. Invest in Your Future

Investing is key to building wealth over time. If you haven't started investing yet, 2025 is the year to begin. Research different investment options, such as stocks, bonds, and mutual funds. Consider opening a retirement account, like a 401(k) or IRA, to take advantage of tax benefits. If you're already investing, review your portfolio to ensure it aligns with your long-term goals and risk tolerance.

5. Enhance Financial Literacy

Knowledge is power, especially when it comes to finances. Make a resolution to improve your financial literacy in 2025. Read books, listen to podcasts, watch television shows, attend workshops, or take online courses about personal finance and investing. Understanding the basics of budgeting, investing, and saving can empower you to make informed decisions and take control of your financial future.

6. Plan for Retirement

It's never too early to start planning for retirement. Review your current retirement savings and contributions, and consider increasing your contributions if possible. Take advantage of employer matches in retirement accounts, as this is essentially free money. Additionally, evaluate your retirement goals and adjust your savings plan accordingly.

7. Review and Adjust Regularly

Financial resolutions are not a one-time effort. Set a schedule to review your financial goals regularly—monthly, quarterly, or annually. This will help you stay accountable and make necessary adjustments based on your progress and changing circumstances.

As you set your financial resolutions for 2025, remember that progress takes time and persistence. By establishing clear goals and committing to them, you can pave the way for a more secure financial future. Embrace the journey, and celebrate your achievements along the way!

7 RETIREMENT RESOLUTIONS TO MAKE FOR 2025

Resolving to make even a couple of modest financial adjustments may help you enjoy a more stable retirement.

If you're retired - or getting fairly close to it - there are some specific new year's retirement resolutions that may help make your post-work life a little easier.

Not sure where to start? There's no reason to try and figure it out on your own when there are experienced financial services professionals like us eager to give you a hand. Contact our office today to schedule a complimentary consultation.

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Read our *Financial Resolutions for 2025: Building a Secure Future* article to learn more.

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Christmas Blessings By Dave Olson, Realtor®, RE/MAX EXCEL

Today's column isn't going to be about buying or selling your home or downsizing or anything at all about your home. You all know that I am here to help when you need help with that. Today we are setting aside all things regarding your home. Except to offer my blessings from our home to yours during this wonderful holiday season.

Anyone who knows me well knows that I totally LOVE Christmas! I love the entire Christmas season. I enjoy decorating, putting up the outside lights and nativity scene, trimming our tree, planning, shopping, and family and friends gathering. I love our church services and the Christmas Cantata our church does SO WELL. Let's not forget gift giving.... I go overboard every year! Then of course, Christmas eve and Christmas day. The celebration of the birth of our Savior is the highest highlight of my entire year and I'm filled with JOY each year at Christmas.

This time of year, I have the privilege to reach out to many wonderful people for a higher purpose than buying and selling their homes. For me being entrusted with such a major responsibility is clearly a privilege that I don't take lightly, but now I get to reach out as a friend, as a brother.

I get to offer Christmas wishes and blessings to the many wonderful people I've known and those I've yet to meet. I get to extend my wishes that the New Year will be richly blessed. I get to remind those that I know and love that we all have so much to be thankful and grateful for as this year draws to a close. It's a great time to reflect

on all the good things and good times the past year has brought to each of us.

As I get older, I have realized that my family, my friends and the wonderful relationships I've been blessed with ARE the riches I cherish most. For those of you that are close to me, I am deeply grateful and thankful for each of you. My greatest riches and blessings are each of you.



I meet a lot of great people through my work and that allows me to work with them over time, developing friendships that often stay with me. That is a reward I genuinely appreciate and value greatly. I am privileged to write this column, and there are many of you that I have not yet met, but I'm thankful and grateful for all of you too.

May each of you be BLESSED along with your home and family this holiday season. May you count YOUR blessings and may you celebrate their goodness in your lives. May you cherish your family, friends and loved ones. May your Christmas season be filled with love, joy and happiness. May the hope and magic of Christmas fill your hearts with gladness and peace. May your New Year be joyful and may the coming one be your best year ever.

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Leigh Yawkey
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Wilhelm Kuhnert (Germany, 1865 - 1926), *Elephants*, c. 1917. Oil on canvas. 48 x 86 inches. JKM Collection®, National Museum of Wildlife Art.

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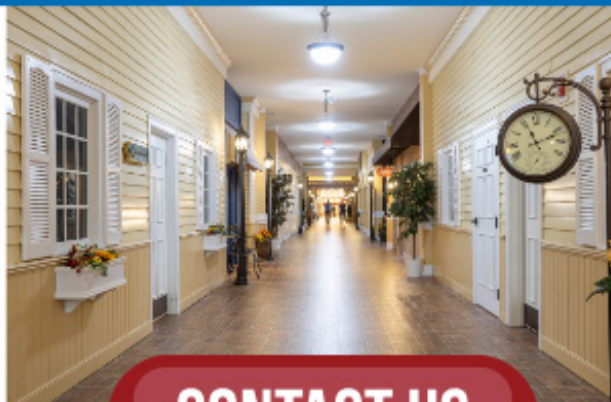
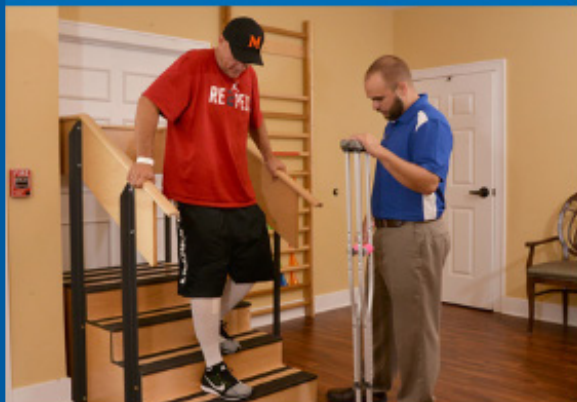
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