

senior review

January 2021

FREE

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Plan
Today for
Tomorrow

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

Alkaline Hydrolysis: The Other Cremation *By Randall Mundt, Cremation Society of Wisconsin*

Alkaline hydrolysis is a water-based cremation process instead of a flame process. It is referred to as a “gentle and flameless” eco-friendly alternative to cremation. The remains are placed in a chamber and a strong alkaline solution of high-pressure, high-temperature water is washed over the remains. Over several hours, the body is reduced to skeletal remains, just like flame cremation, but much less violent. The wastewater is treated to a lower pH before it is released to the water table or sewer system. The effluent or wastewater is rich in our basic elements, i.e. amino acids, peptides and sugars. Everything is broken down to the most basic elements.

Alkaline hydrolysis is known by different names, including green cremation, water cremation, bio-cremation, hydromation, or resomation. It's legal in eighteen states,



including Oregon, Missouri, Minnesota, Maryland, Maine, Kansas, Illinois, Florida, Colorado, Georgia, Wyoming, Idaho, Nevada, California, and Utah, but not in Wisconsin as of yet. It was originally used for animal remains.

The University of Florida in Gainesville and the Mayo Clinic in Rochester, MN, have used alkaline hydrolysis to dispose of cadavers since the mid-1990s and 2005, respectively.

This process uses far less energy than flame cremation (about one-eighth of the amount).

It does not contribute to air pollution and doesn't use fossil fuel as much as a crematory would. There is an opportunity for our government to subsidize this as the green energy movement picks up steam. This process leaves a far less carbon footprint (20 times less or approximately a 75% reduction) than flame cremation which produces CO, CO₂, SO₂ and particulate matter. This equipment is far

more expensive to the funeral home operator at this time than standard crematory equipment, however as it gains popularity and more states legalize the process, the costs to offer it could eventually come down. Focus groups have come to the conclusion that people would pay more for this process once they understood the benefits.

Many states have placed alkaline hydrolysis under current cremation law because the end result is the same – skeletal remains. However, some states want it be under its own law, which causes legislative delays in getting it “legalized”. Anyone interested in alkaline hydrolysis should contact their representatives and encourage them to legalize this process. Let your local funeral homes know as well that this is something you would like to see offered. Many people don't understand the process, and even more have never even heard of it. We encourage people to research and educate themselves on all the options before making a decision on their final wishes. It is a very personal choice.

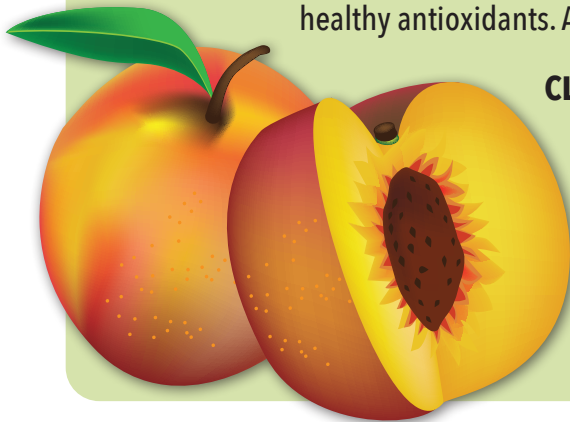
balanced living.....

Tips and ideas for a healthy and balanced life

CLEAN EATING

Stay lean and eat clean when choosing fruit. Fruits are juicy, sweet and full of nutrients... there's so much to love - except added sugar and a giant carbon footprint. This list shows which ways are the best and worse ways to purchase your produce.

NOT CLEAN - CANNED FRUIT IN SYRUP - The high heat in used in canning processes lowers helpful, healthy antioxidants. Also, its loaded with added sugar.



CLEAN - FRESH FRUIT THAT'S BEEN IMPORTED - If you choose fresh fruit, buy in-season fruits. Because in times like spring, when berries and grapes come from far away, you are raising your carbon footprint.

CLEANEST - ORGANIC FROZEN FRUIT - One plus is that organic frozen fruits can be cheaper than fresh! These fruits are flash-frozen at their nutritional peak after harvest, locking in minerals, vitamins & antioxidants.

DID YOU KNOW?

Studies show experiencing early or late menopause could possibly put you at a higher risk for type 2 Diabetes.

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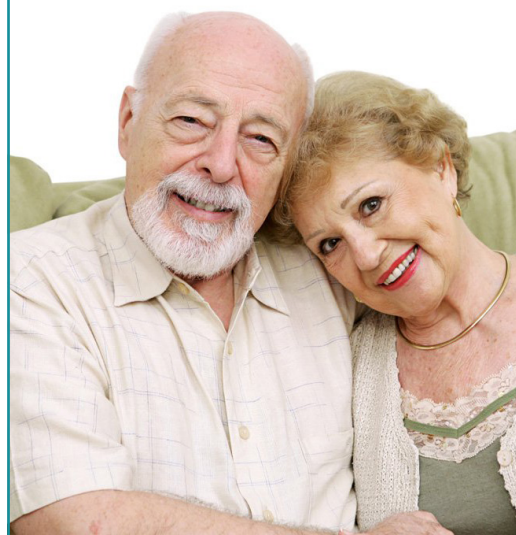


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Get information and assistance on issues related to adult guardianship, protective placement, advance directives, and more.

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Answering your questions about guardianships & POAs

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Plan Today for Tomorrow

Planning and pre-planning our funerals is never an easy conversation 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.

Advance Directives: What and Why?

By Polly Shoemaker, Managing Attorney, Wisconsin Guardianship Support Center

Who will make decisions for you if you're unable to communicate for yourself? What do you want for end-of-life care? How will you make sure bills are paid if you're in the hospital or away from home? Who do you want to manage funeral/burial decisions?

For all adults, especially during a pandemic, it is vital to have a few key documents taken care of, so you and your family know what to do if you're unable to make your own decisions. Taking the time to put your wishes in writing will make decision-making easier in a crisis. Wisconsin provides several ways to do this: through power of attorney documents for health care and finances, through a living will, and through an authorization for final disposition.

Wisconsin splits power of attorney authority into two different areas: health care decisions and financial decisions. Through a power of attorney, you can choose someone (called an agent) to act on your behalf. You can select the same person as your agent for both health care and finances, or you can choose different people. You can also name alternates.

Why should you have POA documents? Here are just a few reasons:

- Wisconsin isn't a next-of-kin state, meaning your family can't make decisions for you.
- You have the power to decide what you want and make your loved ones aware of your wishes.
- A health care power of attorney typically only becomes effective if you are unable to make your own decisions or express your wishes. That means that unless you become incapacitated, you can still decide for yourself. A financial power of attorney may become effective immediately or only on incapacity –

that's up to you.

- The person you choose only has the authority you give them. They must follow your wishes as long as you make them known.
- If you don't have advance directives and you are unable to communicate for yourself, it can be very stressful on you and your loved ones. Because no one else can make decisions for you, your family may have to turn to the courts to grant them guardianship over you.

For a health care POA to be valid in Wisconsin, you must be over 18 and of sound mind when you sign it. You must have two adults witness your signature. Your witnesses cannot be related to you, financially responsible for your care, or employed by your health care providers (unless they're a social worker or a chaplain). Under state law, it takes two professionals to declare that you are incapacitated – two physicians, or a physician and an advanced practice clinician (a psychologist, a nurse practitioner, or a physician assistant).

For a financial power of attorney to be valid, it requires only that you sign it while of sound mind. It's a good idea to have it notarized, however, as many financial institutions won't accept it otherwise. Your financial power of attorney document can be effective immediately if you would like your agent to be able to help you with

financial matters right away, or you can decide that it should only be effective when you are incapacitated, like your health care power of attorney. You can decide what financial matters you want help with – from paying bills to setting up a funeral/burial trust on your behalf.

In contrast to a health care POA, a living will is a directive to your health care providers that lays out your wishes in very specific situations – such as if you have a terminal condition or are in a persistent vegetative state. It doesn't grant authority to anyone to make any other decisions for you, but it does allow you to make end-of-life wishes known, in case you don't

have anyone you want to make health care decisions or your providers can't reach your health care agent.

Finally, Wisconsin also allows you to select a specific person to handle any funeral and/or burial or cremation planning for you through an authorization for final disposition. If you have any particular wishes, you can also make these known.

You can work with an attorney to prepare your directives, or you can do them yourself. The Wisconsin Department of Health Services provides standard forms for all of these directives; they are available online, or you can contact DHS with a self-addressed stamped envelope to request that they be mailed to you. The Wisconsin Guardianship Support Center also provides do-it-yourself packets to walk you through the process; contact us at 1-855-409-9410 or guardian@gwaar.org to request one.



Putting Your Affairs in Order by Peter Grosskopf, Attorney at Law, Grosskopf Law Office



Funeral Guide

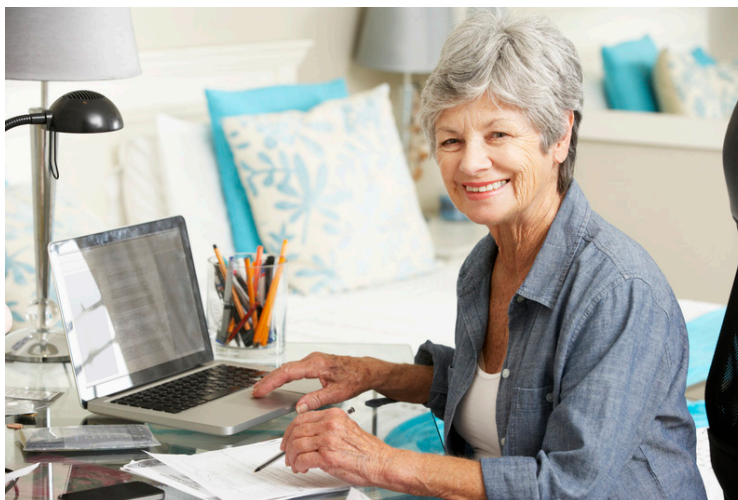
A frequent question that we get is what are some of the best tips for putting your affairs in order.

First, I always recommend that people have either a Will, or a Will substitute (more on that below), Health Care Powers of Attorney and Financial Powers of Attorney.

An additional step that everyone should take, and unfortunately not everyone does, is to make sure that all your affairs are organized and readily found by your family after you are gone. One of the tools that we provide to people is what we call a “Location Letter”. Essentially, this is an organizer where a person can provide names and contact information of the key people in their lives, such as their personal attorney, accountant, financial planner, and the like. You can also identify which funeral home you wish to use and whether you have made pre-arrangements or pre-payment.

Additionally, you can identify the following:

- All banks where you have accounts
- All other financial institutions where you have either accounts or loans
- All credit cards that you have



- All life insurance policies
- Any other insurance policies, including house, vehicle and long-term care
- If you have named beneficiaries on accounts or policies, you can identify that
- The location and number of any safe deposit box
- Any other information that would be important for your family to know when you are gone

After a person has died can be a very stressful and difficult situation for the family. We find that anything that can be done to make the

process smoother and simpler for them, will be extremely beneficial. If you have completed the “Location Letter” or something like it, the family will at least have a head start on where to look and where to find answers.

So what is a Will substitute? Many of us already have them, without necessarily thinking of them as Will substitutes. For example, if you have a life insurance policy and have named beneficiaries, that is a Will substitute. If you have retirement accounts and have named beneficiaries, that is another Will substitute. The importance of this, in the context of putting your affairs in order, is that in addition to keeping copies of your Wills and Powers of Attorney, you also need to keep records of who the named beneficiaries are on your various types of accounts. It is a fairly common occurrence, for us in our office, to meet with people, after a loved one has passed away, only to find out that their beneficiary designations are terribly out of date which sometimes results in unintended consequences. Keeping all these accounts, beneficiaries, and the like organized, can help you keep your own affairs in order.

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Learning About Life from Death as a Teacher

by Tom Kidd

*Excerpts from The Untethered Soul:
The Journey Beyond Yourself - by Michael A. Singer*

It is a paradox that one of the best teachers in all life turns out to be death. Death is not a morbid thought. A wise person realizes the inevitability and unpredictability of death. Why wait until everything is taken from us before we learn to live?

This conscious thought is necessary in order to live intentionally and have deep, meaningful relationships.

Imagine living life without a plan or any thought of eventual death. Now imagine the “Angel of Death” comes to you and says, “It’s time to go.” You say, “But no---you are supposed to give me a warning so I can decide what I want to do with my last week. I’m supposed to get one more week.” Angel of Death would probably respond, “My goodness! I gave you 52 weeks just this past year ALONE.”

People who live by intention, and understand the finality of death, live fully by enjoying the ride and slowing down to appreciate the moment more often. Every moment matters. Every moment becomes richer when you slow down and choose to think and act on how to live.

Embracing your life and your death doesn’t mean you have to change your life--you just change how you want to live your life. It’s not what you’re doing--it’s how much of you is doing it. For example: You’ve walked outside thousands of times, but how many times have you truly appreciated it?

Rethink every opportunity as though it might be a “once



in a lifetime” opportunity. This creates room to be much bolder, more open, more loving, more understanding, more empathetic, more faithful, more compassionate, more ALIVE, and also have a lot more fun along the way. Life is built by experience, purpose, journey, and mission. If you live fully, you won’t have any last wishes or regrets—you’ll have already lived them!

Without a conscious plan, each second missed turns into a minute, each minute wasted into an hour, each hour into a day, into a week, a month, a year, etc. And life goes on until death knocks at your door. Do you want to be wasting your days, weeks, months and years ahead?

Don’t be afraid to discuss death. Once you truly understand it and talk about it, you will live differently. Life on this earth is finite. Live as though you have been given the GIFT of life. Appreciate the moments you are given. Live with intention, purpose and a passion based on personal priorities. Live with purpose, on purpose! Live well, because we all are literally dying every second we live. There’s a wonderful life ahead--plan for it, get after it and truly LIVE IT!

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Men: Grieving the Loss of a Loved One by Becky Streeter



Funeral Guide

A person experiencing grief usually falls into one of two camps: expression through emotion, or expression through physical and cognitive activity. Men tend to fall into the second category more often, preferring to keep busy rather than talk about or even acknowledge their feelings. Many men prefer to put on a strong face versus a vulnerable one. And this often leads to seeking solitude in order to not have to pretend to be OK.

To completely shut out the world after the death of a loved one is not a good option. However, it can be hard for many men to share their feelings, especially if they're not used to it. When something is said out loud, it becomes much more real, and often even harder to deal with.

Grief is a process. While everyone's grief journey will look different, and no one can tell you what, how and when you should feel, there are some steps you can take to help yourself get through the loss of a loved one.

- 1. Find someone to confide in.** You don't have to bare your soul to the entire world, but sharing your feelings with a really good friend can make a huge difference.
- 2. Keep active.** Don't shy away from your everyday activities or the things you used to do before your loss. Continue to hang out with friends, exercise, and go out into the world. Step one can often be enhanced by this step too, as it's easier to be vulnerable with another person when you're physically doing

something. A caution: do not fill extra space with work—work has its own place, and it is not the vehicle to help you through grief.

- 3. Take the initiative.** Since most men are uncomfortable sharing their feelings, they are also often uncomfortable asking other men to share their feelings. You will likely have to be the one to make connections and suggest a get-together. Likewise, when your friends step up and invite you to do things, try to say yes most of the time.
- 4. Don't minimize what you are going through.** Grief and loss cannot be "written off." You have suffered and continue to suffer in a profound way that deserves attention and respect. You don't have to talk about it if you're not ready, but don't make light of it either. Practice simple honesty over flippancy.
- 5. Be prepared to celebrate significant days differently.** Holidays and other special days will take on a new feel now that you have experienced the loss of the one who used to celebrate with you. Don't avoid significant days, just recognized they will be different, and



honor the life of the one you lost by continuing traditions where you are able.

- 6. Beware of warning signs.** Because men try to hide their feelings, grief can turn into something much darker and more consuming than it should be. Seek help if you experience:
 - Depression lasting longer than two weeks
 - Deteriorating relationships with family and friends

- Frequent headaches, fatigue or low back pain
- Anxiety, agitation or restlessness
- Substance abuse or dependence
- Indifference toward others, work, or social activities

After losing someone, life will never be "normal" again. There is no getting back to how things used to be. However, you can honor the person you lost, and find a "new normal" while respecting your loved one's memory. You moving on in your own time and a healthy manner is exactly what your loved one would want for you.

Source: "How Men Grieve" by Jackson Rainer. Next Avenue. January 23, 2020. <https://www.nextavenue.org/how-men-grieve/>

Isolation, Caregiving, and Mental Health: Paths Toward Well-Being



Wednesday, January 13, 2021 | Noon - 1:00 pm
Comfort of Your Home

Registration Link:

https://dhs.wi.zoom.us/webinar/register/8216051240172/WN_313TCKvcSkCPFMw0YBNk3g

Well-being may seem illusive - a nice dream, but seldom achieved - when living with or caring for someone with dementia and related medical or mental health conditions. Distress may have increased given the ripples of a pandemic: isolation, ambiguity, and fear.

In this session, participants will gain perspectives and tools for coping well, even in tough times. Realistic options for mental health for all involved will be named and discussed.



Presenter: Ted Bowman is an educator, author, and consultant who specializes in change and transition. He has published more than 90 articles, chapters, booklets, and poems that are used in grief and bereavement settings. Ted is a frequent speaker with many groups across the United States and has led workshops in Uruguay, Taiwan, Russia, Moldova, Ireland, Lithuania, and Canada.

Webinar sponsored by:



Radon and Your Home

By the Eau Claire City-County Health Department

In January we celebrate Radon Action Month. As we continue to spend more time at home, now, more than ever, it is important to test your home for radon.

What is Radon?

Radon is a naturally occurring gas that is odorless and tasteless. The only way to know if you have high radon levels in your home is to test for it. As Uranium breaks down in the soil it travels through cracks and crevices to then enter our home. If that radon gas accumulates in high levels then you should be concerned. Exposure to high levels of radon over time may cause lung cancer. Radon is the second leading cause of lung cancer behind smoking.

How do we know we have high radon levels in our home?

The only way to know if you have high radon levels in your home is to test for it. You can get a test kit at your local health department or hardware store. Simply follow the test directions and once the test is complete mail in to receive your results. If you have a high radon levels the next step is to fix it.

Fixing radon is a matter of installing a radon mitigation

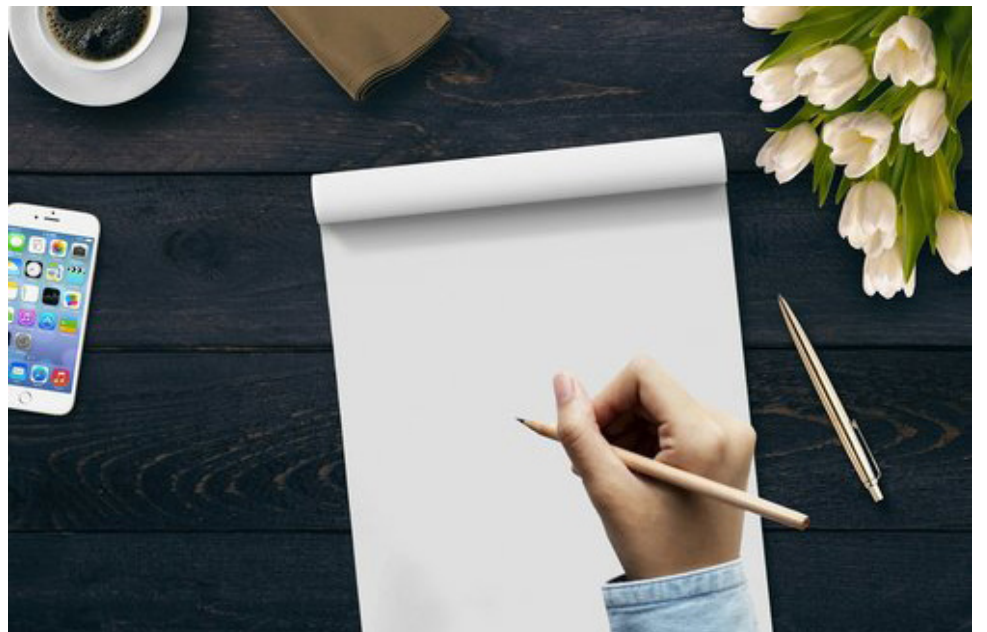


system. Mitigation systems vent the radon gas from below the home back into the outside air. If you are building then there are things you can do to keep radon from entering your home. These radon resistant construction guidelines can be found on the EPA Radon website.

For more information and to get a radon test kit contact the WestCentral Radon Information Center located in the Eau Claire City-County Health Department at 720 Second Ave. Eau Claire, WI. You may call us at 715-839-4718 or visit our website at radon.echealthdepartment.org for more information. You can also visit the state of Wisconsin's radon website at lowradon.org. A coupon of \$2 off a short-term radon test is available on the Health Departments website and available in office for the month of January-Radon Action Month.

The Lost Art of Letter Writing

By Ken Anderson, The Mayberry Guru



During my many years of teaching, I often spent time teaching "life skills." Life skills were those skills that supposedly my students would use throughout their lives. One such life skill was the ability to write a friendly letter.

I recall spending many hours each year teaching my students the correct way to write a friendly letter. They learned the proper way to write the date, greeting, body, salutation, and signature. Then they put this new knowledge into practice by exchanging pen pal letters with other students from around the country. Of course, my students wrote these letters the old fashioned way. They wrote in longhand, and they used cursive writing.

It is sad to say, but I believe the art of writing a friendly letter using longhand and cursive is perhaps gone forever. I cannot remember the last time I received a friendly letter in the mail. Any correspondence I now get from family and friends comes by text messages, emails, Facebook, or other social media. I have to admit that I miss opening an envelope containing a handwritten letter.

Receiving letters in the mail was a common and welcomed occurrence in Mayberry. I have watched many episodes of The Andy Griffith Show where a friendly letter in the mail was an essential part of the story. Aunt Bee once received an unexpected letter from a long lost beau from her past. Roger Hanover was interested in

seeing Aunt Bee again. It only took her a few minutes before she sat down and wrote to Roger, inviting him for a visit. However, Roger was not the man she use to know. Aunt Bee learned a valuable lesson with her letter writing. Perhaps she should not rekindle old flames, but instead, let them remain a wonderful memory from the past.

Andy once received a letter from Luke Comstock, a man Andy had shot in the leg during a robbery. Of course, when Barney read the letter, he "read between the lines" and created a lot of havoc believing Luke was coming to Mayberry go gun down Andy.

I recall getting chain letters years ago. Barney received one such letter, and it said if he broke the chain, he would have bad luck. He received the letter just before he had to have his shooting qualifications, which caused him to panic. Barney, you see, was very superstitious. So he insisted on sending out letters, much to the chagrin of Andy.

Perhaps the most poignant letter ever received in Mayberry was the letter Andy received from Barney following a class reunion, and Barneys return to Raleigh. Andy brought the letter home and read it to Aunt Bee while they sat on the front porch. It was the best kind of letter to receive-a letter from one friend to another

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Why You Should Be Taking On Not So Sweet Goals for 2021

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

Hello 2021, we're ready to set sweet goals! We're feeling joyfully plump and ready to put away the empty holiday treat plates, right? If you're nodding yes, you're not alone and wise in thinking ditching the consumption of non-essential sweets is a smart goal for 2021.

It's predicted by the end of 2020/2021, that the global consumption of sugar will topple off the charts at 5.3 million metric tons more than was consumed in 2018/2019. That may be good for agricultural technology, but it is not so good news for the consumers of it and our brains.

2020 kept us isolating safely at home. Some folks nibbled away on chocolate chip cookies dipped in that desperation to have contact with someone else drive-through vanilla latte in hand. A pining for and dabbling in sweet treats of comfort welcomed sugar-buzzed courage not to stop there. They ventured out and down the essential food aisles where the good cookies were located too.



According to my mishmash Google search, sweet goals were high for 245 million Americans who consumed ready-to-eat cookies in 2020. On average, we consume over 2 billion cookies a year, 300 per person, or 35,000 in a lifetime because 95.2 percent of the households consume cookies. Perhaps the other 4.8 percenters who don't may be onto something important for us to consider?

Guess who consumes the most cookies? You'd think kids, right? Nope, you'd be wrong. The highest consumption of cookies is for the over-65s. Yes, you read that right, the over-65s munch on them the most. Coincidentally, that age group is the highest risk for other not so sweet things.

Our brain uses glucose for energy, but too much of the wrong energy source can be bad when the glucose comes from high fructose corn syrup-laden foods like cookies. Too much bad sugar in our diet puts our brains at risk and our bodies in insulin chaotic levels. And may lead us on a detour to diabetes and compromised immune systems that can't properly utilize Vitamin D. Making us susceptible for you guessed it - to the ever-lurking COVID-19 virus, small-vessel disease, vascular dementia, and Alzheimer's.

It's not that complex for our brains to process. The simple sugar cookies should be ditched from our diets to help us save more lives. The sweetest and smartest goal for 2021 is to skip the cookies – grab an apple or avocado instead.

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The Right to Truly Live

By Christine Eggers, RN -

Owner Appeal to Heaven LLC: Independent Nurses' Network



“Life is not measured by the breaths we take but by the moments that take our breath away.” This anonymous quote was a frequent meme in our pre-COVID world. Remember those days? Life wasn’t about “being alone together,” it was about being together. This is something those in elderly care and end of life facilities are seeing precious little of right now.

As limitations have been put on everyone across the world to help prevent spread of the virus, none have suffered so much as the elderly. The rights of residents of care facilities are defined by several different acts: the Center for Medicare Services’ Omnibus Budget Reconciliation Act of 1987, the Older Americans Act of 1965, the Patient Self-Determination Act of 1990, and the Elder Justice Act of 2010. Rights include participating in care decisions, making independent choices, and having visits from family, friends, clergy, etc. On the other side of the coin, some of these acts also define the legal standards of abuse.

Elder abuse can come in many forms including scaring people into submitting to things they would not normally agree to, false imprisonment by not allowing a resident to leave the facility, and involuntary seclusion or separation from other people by confining them to their rooms and not allowing visitors. In our pre-COVID world, actions such

as these were sufficient to get a facility shut down for rights violations and abuse. Now they are implemented by government fiat.

One of my clients, upon seeing me in person for the first time in two months, said while sobbing, “I began to think to myself, ‘Is this my life? Am I even still alive? Or have I already died?’”

Is this OK? If we make it legal and say, “It’s for their own good?” Is it acceptable for care facilities to engage in behavior that 10 months ago was considered abuse? What is the goal? What is the benefit of Grandma living to 96 instead of 95 if she’s shut alone in a room for her final year? What logic allows paid care providers to come and go daily but denies visits from family? What has changed because of this pandemic that those rights are being taken away?

Everyone should be allowed to make their own end of life choices. There are certainly some living in residential care who choose to self-isolate and number their breaths. Everyone else, however, has the right to live a life that takes their breath away until their last breath.

This essay is the opinion of Christine Eggers, RN of 30 years in end of life care, owner of Appeal to Heaven: Independent Nurses’ Network and does not reflect the opinion of Senior Review.

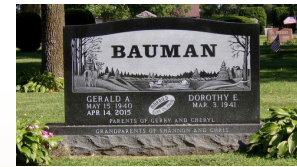
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COVID-19 and the Future of Aging: Vaccines and Treatments

The pandemic's impacts on disease prevention, science and innovation

Annotated/edited from the Milken Institute Center for the Future of Aging and Next Avenue. by Nanette Cocero, global president of Pfizer Vaccines in the Pfizer Biopharmaceuticals Group

What of the process and critical steps ahead for the Covid 19 vaccines and treatments? In months, rather than years, the scientific community has accomplished great strides toward a solution to the devastating pandemic that has touched us all. The “fix” comes with an incredible responsibility for millions of lives. The clock is ticking.

According to Dr. Cocero, the scientific process is moving ‘at rapid speed’ to be able to provide doses produced to people in need. There are over 1,500 clinical trials and treatments underway to globally fight Covid-19; there are currently more than 40 vaccines in clinical evaluation. Through the multi team efforts of both large-scale and late-stage trials, there is hope data will be available for review before the end of the year.

Bio pharma leaders committed to scientific integrity. We feel the urgency with over 1 million deaths and rising numbers from the Covid 19 virus, but are committed to scientific integrity and no compromising of safety for speed, as underscored through the signatures of

nine bio-pharma leaders on a public pledge.¹

While we wait for a vaccine let us not forget currently preventable diseases Dr Cocero says “As winter approaches, it’s especially critical to help protect vulnerable individuals, including those over 65, against illnesses like flu and pneumococcal disease, which have the potential to be quite serious and even deadly. Doing so has the added benefit of helping to preserve health care resources to focus on COVID-19 where needed.”

individuals and public safety officials, along with other high risk groups.

According to Cocero, “Supranational and third-party organizations (such as Gavi, the Vaccine Alliance and the Bill and Melinda Gates Foundation)... have set up a landmark collaboration known as COVAX that aims to provide governments with early access to a large portfolio of candidate vaccines, including those of lower-income countries.”

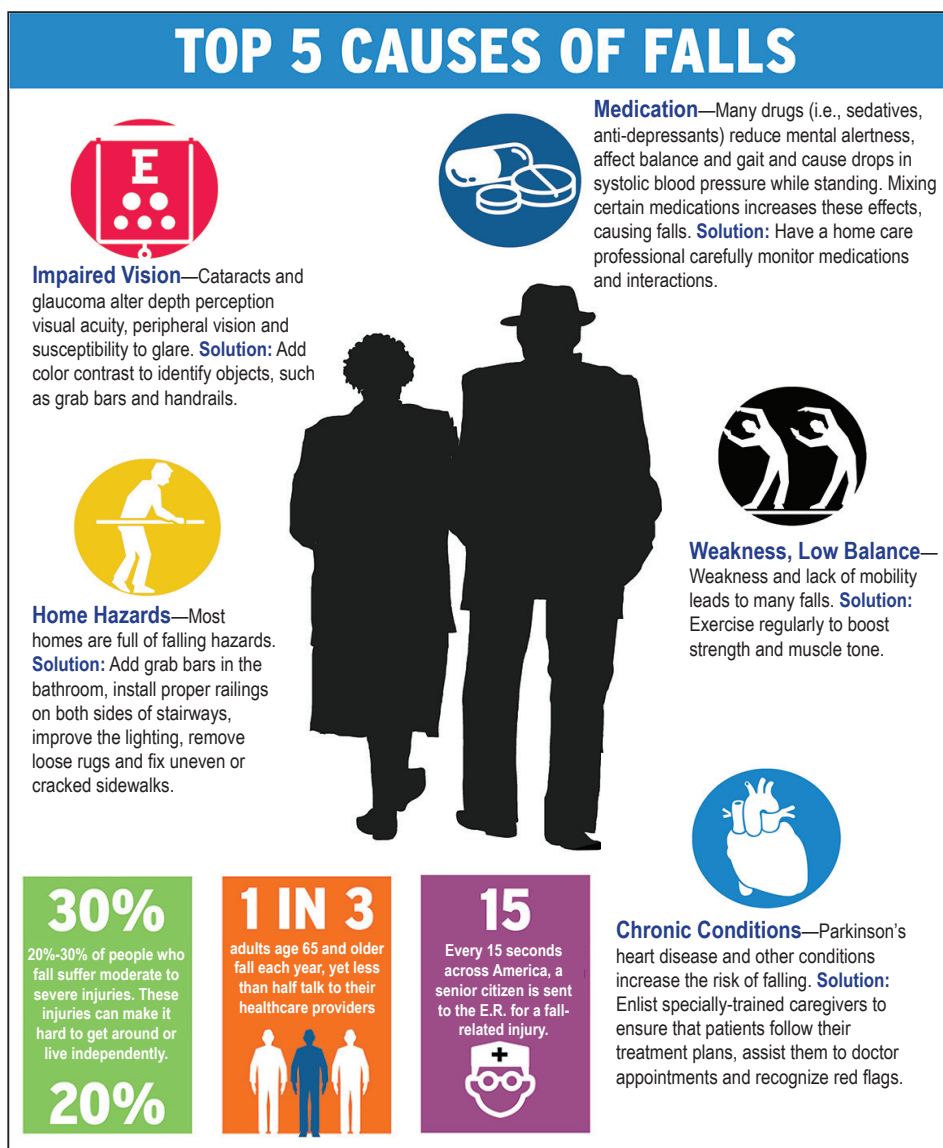
Predicting the most significant long-term impacts of COVID-The value of preventative health is better than ever with prevention being ensured a high priority for the world through vaccine innovation, continued routine vaccines, and establishing effective health policies for diverse populations (especially aging.)

Diverse communities need better representation in clinical research as supported by a need seen in the pandemic. Vaccine makers are becoming more proactive in selecting trial sites in diverse communities in addition to reducing barriers that prevent enrollment.

We need to be accountable in these areas, so our industry’s clinical trials truly reflect the diversity of the world we live in. It is equally important that partnerships and collaborations created during the crisis endure so other diseases can be fought in the interest of global health.

¹The CEOs of AstraZeneca (LSE/STO/ NYSE: AZN), BioNTech (NASDAQ: BNTX), GlaxoSmithKline plc (LSE/NYSE: GSK), Johnson & Johnson (NYSE: JNJ), Merck (NYSE: MRK), known as MSD outside the United States and Canada , Moderna, Inc. (Nasdaq: MRNA), Novavax, Inc. (Nasdaq: NVAX), Pfizer Inc. (NYSE: PFE), and Sanofi (NASDAQ: SNY),

Ethical challenges regarding scarcity of resources to come: use, distribution and equity in access? An important first step in the process of providing equitable treatment is governments working together to ensure people needing doses get them: Front line health care workers, essential workers, immunocompromised



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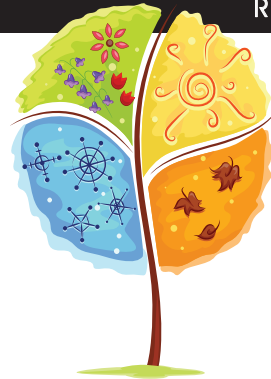
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There are precautions to incorporate using essential oils around our pets. A dog's sense of smell is 50-100 times greater than ours. When introducing oils to your dog, trust they know what they need. Sit down with your dog, open the oils you have chosen for their individual issues and gauge their reaction. If your dog's nose goes up and directly away, give them a minute and see if they come back to it. If not, then they do not want that oil. Try this process with another oil until you find one they select. They will love some oils and want to lick them and others they might want aromatically or topically. Give them a chance to tell you. When diffusing your oil in a closed area, allow an escape route for the pet to be able to retreat.

Cats are small and sensitive. Use less than a drop of oil at a time – even less for pregnant females and kittens.. When using direct application of the essential oils, do not put oils directly into the ears, eyes, nose, or any other sensitive areas. Dilute with a carrier oil, like fractionated coconut oil, before applying topically. Place a drop of oil on your hands and rub them together and pass along the spine of the animal or even pass along the hair backwards. Reflexology points on the paws (between the paw pads on the back paws or the tips of the ears, favorite application points. Use wintergreen in small amounts due to its methyl salicylate content (may exacerbate bleeding). Around cats, use tea tree (Melaleuca) sparingly.

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There are multiple sources of information available on use of essential oils, benefits and precautions.

Dr. Lynn Thompson and the doTERRA team offer free educational opportunities. Please text her at 715 456-6734 or email at drlynnthompson1@gmail.com for more information and schedule of classes.

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Your Retirement Job: Caregiver By Becky Streeter

When planning for retirement, most people don't think about starting a second career. However, that's what being a caregiver often means: another full-time job. It is a widely agreed upon statistic that one-in-three baby boomer women will end up caring for an elderly parent, spouse, or family member. If caregiving is not your dream retirement, here are a few tips to help prepare you for the journey:

1. Know and use your resources. AARP, the Alzheimer's Foundation, and many other great resources provide a wealth of information online. The Wisconsin Department of Health Services also offers many articles full of information—search “Aging and Adult Services”.

2. Get power of attorney (POA) as soon as possible. Even if you are caring for a spouse, POA makes the life of a caregiver so much easier. You often need POA to talk to doctors, bankers and insurance companies, and it gives you the authority to make legal, financial and healthcare decisions on someone else's behalf. Make sure to get this before you need it.

3. If you don't already have it, find support. This can be in person or online, but it will help immensely if you have someone with whom



you can share your burden. It helps to talk, and it really helps to have listeners who are going through or have been through similar situations.

4. Find tools to help your patience. Patience is truly a virtue, and when you are a caregiver, it can often run in short supply. Meet your loved one where they are at. Don't try to force them into the way you want things to be, it often doesn't work that way. Simply spending time with them can be more productive than yelling because they goofed up the TV again. And try to keep a sense of humor—laughing about something is better than crying about it.

5. Don't pay medical bills immediately. Some providers will send a bill before the insurance company has completed processing the claim. Many seniors have Medicare as well as an additional insurance, so it can take a while before everything gets straightened out. Always double check with the provider to make sure the bill has gone to all insurances before you pay—it could be significantly less than the original.

6. Appreciate the little things. Caregiving is tough, especially if you had other plans for your life. You are selflessly giving your time, finances, and often your emotion and physical health as well. Try to look back through the day, week, month, years and find the bright spots of joy. They are there. If you take time to acknowledge them, that weight you are carrying might get a little lighter.

7. Give yourself a pat on the back. You are amazing. You might not feel like it all the time, but you are. Give yourself grace. This is a tough job and you are doing wonderfully.

Source: Roxanne. “When caregiving is part of retirement: Tips from a pro.” *Retirement Voices*. 20 August 2020. <https://retirementvoices.com/when-caregiving-is-part-of-retirement-tips-from-a-pro>.

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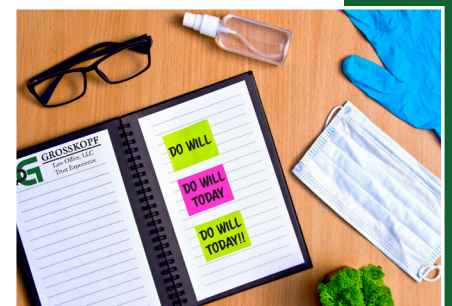
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How to Navigate the Three Stages of Caregiving *By Becky Streeter*

The three stages of caregiving each present their own challenges. Here are some tips to help you navigating a few of the major struggles of each stage.

Early-Stage Caregiving

You suddenly find yourself in a situation where your loved one needs help with daily tasks and activities.

1. Is there a need for relocation to your home or an assisted living facility?

The first thing to consider is that while you are definitely thinking of your loved one's health and safety, at this point it is likely not your decision. Your loved one is still in charge of his or her own life, and relocation can be a tricky subject. Your loved one might not want to move at all.

When you present the idea of relocation, make sure you also have a plan for ways your loved one can remain safely at home if that is their decision. This way you will be respecting their desire for independence and familiarity, and not just telling them what they can and cannot do.

2. How will being a caregiver impact your life?

Many caregivers find they have to reduce their hours at work in order to take care of their loved one. Research also shows that caregivers often use their own money to make necessary purchases for their loved one. This can be a double-whammy to the finances.

Make sure you look into the FMLA options through your place of employment. Many companies offer paid leave for those that can prove they have taken up caregiving

responsibilities. Also, every state has different programs and services to help support family caregivers, which can include counseling and respite care.

Mid-Stage Caregiving

You've been a caregiver now for a while and you're settling into a routine. Make sure it's a good one.

1. Juggling many responsibilities

On top of your caregiving duties, you might also have a job, family, hobbies and a social life that you're trying to keep up with. Don't stretch yourself too thin. Get a calendar and make a plan for your week/month to make sure you are getting in everything you need and want to do. Time management is key.

Caregiving often means taking on tasks that you didn't picture yourself ever needing to do (making meals, daily visits, handling finances, cleaning linens, assisting with bathing needs). Make sure your schedule has some flexibility for when you are needed, or time you need for yourself, that can pop up unexpectedly.

2. Caring for yourself

You will be able to provide better care for someone else if you first make sure you yourself are physically and mentally healthy. This is perhaps the single most important thing to keep

in mind throughout your caregiving journey. Many caregivers pour everything they have into the care of their loved one, often at the price of their own wellbeing.

Stay connected with friends and family, whether in person, on the phone or via Zoom. Schedule a massage (you deserve and need it!). Go for a walk. Turn your phone off for an hour and do something for yourself.

Ask for help caring for your loved one so you can shoulder some of the increasing responsibilities. Seek a support group to share your experiences with others. Realized you are not in this alone, and you do not have to do this alone.

Late-Stage Caregiving

Your loved one's health has decline to a point that you alone can no longer provide the best care, and the move to a long-term care facility is imminent.

1. Moving to an assisted living facility

Research locations that are close to you in proximity. Schedule tours and make sure you are prepared with a list of questions, and get them all answered. If your loved one suffers from dementia or Alzheimer's, make sure the facility has an option to move to memory care as needed.

After the move, check in with your loved one on a regular basis. In-person visits are great, but regular phone calls are nice too. Don't forget to speak with the staff every once in a while to make sure your loved on has everything they need and is getting along with other residents and employees.

2. Is hospice the right choice?

Hospice is available for those with a life expectancy of six months or less. If you are considering this option, evaluate your loved one's current health status. Have they been declining very quickly? Are they too frail to complete simple daily tasks without assistance? Are visits to the doctor full of painful tests and treatments?

The time spent in hospice includes pain relief, emotional counseling and spiritual guidance. Hospice also provides support for caregivers to cope with the situation.

Source: Fields, Lisa. "A Guide to Caregiving at Any Stage." Next Avenue. December 21, 2018. <https://www.nextavenue.org/guide-caregiving-at-any-stage>.



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Make sure you:

- Create a list of items to discuss. Learning about and respecting Mom's wishes go a long way in caring for her from a distance. Ask her what concerns her. Tell her what concerns you.
- Check in with the neighbors. Check with the neighbors to find out about possible dangers or incidents they would care to share.
- Connect with family and friends. Establish a care connection of people near Mom that may be contacted if needed.
- Craft care roles. Assign roles to the support team. Be sure to keep good communication with them.

Research Care Options

Do your homework before you visit with mom so you are aware of the options available in her community?

Be sure to include:

- The different types of care. Research the living options so you can explain the difference between independent living, assisted living and in home care. Use simple language. Get websites and brochure and housing guides.
- Doctor recommendations. Include mom's doctor in any decisions to afford her comfort in her care plan and alleviate possible future stress.
- The costs of care. Be completely transparent regarding cost of all care and who will pay. Create a budget and use it.



- Testimonials from friends. Ask for references and use them.

Provide Long Distance Support

Tips to stay in touch:

- Set up weekly phone calls. Pre arrange a set time to visit so she knows when you will call. Do follow the plan.
- Save the caregiver's phone number. You will want a weekly check in regarding mom and to contact them in the event of an emergency.
- Plan future visits. Plan the yearly visits in advance. Mark dates on calendar and inform all the players.
- Check in with Mom's care network frequently. Review bills and budgets. Be sure to support the care team. Your thanks is appreciated and important to the ongoing success of the plan.

A Medical Alert Gives Peace of Mind

Select a Medic Alert system that will provide immediate assistance in the event of a fall. Contact the providers in the community to make a selection that both you and mom are happy to use. She will always stay safe from senior falls.

Selection point to consider:

- Automatic fall detection calls for help immediately as it senses a fall.
- Showerproof pendants that will work in wet spaces. .
- Complete customization for easy use. Select the option that works for mom: pendants, clips, button clasps .
- Help all day, every day 24/7 for Mom. Someone will stay on the line until help arrives. No matter the emergency, Mom will get the care she needs.

Show Mom You Care

Not being there doesn't mean you no longer care. Putting together a care team and a care plan for mom will show assure her of your care.

Article edited from <https://www.alert-1.com/blog/family-caregivers/how-to-care-for-elderly-mom-from-a-distance/7055>



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Senior Isolation

By Becky Streeter



In a time of shelter-in-place and social distancing, it is easy to feel isolated from others. None experience this feeling as keenly as the elderly.

Even before the pandemic, the amount of senior isolation was alarming. According to the United States Census Bureau, approximately 12.5 million Americans ages 65 and older lived alone as of 2015 [1]. Those living by themselves can begin to feel removed from family and friends, declining activities that take them outside the house, and staying home (alone) more frequently.

This isolation from society can have several negative impacts on the life of an older individual. Those with few relationships tend to be less active and have a higher rate of coronary artery disease, cardiac failure, and hypertension. Many also experience psychological distress such as depression or anxiety. Studies also show that seniors with strong social ties are 50% more likely to live longer (an average of 7.5 years) than those who are isolated or who feel consistently lonely.

Five ways to combat isolation and loneliness:

1. Address health concerns. Many seniors feel embarrassed about losing bodily functions as they age. Those who struggle with incontinence might not be willing to leave the home. Or older individuals who have experienced hearing loss might find it difficult to discern conversations while in larger gatherings. Seek help to address health issues that might be causing roadblocks for socialization.

2. Compliment. Seniors often feel self-conscious about their bodies as they age, which can lead to not wanting to be seen at all. It is important to celebrate these changes in anyway possible. Every body is beautiful. A few kind words about appearance on a regular basis can really boost self-esteem and confidence.

3. Find a furry friend. Pets can curb loneliness in many ways: they need to be played with, fed several times per day, and provided with both mental and physical exercise opportunities. If owning a pet is not the right option, there are companies that can provide home visits to seniors such as Therapy Dogs International and Caregiver Canines.

4. Offer transportation. Many seniors feel like they would like to “get out more often” but have a lack of transportation. If family isn’t an option for getting a lift due to time constraints or distance, other helpful services that have sprung up in recent years include rideshares like Uber and Lyft.

5. Ask for help from others. Just as it takes a village to raise a child, it takes a community to care for the elderly. Don’t be afraid to ask neighbors, friends, caregivers and family members for help. Anyone who can spend time with an aging loved one can make a difference.

As with everything, the social distancing requirements of our current climate can add to the feeling of loneliness, thus making it even more important that seniors have enough outlets for relationship interactions. It might take a little more digging and some extra effort to find, but social activities do still exist, and the reward is definitely worth the work.

Sources: “What is Senior Isolation, and What Can You do to Help?” *Senior Lifestyle: your life, your style.* <https://www.seniorlifestyle.com/resources/blog/what-is-senior-isolation/> 1. <https://www.census.gov/newsroom/press-releases/2015/cb15-16.html>



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COVID-19 & Your Money:

PAUSE AND PLAN TO SAVE SOME CASH

The virus hit fast and hard. I was more than a little ticked.

Covid -19 single handedly destroyed the patterns of my life that I quite enjoyed. What started out as a few days of missed school for the grandkids has grown into weary months of time lost.

In no particular order, social distancing had me giving up dinners out where the food comes with real silverware, passing on pizza runs at the end of lousy days and cafés tempting me with handmade chocolates.

For all of that I am very sorry.

But being the ‘Pollyanna’ I am, I realize I have saved \$1890 at the restaurant (at \$50 bucks a pop, it adds up), \$783 for pizza and \$250 for chocolate (cheese and chocolate therapy is not cheap)

That sums up to \$2923 dollars plus loose change. Forced saving does have an upside. So let us take that thought further.

Since April, 52 million Americans have lost their jobs and millions are working from



home. Like it or not, you are probably not spending as much on gas, maintenance or other transportation. You may be working in casual sweats saving tons on dry cleaning. Movie night, easily \$60 with a light snack, is a thing of the past. Lunch (up to \$6 a day) is grabbed and gulped as you work, home-school or clean. More than likely you have given up your gym -\$40 bucks a month (who knew exercising in the hallway could be so much fun?) You may have decided that a pony tail is a good look as

a cut and color is easily \$70 with a decent tip. You have relearned the fine art of the hot-dish, --- burger smothered in cheese and red sauce or the time honored Cheese...two favorites created easily for little cash.

By now you see that **‘no spending’** is offering you a great shot at building up some cash reserves. Now put a simple plan together. Start by determining what you spend monthly. Add up expenses you can’t avoid. Subtract the difference. That is what you get to save.

If you are able to save a couple hundred a month you may realize there are other items you can cut. It is empowering watching the dollars add up.

Who would have thought a virus could help us rethink our spending habits?

When the world gets to a **new** normal, some **new** habits will get you closer to that million dollars the financial ‘gurus’ tell you is needed to retire.

My personal long range investment plan includes high end ‘chocolate’ and lots of it.

Does That Cost Extra? Watch Out for Hidden Costs of Assisted Living

Everyone involved with your move in to the assisted living wants your experience to be positive. This is best handled by understanding what you are buying. So read the fine print, ask questions and don’t sign anything until you are completely satisfied with the answers. Remember, no one likes surprises when it comes to their money.

So how much is it going to cost? The national median is \$3,750 dollars a month (varies state to state/ facility to facility. Here are two common plans.

Basic fees plus add-ons this approach includes: rent, meals, housekeeping, access to activities and exercise. Facility will group additional services, like therapies and medication disbursement, into different payment tiers.

All-inclusive One fee is all inclusive. Some facilities, after a periodic assessment, may suggest a higher tier of services at additional fees. You can contest the additional services and fees if you can prove they are not necessary. This may require a professional opinion from a geriatric care manager, social worker, etc.

It’s important to read the contract carefully to understand all costs, and obligations on behalf of both parties.



Services that may cost extra:

Hygiene Costs

- Dressing Fees - dressing and undressing.
- Bathing Fees - full help with showering or someone in room while the individual showers.
- Bathroom/incontinence care - help getting to and from the bathroom, sitting and standing, wiping, and changing adult diapers.

- Laundry

Medical Costs

- Health screening before moving in.
- Medication management. staff may remind a resident to take daily dosages, or store and administer and record medication disbursement.

- On-site pharmacy or doctor access.
- Treatment for temporary wounds or illness.
- Blood pressure monitoring
- Blood glucose monitoring and insulin injections

Mobility and Other Care Costs

- Escort to and from the dining room or activity center
- Checking in on resident at regular intervals
- Reminders to use the bathroom, to take medication or to go to weekly activities and therapies on time.
- Use of gym or spa, if available
- Transportation to area shops, doctor’s office
- Admission/Discharge. A one-time admissions fee. Check contract’s fine print under discharge policies for refund for prepaid services not used.
- Extra fee to deep-clean the bathroom - most cleaning services are a standard monthly charge. Some facilities may add on a deep-cleaning charge from time to time.
- Telephone

Source: Watch Out for These Hidden Costs of Assisted Living by Kaya Laterman at NextAvenue.org

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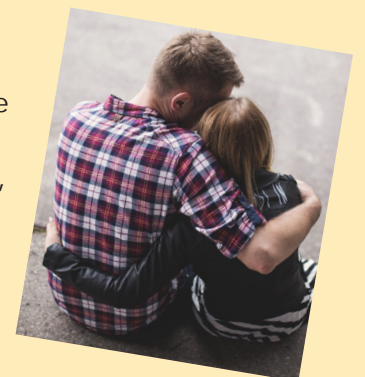
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Do you need help paying for burial or cremation expenses for your loved one?

Helpful Hearts Foundation was created by the staff of Cremation Society of Wisconsin and Stokes, Prock & Mundt Funeral Chapel, 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



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