

FREE COMMUNITY PAPER Review

MARCH IS NATIONAL
**NUTRITION
MONTH**

**VA BENEFITS
FOR VETERANS**

...TIM MOORE, VETERAN SERVICE

ADULTS NEED
VACCINES

...EAU CLAIRE PUBLIC HEALTH

**DISPOSING
OF UNWANTED
PRESCRIPTIONS**

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TO MOVE?**

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Income Guidelines for the 2017-2018 Home Energy Plus Program Year
60 Percent of State Median Income Guidelines

Household Size	Three Month Income	Annual Income
1	6,650.25	26,601
2	8,696.25	34,785
3	10,742.50	42,970
4	12,788.75	51,155
5	14,835.00	59,340
6	16,881.25	67,525
7	17,264.75	69,059
8	17,648.50	70,594

How to Apply for WHEAP: Eau Claire county residents: call Western Dairyland at 715-836-7511 or send an email to energy@wdeoc.org to schedule a phone or a face-to-face appointment. This agency is an equal opportunity provider.

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GO FURTHER WITH FOOD-MARCH IS NATIONAL NUTRITION MONTH

Susan Krahn, MS, RDN, CD, CLC
Public Health Nutritionist
Eau Claire City-County Health Department

Whether it’s starting the day off right with a healthy breakfast or enjoying a meal out at a restaurant, the foods you choose can make a real difference. “Go Further with Food” is the theme for National Nutrition Month. The theme highlights how food choices impact not only on our health and well-being, but also the community and environment.



Conversations around food often revolve around weight and health. But people rarely talk about the foods we toss out. It is estimated that Americans throw away up to 90 billion pounds of food each year. This amount doesn’t include food that goes to waste at the grocery store.

By making small changes in planning and preparing meals in advance, we can help reduce food waste and save money. Planning ahead can also set you up for success with healthy eating goals to help reach or maintain a healthy weight. While not all food that is thrown away could be saved and eaten, there are a lot of ways we can prevent food from being thrown away, especially at home.

- Plans meals around the foods you already have on hand. Check the refrigerator, freezer, and pantry for foods that need to be used up. Buy fresh fruits, vegetables, meats and dairy products that can be eaten within a few days. Buy more frozen fruits and veggies that are ready to use quickly and keep longer.
- Get creative with leftovers. Plan to use leftover meats and vegetables in soups, salads, or sandwiches later in the week. Use them as a topping on cooked grains like rice or pasta.
- Learn about date labels. Many dates on food packages refer to the food’s quality, not food safety. Easily find out if it is time to toss foods by using the American Academy of Nutrition and Dietetics’ “Is My Food Safe” app or downloading the USDA’s FoodKeeper App.

For reliable nutrition information, recipes, and more, visit www.eatright.org/

BARRISTERS

By Bert Moritz



It probably does not come as a surprise to you when I say doctors and lawyers have more than a bit of animosity between them. The specter of being hauled into a court of law for a malpractice lawsuit is always in the back of every physician’s mind. Combine that with our societies’ prejudicial view of ambulance chasing, money hungry attorneys and the intentional result is endless “lawyer jokes”. Is this really fair to lawyers?

During the course of my life, I have needed to hire a lawyer three times – and I’ve never been divorced. Here is some of what I have learned, and it may surprise you. The attorneys I used were smart, well intended, caring people who were excellent listeners. Most importantly, they counseled me well (calmed me down) and they gave me valuable advice. This is not to say they were cheap. I believe it was Abraham Lincoln (a lawyer himself) who said, “A lawyer’s stock to trade is his time.” I learned early on to talk fast whenever I was in my attorney’s office or on the telephone.

I graduated from optometry school and then completed my internship at a veteran’s hospital in 1980. Picture a brash, young, hotshot who thought he had the world by the tail. I was going to start practicing, patients would flock to my door and success was just moments away. I can remember bragging to my brother, Dave, saying “I’m going to make so much money I’ll have a fifty dollar bill in my wallet every day for the rest of my life.” I



just checked and there’s no portrait of U. S Grant in my wallet again today! My Uncle Chuck likes to say, “Life is one long lesson in humility.” Unknown to this recent graduate, I was about to learn one of those lessons and I was going to need a lawyer.

I had trouble finding a place to start my career. My wife, Susan, and I drove from town to town in the Midwest but no community seemed to need me. Then, I learned a doctor in St. Cloud, Minnesota was looking for a partner. St. Cloud was my wife’s home town and my in-laws lived there. As a bonus, we could stay for free in their basement while I explored this option. I decided to check out the opportunity.

Dr. Adams was a 35 year old optometrist who was busy and ready to move his practice into a larger building. I liked him and he seemed to like me. I went to his house one evening. After some preliminary discussions, we decided to become partners. Further, we agreed to each pay fifty percent of the new office costs. Dr. Adams said he would have a contract drawn up by his lawyer and then send it to a lawyer for my signature. About to leave, I stood up and extended my hand to him. We shook hands to seal the deal. I was delighted and excited. I was finally getting somewhere.

Dick, my father-in-law, was a businessman in St. Cloud and I figured he knew lots of lawyers. Dick recommended a friend of his named Mr. Horrigan. When the contract arrived, I hustled down to the office. Mr. Horrigan said everything was written as I had described it, including the expenses of the new office construction at fifty percent each. All was in good order. I signed the contract and we sent it back to Dr. Adams for his signature. I was in business. Well, almost.

A couple days later, I was surprised to get a phone call from Mr. Horrigan. He said there was an issue and I should come down to his office. The contract had been rewritten and there were no signatures on it. Only one change had been made and I would have to sign the new contract. In the office, he pointed out new wording requiring me to pay sixty percent of the new construction and Dr. Adams’ portion had been reduced to forty percent. “No problem” I explained, “I can handle this.” So I signed and we sent it back.

Much to my surprise, Mr. Horrigan called me again. The contract had been sent back without any signatures again. Another change had been made. In his office, he pointed out how my portion of the new construction now read “sixty-five percent” and Dr. Adams’ portion now read “thirty-five percent”. I confidently responded, “I am going to still sign. This is really a good opportunity for me and I want to make it work.” I signed again.

A few days later, when the call came in for me to come back to my attorney’s office, I made up my mind to sign before I even got there. I was impatient and I needed to get this deal going to start my career. Was all this fooling around about some money actually worth the trouble? When I set down at his desk, Mr. Horrigan looked disgusted. He pointed out the new contract required me to pay seventy percent of the new construction costs and Dr. Adams to pay only thirty percent. Before I could pick up a pen, he thrust his open hands toward me and commanded, “Stop!”

Mr. Horrigan looked me right in the eye. “Young man, I’m going to give you some advice. I want you to think this over very carefully before signing this contract.” And then he said words I have never forgotten. “There is give and take in every relationship. You are doing all the giving; he is doing all the taking: time to end the relationship.” It was like my eyes were opened and I was staring into a mirror. I saw myself for the fool I had been acting like! Was I ever embarrassed! Red-faced and disgusted with myself, I left the office.

In the evening, I marched over to Dr. Adam’s house. I told him I was angry and the deal was off. He said, “I’m sorry. Let’s start again. Let’s make the deal fifty-fifty like we had agreed to in the first place.” Then he held his hand out to me. Without speaking a word, I turned around and walked away. I have never regretted it.

It can be difficult for most people to forget old stereotypes. In my case, a dose of experience with an attorney was just what the doctor had ordered. No more lawyer jokes for me. I now see lawyers in a completely different, and better, light.

Postcards from the Past

Then & Now Pictures of Eau Claire, Wisconsin

by David Tank



Published by G. R. Brown

What's There Today?



Photo by David Tank

The old Bottling House on the right and the storage building (far left) are all that remain of the original Walter Brewing Company in Eau Claire. But the beer itself has returned. Walter's Premium Pilsner is now being brewed at Northwoods Brewpub in Osseo.

Items in this column are from the book “Postcards from the Past: Then & Now Pictures of Eau Claire, Wisconsin” by David Tank. Complete information can be found at www.postcardsfromthepast.net.



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IT’S ALL ABOUT THE JOURNEY

---not the Destination
by Becky Mauch, local traveler,
teacher & word worker



Tiny houses are a new fad for the future. And, for many of us who are pleased we have acquired lots of space for families and hobbies, it is hard to think about that dreaded “D”word....downsizing. We should care about our environment and our “carbon footprint” and our legacy for future generations. We can think of helping with a big “cleanout” before our kids or other relatives have to do it for us. That way we also know

who gets what....if anyone even wants our treasured rocks, postcards, thimble collections, inherited tables and chairs or picture albums and souvenirs from many trips.

However, only you know when you are ready to move....when you can’t clean, can’t cook, or can’t climb. You have reached a certain level of maturity, and you may not feel like scrubbing floors or making beds for guest rooms. Or, you don’t feel like shopping so much for groceries you don’t feel like turning into nutritious and/or gourmet meals. And, of course that big physical factor enters into your decision, too....like not wanting to or being able to climb as many or any steps. And, you definitely should not be climbing ladders to clean gutters, paint windows, or get things down from storage in an attic or garage. Your doctor and/or family may have input into your decision, but most of us are smart enough to make this decision before it is forced upon us.

The other side of what you can’t do is what you might want to do....like be closer to children and grandchildren who may live across the country. Or, you may want less to worry about so you can travel more...with your spouse and/or your friends on nature adventures, mission trips, or other volunteer opportunities. I have more than one friend who helps build churches in Central America. Another helps share time and skills in an orphanage abroad (and a few who help in the U.S.) I have friends who serve in advisory capacities on boards or giving workshops that take them out of town for their volunteer work. And, I know people who are park hosts at various National and state parks....helping others enjoy their surroundings while meeting new friends. Here’s a thought:

Keep every doily decorating every space
And every picture in every place....
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ADULTS NEED VACCINES TOO

Vaccines are an important step in protecting adults against getting and spreading serious diseases. Even if you were vaccinated at a younger age, the protection from some vaccines can wear off with time. The Centers for Disease Control and Prevention (CDC) recommends that all adults get the following vaccines:

- Influenza (flu) vaccine every year to protect against seasonal flu.
- Td vaccine every 10 years to protect against tetanus.
- Tdap vaccine one time as an adult to protect against tetanus and diphtheria plus pertussis (whooping cough). Women should get a Tdap during each pregnancy.

You also may be at risk for vaccine-preventable diseases because of your age, vaccine history, job, lifestyle, or health conditions. Vaccines you may need include those that protect against:

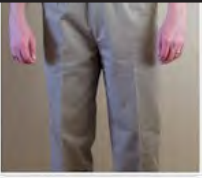
- Shingles
- Pneumococcal disease
- Meningococcal disease
- Hepatitis A
- Hepatitis B
- Chickenpox (varicella)
- Human Papillomavirus
- Measles, Mumps, Rubella

If you travel outside the U.S., you also may be at risk for other vaccine-preventable diseases such as yellow fever and typhoid. For more information on travel vaccines, see www.cdc.gov/travel.

Adults with certain chronic conditions are more likely to develop complications, including long-term illness, hospitalization, and even death, from certain vaccine-preventable diseases.

Talk to your healthcare provider to make sure you are up to date on the vaccines that are recommended for you. Get vaccinated to protect yourself and your loved ones. For more information on adult immunizations, see www.cdc.gov/vaccines/adults.

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This **FREE** service is for Eau Claire, Chippewa Falls, Menomonie, and Mondovi areas. Contact us if you are interested.

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Threshold Choir

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For more information, or to make a referral, contact us at:
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thresholdchoir.org/eau-claire

An Important UPDATE

On Medicare

Medicare has made many changes in the last few years — like adding new wellness visits and preventive benefits. With all you've heard, you may have questions.

It's always smart to keep up with Medicare and to know what it means to you.

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HOME DELIVERY SERVICE: The L.E. Phillips Memorial Public Library in Eau Claire offers a library delivery service to qualified individuals. Books & materials may be delivered to your door by a library volunteer. Call 715-839-4857 or e-mail homedeliveryservice@eauclaire.lib.wi.us

ALZHEIMER'S ASSOCIATION OFFERS TELEPHONE SUPPORT GROUP by phone, the last Tues of every month at 10:00 am.---connect with other families, answer questions and provide support to each other. Persons participating will receive the monthly phone number a few days prior to the scheduled telephone support group meeting. Open to local area families/caregivers. No charge. Pre-registration required. Call 1.800.272.3900.

GRANDPARENTS AND OTHERS AS PARENTS (GAP) meet the 3rd Tues of each month. 6-7:30 pm. River Pines Long Term Concierge Care & Prairie Pointe Rehabilitation Suites,

206 N. Wilson Dr, Altoona, WI . Community Room #3 in center of building and accessed from either wing. Childcare available. Sponsored by the ADRC. Contact rae.tipler@yahoo.com for more info or 715-225-0404

PEO - Chapter BF - Stamping and Scrap Booking Expo. To benefit women's education. Saturday, March 17, 2018. 10:00 am - 3:30 pm. Eagles Club in Hallie across from Shopko. \$4.00 at the door. For more information go to face book.

www.facebook-stampedexpo.com
GENEALOGICAL RESEARCH SOCIETY OF EAU CLAIRE will meet at 10 a.m. Sat, March 10, 2018 at the Chippewa Valley Museum in Carson Park. A short business meeting will be followed with a program on Irish research.

Erin Go Bragh. Open to the public. Refreshments.Call 715 874-6678 or check the website, <grsec.org>

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****iPad Basics:** This class will cover getting to know your device and accessories. Using settings and determining privacy, camera, mail and calendar, download apps. Siri, IOS, setting notifications, photos, video and much more. Fri, March 23-April 6, 9:30-11am

***Hair Products That Help!:** The Walgreens Beauty Consultants are back for another informative, interactive class. During this hour long presentation, we will speak about products that aid in styling hair, discuss what products can help and how to style thinning hair. We will also feature some new natural hair products that are on the market. As always, the Beauty Consultants will be able to answer individual questions.
Tue, March 20, 11am Presenter:Walgreens Beauty Consultants

***Brain Basics and Dementia Specifics:** Gain a better understanding of the ABC's of Dementia. What is it? Why does it happen and to whom? Can it be prevented? A great opportunity to ask questions and learn about a disease that affects more people every day.
Wed., March 28, 1pm
Presenter: Katie Fennell, Azura Memory Care

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Review



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C.R.O.W.S. Column- What Every Veteran Should Know

Tim Moore, Veteran Services Director for Eau Claire County
C.R.O.W.S. represents the last names of the fallen Marines, of whom I was privileged to serve with.
I title this column in honor of their memory.



VA BENEFITS FOR VIETNAM AND KOREAN DMZ VETERANs

United States military involvement in the Vietnam War began in August 1964 and lasted until May 1975. It is important to note that the official beginning of the war is debatable. Approximately 2.7 million American men and women served in the Vietnam War. Part of the United States’ strategy during the duration of the Vietnam War, and the Korean Demilitarized Zone (DMZ) from April, 1968 to August 1971 was to conduct an herbicide program to remove foliage providing cover for the enemy. Agent Orange was the most widely used of the herbicide combinations sprayed. The herbicides used in Vietnam and Korea were tested or stored elsewhere, including some military bases in the United States. Following the Vietnam War, Veterans experienced many readjustment problems and adverse health effects, many of the latter attributed to exposure to Agent Orange. The same adverse effects were experienced by those who served in the Korean DMZ from 1968 to 1971.

Veterans who were exposed to Agent Orange or other herbicides during military service may be eligible for a variety of VA benefits, including disability compensation for diseases associated with exposure. Dependents and survivors of Vietnam veterans also may be eligible for benefits. VA and federal law presumes that certain diseases are a result of exposure to these herbicides. This “presumptive policy” simplifies the process for receiving compensation for these diseases since VA foregoes the normal requirements of proving that an illness began during or was worsened by your military service. Some of the common illnesses the VA recognizes as related to Agent Orange exposure include but are not limited to: Diabetes Mellitus Type 2, ischemic heart disease, prostate cancer, respiratory cancers, and Parkinson’s disease.

If you are a veteran who served during the following service periods and locations, the VA presumes you were exposed to Agent Orange: In Vietnam anytime between January 9, 1962 and May 7, 1975, including brief visits ashore or service aboard a ship that operated on the inland waterways of Vietnam; In or near the Korean demilitarized zone anytime between April 1, 1968 and August 31, 1971. You may be eligible for disability compensation and VA health care if you meet the aforementioned criteria. Veterans are encouraged to contact Eau Claire County Veterans Services to further determine your eligibility and apply for such benefits. Source: VA

Thank you for your service!
Tim Moore and Eau Claire County Veterans Services can be reached at (715) 839-4744 or veterans@co.eau-claire.wi.us .

AVOID MOVING FRAUD

While most moving companies are reputable businesses that do quality work, some companies use fraudulent practices. They may:

- Demand cash upfront before the move
- Avoid giving you a written estimate
- Ask you to sign a blank contract in advance
- Only have one cell phone number as a contact and no local physical address
- Show up to your house with a rental truck with no company logo on it
- Give you a quote over the phone without any onsite inspection of your goods
- Give you a low price and change the estimate substantially at your destination
- Hold your belongings hostage until you pay more money

How to protect yourself

Get tools from Protect Your Move to help you protect yourself against moving fraud. And keep these tips in mind to avoid moving scams:

DO

- Get a company representative to come to your home for a realistic estimate of the move.
- Get a written estimate from several movers. In general, estimates are based on time, the number of movers needed, who does the packing, and the number of rooms to be moved.
- Verify that the company is insured in case your goods are damaged during the move.
- Ask for the company’s U.S. Department of Transportation DOT number and use the FMCSA database to check if the company is registered.
- Reach out to your local, county, or state consumer affairs agency or state attorney general to see if there is a complaint record.

DON’T

- Don’t accept an estimate over the phone.
- Don’t sign a blank contract.
- Don’t pay for the move in advance or in cash.
- Don’t let movers start packing your goods into the truck without reviewing the contract and estimate again before the move starts.

<https://www.usa.gov/moving>

Caring for Older Parents



You care about your aging parents. And yet, sometimes, you just don't know the best way to help them, especially when they are trying to remain independent.

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How to Determine: When it is Time to Move and What to Look for in Memory Care

By Katie Fennell, Director of Community Relations for Azura Memory Care

Once your loved one has been diagnosed with Alzheimer's disease or another form of dementia it can become difficult to determine when it is time to move. Unfortunately, very few people with any stage of memory loss or dementia will recognize their need for assistance with personal care and other activities. As a result, most people with memory impairment will not be the ones initiating a move to assisted living, a memory care home or a nursing home facility.

More than likely this decision or plan will be developed by the legal power of attorney for finances and the legal power of attorney for healthcare or legal guardian. It is through their observation that they will recognize the need to move and will then need to find a safe place for their loved one with memory loss.

However, there are no major signs that will tell you that "this is the right time" to make such a move, but here are some of the top reasons why families choose to move their loved ones:

1. The person with memory loss is no longer safe in his or her current residence.
2. Family members are not able to provide the necessary level of care
3. The current level of supervision and assistance is too great for a family member to provide or is too difficult to manage and supervise others to do.
4. Emergency and crisis situations have arisen.

Sadly, #4 is the most common reason why a loved one is taken out of their home and placed to live elsewhere.

In fact the majority of families wait until a health crisis occurs with their loved one such as a fall resulting in a broken hip or the hospitalization of the primary caregiver before finding adequate care.

Unfortunately, when a crisis situation like this occurs it often leaves the family with less choices as to where their loved one might go and scrambling to get everything in order.

Once the decision has been made that a loved one needs additional assistance, the next step is to start looking at your options. The good news is that there options to look into, but that process alone can be very overwhelming! Here are some items to look for when evaluating your loved one's next place to call home.

First, don't schedule a tour. If you do schedule a tour, show up 30 – 45 minutes early to observe the actual care being given. Also, ask to speak to a caregiver or approach a caregiver yourself: Do they look you in the eye? Are they dressed appropriately? Do they seem to like their work? Are they interacting appropriately with the residents? Ask them to tell you about the home and why they work there.

Most people are drawn to a home, because of how it looks. However, the most important part isn't what is on the walls, but who is walking the floor. The caregivers and the care they are providing is what is truly important. Spa tubs will not be approaching, communicating, and being with your loved one when you are not there. The caregivers will be and they are the ones who can give the hugs your loved one needs!

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MOVING CONVERSATIONS FROM THE HEART

by Shelley Krupa, Lake Hallie Memory Care

I was raised hearing mom say, “Don’t you ever dare to put me in a nursing home.”

The day came when I had to decide if mom was safe in her own home or not? A wise friend said to me, “If you’re worried about her safety and can’t stop thinking about it, it’s time.”

A fall, a hospitalization, and rehab stay couldn’t stop the need for difficult decisions. The doctor said, “Your mom isn’t safe alone anymore - it is time to look for placement in a memory care setting.” I had to move mom from her home to keep her safe.

The big move day came and words from my growing up years rang in my ears, resonating with new words, harsh words I never thought I’d hear, “I hate you, you ungrateful daughter.” I replied to mom as she shed tears of sadness, “You’re right mom, I’m sorry, you’re here because I failed you. I couldn’t keep you safe at home. I love you, please forgive me.”

A short time later, a day to rejoice when mom walked into the door of the assisted living and said, “I’m Home!” She was safe, she was happy, and she called it home.

A day to let go, “Mom, thank you for being the best mom ever, it is okay, we’ll be okay, you can go now, I love you. Goodbye.”

The choices we make for goodbyes in our lives are never easy. They come with blessings, curses, and lessons to learn. Our best is all we can do when we’re faced with making difficult decisions. Some choices are right, some are wrong. Or at least they can feel wrong.

Our sincere advice from Lake Hallie Memory Care, is, “Don’t wait, have difficult conversations early, when you’re able to, so when tough decisions are made the process is as easy as possible. You won’t know when it will be, but you will know you’ve made the right decision the day your loved one says, ‘I’m home’.”

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- Maureen (Eckes) Kharasch

For more information call: 715-738-0011

The Classic

SAVVY SENIORS

Series

An informational series focused on enhancing the quality of life for seniors.

Wednesday, April 4
3:45—5 p.m.

Pre-Planning for Your Funeral

Presenters: Arnie Zimmerman & Randy Mundt

Stokes, Prock & Mundt Funeral Chapel & Crematory

Arnie & Randy will explain how planning ahead for your own unique life celebration allows you to make sure that your wishes and desires are respected upon your passing. However you decide to be memorialized, pre-planning and preparation gives you control over the personal decisions that must be made when a person moves on from this life. Planning can be meaningful for your family as well — if you choose to include them in the process. It can help them to feel connected to you both in life and in death, knowing that your arrangements reflect exactly what you envisioned them to be.

All presentations are FREE and held the 1st Wednesday of the month at:
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Registration is required, please call 715-839-0200.

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HOW DO I PARTICIPATE? Select an activity you love: Visit alz.org/thelongestday to sign up and select an activity! Do something you love – or honor a caregiver, someone living with Alzheimer’s, or someone you’ve lost by selecting his or her favorite hobby.

Start or join a team, host an event, or register as an individual. Chose the way that works best for you to raise money. Share your photos, stories and fundraising successes on Facebook, Twitter and Instagram to show your love across the world. Use #TheLongestDay and #ENDALZ.

To learn more, visit alz.org/thelongestday or call 800.272.3900



IS IT TIME TO MOVE?

By Kevin Escher - SRES®, Escher Real Estate 715-559-HOME (4663)

Are you thinking of selling your home, perhaps a different environment better suited to current needs?

It is not always possible for a senior to age in place by remaining in their home, for one of the following reasons:

- A major life event forces the consideration of a move
- Home maintenance becomes too difficult
- Services and support are needed that are not available at home
- An aging parent wants to live closer to adult children
- Financial concerns make it difficult to keep the home

There may come a time when home owners and their adult children, face many questions:

- Where do you start?
- Who do you call?

This information has been put together to serve as a guide to help you through the process.

Some homeowners have bought and sold many homes throughout their life. Some have not. Selling a senior's home can be more complicated due to the unique decisions, issues and amount of people involved in the answering some questions:

- Is moving the best alternative and if so, where?
- What should be done with a lifetime of personal property and keepsake items?
- Is everyone in the family on the same page with the possible home sale and move?
- Are there any tax related issues involved with selling the home?

A qualified and seasoned real estate professional, who has experience with the issues involved with the sale of a seniors' home can be a valued resource. This person usually has a network of professionals and advisors who have the training and experience to help you navigate the process.

A senior's Real Estate Specialist® (SRES®) is a very qualified real estate professional trained to help seniors with their home sale and purchase needs. By earning the SRES® Designation, a REALTOR® has demonstrated the necessary knowledge and expertise to counsel clients age 50+ through major financial and lifestyle transitions involved in relocating, refinancing, or selling the family home. As we age, we demand specialists in our health needs, so why not in our housing and equity needs as well?



60 DAYS BEFORE LISTING

BEFORE YOU BEGIN THE PROCESS, AND GET YOUR HOME ON THE MARKET, COMPLETE THE FOLLOWING ITEMS:

1. Is everyone on board? This is a good time for relevant family members to discuss selling the home and talk about personal property and keepsake items. Set a time for a family meeting that includes everyone. If someone is not able to attend, be sure they are included in telephone conversations.

2. Talk to your tax professional or financial advisor to determine how a home sale will affect your finances. If you need an advisor, your SRES® can provide you with referrals.

3. Will an adult child be acting on behalf of a parent in the sale? Get all legal documents in place. In the event an aging parent is ill or incapacitated, a durable power of attorney document must be in place prior to the incapacity, naming an agent to act on behalf of the senior. If you need an attorney your SRES® can provide you with referrals.

4. It is best to have one family member take the lead in communicating with your SRES® and other professionals. Decide who this will be.

5. Take an inventory of what needs to be fixed and make a detailed schedule for repairs. i.e. cracked windows, dripping faucets, re-caulking the tub, fix or replace torn screens etc. Problems you are not able to fix, such as seepage into the basement, will need to be disclosed to buyers.

6. Collect all of your important documents on the home for your real estate professional. Include your abstract or owner's policy of title insurance, a certified survey map, your latest mortgage statement and a copy of your neighborhood covenants if any.

7. De-Clutter, to get your home show ready. Decide what will be going to your new home. If you need professional, your agent can provide you with a referral.

- Start with the easy stuff. Eliminate items that are broken, damaged or no longer wanted. Build momentum by working on spaces such as the garage and attic.
- Schedule a regular time each week or several days per week to work on de-cluttering.
- Make a decision on how to get rid of the things. You can have a garage sale or an estate sale with remaining items going to consignment and/or donated to a charity.
- Set up several bins or boxes with labels to assist in the process: "Keep, Donate, Trash, Recycle and Garage/estate Sale". Make regular trips to donate items or schedule a donation center for a pick up.
- Make a list of the things going with you. Be realistic about available space in your new home.
- Let others help you.
- Keep what you really value and enjoy your personal spaces.
- Decide how you will eventually move. Will you rent a moving truck or hire movers? Get quotes in writing with timeframes for your move.





30 DAYS BEFORE LISTING

Choose a Real Estate Professional

- Invite your real estate professional over to meet and ask questions. The process can take some time and can be stressful. Your agent wants to understand the challenges and present available options and a suitable outcome. You may even want to break up the pre-listing process over several visits to the home.

- Don't be afraid to interview more than one real estate agent as this will be the Pro that will be your advocate throughout the process. Prior to meeting with the agent(s) ask them to prepare a Comparative Market Analysis (CMA) of the property, to help you determine an estimated sale price based upon comparable homes sold in the area.

- Don't assume that the agent suggesting the highest price is the one to work with. Base your decision on what is important to you. The agent can also give you an estimate of selling costs, to help you determine how much you will net from the sale.

You can ask the agent questions such as:

- What is your experience in selling homes?
- What is your marketing plan for my home?

- Do you have a selling system, i.e. a step by step process you follow for selling a home?

- How will you communicate with me-- by phone or email/text and how often? Communication is a very important part of the listing of your home. The agents answer of this question will give you a good indication of how things will go moving forward.

- What makes you as an agent stand out from the other Real Estate professionals in the area?

- What can I expect from you during the home sale process?

Choose a Real Estate professional that has the necessary resources and will be your partner in helping sell your home. Some Real Estate firms, like ours, will offer free services when you sell your home, such as Free Home Staging, Professional Photography, Full Color Brochures and a Free Home Warranty that not only covers your mechanicals and appliances during the listing period but then covers the buyer for one year after the closing.

After you have chosen a Real Estate Professional to work with, you will sign a listing contract, set a timeline and talk about all of the details of the listing. Your Real Estate Professional will take the lead and guide you through the process of your home sale.

14 DAYS BEFORE SHOWINGS BEGIN:

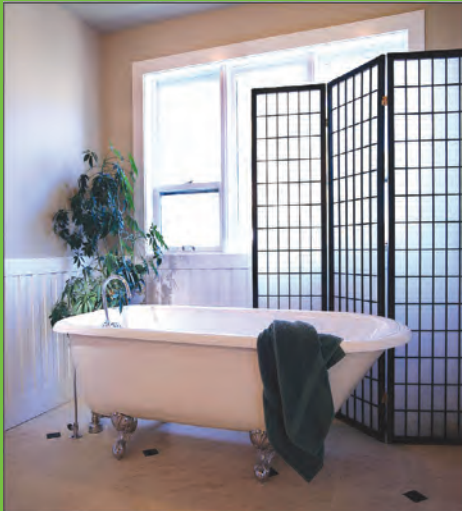
Pre-showing process

Here is a short to-do list prior to showing your home:

1. Depersonalize the home by removing family photos.
2. Enhance your curb appeal by trimming bushes, planting flowers or painting the front door and replacing the mailbox or house numbers.
3. Stage your home. Preparing your home for showing to the public is called staging. The goal is to put the homes best foot forward to prospective buyers by :
 - Hiring a cleaning service.
 - Calling a handyman for final repairs.
 - Deciding how each room can look its best. Rooms with less look smaller.
 - Hiring a staging professional and having family members help move items. Several local firms, like ours, will stage your home, which makes it show well from the start.

1 - 7 DAYS BEFORE SHOWINGS BEGIN

- Decide upon a listing price. Urgency, condition and location will be important factors in your price. Your agent will help you to price the home in line with current market prices.
- Our firm provides professional photos and a virtual tour of the home for online viewing.
- Your Real Estate Professional will measure rooms and put together additional marketing materials for your home.
- Your listing will be entered into the Multiple Listing Service (MLS) with all of your home's important information including the address, list price, room sizes, description of the property and items that might be included or excluded from the sale.
- Discuss with your agent the showing process and how you will be notified of showings.
- Share information with the listing agent about the home, such as updates and improvements that you have made.



LET THE SHOWINGS BEGIN

There are two types of showings:

Scheduled showings and Open Houses.

Scheduled showings: Your home is listed in the Multiple Listing Service so all Real Estate Professionals in the area will be able to show your home to prospective buyers upon request and your approval. You and your agent will discuss ahead of time the amount of notice required for showings. When a request for a showing is made, you will be notified. Showings generally last approximately one hour.

Make your home easy for Agents to show.

- Honor short notice requests. Buyers may want to see the home at inconvenient times. Anticipate this with specific requirements in the listing.
- If possible, remove any pets or sequester them during a showing. Discuss this with your listing agent.
- Remove prescription drugs and valuables.
- After a showing expect feedback from your listing agent on how the showing went and if their buyer is interested.

An Open House is a pre-arranged showing time, (usually on a Saturday) where the home is open for a couple of hours to agents and potential buyers to view. Your agent is present. As a seller, this is an option to discuss with your agent prior to listing your home. You can expect feedback from your agent on the open house.



NEGOTIATING THE SALE

Any offer on your home will be delivered to you by your agent, who can assist you in whether the offer should be seriously considered. This is a good time for the decision makers to discuss the offer. Your agent will provide unbiased advice, but will always be acting in your best interest.

- Your agent, based upon experience can let you know if the offer is good or negotiations should be made.
- Your agent will confirm the buyers financial qualifications, help you with any counter offer and guide you through the negotiations of the terms.
- You may receive multiple offers on your home. Your agent will discuss the pros and cons of each offer helping you to respond to the goal of accepting an offer.
- After an offer is accepted, but before closing, buyers usually hire a home inspector to examine the condition, structure and mechanical components of the home. If your home has a well and septic system, the buyer may hire an inspector to complete a water test and do a well and septic inspection.
- The home inspector’s report may contain further points to be negotiated, such as the cost of repairs. If repairs are needed, your agent will help guide you through this process.

CLOSING THE SALE OF YOUR HOME

- After an accepted offer and home inspection, a title company conducts a search and provides title insurance to cover the new owner and their mortgage company from any title defects. The title company obtains payoff statements for the seller, which may include but would not be limited to mortgages, taxes, utilities, special assessments and others. These are all paid out of the sellers proceeds at closing.
- The time between an offer acceptance and closing can be 30 – 60 days.
- At closing you will sign final documents that transfer ownership of your home. Your SRES® will be there to explain the process and documents. You will receive the proceeds from the sale, minus selling costs. You are now ready to move on.

If you would like to receive a complete and detailed Moving On Guide, please call our office at 715-559-HOME (4663) or email: Kevin@KevinEscher.com

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PLAN DONATIONS FOR YOUR MOVE

These non-profits would be glad for your donations. Take them to the stores to be sold or repurposed. Some exclusions may apply, so a phone call may be in order before you go. If you have many items or large pieces of furniture, contact the store to see if it is possible to arrange a pick up.

We'll pick up your donation!

All proceeds fund our shelters and provide help to people in need. Call **715-552-5566** or visit hopegospelmission.org to learn about donating or volunteering.

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BOOKS TO HELP YOU GET READY FOR A MOVE

Go to <https://find.more.lib.wi.us> for find the book. If you need help, ask the reference librarian in the library assistance.

- Downsizing your home with style : living well in a smaller space by Lauri Ward
- Moving on : a practical guide to downsizing the family home how to get rid of the stuff, keep the memories, maintain the family peace, and get on with your life / by Linda Hetzer and Janet Hulstrand
- Downsizing the family home : what to save, what to let go Marni Jameson ; foreword by Mark Brunetz by Marni Jameson
- Tiny house basics : living the good life in small spaces Joshua Engberg and Shelley Engberg foreword by Derek Diedricksen
- Let it go : downsizing your way to a richer, happier life / Peter Walsh
- Upscale downsizing: creating a stylish, elegant, smaller home / by Leslie Linsley
- Estate downsizing for caregivers : transitioning from a home to an apartment or care facility / Susan Bewsey
- The joy of less : a minimalist guide to declutter, organize, and simplify / Francine Jay, founder of Miss Minimalist



ALZHEIMER’S FAMILY & COMMUNITY EDUCATION PROGRAMS

Offered by the Alzheimer’s Association Greater WI Chapter

For more information or to schedule programs please call: 800.272.3900. -No Charge-

DEMENTIA CONVERSATIONS: This program facilitates discussion about convincing a family member to see a physician for cognitive screening or medical care, deciding when to stop driving, and legal and financial plans for future care needs.

- Tuesday March 20th, 2018 at the Rutledge Charities Building, 404 North Bridge Street, Chippewa Falls WI 54729
- Thursday March 15, 2018 at 6:30 pm. to 8:00 pm. at Voyagers Learning Center, 750 Tropicana Blvd., Chippewa Falls WI 54729

KNOW THE 10 SIGNS: EARLY DETECTION MATTERS: The warning signs of Alzheimer’s disease are often dismissed as side effects of normal aging. This training shares the 10 Warning Signs of Alzheimer’s disease, separates myth from reality and addresses commonly-held fears.

- Thursday March 8th, 2018 at 4:00 pm. to 5:00 pm. at Eastridge Estates, 3504 Hoover Avenue, Altoona, WI 54720

THE BASICS: MEMORY LOSS, DEMENTIA AND ALZHEIMER’S DISEASE: Designed to help participants understand the difference between normal age-related memory changes and more serious memory problems that should be evaluated by a medical professional.

- Tuesday March 6, 2018 at 4:00 pm to 5:30 pm at The Classic at Hillcrest Greens, 2455 Sawgrass Place, Altoona, WI 54720 .

THE IMPACT OF DEMENTIA ON INTIMACY AND RELATIONSHIPS: A workshop designed to assist family caregivers in understanding how dementia can affect expressions of intimacy and sexuality and learn how to respond creatively and sensitively.

- Thursday March 1, 2018 at 6:30 pm. to 8:00 pm. at the Voyagers Learning Community Center, 750 Tropicana Blvd., Chippewa Falls, WI 54729

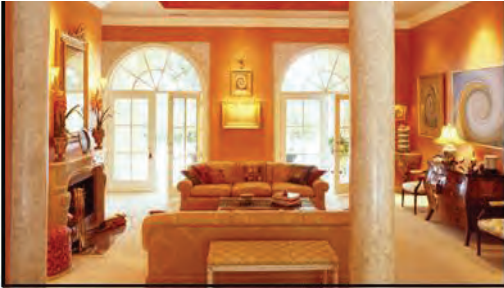
EFFECTIVE COMMUNICATION STRATEGIES: This program helps families facing Alzheimer’s explore effective communication strategies and learn how to decode messages through attitude, tone of voice, facial expressions and body language.

- Friday March 2, 2018 at 10:00 am to 11:30 am at the Shirley Doane Senior Center, 1412 Sixth Street E, Menomonie, WI 54751

In case of inclement weather to call 715.720.7611 - Programs are cancelled is areas schools are.



Mary Beth Gardner
Attorney at Law
2411 N. Hillcrest Parkway, Suite 9,
Altoona, WI 54720
715-832-4444



This information will assist you in the contacting offices that need to be aware of your move

Change Your Address with the Postal Service

- Go to [USPS.com/move](https://usps.com/move) to change your address online. This is the preferred method for speed and convenience, and you immediately get an e-mail confirmation of the change.
- Go to your local post office and request a Movers Guide.
- You can also ask the USPS to temporarily change your address or hold your mail.

Change Your Address with Other Government Agencies

Other federal and state agencies to contact when changing your address include:

- Internal Revenue Service (IRS) – Contact the IRS to change your address if you are expecting a tax refund or other mail. You can also change your address with the IRS by writing your new address in the appropriate boxes on your tax return when you file.
- Social Security Administration (SSA) – Change your address online using your my Social Security account if you receive Social Security retirement, survivors, or disability benefits or are enrolled in Medicare. If you don’t receive Social Security benefits or Medicare, contact the SSA.
- Department of Veterans Affairs (VA) – Contact the VA if you are a veteran who receives benefit payments or you wish to update your records.
- U.S. Citizenship and Immigration Services (USCIS) – Contact USCIS if you are a non-U.S. citizen who is required to

register your address.

- State Motor Vehicle Agencies – Contact your state to change your address on your driver’s license or motor vehicle registration.
- State Election Offices – Contact your state election office to change your address on your voter registration record.

FORWARD YOUR MAIL

- If your move is temporary, the USPS can forward your mail from your old address to a new one for 15 days to one year.
- To get started, fill out an official USPS change of address form. This covers questions about the type of move, the mail forwarding start and end date, and more.

HOLD YOUR MAIL

- If you will be away for three to 30 days, the USPS can hold your mail at your local post office until you return. You can request this service up to 30 days in advance or as early as the next scheduled delivery day.
- Check to see if Hold Mail Service is available for your address and choose the dates for your request.
- If you want to hold your mail for longer than 30 days, sign up for the USPS mail forwarding service.
- For a permanent move, learn how to change your address with the USPS.

<https://www.usa.gov/post-office>



GET HELP WITH YOUR HOME ENERGY BILL WHAT HELP IS AVAILABLE?

The Low Income Home Energy Assistance Program (LIHEAP) may be able to help with:

- Assistance to pay your heating or cooling bills
- Emergency services in cases of energy crisis, such as utility shutoffs
- Low-cost home improvements, known as weatherization, that make your home more energy efficient and lower your utility bills.
- LIHEAP funds may not be used to pay water and sewer bills.
- Being qualified for LIHEAP does not guarantee that you will receive help. Whether or not you receive help depends on how much LIHEAP funding is available for the year.
- On average, about 20% of households that are qualified for LIHEAP receive benefits. When LIHEAP funds run out for the year, no more benefits can be given until Congress makes more funds available

WEATHERIZATION ASSISTANCE PROGRAM (WAP)

- The Weatherization Assistance Program (WAP) provides low-income households with free weatherization services, such as improvements for heating and cooling systems, electrical systems, and electricity consuming appliances. This can help families stay healthier and save hundreds of dollars in heating and cooling costs each year.

<https://www.usa.gov/repairing-home#item-34757>

TABLE TALK

by Naomi Hackel Smith,

BREAD BOWL SPINACH AND ARTICHOKE DIP

- 1 package Hidden Valley Ranch salad dressing and seasoning mix
- 1 (16-oz.) carton sour cream
- 1 (10-oz.) package frozen chopped spinach
- 1 (14-oz.) can artichoke hearts
- 1 (2-oz.) jar chopped pimentos, drained
- 1 large round loaf of bread, any variety

Assorted vegetables for dipping

Put seasoning mix and sour cream in a medium bowl and mix well. Thaw and drain spinach well. Drain, rinse and chop artichokes.

Add spinach, artichokes and pimentos to sour cream mixture. Cut top off bread and hollow out center, leaving 1-inch-thick shell.

Spoon dip into bread shell. Serve with bread pieces and vegetables.

SPINACH AND FETA SAUTE

- 2 garlic cloves, minced
- 2 Tbsp. olive oil
- 1 pkg. (6-oz.) fresh baby spinach
- 1/4 cup slivered almonds
- 1/2 cup crumbled feta cheese

In a large skillet, saute garlic in oil for 1 minute. Add spinach and almonds; saute 2 minutes longer or just until spinach is wilted. Sprinkle with cheese. Serves: 2.

FLORENTINE MEATBALLS

- 2 pkg. (10-oz. each) frozen chopped spinach, thawed and squeezed dry
- 1/2 cup seasoned bread crumbs
- 1/4 cup grated Parmesan cheese
- 4 garlic cloves, minced

- 2 tsp. dried oregano
- 1/2 tsp. salt
- 2 eggs, lightly beaten
- 2 lbs. lean ground beef (90% lean)
- 1 jar (26-oz.) spaghetti sauce
- Hot cooked spaghetti

COMBINE FIRST SEVEN INGREDIENTS in a large bowl. Crumble beef over mixture and mix well. Shape into 32 balls.

PLACE MEATBALLS ON A GREASED RACK in a shallow baking pan. Bake, uncovered, at 400 degrees for 24-28 minutes or until no longer pink. Drain on paper towels.

SAVE HALF THE MEATBALLS for Italian Stroganoff or save for another use. In a large saucepan, heat spaghetti sauce; add the remaining meatballs. Serve with spaghetti. Serves: 4.

ITALIAN STROGANOFF

- 1/2 lb. sliced fresh mushrooms
- 1/4 cup finely-chopped onion
- 1 garlic clove, minced
- 1 Tbsp. butter
- 1 can (10 3/4-oz.) condensed golden mushroom soup, undiluted
- 3/4 cup sour cream
- 1/4 cup water
- 1/8 tsp. salt
- 1/8 tsp. pepper
- 16 Florentine Meatballs

Hot cooked egg noodles

SAUTE MUSHROOMS, ONION AND GARLIC in butter in a large skillet until tender. Stir in the soup, sour cream, water, salt and pepper. Add meatballs; heat through (do not boil). Serve with noodles. Serves: 4.



HOW TO PROTECT YOURSELF IN MORTGAGE PROCESS

Learn about the types of scams that predatory lenders use to trick you. The Department of Housing and Urban Development (HUD) has counselors available across the country to help you navigate mortgage professionals, look out for scams, and choose the right loan type for you.

Predatory lenders may try to:

- Sell properties for much more than they are worth using false appraisals
- Encourage borrowers to lie about their income, expenses, or cash available for down payments in order to get a loan
- Knowingly lend more money than a borrower can afford to repay
- Charge high interest rates to borrowers based on their race or national origin and not on their credit history
- Charge fees for unnecessary or nonexistent products and services

DO

- Before you buy a home, attend a homeownership education course offered by a U.S. Department of Housing and Urban Development (HUD)-approved, non-profit counseling agency.
- Interview several real estate agents, and ask for and check references before you select one to help you buy or sell a home.
- Get information about the current values and recent sale prices of other homes in the neighborhood.
- Hire a qualified and licensed home inspector to carefully inspect the property before you are obligated to buy.
- Determine whether you or the seller will be responsible for paying for the repairs.

- Shop for a lender and compare costs.

- Be suspicious if anyone tries to steer you to just one lender. Learn more about how to spot predatory lending and how to protect yourself.

- Become an educated consumer and learn about loans, mortgage fraud, and consumer protection.

DON'T

- Don't lie about your income, age, or anything else on a home loan application.
- Don't give anyone your personal financial or identification information, including your Social Security number, through email or messaging.
- Don't use a lender, real estate professional, or contractor who cannot provide you with a license number and recommendations.
- Don't fall for loans or offers that seem too good to be true.
- Don't take out a loan offered to you by telemarketers, flyers, or door-to-door sales.
- Don't feel obligated or pressured to sign up for a loan or service "today."

For more information go to <https://www.usa.gov/mortgages>

UTILITY SERVICES

When moving into a house or an apartment, you may have to pay for utility services like gas, electricity or water. You can apply for these services on the phone, online, or in person.

STARTING UTILITY SERVICES

•Your city or county government may handle some utility services like water, sewage, and garbage collection. In many states, you can choose your telephone and energy service providers. Contact your state utility commission for a list of service providers and advice on making a choice.

•Letter of guarantee: If you are a new utility customer or have a poor payment history, the utility company may require you to pay a deposit or get a letter from someone who agrees to pay your bill if you don't.

SWITCHING UTILITY PROVIDERS

Your state's public utilities company may allow you to "unbundle" your electric (or gas) service, so you can purchase the utilities from one company and the delivery of them from another. For more information on switching utility providers, contact your state's public utilities commission.

BILLING

Once you have established service, you should start receiving your bills at regular intervals, usually monthly or quarterly. Utility bills are based on the amount of energy or water you actually use. However, if you live in an apartment complex, the amount you pay for some utilities may be prorated or split. Contact the service provider if you see charges you do not understand or didn't authorize on your bill.

TO LOWER YOUR UTILITY COSTS:

Explore energy-saving tips and strategies from the U.S. Department of Energy.

Apply for help from the Low Income Home Energy Assistance Program (LIHEAP) if you have difficulty paying your bills. The benefits vary from state to state.

File a Complaint

File a complaint with the company If your utility company fails to meet its service requirements. Contact your state's utility commission If that does not work.

<https://www.usa.gov/moving>

**TELL YOUR FRIENDS YOU SAW THIS SUPER GUIDE IN THE SENIOR REVIEW
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We will serve tea and tasty treats, and will have a fun mug rug project available for everyone to stitch up! "Dress for tea" or come as you are. Please RSVP 1-715-832-3343 or 1-800-924-4075 or by email sew@sewcompleteinc.com"



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- Eau Claire County DAV Van runs on odd numbered week days
- Departs from the east side of the Government Center in front of the County Jail @ 7AM
- Departs from Mpls VA Medical Center @ 3PM or earlier
- Please schedule appointments accordingly
- Can accommodate one wheelchair (please call to reserve wheelchair ride)



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STIX THAT CLICK

Come to Acoustics on Mondays from 10 - 12 to knit, crochet or just chat. There are no rules, divas, or dues. If this group sounds like just what you have been looking to join, please join us. We welcome anyone at any level. So grab a cup of coffee and a seat and start knitting or crocheting or tatting. Hope to see ya.

KNIT CLUB - WEDNESDAY EVENING

Join us at Blue Boxer Arts every Wednesday evening from 6-8 pm for Knit Club! Chat with friends, share tips and tricks, and show off your projects. Free of charge. For questions, contact Kelsey at blueboxerarts@gmail.com or at 715 577 3199. *Knit Club does not discriminate against crocheters!

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Luke Howard,
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Eleva, WI 54738



Check with your health insurance program about a rebate or incentive for participation in CSA programs.

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the 2018 growing season**

- CSA shares \$720 for a full share, enough for a family of 4
- \$360 for a half share
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- Be able to choose Thursday or Saturday pick up at The Coffee Grounds in Eau Claire
- Receive a weekly e-mail telling what to expect in the produce bag along with occasional recipes
- CSA Members will be invited to a celebration day at the farm
- Members can make a produce donation to The Community Table. 900 pounds of produce donated in 2017



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For just **\$20 YOU CAN GET TWO LARGE BASKETS OF FOOD TO TAKE HOME.** This great program can help you feed your families each month. If you need directions or more information, **CALL THE CHURCH AT 715-834-2959**

GUEST REGISTRATION 2-6

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- No Checks accepted
- Everyone is welcome
- No qualifications
- Bring your own containers: laundry baskets or rubbermaid type containers




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1120 Cedar St., Eau Claire, WI
www.goodshepherd-ec.org

**VOLUNTEERS ARE ALWAYS NEEDED
NO TRAINING OR EXPERIENCE NECESSARY**



DUSTING OFF SOME LOCAL HISTORY: “Schools, Theaters and Churches Close”

Greg Kocken Archivist, UW-Eau Claire
Kockeng@uwec.edu

“Did you get the vaccine?” Every time I spoke with someone about this year’s flu season the conversation always shifts to that one inevitable question. For the record, no, I did not receive the vaccine (at least not by the time I wrote this article). This year’s flu outbreak was certainly more prominent than others in recent memory, but it was still nothing compared to what our area experienced nearly 100 years ago. The 1918 flu epidemic is one for the record books. The Wisconsin State Board of Health declared it “the most disastrous calamity that has ever been visited upon the people of Wisconsin.”



The 1918 epidemic first emerged in March of that year, but it was not until the late fall of 1918 that it reached a fever pitch (pun intended). Over 8,000 Wisconsin residents died, more than the number of Wisconsin casualties in World War I. Unusual when compared to more recent flu seasons, the 1918 epidemic was particularly deadly for people between the ages of 19 and 42.



As it became clear that the 1918 influenza strain posed a serious threat, the Eau Claire Board of Health ordered the closure of schools, churches, theatres, and other public gathering spaces on Friday, October 11, 1918. Saloons were not subject to this order, and continued to operate as normal, for a limited time. As the epidemic grew worse, the local Board of Health imposed capacity restrictions on saloons (which, reportedly, were not observed), and finally closed the saloons on November 23. Frustrations among community organizations resulted in a partial lifting of these restrictions on December 2, only to be re-imposed after the number of reported cases in Eau Claire jumped from 50 in late November to nearly 700 by the second week of December. An impressive spike in cases for a city of 20,000 residents.

Approximately forty-three people died in Eau Claire during the 1918 flu epidemic. The quick action by the local Board of Health, along with public cooperation, allowed the Eau Claire community to escape the worst of the epidemic.

Maybe I should reconsider my decision to skip the flu shot this year.

SHEPHERD’S CLOSET

is a ministry of **PROVIDING CLOTHING FOR CHILDREN OF ALL AGES..AT NO COST.** Visit our pantry, the second Wednesday of the month from 10 am - 5:30 pm every month at Lutheran Church of Good Shepherd, 1120 Cedar St. (just off Vine). **THERE ARE PLENTY.** Come ready to find nice, clean and ‘cool’ clothes for kids.



Receive 12 clothing items per family; 3 underwear, 3 pair of socks per family, shoes, books, puzzles, toothbrushes and toothpaste. When the kids outgrow them, donate them back to the closet. **Call 715-834-2959.**

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ONLINE LEGAL DOCUMENTS.



The internet is a wonderful source of information. Legal documents can also be made available via the internet. Be careful. Many have used these online documents hoping to save the cost of seeking legal advice from an attorney, only to learn that the documents may not be valid at the time they need to be used. For example, if a power of attorney for health care document executed is not the State form and does not legally conform with Wisconsin law, the document may not be valid. If a document is not properly signed, it may not be valid. If the document lacks certain decision making authority, the document may not be valid. If a power of attorney document is deemed invalid because it was not properly done and the person should lose the ability to make their own decisions, hence, lack the ability to execute legal documents to correct errors, a Court guardianship proceeding may be necessary. There go the cost savings. Getting the proper legal advice can save money in the long run

Mary Beth Gardner - Attorney at Law

2411 N. Hillcrest Parkway, Suite 9, Altoona, WI 54720

715-832-4444

HOMEOWNERS AND RENTERS INSURANCE

- Homeowners and renters insurance protect your home and personal property against damage or loss, and insures you in case someone gets hurt while on your property. You may already have insurance on your home if you have a mortgage on the property because most lenders make insurance a condition of the loan.

- Renters insurance, or tenant insurance, offers renters coverage similar to homeowners insurance. If you are a renter, do not assume your landlord carries insurance on your personal belongings; you may wish to purchase a separate policy.

WHAT CAN HOMEOWNERS OR RENTERS INSURANCE COVER?

Homeowners or renters insurance may pay claims for:

- Damage to your home, garage, and other outbuildings
- Loss of furniture and other personal property due to damage or theft, both at home and away
- Additional living expenses if you rent temporary quarters while your house is being repaired

HOMEOWNERS OR RENTERS INSURANCE MAY ALSO:

- Include liability for bodily injury and property damage that you cause to others through negligence
- Include liability for accidents happening in and around your home, as well as away from home, for which you are responsible
- Pay for injuries occurring in and around your home to anyone other than you or your family
- Provide limited coverage for money, gold, jewelry, and stamp and coin collections
- Cover personal property in storage

In addition to general shopping for insurance tips, keep these points in mind when shopping for homeowners insurance:

- Insure your house, but ask about the land under it.
- Purchase enough coverage to replace what is insured. “Replacement Cost Coverage” gives you the money to rebuild your home and replace its contents. An “Actual Cash Value” policy is cheaper but pays the difference between your property’s worth at the time of loss minus the depreciation for age and wear.
- Ask about special coverage you might need. You may have to pay extra for computers, cameras, jewelry, art, antiques, musical instruments, stamp collections, etc.
- Flood and earthquake damage are not covered by a standard homeowners policy. The cost of a separate earthquake policy will depend on the likelihood of earthquakes in your area. Homeowners who live in areas prone to flooding should take advantage of the National Flood Insurance Program (NFIP).
- If you are a renter, do not assume your landlord carries insurance on your personal belongings. Purchase a separate policy for renters.

For help in deciding how much insurance coverage to buy, contact your state insurance regulator

<https://www.usa.gov/property-insurance#item-36587>

THE SHADOWS OF WAR

Part 1

by Bruce Gardow,
Volunteer Dunn Cty Historical Society



Back in 2014 I wrote a story commemorating the 100th anniversary of the beginning of World War I. At the end of that article I promised that there would be another article calling attention to the 100th anniversary of the United States involvement in “the war to end all wars.” Here is a warm up to that story.

People really did not think that it was the 1st World War because it was so terribly horrific in nature. A visit to any Cemetery will underscore this fact. Each grave of a veteran of World War I has a large bronze marker circular in nature alongside of the tombstone. This bronze circle is cast with the center removed and a large star located in the center. To identify World War I Veterans the bronze maker simply reads “World War.” The logic behind this is something similar to “Who would be stupid enough to start another one?”

Wisconsin’s military involvement, as well as the entire countries involvement in World War I began in 1917, three full years after the war had started in Europe. This was plenty of time for the people of the Chippewa Valley to form their own feelings about the war. This is what I want to write about. Not numbers and facts, but rather the feelings of the people of the Chippewa Valley during this three-year period of time.

During this time, America was being slowly drawn into war. The people of the Chippewa Valley wanted peace, but the fighting blood of our first settlers was still in the veins of their descendants. It was these people that became aroused as the war unfolded in Europe.

The sinking of the Lusitania sent a shudder of horror through the hearts of the people of the Chippewa Valley. The crimes in Belgium, the brutal course of the armies of Germany, Austria and Turkey aroused the entire state, and when, after this nation had prayed for peace if it could be achieved with honor, President Wilson put aside that thought and called for troops. The Chippewa Valley was already prepared for war.

The spirit and courage which sustained the Chippewa Valley when the first settlers arrived was great. And during the build up to the United States entry into World War I, the people of the Valley gave without counting the cost, just as their ancestors had done. These people drew upon the never exhausted supply of spirit and courage, This caused the young men of the valley to march off with a smile, into the blazing lines of machine guns, tanks and poison gas. Other people fought at home for the ideals of this nation . The people of the Chippewa Valley gave it’s all for a righteous war, and when the final page is written, this area, your home and mine, will be awarded its part in the glory.



When America prepared for the war, Wisconsin already boasted of a National Guard, which ranked among the best in the nation. Years of military training and annual encampments at Camp Douglas had brought the guard to a high standard. Many of the older officers had seen service in the Philippines 20 years before, and the guard had recently returned from service on the Mexican border. With the war clouds gathering, the United States War Department ordered several of the crack National Guard units into federal service, including those of the State of Wisconsin. Their first placement on duty was close to home. The boys guarded tunnels and bridges on the main lines of railroads, including the large iron ore shipping port at Two Harbors, Minnesota.. But soon they would be sent, as a popular song of the time said, “Over There.”



Peter E. Grosskopf
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CITY OF EAU CLAIRE
HOUSING REHABILITATION LOAN PROGRAM

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

Types of Eligible Work:

- Roof and window replacement
- Plumbing repairs or upgrading
- Accessibility Modifications
- Electrical repairs or upgrading
- Carpentry repairs
- Heating system replacement
- Energy saving repairs
- Siding repairs or replacement

Applicant Eligibility Requirements:

- City of Eau Claire resident
- The Assessed Value of the Property May Not Exceed \$146,500
- Property Must be a minimum of 25 years old
- Owner Occupied (at least 1 year)
- Good Credit History
- HUD Income Guidelines Apply: Not to Exceed 80% of Area Median Income



For eligibility information and application call Chris at (715) 839-8294

The Hearing impaired may contact this office by TDD at (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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EQUAL HOUSING
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AN IDEA
FOR A
STORY?



WE'RE LISTENING

mary@seniorreview.com

EASY WEIGHT LOSS TRICK

Leave fruit and veggies on the counters of your home in the direct walk paths to the door. If it is in sight, it will be picked up and eaten.

TAKE CONTROL OF YOUR INNER VOICE

Scientists have discovered with the change of a word, you change the power. And if it is over what you eat, it matters.

So instead of saying ‘I can’t’ change the narrative to ‘I don’t’.

The difference is between a diet plan telling you what to do and you making a decision over what to do. By taking charge of the narrative, here is a higher outcome for success.

TAKE A MINDFUL CHALLENGE

Over the next few days do the following every time you eat:

1. Keep your eyes on your food and other people when you eat. (turn off the screens)
2. After each bite, put down your utensil.
3. Enjoy each bite.
4. Focus on one other sensation besides taste.
 - What does it look like?
 - Is there a special texture?
 - How about the smell?

TRY SOMETHING NEW

- Pick up a fruit or vegetable you have never tried.
- Sprinkle a different spice on a piece of chicken or pork chop. Open yourself up to new ‘eating’ adventures.
- Before bed, reflect on your eating for the day. How did you feel about the food and the experience.

annotated from Dr. Oz’s new book **FOOD CAN FIX IT**

MAYBERRY THE ANSWER TO STRESS

by Ken Anderson



Thirty years ago I was diagnosed with hypertension and I was placed on medication to help lower my blood pressure. My doctor told me that life style changes and avoiding stress would be helpful. It didn’t take me long to find a very unusual and enjoyable way to help me relax. I turned to that old classic TV program, The Andy Griffith Show.



When I arrived home after a day of teaching I would put an Andy Griffith Show DVD into my player and I would visit Mayberry. For the next thirty minutes I would laugh, my breathing would slow down, my heart rate decreased, and my blood pressure would drop.

On October 1, 1960, American TV viewers fell in love with the small quintessential fictitious town of Mayberry, North Carolina. Mayberry represented a place where time stood still and where people lived their lives oblivious to the cruel realities of the real word. The people of Mayberry were simple, unpretentious folks who found contentment living in their small community. Mayberry may not be real but the values it represented were very real and they remain real to this day.



There were 249 episodes of The Andy Griffith Show over its eight year run. Its writers made sure each episode had a lesson about life’s important values. Viewers of every age not only could laugh at the antics in Mayberry; they could also learn about friendship, contentment, honesty, and forgiveness.

Unlike so many TV shows of today, The Andy Griffith Show contained no vulgarity, questionable content, or violence. It could be watched by entire families without any embarrassment or shame.

Mayberry may not be real and it may not depict life as it really is, but it does depict life as many people wish it were. As I travel all over Wisconsin speaking to groups, the people I meet all say the same thing, “I wish I could live in Mayberry”. After almost sixty years, people still love everything there is about The Andy Griffith Show and that wonderful small town called Mayberry

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Sunday March 25 2:00 pm

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Center for the Arts
205 Main Street East, Menomonie

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www.mabeltainter.org Box Office: 715-235-0001

Hank, Loretta, Patsy & Johnny in song and story
www.sweetdreamsandhonkytonks.com

CLASSIC COUNTRY MUSIC REVUE SHINES SPOTLIGHT ON HANK WILLIAMS, LORETTA LYNN, PATSY CLINE AND JOHNNY CASH

Mabel Tainter Center for the Arts,
205 Main St. East, Menomonie WI,
presents Sweet Dreams & Honky
Tonks: The Music and Lives of
Hank Williams, Loretta Lynn, Patsy
Cline, and Johnny Cash, starring Tom
Waselchuk and Lindsey Giese, on
Sunday March 25, 2:00 pm.

Sweet Dreams & Honky Tonks is
a classic country music revue featur-
ing the best loved songs of four of
America’s greatest and most influen-
tial singers: Hank Williams, Loretta
Lynn, Patsy Cline, and Johnny Cash.
This exciting, fun and uplifting show
celebrates their lives and careers in
story and song.

Ticket prices are \$25 for adults,
\$30 for VIP seating, and \$23 for
seniors and students, and are avail-
able at the Mabel Tainter box office,
715-235-0001, and on-line at: www@mabeltainter.org.



MAN CAVE

...a just a bit of fun...
by Mary & Brad Dale, Editors,
Senior Review, Senior Times,
and Senior Hi-Lites

As I stood in line at the meat counter gazing at the possibilities for dinner, my mind wandered back to the early 70’s when there were not so many choices for us.

We ate pretty much what the man in the cave could shoot, bring home and freeze. I was lucky he came from a small town where his grandpa had taught hit to shoot at an early age on family land. By age six he could be counted on for the main entrée.

The menu was somewhat seasonal. It varied from grouse, venison, duck and squirrel. Let us not forget free range turkeys for the holidays. And in the summer we ate trout, salmon, blue gills and bass. It was eaten that week or packaged and tucked in the freezer.

No matter what the offering, I found myself cooking it in onions, butter, mushrooms or a can of soup. The preparation was not based on inspiration but economics. If mushroom soup was on sale, I stocked up.

I dreamed of the day we could buy 85% ground beef or a few pork chops. I also wondered what the rich were dining on. Now I know.

As I caught wind of the chatter behind me in line, I realized they were what the TV calls ‘foodies.’ I leaned in closer to hear them bragging about a venison tenderloin they had dined on last week at some fancy restaurant in the twin cities. It was served in a rich wine sauce with mushrooms and caramelized onions on the side. The portions were small, only about 3 oz, but simply ‘delish’. It was paired with an inspired red wine boasting a heavenly bouquet that was fruity but not pretentious.

I felt socially awkward. We always pair dinner with cold water. I could not wait to get home to the man in the cave. I was in awe that we were trying to upgrade our lifestyle to include juicy burgers and tacos smothered in cheese while others wanted what we had in the freezer and couldn’t give away.

Not for nothing, I Goggled ‘buywildgamemeats.com/venisonmeat.html. It seems I have been ‘living the dream’ and did not know it. For a mere \$199.99 you could get a 9 lb. venison sampler shipped to your home. All one can say is “sweet deal.”

This month, only, the man in the cave is running a special on venison tenderloins, hand crafted wild turkey/venison sausages and free range turkeys from his freezer. As there is limited inventory- call today.

March is National Nutrition Month. Bon appétit.



HELP WITH HOME REPAIRS AND MODIFICATIONS

If you plan to repair or renovate your home, government programs may make it easier for you to afford those home improvements.

WHAT HELP IS AVAILABLE?

The most common type of financial help from the government for home repairs or modifications is through home improvement loans programs backed by the government. Some programs are available nationwide, while others are only available at the state or county level.

FIND LOANS AND OTHER INCENTIVES

- Learn about the HUD Title 1 Property Improvement Loan program. Loan amount and repayment terms are limited based on the type of property.
- Find out about the 203(k) Rehabilitation Mortgage Insurance Program. This type of mortgage covers the cost of purchasing or refinancing and rehabilitating a home that is at least a year old.
- Contact your state Department of Housing and Urban Development (HUD) office or your local or county government housing department for programs in your community.
- Find information about energy efficient modification loans or incentives in your state.
- Review a list of FAQs about tax credits and rebates for Energy Star products and energy efficiency home improvements.

ASSISTANCE FOR CERTAIN DEMOGRAPHIC GROUPS

- Veterans can contact the Department of Veterans Affairs Home Loans Service about a loan or about specially adapted housing grants.
- Seniors can find tips on home safety and search for local programs in the Home Repair and Modification section of the Eldercare Locator website.
- Native Americans can learn more about the housing improvement grant program and call the Public and Indian Housing (PIH) Customer Service Center.
- Rural residents can contact a local Rural Development office for information about repair grants and loans.

AM I ELIGIBLE?

Eligibility requirements vary from program to program. In general, it depends on income level, age of the homeowner, type of property, or where the property is located.

HOW DO I APPLY?

Reach out to the federal, state, or county government agency that administers the program. Loans are made by traditional lenders, but the government programs help these lenders make loans that they might normally not fulfill. Grants are available depending on your income level and work to be done. Contact your local government housing office or nonprofit programs in your area that may have received funding from HUD. <https://www.usa.gov/repairing-home#item-34757>

TIPS FOR HIRING A CONTRACTOR

Finding a good contractor to do repairs and improvements to your home is important. The Federal Trade Commission (FTC) provides resources and tips on hiring a contractor, including questions to ask and how to report problems.

WATCH OUT FOR UTILITY LINES BEFORE YOU DIG - CALL 811

Before digging on your property, call 811. Utilities will come out to mark the area to help you avoid damaging or being injured by underground utility lines. The timing for processing your request differs from state to state. Some states allow for an online digging request

DISH RAGS SMELL LIKE A LOCKER ROOM?



When you pick up a dish rag forgotten on the counter or in a sink for a day if the smell is somewhat like a locker room, there is a quick trick to freshen it up.

Get it damp and toss it into the microwave for 2 minutes on high.

Let it cool before you touch it. It will be very hot.

The smell will be gone.

The heat from the microwave will kill enough of the bacteria to get rid of the smell. And you can use it in your sink for another day.

How to Dispose of Unused Prescription Medications

There are five permanent medication drop-boxes located throughout Eau Claire County that accept medications year-round.

How to Dispose: www.bit.ly/RxDropOff

Locate them here! <http://doseofrealitywi.gov/drug-takeback/find-a-take-back-location/>

Take medications to one of the locations below for proper disposal.

Altoona Emergency Services Building

1904 Spooner Avenue
Hours M-F, 7:30 am - 4 pm
(715) 839-6090

Fall Creek Village Hall

122 E. Lincoln Avenue
Hours M-F, 8 am - 4:30 pm
(715) 877-2177



Augusta City Hall

145 W. Lincoln Street
Hours M-F, 8 am - 4 pm
(715) 286-2555

Eau Claire County Courthouse

Law Enforcement Center
721 Oxford Avenue
Hours M-F, 8 am - 5 pm
(715) 839-4709

Eau Claire County Jail

Lobby
Enter from 2nd Avenue
Hours M-F, 8 am - 4:30 pm
(715) 839-4709

For more information about medication disposal, please call 715-839-4718. To view “how-to” videos for each of the drop-off locations, please visit our website:

www.getinvolvedASAP.org



**The Importance of Some Shut Eye:
Sleep Awareness Week March 11-17**

by Dr. Hamblin, Prevea Health Family Medicine



March 11–17 is Sleep Awareness Week, a fitting time as we turn our clocks ahead for daylight saving on Sunday, March 11.

THE VALUE OF GOOD SLEEP

The National Sleep Foundation states sleep is as essential as diet and exercise. Inadequate sleep can result in fatigue, depression, concentration problems, illness and injury.

Sleep plays a vital role in health and wellbeing. Not getting enough sleep is associated with diabetes, heart disease, depression and obesity. Inadequate sleep contributes to vehicle accidents; driving drowsy can be as dangerous as driving while intoxicated.

TIPS TO IMPROVE SLEEP QUALITY

The loss of one hour during daylight saving time can affect our sleep and our internal clock. While many people adjust within a few days, consider making the transition a bit easier by following the below tips to improve your sleep quality during Sleep Awareness Week, and beyond.

1. Get on a schedule. Try to go to bed and wake up close to the same time every day.
2. Keep your room dark, cool and quiet. All of these will help you count sheep faster.
3. Limit caffeine and alcohol. Both are linked to decreased sleep quality.
4. Turning off the TV, smart phone, computer, etc. at least an hour before bed helps increase your sleep quality.
5. Quit smoking. Smokers tend to wake up early because of nicotine withdrawal.

Make sleep a priority. If you continue to get poor or little sleep, visit your doctor as you may have a sleep disorder like sleep apnea or restless legs syndrome. Determining the cause of a sleep disturbance and treating it is vital to your health and wellbeing.

**SENIOR REVIEW:
A GOOD READ FOR PEOPLE THAT WANT TO FEEL THE PAPER**

**LOVELY WATER
TEN SECOND
HEADACHE
REMEDY**

Just a bit of dehydration can give a headache. So drink water. It has been found that six extra glasses of water a day relieve chronic headache.

Fyi: divide your weight in half = ounces of water you should drink a day. i.e. if you weigh 140 lbs, you need 70 ounces of water a day.

Divide 70 by 8 ounces in a glass = 8.75 glasses a day.

FEND OFF A COLD

Gargle 3 times a day with tap water for a minute. By all means, doubt it.... but do it anyway. After all this is the cold and flu season.

**TO BE TO SLEEP
SNACK**



Take a tablespoon of peanut butter and a small banana a few hours before bed. Eat them separate, on toast, in yogurt...whatever. They contain the amino acid L-tryptophan, which your body will convert to melatonin and a bit of serotonin to help you relax.



Caring for the *Older Adult*

As we age, our bodies change and our memory changes. We joke and refer to our forgetfulness as “senior moments.” Sometimes we worry whether we or a loved one may have the beginnings of Alzheimer’s disease.

GERIATRIC ASSESSMENT CLINIC

Prevea Health has a geriatric assessment clinic with a team that focuses on helping older adults preserve health, prevent disease, maximize function and independence, and successfully manage chronic health problems.

EARLY DIAGNOSIS IS IMPORTANT IN ACHIEVING THESE GOALS.

For more information or to schedule an appointment, call (715) 839-5175.



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Chippewa Valley Theatre Guild

DRIVING Miss Daisy



By Alfred Uhry Directed by Frank Bartella

7:30PM, MAR. 8-10, 15-17
1:30PM, MAR. 11 & 18
GRAND THEATRE

Sharp-tongued widow Daisy Werthan is informed by her son that she must rely on a chauffeur. He hires a thoughtful black man, whom Daisy regards with disdain. Over the span of twenty years, the two grow close and dependent on each other in this Pulitzer Prize winning play!

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WEAUX 3 NEWS

ECCO Eau Claire Chamber Orchestra

I, Too, Sing America!

March 10th, 2018
7:30 pm
Grace Lutheran Church
202 West Grand Avenue



Join us for an incredible collaboration!

This concert will feature The Master Singers of Eau Claire! Works will include Morten Lauridsen's *Lux Aeterna*, Amy Beach's *Quartet in One Movement*, George Walker's *String Quartet No.1, mvt. 2*, and William Grant Still's *From the Black Belt*.

Pre-Concert Speaker: Wanda Miller
Visual Artist: Hope Greene
Conducted by: Frank A. Watkins,
Music Director

SILVER ANNIVERSARY SEASON 2017-2018



The Master Singers

A Special Performance with The Master Singers

March 18th, 2:00pm
First Congregational Church, 310 Broadway Street

Tickets: Adults: \$23 Seniors: \$20 Students: \$8

Tickets available at the door and at Neff's Pianos.

eccochambermusic@gmail.com

www.eccochambermusic.org

EAU CLAIRE CHAMBER ORCHESTRA

The Eau Claire Chamber Orchestra will perform "I, Too, Sing America" on March 10 at Grace Lutheran Church , 202 W. Grand Ave. at 7:30 pm. The concert will feature Amy Beach's Quartet in One Movement, George Walker's String Quartet No. 1, second movement, William Grant Still's from the Black Belt and "Lux Aeterna" by Morten Lauridsen in a collaboration with The Master Singers. The pre-concert talk , given by music educator, Wanda Miller, will start at 6:45. Artwork by Hope Greene will be on display. Adult tickets are \$23, Senior tickets are \$20 and Student tickets are \$8. All tickets are on sale at Neff's Piano Shop and can also be purchased from our website www.eccochambermusic.org or at the door.

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