

# "Making every moment matter."

#### March newsletter

Welcome to Hilltop Affiliates Inc. new newsletter. We hope to offer you monthly insights into our business and community of residents and staff members who make every moment matter.

# Alzheimer's Support Group guest speaker

Todd Cour of Cour Financial discussed financial planning as the guest speaker at the February meeting of the Alzheimer's caregiver support group.

The financial planning industry doesn't recognize the true need with situations involving Alzheimer's disease and other dementias. "It's very underserved," Cour told participants.

Comprehensive planning allows people to get their

financial house in order and keep it on track, he said. Cour's clientele tend to be older than 60, although anyone can benefit from financial planning.

"Quality of life is something we roll through a lot of aspects of our business," he said.

Caregivers who try to go it alone without support can have declines in their own health. "You as caregivers have a very tough job," he told the group members.

Cour took a variety of questions during the meeting. He said he is

neutral to divestments – the process of removing a couple's assets to provide for the community spouse. He stressed people should not feel guilt either way. If divestment your choice, the sooner you do it, the more you can protect, he said. It's not an easy process, he added.

Cour strongly suggests working with an attorney who is versed in long-term care planning to consider the best options for individuals. Financial planners can orchestrate a team of experts, including an attorney, on behalf of clients, Cour said.

#### **Tips**

Cour offered the following tips to extend your assets.

- Every three years, have your insurance person look at all of your insurance policies. You may have too much.
- Consider risk mitigation. A lot of people carry too much risk in their investments.
  - Is there a way to improve your income? Bonds, often thought of as safe investments, might not be the best option.
  - No one can accept another deep drawdown from a market correction. People can't expect their assets to last if it were to happen again.

For more information about Cour or his business, go to <a href="www.courfinancial.com">www.courfinancial.com</a>, email Todd at <a href="todd@courfinancial.com">todd@courfinancial.com</a> or call 715-423-9505.



IMAGE COURTESY OF STUART MILES AT FREEDIGITALPHOTOS.NET

#### Who's new

Hilltop announces new employees. Say hello when you see them around.

- Mindy Szumila was hired Feb. 20 at Hilltop of Pepper.
- Karen Menge joined the Alpine Terrace staff on Feb. 27.
- Amanda Dombeck will start March 2 at Hilltop of Pepper.

## Volunteer spotlight

Chuck Huhnke is the Piano Man to residents at Hilltop Affiliates. The retiree began playing for us several years ago. He spends two afternoons a month visiting Hilltop of Pepper and Alpine Terrace. In fact, some residents enjoy his visits so much, they travel to both facilities to sing along to old-time favorites. It's surprising how music brings out the best in residents. They sing, smile and nod their heads to the music. On the second and fourth Wednesdays, you can hear the Piano Man's tunes filling the halls.

We nominated Chuck, who also served as Santa at our Christmas parties this year, to be honored at the Volunteer Recognition Breakfast on April 14 through the United Way of Inner Wisconsin Volunteer Center.



CHUCK HUHNKE, THE PIANO MAN, AT ALPINE TERRACE.

If you'd like to volunteer at Hilltop Affiliates, give Mystique Macomber a call at 715-423-7400 or email <a href="mystique.macomber@gmail.com">mystique.macomber@gmail.com</a> to discuss opportunities. We appreciate everyone who gives their time and talents.

#### Remember when?

Barbie got her start on March 9, 1959, when she was displayed at the American Toy Fair in New York City.

According to <a href="www.history.com">www.history.com</a>, Barbie was modeled on a doll named Lilli, based on a German comic strip character. Mattel bought the rights to Lilli, and Mattel co-founder Ruth Handler named the doll after her daughter, Barbara. (Barbie's boyfriend Ken was named for Handler's son.)

Mattel was a sponsor of the "Mickey Mouse Club" and was the first company to broadcast commercials to children. This promotion helped make Barbie popular. By 1993, sales of the doll topped \$1 billion annually, and more than 800 million dolls in the Barbie family have been sold around the world.

Generations of girls have called the doll their own. Do you remember when Barbie debuted or when you got your first Barbie? Maybe your sister or daughter had Barbie dolls.

The History Channel features stories every day in its Today in History feature. Check it out at <a href="http://www.history.com/this-day-in-history">http://www.history.com/this-day-in-history</a>.

# Something to do

If you're ever looking for something to do, check out <a href="http://visitwisrapids.com">http://visitwisrapids.com</a> for a list of upcoming events as well as numerous places to visit in the Wisconsin Rapids area.

McMillan Memorial Library, 490 East Grand Ave., Wisconsin Rapids, offers events and activities for the whole family. Movie Mondays offer new films for adults in the afternoon and evening. Children's events are featured on Tuesdays. Thursdays offer author talks and concerts for adults. Teen activities and technology classes round out the schedule. The Youth Services area was extensively remodeled in 2014. The library features multiple computer stations, DVDs and music CDs, audio books as well as books and magazines for all ages. Visitors can enjoy the coffee shop with Ancora coffee and treats for sale. It's the perfect place to visit for a morning, an afternoon or an evening. To learn more, call 715-423-1040 or go to <a href="https://www.memillanlibrary.org">https://www.memillanlibrary.org</a>.

### **Activities**

Want to know what activities are planned? Check out the calendars posted at the sites.



ED CELEBRATES HIS BIRTHDAY AT THE ALPINE TERRACE FEBRUARY BIRTHDAY PARTY.





JESSA HELPS RICHARD WITH VALENTINE JINGO.



RESIDENTS ENJOY BINGO AT HILLTOP OF PEPPER BIRTHDAY PARTY.

# Happy Birthday!

March birthdays will be celebrated March 27 with the April gathering on April 24. We wish a happy birthday to all on their special day.

March 9: William Weinfurter

March 22: Wava Rose

• April 3: Minnette Exner

• April 6: Daniel Wirtz



IMAGE COURTESY OF STUART MILES AT

FREEDIGITALPHOTOS.NET

#### Final notes

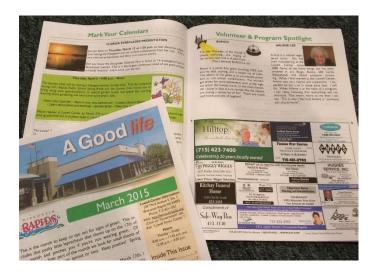
>>> The Alzheimer's caregiver support group will meet at 9:30 a.m. the second Thursday of the month at the Aging &Disability Resource Center, 220 Third Ave. S., Suite 1, in Centralia Center by Rapids Mall. Future topics include: March 12, Ministry Hospice with Ruth Wagner, preparing for end stages of life; April 9, Alpine Medical Supply with Mike Grotesend, home medical supplies and Medicare coverage.

Mark your calendar to attend. It is open to family members, caregivers and anyone who has questions about Alzheimer's disease and other dementia. There is no cost to attend and no donations. Meetings include a time for discussion and sharing.

- >> St. Luke's Lutheran Church, 2011 10<sup>th</sup> St. S., Wisconsin Rapids, will hold a community event called Help & Hope for Aging on March 21. Hilltop Affiliates contributed information for the bags for attendees. Call the church office at 715-423-5990 for more information.
- >>> All Things Senior Expo will be April 19 at the Hotel Mead. This new event will feature vendors, wellness checks and breakout sessions. It promises a day filled with information about products, services, programs and resources for Wood County's 50+ community. Hilltop Affiliates will be there. Please plan to attend. The event will be from 10 a.m. to 2 p.m.

- >> The Aging & Disability Resource Center (www.adrc-cw.com) offers a variety of healthy living programs. Most are offered several times throughout the year in both Wisconsin Rapids and Marshfield. Some of the spring courses offered locally are Medicare Basics and Strong Bones.
- >> The Lowell Center March newsletter is online at <a href="http://www.seekandfind.com/find/the-city-of-wisconsin-rapids-lowell-center">http://www.seekandfind.com/find/the-city-of-wisconsin-rapids-lowell-center</a> and in print. You can pick up a copy at Hilltop of Pepper. Find out

about programs, events, activities, bus trips and more. There is something for every interest at Lowell Center. We are proud to help sponsor this monthly newsletter.



A GOOD LIFE IS LOWELL CENTER'S MONTHLY NEWSLETTER.

>> If you've not visited our website, we encourage you to do so. Find it at <a href="www.hilltopaffiliatesinc.com">www.hilltopaffiliatesinc.com</a>. It recently was revamped and now is mobile-friendly, too!



We've launched a Facebook page and Twitter account for Hilltop Affiliates. You can find us on Facebook by searching Hilltop Affiliates or

 $\underline{\text{http://tinyurl.com/Hilltop-Facebook}}. \ Be \ sure \ to$ 

like us and watch for upcoming events and activities, meetings of the Alzheimer's Support Group and more. Follow us on Twitter at <a href="https://twitter.com/HilltopWR">https://twitter.com/HilltopWR</a>.