

SENIOR

— L I V I N G —

2024-25 SENIOR RESOURCE GUIDE



A SIUSLAW NEWS PUBLICATION

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Senior Living is an annual publication.

For more information please visit us online at

thesiuslawnews.com.

Stop by or give us a call to advertise in our next issue!

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FOLLOW THE CHARM TRAIL

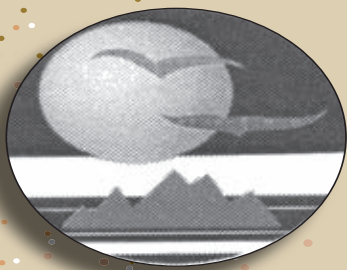
through Oregon’s Coastal Playground and make a personalized keepsake for friends and family.



- | | |
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| Bay Street Tee's | Sea Lion Caves |
| BeauxArts Fine Art Materials* | Silver Lining Boutique & The Gallery Above |
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| Driftwood Shores Resort | Stitch & Sole |
| Florence Events Center | The Jolly Egret |
| Kitchen Klutter | The Market @ Driftwood Shores |
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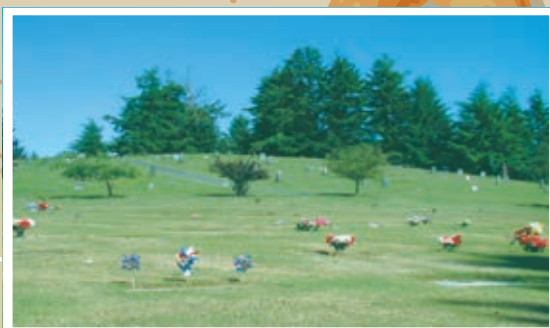
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f @FlorenceCharmTrail



Burns' Riverside Chapel Florence Funeral Home

- Siuslaw Valley Crematory & Pet Crematory
- Pacific Sunset Cemetery



*Locally Owned & Operated
by the Burns Family*



**For close to 40 years they truly have been a community
friend and conduct business with a caring heart.**

...OUR Family taking care of YOURS!

The Burns family own, operate and provide all services at their Kingwood St. location. They serve the families of Western Lane County, Reedsport and South Lincoln County. They have the ability to provide traditional funerals to contemporary memorials at their facility. The Chapel is available for funerals and 'Celebration of Life'; The family also own and operate Siuslaw Valley Crematory located at the Kingwood St. location along with Pacific Sunset Cemetery off Highway 126 overlooking the beautiful Siuslaw River. The cemetery offers burial lots and a special section for our veterans. The Burns family have a deep appreciation for their community friends and have served in many capacities in the city of Florence, volunteering many hours of their personal time.

541-997-3416

2765 Kingwood St., Florence, OR 97439

www.burnsriversidechapel.com



REGENCY FLORENCE

Regency Florence offers Skilled Nursing, Rehabilitation Therapy, Long-Term Care, and Respite Care services. Our team of nursing, dietary, social services, therapy, therapeutic recreation, and certified nursing assistants provide physician-directed care based on the needs of each individual.

Following illness or surgery, rehabilitation therapy is a vital part of the healing process. One of the features that make Regency Florence distinctive is our superior rehabilitation services. Physical and Occupational therapies are provided by licensed and certified staff to residents using equipment and techniques to accelerate the healing process.

Regency Florence also offers long-term care that provides a variety of services which help meet both the medical and non-medical needs of people with chronic illness and conditions who are unable to care for themselves.

Respite, or short-term stays, are available at Regency Florence when home caregivers need a break. We understand that caring for a loved one can become overwhelming, so respite care can help.

We invite you to visit us in our warm and welcoming community to see what life at Regency Florence is like and experience our commitment to bringing independence to living and quality to life. Contact us at 541-997-8436 or check out our website at www.regency-pacific.com

WEST COAST REAL ESTATE

Jim Hoberg has been working in Real Estate since 1989. He has served as a Principal Broker for 13 years, and is the "founding father" of West Coast Real Estate Services, Inc.

He has obtained several designations that require continuing education, which keeps him on the cutting edge of the industry and he is constantly looking for

Florence, Oregon

ZERO/Us TOO Florence

Prostate Cancer Education/Support on the Oregon Coast

BOB HORNEY, CHAPTER LEADER/FACILITATOR

47maribob38@gmail.com

(C) 541-999-4239 (H) 541-997-6626

Both meetings are still on hold due to COVID-19.

Watch the SIUSLAW NEWS for resumption of meetings.

Please note that the days and times of meetings and attending urologists may change with resumption based on availability at that time. However, location will remain Ichiban Chinese/Japanese Restaurant.

While waiting for the meetings to resume, you may stay in touch by:
Joining our ZERO/Us TOO email list and receive current PROSTATE
CANCER INFORMATION that I send out.

Simply send your request to me at my above email address and I will include you in my mailings...AND...if you have questions/concerns that you want answered, PLEASE reach out to me by email or phone and I will get you an answer.

*No question/concern too big - No question/concern too small!
I have Wonderful Resources at Oregon Urology Institute.*

SOMEONE TO TALK TO
WHO UNDERSTANDS - AND CARES!

ways to expand his areas of expertise.

He has served as Director, Co-Chair of Education, Vice President and, in 2003, served as President of the Central Oregon Coast Board of Realtors. He was selected as Realtor of the Year in 2000 by his peers.

Jim is a licensed broker in the State of Oregon
www.jimhoberg.com

HOLLOWAY & ASSOCIATES LLC, CPAS

At Holloway and Associates, we are committed to providing our clients with quality, personalized accounting and tax preparation. We use the latest technologies, including top-rated tax software to offer the best solutions to your tax and accounting issues.

Holloway and Associates also offers electronic processing and electronic deliver, so you get your tax returns and refunds quickly and easily. We have an excellent client retention rate, and we are extremely proud of the high-quality services that our firm provides.

Our firm is located on Highway 101 across from Safeway. We are a full service firm, providing accounting services, financial statement preparation, bookkeeping and QuickBooks consulting, tax planning and consulting services, and payroll preparation.

Holloway and Associates provides income tax preparation services to all entities, individuals, partnerships, corporations, nonprofits, trusts and estates.

Feel free to browse florencecpas.com to see our services and helpful resources. When you are ready to learn more about what we can do for you, we encourage you to contact us at 541-997-3434 and 733 Highway 101, or send an email to brittney@florencecpas.com.

STREETS INSURANCE

Since 1988, Streets Insurance Agency has been helping our Oregon neighbors with their insurance needs. Mike is also licensed in California for clients that may live in both states for parts of the year.

We can help choose coverage that will give you

peace of mind and protection for many of life's unexpected perils. If you have a seemingly difficult or unusual insurance need, Mike can often find you affordable coverage unique to your need through one of the many brokers he works with. When the unexpected happens, we'll do all we can to assist you in navigating the claims process.

Our team has more than 80 years of combined experience as licensed insurance agents. Whether you prefer to review your coverage or purchase a policy by phone, email or online, we strive for professional, courteous and prompt service.

Streets Insurance is certified by and represents many companies for Health, Medicare Supplement or Medicare Advantage & Drug plans. The open enrollment period each year gives a chance to review coverage options, in addition to special enrollment opportunities.

*Contact us today at 1234 Rhododendron Dr.,
541-997-8574 and streetsinsurance.com.*

US TOO

ZERO/Us TOO Florence is one of more than 200 nonprofit 501 (c) chapters of ZERO/Us TOO International. Since 2001, Us TOO Florence has been helping men, their families and caregivers make informed decisions about prostate cancer detection, treatment options and related side effects.

While on COVID-19 recess, help is still available. Call Bob Horney at 541-999-4239 for assistance. No question too big – no question too small. Bob loves them all. For continuing information, email Bob: 47mari-bob38@gmail.com and ask to be placed on his ZERO/Us TOO Information List.

THREE RIVERS CASINO

Three Rivers Casino is pleased to announce that it has received six prestigious awards from two prominent Oregon publications. The hotel garnered two Gold ratings: Best Hotel and Best Sportsbook in the Best of Willamette Valley. The venue's live music program was also honored with a Silver award. These

accolades reflect the resort's commitment to excellence and the support of our valued guests. Siuslaw News also named Three Rivers Casino Resort the Best Place to Work and the beautiful Ocean Dunes the Best Golf Course. "I've been here since Three Rivers' inception and am consistently impressed by both the loyal patronage of our guests and our team members," said Rich Colton, Director of Marketing at Three Rivers. "Winning these awards is a testament to the culture we have created at Three Rivers. It's an honor." Three Rivers is consistently evolving to boost the guest experience. Recently, it unveiled a revamped gift shop with products and souvenirs handcrafted by local artisans, a fitness center for guests to maintain their at-home fitness routines and new dining concepts to excite guests. The Three Rivers Foundation has remained steadfast in its philanthropic efforts, having awarded millions of dollars to nonprofits in sectors such as education, food security and healthcare. Teresa Spangler has worked with the casino since its inception and is also a member of the Confederated Tribes. Teresa says

she started as a Club Rep and is now the Director of Guest Services," I feel like I have lifelong friends that are like family; this includes team members and guests. Our goal is to create an environment you want to work in, and we have a lot of different areas for our team members to find their passion."

OREGON PACIFIC BANK TRUST SERVICES

Oregon Pacific Bank is one of the few community banks in Oregon offering comprehensive trust, fiduciary and investment services. The bank's team of local professionals are highly qualified and eager to help clients work towards aging comfortably in their own homes.

Oregon Pacific Bank objectively preserves and protects trust assets according to the client's wishes. This can include providing for beneficiaries; establishing gifting programs, guardian-ships or family foundations; and managing real estate and personal property.

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GRI, SRES, GREEN
Broker/Owner
...

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Rural property loans which typically offer lower rates than conventional loans.
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CONTACT ME TODAY TO MAKE YOUR DREAM A REALITY!



BETH RUDOMETKIN
NMLS #871660 Loan Officer
244 Maple Street • Florence, OR 97439
CELL: 707-486-8744
OFFICE: 541-743-2978
beth.rudometkin@apmortgage.com



Florence, Oregon Pacific Bank at 1355 Highway 101.
For more information, visit opbc.com or call
541-997-7121.

HEARING ASSOCIATES OF FLORENCE

For over 20 years, Hearing Associates of Florence has been helping people improve their lives through better hearing. We have the only doctors of audiology in the area — which means that you get your hearing tested by someone who has extensive education in hearing healthcare. In addition, our doctors are board-certified and have a combined 30 years of experience in private practice audiology. Because of this education and experience, our audiologists can read your hearing test results and explain to you the best options for treating your hearing loss or, if needed, recommend you to the best medical professional for other related health concerns. For more information, visit www.roseburgaudiology.com/hearing-associates-of-florence/ or stop by 1901 Highway 101.

DANA DANE INSURANCE

With over 25 years of experience right here in Florence, Dana Dane's primary focus is on the needs of seniors, including Medicare options, long-term care planning and retirement income strategies.

As an independent advisor, I provide truly objective guidance. Rather than just offer a few solutions, I have access to dozens of the top companies in the industry. You will get customized plans tailored for your specific needs.

The process starts with understanding your goals and thoroughly assessing your situation. We can review your existing insurance coverage or start from scratch with any questions you have. You will have everything you need to make well informed decisions.

Consultations are always free of charge.

To learn more call 541-997-1410.

Your Local Trust Professionals Personally Serving Lane County



Tami Calkin
Senior Trust Officer



Lisa Amaral
Senior Trust Officer



Rebecca Zettlemoyer
Trust Administrator

With personalized support from Lane County Trust Services, your family's future will be in experienced hands. We are here to help you navigate complex financial decisions and protect your legacy.

Consider Your Family's Financial Future:

- Who will manage your financial matters if you become incapacitated?
- Who will protect a vulnerable loved one after you are gone?
- Who will carry out your charitable legacy?
- Who will administer your trust or estate upon your passing?



Oregon Pacific Bank Trust Services offers products that are not insured by the FDIC, are not deposits, and may lose value.

Connect with Us Today!

Explore how Oregon Pacific Bank Trust Services can benefit you and your family. Contact Lane County Trust
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NORTHWEST MEMORY CARE

Experience the beauty of a home environment coupled with professional memory care at our facility. We understand the unique needs of individuals with memory impairments and strive to create a warm and comforting atmosphere where they can thrive. Our dedicated team of caregivers is trained to provide specialized care, tailored to each resident's specific needs.

From assistance with daily activities to engaging memory-enhancement programs, we are committed to promoting the well-being and quality of life of our residents. Trust us to provide the highest standard of memory care in a beautiful and nurturing setting.

BURNS'S RIVERSIDE CHAPEL

Burns's Riverside Chapel/Florence Funeral Home is a family-owned and operated funeral home for close to 40 years. Living in and serving the community they love.

At Burns's, they understand that the loss of a loved

one brings about feelings of deep sorrow, confusion and grief. They understand the needs and challenges that arise. They also understand that grieving families are often left with a number of important decisions to make at a time of great emotional distress. At times like this, their understanding and professional staff is here to help compassionately guide you through the decisions and arrangements that must be made to honor your loved one with a dignified and fitting tribute.

From traditional funerals to cremation, Burns's offers a full range of services tailored to honor your faith and family customs. To ensure that your final wishes are respected, consider funeral pre-planning. We are available to answer your questions.

Burns's Riverside Chapel/ Florence Funeral Home is located at 2765 Kingwood St. Reach us by phone at 541-997-3416.

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**1234 Rhododendron Dr. Suite #5; Florence
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www.streetsinsurance.com / www.gowithmike.com

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www.nwmemorycare.com

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Everyone is welcome to enjoy time with loved ones at Northwest Memory Care! Let's take a nice walk, water the garden or enjoy a meal together.

We LOVE the outdoors!! You will often find us hanging out enjoying the sunshine, BBQ'ing or taking a nice stroll around the property with the pups!



5292 Harvard Ave.
Florence, OR 97439
541-590-3725

ronda@nwmemorycare.com
www.nwmemorycare.com

UNDERSTANDING MEDICARE

Ask about changes to 2025 Medicare plans.

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Dana Dane Insurance is not connected with or endorsed by the United States government or the federal Medicare program.

Medicare Required Disclaimer: Currently I represent 8 organizations which offer 47 products in Lane County.

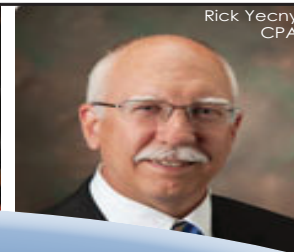
You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with plan choices.



Andrea Dexter
CPA



Karla D. Holloway
CPA



Rick Yecny
CPA

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CALL US TODAY!



Beth Rudometkin

Certified Mortgage Advisor
NMLS-811660

Office: (541) 743-2978

Cell: (707) 486-8744

Fax: (541) 940-7719

beth.rudometkin@apmortgage.com



Debbie Tallman

Reverse Mortgage Specialist
NMLS-248704

Office: (541) 213-2989

Cell: (541) 390-0934

debbie.tallman@apmortgage.com



American Pacific Mortgage, NMLS #1850 | Florence, OR Branch | (541) 743-2978
244 Maple Street | Florence, OR 97439



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The Oregon legislature recently enacted a bill amending Oregon law to require non-bank reverse mortgage lenders to include in advertisements, solicitations or communications intended as inducements to apply for a reverse mortgage, among other things, a statement that: (1) at the conclusion of a reverse mortgage, the borrower must repay the loan and may have to sell the home or repay the loan from other proceeds; (2) charges will be assessed with the loan, including an origination fee, closing costs, mortgage insurance premiums and servicing fees; (3) the loan balance grows over time and interest is charged on the outstanding balance; (4) the borrower remains responsible for property taxes, hazard insurance and home maintenance, and failure to pay these amounts may result in the loss of the home; and (5) interest on a reverse mortgage is not tax-deductible until the borrower makes partial or full re-payment.



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7 Eleven	Ocean Grinds Coffee
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Cassie's Coffee	Pro Lumber
Cleawox Market	Randy's Riverview Market
Driftwood Shores Motel	Safeway
Dutch Bros. Coffee	The Market at Driftwood Shores
Florence Pharmacy	True Value Hardware
Fred Meyer	Twin Lakes
Krab Kettle	Woahink Lake RV
Mini Pet Market	

PAPER BOX LOCATIONS:

Dunes Café	Grocery Outlet
River Roasters	Tanglewood Apartments
Greentrees	Shippin Shack
Big Dog Donuts & Deli	Pacific Pines R.V. Park
Krispy Krunch	Siuslaw News Rack out side the front door
Linda's 37th Street Laundry	

Common Sense Tip

FOR PEDESTRIANS

MAKE EYE CONTACT.



Sometimes, drivers may not notice you, so look to their eyes – they can say a lot about a person's intentions. And walk on!

Walk Safely. The Way to Go. Transportation Safety — ODOT



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The staff at the Siuslaw News is preparing to publish the annual Veterans Day publication which is a special supplement that is devoted to all military veterans currently Florence-area residents or have a connection to the area. It will be published in the Wednesday, Nov. 6, 2024 edition, before Veterans Day, Nov. 11.

If you are interested in sharing your military background information in the annual tribute publication, or in updating information that we have published previously, please complete this form and submit it to the Siuslaw News, Attn: Amanda Boulware, P.O.Box 10, Florence, OR 97439; or drop off materials at the Siuslaw News office at 4969 Highway 101, #4, Florence (Just north of Fred Meyer). If your profile was published previously in the Veterans tribute and you do not wish to make any changes to the profile, there is no need to submit this form or your military information. Please be sure that all materials are carefully labeled with your name and phone number and submitted by Friday October 25, 2024

Thank you for participating in this project to remember and honor our veterans.

Name_____Contact Phone Number:_____

Branch of Service:_____Rank Achieved (optional):_____

Dates Served: _____Where did you serve? _____

Special Information (E.G., POW):_____

Has your veteran information been published previously in the Siuslaw News Veterans Publication? Yes or No

Do we have your military photo on file? Yes or No

(Note: If you have submitted photos in the past we will still have them on file.)




THREE RIVERS
CASINO RESORT

The Coast STARTS HERE
THREERIVERSCASINO.COM