

# senior review

August 2020

FREE

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## Plan Today for Tomorrow



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

## Undertakers and Furniture Makers: A Brief History of Funerary Practices in the Chippewa Valley

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

While the funeral remains a sacred and important part of life, they have changed considerably over the decades. In many ways, the changes in funerary practices across the Chippewa Valley during the 19th and 20th centuries mirror changes observed in other parts of the United States. While today there are dedicated professions associated with funerary practices, such as funeral directors and embalmers, this was not always the case.

Many early funerals in the Chippewa Valley, even into the early 20th century, were held at the home of a family member or the deceased. Often a minister or priest would lead these services, with ethnic and religious variations influencing these funerary practices over time. As cities and towns across the Chippewa Valley grew in the 1800s, so too did the business of providing funerals.

By 1880, there are three undertakers listed in the first known city directory for Eau Claire.



*The interior of Lenmark Undertakers and Furniture Store, Eau Claire, is seen in this circa 1900 image. Many funeral parlors were family owned businesses passed down from generation to generation. Occasionally, the businesses are sold to others, even large conglomerates, who continue operating the business under the original family name because of that name's recognition within a community. Image courtesy of the Chippewa Valley Museum.*

The term undertaker, less commonly used today, refers quite simply to the individuals responsible for “undertaking” a funeral. For all these listed undertakers, the funeral business was merely a side-business. Often, the undertaker business was associated with furniture makers, upholsters, and other woodworking professions. The availability of wood and woodworking skills allowed them to quickly furnish wooden caskets. Metal caskets would not emerge until the mid-20th century.

The 20th century would see significant changes in funerary practices, both locally and nationally. Embalming, a practice dating to the ancient Egyptians, emerged in the United States during the American Civil War as a practical method of preserving the body of a deceased soldier so it could be transported home to a family for a funeral and burial. The practice of embalming gained in popularity in the late 19th and early 20th centuries, and as it gained in popularity the funerary

business would change. No longer a side-business, by 1910 several funeral directors and embalmers are listed and advertised in city directories across the Chippewa Valley. Additionally, florists, gravestone, and monument manufacturers all advertise their connections to the expanding funerary business. Funeral parlors emerged in the 20th century, providing an alternative to funerals in church or residential settings. The very name, funeral parlor, references the fact that many funerals were held in the parlor (today’s “living room”) of a residence. By the 21st century, funeral parlors almost fully replaced the practice of holding a funeral in a private residence.

Cremation emerged in the mid to late 20th century and gained acceptance among various religions during the ensuing decades. Initially, many funeral directors did not associate with cremation, with families seeking these services elsewhere for support. As cremation grew in popularity, funeral directors added cremation services to continue growing their business.

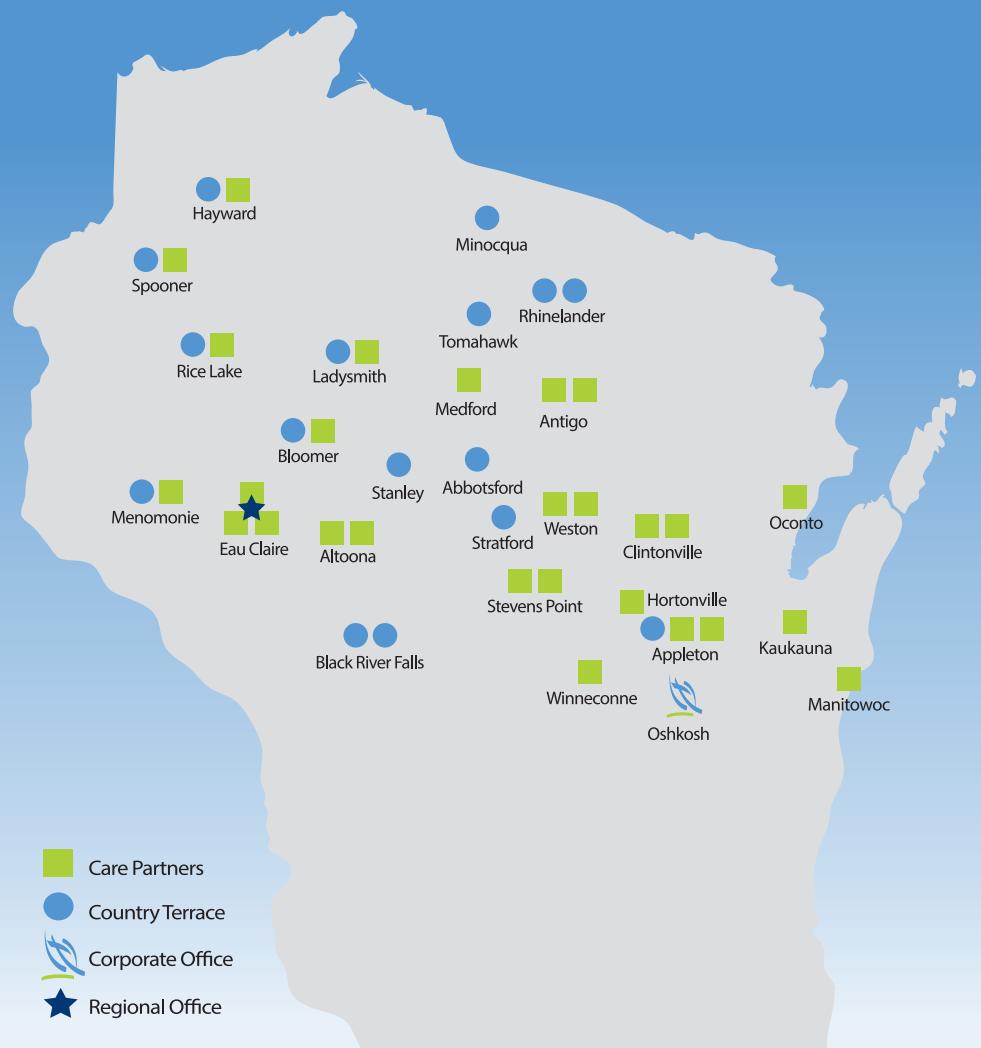
Funerals are an important part of identity, from the earliest times to present. Ethnic and religious affiliations continue to shape funerary practices. Much like the cemeteries that dot our region, effigy mounds of American Indian nations are also part of our landscape, symbols of the importance of funerals past and present.



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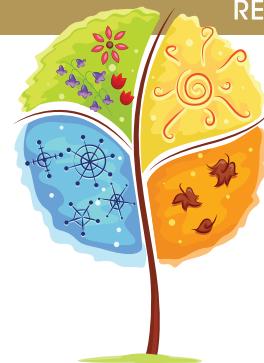
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# Plan Today for Tomorrow

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 They Are And Why You Need Them

*By Polly Shoemaker, Managing Attorney, Wisconsin Guardianship Support Center*

**W**ho 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](mailto:guardian@gwaar.org) to request one.

Every Veteran deserves respect and honor, and this includes a proper burial. Spooner, WI is home to the Northern Wisconsin Veterans Memorial Cemetery. And King, WI has the Central Wisconsin Veterans Memorial Cemetery. These are just two of America's 138 State or National Cemetery sites, and the US Department of Veteran Affairs (VA) provides a free burial option to honor eligible Veterans.

Through the VA, the following burial benefits are available to Veterans and their families:

- Gravesite in any national cemeteries with available space
- Government headstone or marker
- Government provided burial liner
- Opening and closing of the grave
- Perpetual care of the gravesite

It is also possible to receive many of these benefits if a Veteran chooses to be buried in a private cemetery. A headstone with a medallion designating the branch of service can be affixed to the Veteran's headstone instead of a government issued headstone.

To determine eligibility, a person has to meet one of the following criteria: Veterans who were not dishonorably discharged, a spouse or dependent child of a Veteran (even if the Vet has already passed away), and some times an adult



dependent child of a Veteran.

Secure these benefits, you must complete a pre-need form, and it is recommended to do so as soon as possible:

1. Go to <https://www.va.gov/burials-memorials/pre-need-eligibility/>
2. Click on "Apply now" on the left sidebar
3. Click on "Start the pre-need eligibility application" button and complete the form as directed

Tip: You can speed up the approval process by filling in as much information as possible, and also including your DD214 or other separation documents with your application.

Once approved, you will receive a pre-need eligibility determination letter in the mail. Place this in a secure location and inform your family. Talk with your loved ones about your wishes for your burial including any memorialization requests or inscriptions. At the time of need, your family should call the National Cemetery Scheduling Office at 800-535-1117 to request a burial. They will need your pre-need eligibility letter. The rest will be taken care of, and you will receive the burial you deserve for your service to our nation.

Visit [www.cem.va.gov](http://www.cem.va.gov) for more information.

Source: "SLA" Spring/Summer 2020, page 62. [www.slamagazine.com](http://www.slamagazine.com).

## Dear Mom,

Where does the time fly? It seems like yesterday you were helping me tie my shoes and comb my hair for the first day of school. I remember how you took my hand and walked with me to meet my new teacher. Your hand was big and strong around mine, but I was still so scared that I started to cry. Suddenly your arms lifted me in the air and your lips fluttered against my cheek. It was like a magic fairy wand that made my tears evaporate then you told me that everything was going to be OK. As your arms encircled me I remember thinking that I had the best Mom in the whole world. The truth is that I still think that!

But I've noticed lately that things are beginning to change. Now I help you put your shoes on and it is my fingers that set and comb your hair each week. Today your hands are small and finely boned compared to mine and now it is you who takes my hand to get from place to place.

When did things change? When did our roles become rearranged?

It's not that I mind helping you. In fact, I treasure the opportunities to hold your hand, but what scares me is that you are getting more

mixed up. Yesterday, you didn't even remember my name! The Doctor's say that you have Alzheimer's disease and just the sound of it makes me want to cry. It's so unfair! It's so unjust! The memories that we've made should be ours to share for all time.

Last night as I watched my son, your grandson, fall asleep I realized that you will never truly know him. You will enjoy him, but there will come a time when you will not be able to call him by name. I suppose someday even your motherly advice will cease simply because you will not remember giving birth and raising five wonderful children. How scared you must be to be living in a world where faces have no name and memories fade.

As this disease overtakes you I look back over these wonderful years and it saddens me to see how much time we have wasted on



trivial things. I wish I had taken the time to listen to your words, your wisdom and your laughter. I wish I had made the effort to treasure all of the things that you did for me and my children. I wish that I had gone back to the "good old days" with you for even just a little while.

I wish that I could gather you in my arms kiss your forehead and magically make everything OK; but I am not that powerful. What I can do is treasure you now and what you can do today. I can spend time with you holding your hand, setting your hair and going back to those "good old days" with you. Most importantly I can always remember that you are still the best Mom in the whole world!

## Love, Your Daughter

Submitted by Paula Gibson, Azura Memory Care

When a loved one passes away, the need for physical comfort from family and friends is overwhelmingly great. But with social distancing recommendations at a high due to the ever-rising death rate from COVID-19, hugs are a luxury many can't afford, let alone simply gathering to celebrate the life of the loved one who passed.

In the current state of the country, families are left with few options to bury their dead. Many funeral homes are postponing services and limiting the number of people allowed at gravesites. Another added challenge is travel. If family and friends are spread out across the country, many aren't willing to risk exposure through travel, or are unable to travel due to quarantine restrictions.

The inability to gather leaves people feeling isolated and alone, fostering deeper-seated feelings of anxiety and depression, and also a sense of failure at not being able to provide that final act of love for the recently deceased. There are, however, many ways to still celebrate the



lives of those we love during this pandemic. They aren't necessarily traditional, but might provide at least some sense of closure.

The capabilities of sharing through online platforms have never been so widely available. If a physical funeral service is possible, it can be streamed online for "guests" to watch using

sites like Zoom. You can also ask people to send photos or write short stories about the one who passed and compile them into an online memory book through platforms such as Flip PDF. There are also websites out there now that can create a loving family tribute in just a few days.

Everything is unprecedented in the current times, and celebrating the life of a recently passed loved one during COVID-19 falls under the same category. Nothing can replace the comfort of physical touch when grieving, however, as with everything else, we have to be flexible and do the best we can with the options available. The number one thing to keep in mind is that you are not alone. Find support where you can, and seek ways to still celebrate the life that has been lost, even if you have to get a little creative to do so.

*Source: Gurnon, Emily. "Funeral Planning in the Time of COVID-19." Next Avenue. April 7, 2020. <https://www.nextavenue.org/funeral-planning-coronavirus/>*

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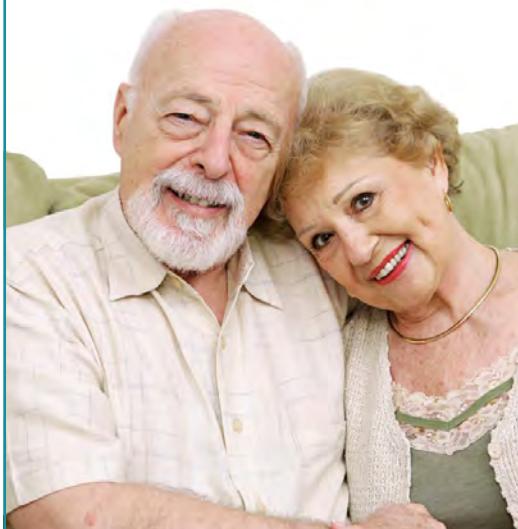
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## Wisconsin Guardianship Support Center Helpline

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

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## Tips to Determine When it is Time for Difficult Decisions

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

As a community, we've all been faced with how to avoid the COVID 19 virus and how to protect the most vulnerable population. As a member of the Dementia Coalition, I've witnessed first-hand people who are experiencing personal challenges dealing with illnesses on top of having to make tough decisions about what's safe and best for their loved ones.



Please know that you're not alone. Reach out for assistance with local ADRCs as they give excellent advice on options available. In the meantime, to get your thoughts organized, I'll leave you with a list of items to consider.

A move to a memory care facility is common when you notice increased caregiver stress or changes in a loved one's:

### Communication:

- Conversations are hard to follow; a decrease in their reaching out to you
- They no longer send cards or letters
- They hurry to get off the phone

### Self-Care:

- Inexplicable weight loss/gain
- Unusual hair or clothing
- Inappropriate dress for occasion/weather
- Smell of urine in clothing
- Staying up later, rising later
- Wandering, getting lost
- Sun-downing
- Falls or accidents

### Social Life:

- Not ready for appointments
- Forgetting you'd be visiting; surprised to see you
- No longer mentioning friends
- Avoiding long standing social engagements (church, clubs, etc.)
- Loss of interest in grandchildren

### Household:

- Inappropriate temperatures in the house
- Multiple items of the same kind or unusual items in cupboards
- Fridge with spoiled food or nearly empty
- Melted or burned cookware
- Smell of urine
- Unopened mail

If that describes you, those challenges are no doubt real and on your mind 24/7.

There are added concerns of having to go out into the public to do essential shopping and then potentially bringing back the virus to your loved one. Your mind is weighed down with thoughts of should I or should I not decide to seek assistance from a 24/7 assisted living setting to help protect them?

Those thoughts seem daunting with added fear of the restrictions facilities have on visitations based upon recommendations from CDC. The thought of, "Will I ever get to see them again in person?" is a tough one to accept, isn't it?

Don't let your fears prevent you from reaching out to facilities to ask how they help loved ones stay connected during the pandemic. You may find comfort and be pleasantly surprised at what they are doing to keep your loved one safe and connected.

It's important to weigh options early on as you recognize warning signs of your loved one's decline. Carefully consider your own health and well-being, too. Especially if you are stressed and worried about them. Whether they are living alone or with you, it is best to plan ahead, versus waiting for a crisis to happen.

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# Working on Your Estate Plan? Don't Forget to Pre-Plan Your Monument

By Jeff Hartman, Johnson Monument



Lossing a loved one is never easy. Surviving family members are tasked with the overwhelming responsibility of planning final arrangements in the midst of processing their own grief. This can lead to sudden financial burdens and stressful decisions if final wishes are not documented ahead of time.



a much deeper meaning for not only you, but for surviving family. Beyond your name, birthday and date of your passing, the memorial can also make mention of family references such as beloved mother, devoted husband, adored grandmother, parents of..., your wedding date and more.

To prevent this incredibly difficult situation, more people are choosing to preplan their arrangements in order to give their family peace of mind. When working with a monument provider to preplan your memorial, you are able to design the memorial unique to you. You can choose simple or elaborate, granite or bronze, the words of the inscription and more.

Johnson Monument has a five-step process for designing your personalized memorial:

**1. Find a cemetery** - Research local cemeteries, including their specific rules and regulations for memorials. There are several types of cemeteries to choose from including public, religious, district and municipal, and national and Veteran's. Unfortunately, many families who have purchased land at a cemetery later realize the memorial they envisioned is not permitted. Johnson Monument's trained sales team understands the guidelines for memorials at different cemeteries and will help you navigate the options.

**2. Select the size, shape and style of your monument** - Ensure it embodies your final wishes. A variety of memorial types exist for both burial and cremation including upright monuments, slant memorials, raised bevels, lawn-levels, cremation monuments, and

benches.

**3. Choose a color** - Granite comes from all over the United States and around the world. Wausau red, barre gray, jet black, blue pearl and crystal mahogany are the most popular.

**4. Customize a design** - Memorials are so much more than stone grave markers, they are personalized tributes that honor your life and legacy. Johnson Monument can design your monument in person on the computer. Some common elements are hand and laser etching, sculptures and carving, unique engraving, bronze lettering and accents, ceramic and porcelain photos, flag holders, and vases.

**5. Create your message** - Perhaps there is a quote you live your life by, or a meaningful song you share with your spouse. When you pick something personal, it can have

A memorial is the surviving piece of history for loved ones and future generations to visit after you've passed and is an important part of your estate planning. Preplanning a memorial may feel overwhelming at first, but it's an opportunity for you to choose what you want while also supporting your surviving family members when the need arrives. We are here when you are ready to start the preplanning process.

*Jeff Hartman, Johnson Monument, Between Eau Claire and Chippewa Falls, Since 1917*

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# Green Burials By Cremation Society of Wisconsin

Green burial is something old that is becoming new again. This can also be referred to as a natural burial or a conservation burial. The remains are placed in a biodegradable casket and buried in a cemetery that is generally left in its natural state with no mowing or permanent markers. The location of the deceased is accomplished by using GPS coordinates. However, some traditional cemeteries do have sections dedicated to green burials that are maintained and headstones are allowed.

Most cemeteries in Wisconsin require a concrete container for the casket to go into. It is a cemetery maintenance issue (not a funeral home requirement, nor is it required by law). Concrete gets harder with time when underground or underwater. A casket by itself will deteriorate with time and the grave will sink, requiring more upkeep by the cemetery. A casket in a concrete grave box or a sealed burial vault will prevent the grave from sinking.

Very simple and more cost-effective caskets are used for green burials. They are composed of unfinished wood, wicker, seagrass, bamboo or banana leaf. Only biodegradable containers are used.

The grave that is much shallower with green burial, typically three to four feet at the most. Beyond that depth, we don't have proper bacteria to help break down the remains. Even at the three to four foot range, animals will not disturb the body. In theory these graves could someday be recycled.

Special embalming chemicals are now available which are formalin-free. They will preserve the body for about a week, depending on various circumstances. An open casket service could then be done followed by green burial.

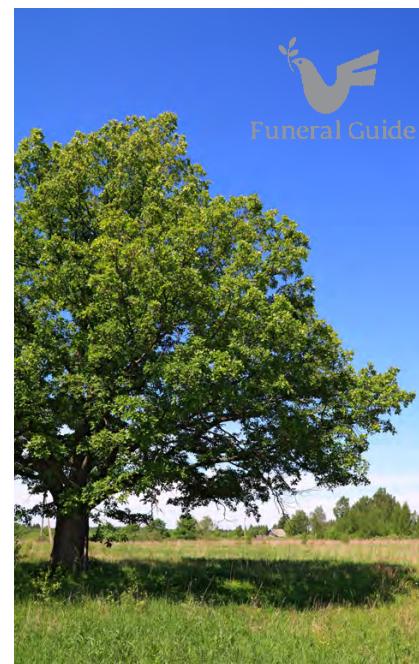
It is possible to have a green burial in a traditional cemetery which requires concrete containers to receive the casket for burial. The funeral director can order a grave liner without a bottom. The casket is lowered and the liner is filled with dirt. Then the cover is placed on the grave liner and the grave is filled the rest of the way with dirt. This will help prevent sinking of the grave.

Funeral directors often get questions about whether it is possible to have a green burial on someone's own private property. The answer is "it depends", as there are state and possibly county/local municipality hurdles to jump

through. Because of the complexities of the process, it is best to start planning far ahead of time. Something to also take into consideration is the possibility of future sale of the land.

Obviously, the burial would be on record and be disclosed to potential buyers.

If green burial is something you are interested in, it is important when pre-planning to seek out a funeral home (and cemetery) that is able to accommodate your needs. This takes the stress off of your family members who may not know what to do or do not understand the complexities of your wishes. It will prevent them from making a rushed decision due to perceived time-constraints at the time of your passing.



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Senior Review | 9

# Grieving a Loss During the COVID-19 Pandemic



Funeral Guide

A recent article by Alan Wolfelt, Ph.D., C.T. Center for Loss and Life Transition, shared insightful information as you consider how to approach funeral planning during this global pandemic.

1. Anything that delays a funeral delays the natural mourning and healing process.
2. You can't push "pause" on grief. People will continue to feel their grief but will have fewer options to express it and be supported.

For many people, it can be disorienting to be separated from the body of a loved one who has died. We naturally benefit from spending time with the body and having a chance to pay respects and say hello on the path to goodbye. The forced need to separate loved ones and friends from each other at a time of death makes it more difficult for individuals to experience the forward movement that funeral are intended to meet - reality, recall, support, expression and meaning.

As you know, meaningful funerals are "rites of initiation." They help survivors start the process of taking their grief, the "internal response to loss," and allowing it to become mourning, the "shared response to loss." When people cannot participate in ceremony they often feel as if their mourning is "on hold."<sup>1</sup>

\*\*\*\*\*

## What are funeral homes doing to help families?

- When death occurs, many are utilizing technology to connect remotely with larger families as well as to create opportunities for sharing support. Many are working to provide online streaming and recording of funeral services as well as online condolence pages that allows people to view video tributes.
- Presenting families with many options to help them begin the process of grief. For those who can't be present for arrangements, funeral homes have the ability to use video conference and document-sharing technology to allow those who do not attend to present virtually.
- Even though the size of gatherings is restricted right now, many can still have the following options:
  - Conduct a smaller service to say goodbye now and schedule larger community gatherings or services later.
  - Hold a small service, either at a church or at our funeral home(s), that adheres to current guidelines and uses web casting technology to allow others to join remotely.
  - Record services and make the video available for the family to share with whomever they'd like.

## How can you help?

Even though this is a challenging time and gathering in the manner you are likely more accustomed to isn't possible, you can still reach out to support those going through loss:

- Share your memories through phone calls, texts, cards, emails and video chats.
- Write letters to express your feelings and tell stories about their loved one.
- Share appropriate photos between family and friends via group text.
- Contact the family to coordinate a meal delivery. Many restaurants are offering delivery or drive-through food and beverage service, so your could also place an order for the family to pick up at a time that's convenient for them.

We know that the death of a loved one brings its own set of challenges and the onset of grief. We also know that our current crisis can heighten those feelings of loneliness. Not all of us would choose to miss the funeral for a friend or family member, however, the recent crisis does not allow us to participate freely in our daily routines.

<sup>1</sup>Alan Wolfelt, "For Funeral Directors: Dealing with Families During the COVID-19 Pandemic," *Center for Loss & Life Transition*, Mar 17, 2020.

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# What If You Were The One Left Behind?

By Katy Hacksworthy and Matt Thompson of Celebration of Life Center

**M**y mother was the one in my family who took care of the organizational household tasks ... paying the bills, balancing the checkbook, handling taxes, and insurance, to name a few.

When she died, my dad was at a loss, not only due to his grief but because he was completely unprepared to take over these responsibilities.

It took many weeks and months of searching through files and records to familiarize him with the things he needed to learn and get him comfortable managing everything on his own. The one positive was that my mom had completely pre-planned her funeral wishes so he at least had a personally prepared guide to follow in arranging her service of remembrance.

This is a scenario that plays out over and over again, although not always in the same way as my family experienced it. The one left behind could be a husband or a wife, a domestic partner, or any member of a relationship in which one person is committed to or is responsible for another.

In any case, when one person is the primary keeper of the finances, records, and important documents and doesn't make a point of sharing with or educating the other, the loss of that person can leave the survivor in utter chaos trying to figure out how to handle everything.

Not only is it emotionally stressful and frightening, but it can also be financially detrimental when the survivors don't have the proper information, documentation, or authority to do what needs to be done.

There are some simple but critical things that everyone can and should evaluate to prevent a situation like this from catching you unprepared.

These things are important no matter what your health circumstances are, but they become even more pressing if you or your loved one has received a diagnosis of a life-limiting disease or condition. Matt Thompson, the founder of Celebration of Life Center, emphasizes "when people today choose to pre-plan or pre-fund their funerals, the top reason, without a doubt, is to keep their loved ones from having to deal with the logistics themselves".

**Are your estate documents and financial accounts up to date and do they accurately reflect your current wishes and circumstances?**

This would include wills, trusts, powers of attorney, deeds to properties, bank accounts, life insurance policies, investments, and other assets. How are these documents set up, who



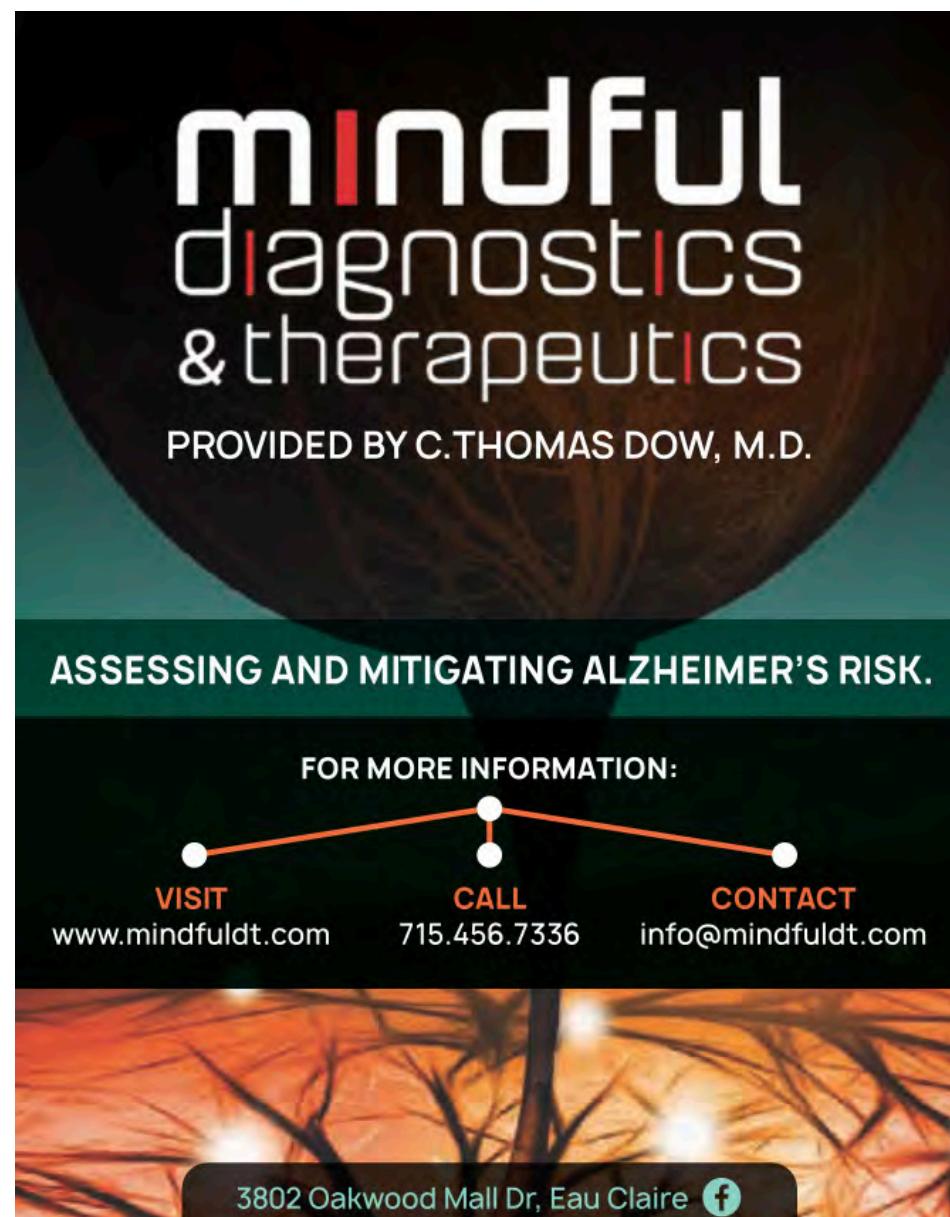
has ownership, who are the beneficiaries, and who has the authority to access these accounts? Each person's situation might determine a different way to assign these things, so it is important to consult family members, your attorney, tax professional, or investment advisor on what is best for you.

**Do you know or have easy access to pertinent family information, history, records, and contact information, including who should be notified in the event of a health crisis or death?**

You will need to provide your loved one's social security number, parents' names (including mother's maiden name), employment, education, and military service information in order to complete a death certificate (certified copies of a death certificate will be needed to close out or transfer ownership of most financial accounts and assets). Current, up-to-date contact information should also be available for relatives, close personal friends, and other significant people in your loved one's life.

**Has your loved one shared their thoughts regarding how they want their final wishes carried out, including a living will/advance directives and funeral/burial arrangements?**

This conversation is probably the most difficult and emotionally challenging of all, especially if it takes place when someone has received a terminal diagnosis. Nonetheless, taking the opportunity to discuss your wishes provides a great deal of peace of mind not only for you but for your family as well, allowing all of you the opportunity to connect, share and get on the same page while you can still provide valuable input. On the more practical end, "people pre-fund funerals to protect their money from things like nursing homes or family conflict". Additionally, Thompson, whose funeral home price guarantee is decided upon at the time of pre-funding & pre-planning funerals, emphasizes the benefits of that route, saying "this guarantee is just as important as following the individual's wishes - the consumer wins, the funeral home wins, and the family wins".

The advertisement features a dark background with a large, stylized brain graphic. The text "mindful diagnostics & therapeutics" is prominently displayed in a white, sans-serif font. Below this, it says "PROVIDED BY C. THOMAS DOW, M.D.". A green banner contains the text "ASSESSING AND MITIGATING ALZHEIMER'S RISK.". Below that, a white line with three dots connects to three columns of text: "VISIT www.mindfuldt.com", "CALL 715.456.7336", and "CONTACT info@mindfuldt.com". At the bottom, there is a dark bar with the address "3802 Oakwood Mall Dr, Eau Claire" and a Facebook icon.

# WHY IS PRENEED FUNERAL PLANNING IMPORTANT?

A Wise Financial and Emotional Decision *by Lenmark-Gomsrud-Linn Funeral Home*



No one likes to think about death, let alone plan for it. In many families, discussing one's mortality is an extremely uncomfortable topic. But it is a topic that should be discussed and planned for well in advance of your death.

By pre-planning your funeral, you relieve your family of having to make important financial decisions during a period of great stress and grief – a time when people aren't thinking very clearly and may not know what to do because you never made your wishes known.

It's easy to say, "Don't make a fuss. I don't want a ceremony. Just bury me and be done with it." But it is important to realize that the ritual of a funeral and/or memorial service isn't for the deceased, but for the living. It is a time when friends and family can gather together to grieve openly and to provide support for one another.

Pre-planning your funeral can be very informal, and as simple as following our pre-planning checklist and sharing your wishes with a family member. More formal arrangements in the form of a preneed contract can be set up with a funeral home and pre-funded through

a funeral trust, bank trust agreement, or another method.

Pre-planning, when done properly, can give you peace of mind because you know that your arrangements are ready and pre-funded. Meet with your funeral home to discuss preplanning.

By pre-planning your funeral, you can:

- Make all the arrangements during a time of peace and not leave them to your family during their time of grief.
- Make your wishes known.
- Control the cost of your funeral and protect from inflation.
- Ensure that personal records are organized and easy for your survivors to locate.



- Protect your insurance so that it provides for your survivors and not for funeral expenses.
- Provide protection in case the need arises before it is expected.

Sources cited: Aurora Casket Company 2002-2003; FDLIC 2012



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# Grief Emotions By Dr. Lynn Thompson

**W**hat you feel emotionally becomes how you feel physically. Emotions are very diverse yet explicit to each individual. Most individuals will identify two or more emotions at any given time.

Grief and anger are absolutely normal emotions to experience in times of loss. The essential oil company doTERRA has developed multiple blends of the highest quality (CPTG) oils to assist with processing these emotions.

When we face end of life, sometimes it is difficult to “clear the air” and we leave “unsaid.” The essential oil blend Forgive (Renewing Blend) assists with the emotional support to process the transition. This blend is awesome for all parties involved.

Many family members have expressed their desire to be able “to do something” as their loved one is in the process of transition. Place a drop or two of the Forgive blend on your palms, rub them together, cup your hands in front of your nose and inhale deeply.

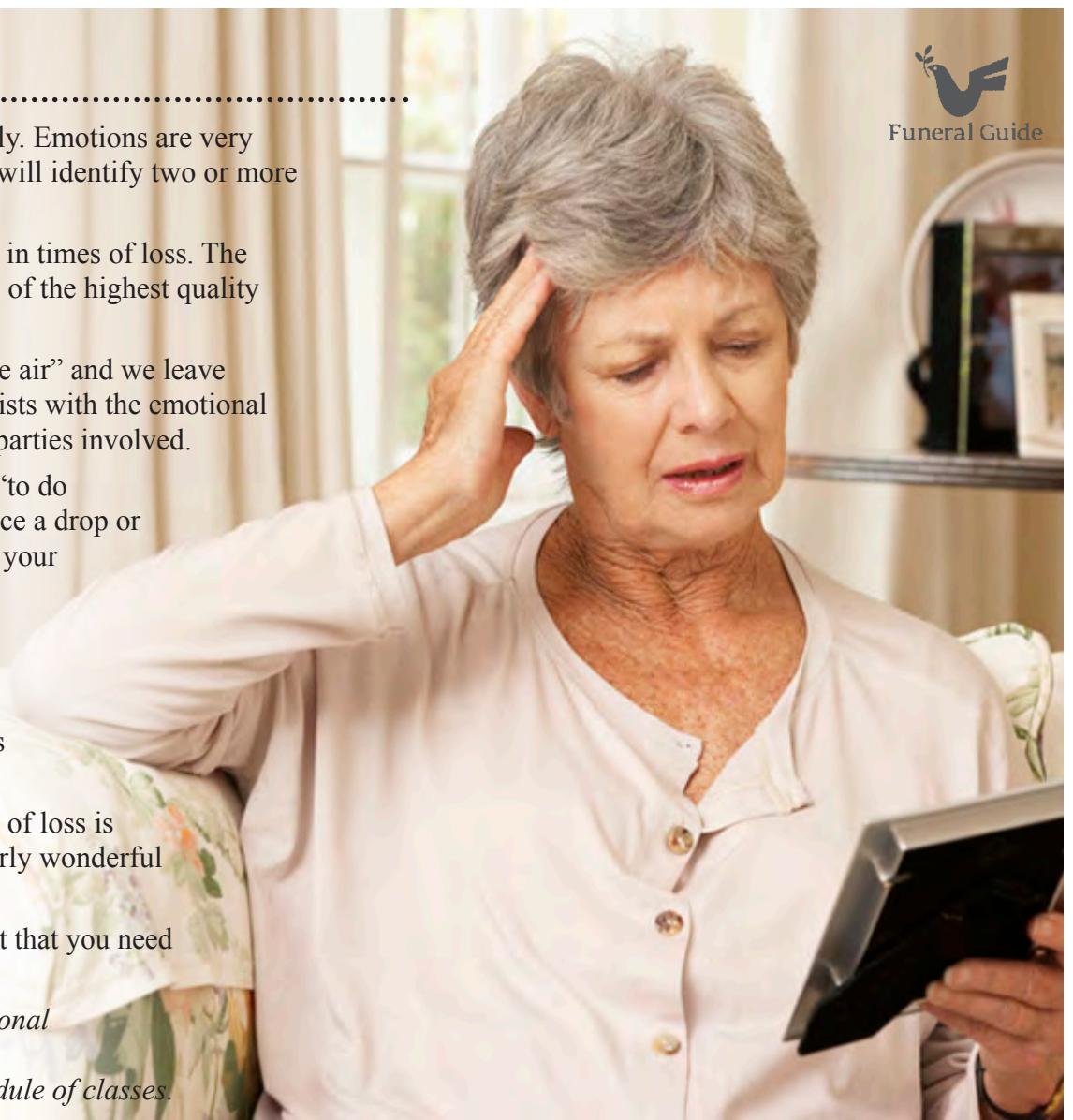


Another options is to dilute and apply topically to aromatherapy touch points such as the back of the neck, wrists and over the heart (pre-diluted product is available). Both choices allow for a sense of peace.

Another blend I recommend for the emotion of loss is Console (Comforting Blend). This is particularly wonderful as it contains Frankincense and Rose.

Whatever emotion you are experiencing, trust that you need to experience them.

*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 a schedule of classes.*



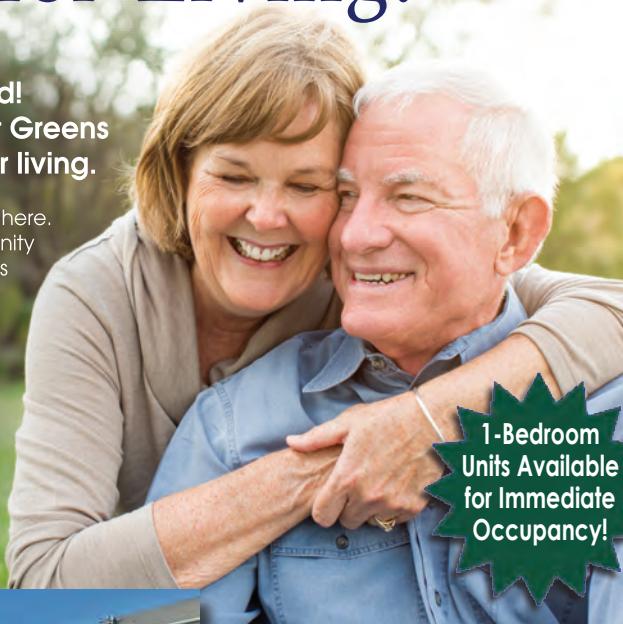
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**Remember When** no one reminded us to eat our veggies because we all had a garden?

**Remember When** no one had to remind you to wash your hands when coming in from playing outside because they were visibly dirty and the use of Lava soap was the only thing that took off the grunge?

**Remember When** going out to dine at a restaurant was reserved

for special occasions - or while you were on the road traveling?

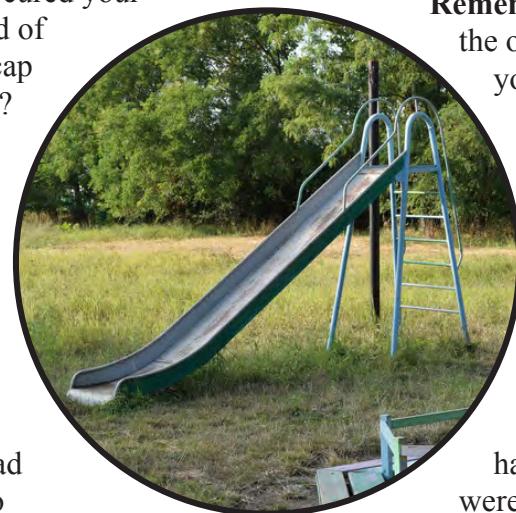
**Remember When** we used to make our own toys to play with instead of going the store?

**Remember When** the only distraction you had while driving was eating, drinking coffee or using lipstick?

**Remember When** there was no such thing as seat belts? Or, if you had them, they were tucked into the seat crevice?

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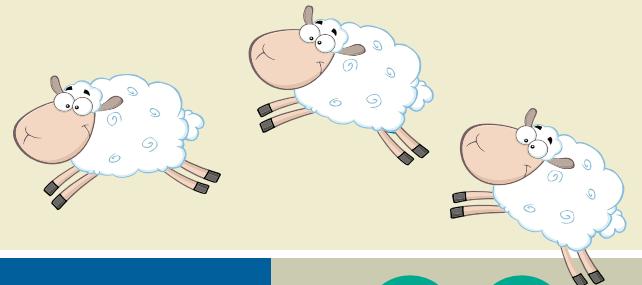
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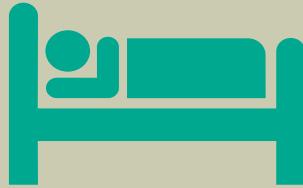
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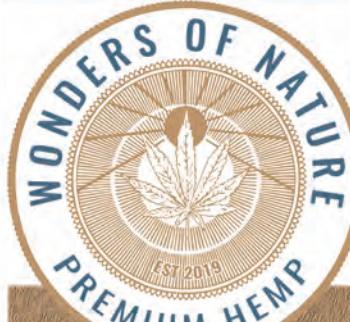


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# Difference Between Healing and Cure By Joyce Sobotta

The word healing comes from the same root word as “whole” and “holy.” IT has nothing to do with being cured which describes an absence of disease. A cure has to do with the body; healing occurs in the soul. Healing is about being fully integrated with our body, mind, and spirit, not fragmented into

different parts headed in different directions.

A healed person will focus on their health, taking steps to improve their body, calm their mind, and uplift their spirit. They are optimistic, they live in the moment, not the past or future. They are grateful for who they are, and what they have. They do not consider themselves victims and do not fear death.

Essential oils work on the whole person. They help to release and heal emotional conditions, thus helping to heal the physical condition at the same time. Since

the pandemic has caused many people to go into a state of extreme fear, essential oils can help to clear and balance emotions and cause a physical and emotional pattern change.

Fearful thoughts

of a condition or disease can lower immunity, increase the likelihood of inflammation and cell depletion, and may even block treatment. Inhaling essential oils is the fastest and most often preferred in balancing mood and emotions. That is when they work at a subconscious level to balance, modify, or change behavior. Studies show individuals who use essential oils experience a higher self-esteem.

Using pure essential oils is an important consideration to improve and “heal” physical and emotional health. Explore and experiment to learn and understand their power and effectiveness.

*Joyce Sobotta is the founder/owner of Healthy Girls Breast Oil, a product for breast health. She teaches the importance of the lymphatic system and how to use pure essential oils to detox, balance and stimulate the immune system. She is available for presentations, consultations, custom blends and DIY essential oil classes. To learn more visit [AromatherapyNaturesWay.com](http://AromatherapyNaturesWay.com)*



## City of Eau Claire Housing Rehabilitation Loan Program

The City of Eau Claire Housing Division is taking applications for its Housing Rehabilitation Loan Program. The Rehabilitation Loan Program is Federally funded and offers loans up to \$20,000. This program is for homes in need of repair, not for extensions or cosmetic renovations.

- Types of Eligible Work:**
- Electrical repairs or upgrading
  - Roof & window replacement
  - Plumbing repairs or upgrading
  - Accessibility Modifications
  - Carpentry repairs
  - Heating system replacement
  - Energy saving repairs
  - Siding repairs or replacement

### Applicant Eligibility Requirements:

- City of Eau Claire resident
- The assessed value of the property may not exceed \$165,750
- Property must be a minimum of 25 years old
- Owner occupied (at least one year)
- Good credit history
- HUD income guidelines apply: not to exceed 80% of area median income



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

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

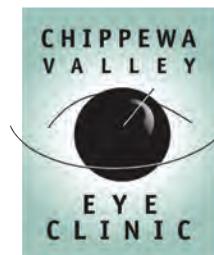
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# Finding Your Summer Balance *By Ann Brand, Ph.D*

Here we are in the thick of summer. Lazy days, late nights, and a pull to slow down and enjoy the extended hours of light. It is challenging to find balance when our summer schedules are unpredictable. If we are parents, our attention shifts to our kids and their summer activities. Every week is different, so it is hard to get into a good pattern. Maybe our workout buddy is on vacation, and our exercise routine disappears. And all the summer fun can lead to over-indulgence, not eating regular meals, and staying up too late. Self-care goes out the window as we seem to have less time to set aside for ourselves. Here are a few tips to support you in finding some balance this summer through practicing mindfulness:



but that is okay. Maybe you don't exercise on that week of vacation with the family, or you partake of an extra slice of blueberry pie on July 4th. Bring some self-compassion to summer's unpredictability. Allow yourself to deviate from your norm. Wisconsin summer is short and we must enjoy it while it is here.

2. Remind yourself of your intentions. Even if you are not as routine in the summer, you can still schedule in self-care. Summer presents all kinds of unique opportunities so get creative and take advantage of the beauty and bounty of the Chippewa Valley. Intentions are great at reminding us we can start over. When you have that extra piece of pie, instead of beating yourself up, remember you can start over the next day with a trip to a farmers market for fresh vegetables.

1. Cut yourself some slack. Keeping a routine this time of year is difficult, and our summer days will not look like the rest of the year,

3. Awareness is key. When we are paying

attention, we have more choice. We can choose when to deviate from our usual routine and indulge. We can choose when to align with our intentions and restrain. Knowing our habits and patterns gives us the wisdom to be intentional about how we spend our summer days. Paying attention to our experience supports us in cultivating this awareness and bringing it to our daily lives, scheduled or unscheduled.

Engaging in a regular mindfulness practice cultivates awareness and supports us in bringing this awareness to everything we do. Mindfulness helps us see our experience more clearly, so we can make skillful choices, even when our schedule is unpredictable. Even just five minutes a day of mindful breathing can support us in our intention to pay attention. We can do mindful breathing anytime, anywhere, no matter how much our schedule changes from day to day. And if you miss a day? Just start over tomorrow with the next summer day.

*Ann Brand, Ph.D is an instructor at UW-Stout and a mindfulness meditation teacher. For more information about mindfulness, contact Ann at [annbrand365@gmail.com](mailto:annbrand365@gmail.com)*

# I Didn't Think It Would Happen to Me *by Christine Eggers, owner of ATH*

I didn't expect to become a caregiver. Rumor has it no one does. We all think, "It won't happen to me." Then suddenly there you are: working with discharge planners and admission coordinators.

Five years ago, I thought I would help a friend out with a short stay in my spare bedroom. I was a little slow in learning that her cognitive barriers were preventing her from getting back home and that they would thwart my efforts as well. Eventually I gave up the dream that she would ever move out and accepted that I had a permanent houseguest. Like toddlers in parallel play, we lived side by side, but not really together, for three years. My only inconveniences were that I couldn't host out of town visitors and she was accumulating a lot of detritus in my spare room.

That all changed in an instant. Using extremely poor judgement, my friend walked outside in the winter and fell on the ice. She was picked up and brought home by a passing motorist. The fall resulted in a complicated hip fracture, with surgery and a long rehab. It also led to activation of her Medical Power of Attorney (MPOA). When none of the people she had named as MPOA were able to do so, I was asked by the hospital. I agreed and eventually became her full-time guardian.



My life contracted into a very small and limited scope. I had already stopped having people over for dinner and other get togethers at my home. Normal work hours were safe for her to be alone, and meals on Wheels provided her lunch, but I had to stop working late because I needed to be home to fix dinner. I cut evening activities out of my schedule because being alone in the evening sometimes caused anxiety, agitation, and confusion. Weekends also became a source of anxiety to her because my being home during the day was different than the rest of the week. I began making plans to be out of the house on weekends, even if it's just doing

yardwork, to avoid disrupting her schedule.

Most people who need care rely on family members to provide it. My friend had never married, never had children. Her only living relative is a brother in another state. Her closest friends had preceded her in dying. She had an MPOA, she had simply failed to update it, so that the plan she was counting on couldn't be executed.

I'm fortunate compared to most caregivers. My friend was not financially dependent on me as the sale of her house provided her with financial security. I also have 30 years' experience as an RN, so I know the care she needed and how to navigate the health system to get it.

Recently her dementia had progressed beyond what I could care for in my home and I obtained residential care for her. I used an advisor who secured a room at our preferred facility the same day I called. These results are not typical. I regularly work with families who are frantically struggling to care for family members. It is overwhelming. Talk with your family about care giving. It could be any of us who needs it.

*Christine Eggers RN is the owner of Appeal to Heaven LLC: Independent Nurses' Network and a substitute family caregiver.*

# “All the Fun Things” By The Children’s Museum of Eau Claire

The Children’s Museum of Eau Claire (CMEC) was voted the #1 place to take your kids in 2019 and that still rings true for 2020. Even during the quarantine and pandemic, CMEC has been reinventing the wheel and doing amazing things for the families in our community so that they can participate in the fun of the Museum, right from home!

Even though a lot of our programs are led by an educator, our most important promotion of PLAY is to let the child lead. All of our exhibits and spaces at the museum are meant to be explored through hands on learning by all children and their families. Age does not matter for PLAY and at CMEC with believe in that!

CMEC normally has programming provided every day for its visitors but with the closures, in- person programming has not been able to be provided. With that, CMEC team members have had to become quite creative with ways to get PLAY out into the community! One of the most popular ways that we have done this is by selling Busy Boxes!

A Busy Box is a box of activities, toys, STEAM lessons, and more made available for purchase by CMEC and mailed to our



members and visitors. During our initial phase of selling them, CMEC was also proud to offer a deal that, with every purchase of a Busy Box, another box was donated to Feed My People Food Bank and given out to families in need in our community. We were delighted to donate Busy Boxes to over 150 families!

Social media and technology have also been a great way to spread PLAY to families. Every week there are multiple different activities, crafts or videos posted on our social media accounts, (Facebook,

Instagram and YouTube), that families can follow along with and create or play at their own homes. This allows for our visitor reach to be greatly extended, as we can reach families in more rural communities.

We have also added virtual programming to our list of offerings! For virtual programs, we offer our normal programming such as cooking, painting and STEAM, but do them over LIVE video calls with families who may not be able to participate during our open hours.

Finally, we can’t wait for the time to come when we can go back to hosting our popular events that are fun for the whole family. Whether you come dressed in character for our Teddy Bear Tea party or our Superhero Power Party or dance in the street during our block party, there is something for everyone and you’re guaranteed to enjoy your time playing with CMEC.



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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](http://www.helpfulheartswi.org).



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