



Mission: To provide care and services responsive to the individual needs of those we serve with dignity and respect in a cost-effective manner placing value on the recipient, his or her family and our staff.

Executive Director

Who wants to be a Millionaire?

Who hasn't thought about what they would do with a million bucks? In all likelihood, none of us will ever "hit it big" overnight. A dramatic reading of a rich uncle's will IS NOT in most of our futures. The reality is that WE are going to have to secure OUR OWN futures.

I am writing about this topic because I recently reviewed the participation in our 403b Retirement Savings Program. Too many staff members are not enrolled at any level, and those who are, generally, need to be contributing more to secure their retirement. The average social security check in 2018 is \$1,404, which doesn't leave much after paying for typical health care costs of an average senior. So, what to do?

According to a Chinese proverb, "a journey of 1000 miles begins with a single step". When it comes to securing your future, just taking that first step on the journey will put you ahead of most people. So, back to "Who wants to be a Millionaire?" It's going to be easier the younger you are, but, it is never too late to start.

For example, an employee working 80 hours per pay period, making \$14.50 per hour, contributing 6% of pay (87¢ per hour in this case) to their retirement account, and BSJ Corporation contributing a match of 2% (29¢ per hour in this case), for forty years, and the investments earning an 8% return annually, would have \$701,937 at the end of 40 years! However, if this same employee delays participation in the retirement plan by 5 years, the accumulated value after 35 years would drop to \$461,231. Still a nice sum, but the lost growth of \$240,706 was caused by not having \$12,064 going into the retirement account in the first five years. The difference is all due to compounding. The younger you start saving for retirement, the less you have to put away later.

If your contributions go into the Roth 403b option, they go in after taxes have been deducted from your paycheck. In return, the government doesn't tax the retirement funds when they are withdrawn after age 59 ½. But if you have difficulty in setting the money aside for retirement, your contributions can go in before taxes are calculated. This reduces the cost of your contribution by your federal and state tax rate amounts, but when the retirement funds are withdrawn in the future, they then are taxed at that time.

Where are you on your retirement savings journey?

Begin your journey with:

Step 1—Sign up for the 403b Plan and pick your deferral rate (4% gets the full 2% match); more than 4% only helps to further secure your future. Strive to get to a 10% deferral rate.

Step 2—Review your investment fund selections and get the help of an adviser if necessary.

Step 3—Consider increasing your deferrals by setting aside a portion of future raises (or the raise you recently received). For example, if you get a 2% raise, consider increasing your deferral by 1%.

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Executive Director cont'd

Step 4—Monitor your investments to make sure you are on track to meet your goals.

There is another old saying that people don't plan to fail, they fail to plan. Plan your journey, and take that first, second, or subsequent steps along the way.

Disclaimer: This is not intended to be individualized financial advice and the examples are merely to show the benefits of compounding over time, and the value of starting sooner in life versus later. There are no guarantees of rates of returns, and the assumptions may certainly not match your life circumstances, tax rates, etc.

Hopefully, this has been thought provoking and may spur you on to starting or to continue your retirement savings journey.

Craig Ubbelohde, Executive Director

Corporation Update

Retirement Plan Enrollments/Deferral Changes Due

We are accepting enrollments for the corporation's retirement plan. Although you can enroll with any payroll, this is a time that we are submitting a group of enrollments at once to the Plan. Flyers are up at the facilities. Enrollment forms and packets can be obtained from the Business Administrative Assistants or me. Those people who already have an account are allowed each quarter to make changes to their deferral percentage. The deferral change form is also available. Deadline to turn in forms to catch this submission group is June 29. Deferral changes are only allowed on the calendar quarters.

Gale Bruessel, Asst to the Exec Dir
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Human Resources

New Look for HR

I want to take the time to thank you all for a wonderful 41 years. I've enjoyed my time with BSJC. You are the best team ever. I will be retiring on June 8th. Continue to be kind, respectful, and family to each other.

Human Resources has gone through a transition period in the last few months. It has been both exciting and challenging. I thank you for your patience as we figure it out together. I want to welcome Jennifer Sass, who will be taking over as the HR Director. She will be responsible for HR oversight for the corporation with the focus on recruitment and retention. Lauren Frost rounds out the corporate HR department with the focus on benefits and compliance issues.

Also, I want to introduce the new Business Administrative Assistants at each location. Linda Handke at BSJCC, Lauren Ihrke at OCC, Karen Nyseth at MM, Samantha Centanni at NNH, and Lisa Lonkoski at Community Services. They will be serving as liaisons between the facilities and Human Resources for onboarding new employees, maintaining personnel files, and communicating and routing paperwork between HR and employees. They can assist you with connecting with Jennifer Sass and Lauren Frost for HR questions you might have.

Dawn Johnson, Human Resources Dir (Retired)

BSJ Community Services – Housing & MERIT Centres

- ◆ Laurel Manor ◆ Mill St. Manor ◆ OnaMain ◆ OnaTerrace ◆ Prairie Home
- ◆ Salem Terrace ◆ Shelby Terrace ◆ Welcome Home ◆ Windsor Place



Welcome, Thank You, & Congrats!

Welcome Gail Loeding, new Shelby Terrace Director and who plans to marry this summer. She is a mother of 3 children and is looking forward to a 5th grandchild soon. She is thankful to all employees for their help as she learns her new role.

Kudos to the BSJ Dining Services for their flexibility in providing services at Shelby Terrace during its kitchen remodel project. Congratulations to our recent graduates: Matt Guhl, On-Call TCA has a BS in Chemistry, Danielle Tower, Prairie Home TCA has an Associate’s degree in Occupational Therapy, and Annie Cieslicki, On-Call TCA has a BA in Psychology. Matt Belmont, Maintenance Associate, welcomed a new baby in May and we look forward to sharing special baby news and visits. We appreciate our employee/family connections and want to share those in a future issue of this newsletter.

Karen Sepich, Community Services Administrator

Onalaska Care Center

Welcome, Region Director, & Cycling

Onalaska Care Center welcomes its new Business Administrative Assistant, Lauren Ihrke. Best wishes are extended to all recent graduates. BSJ Corporation belongs to the state association for health care providers called LeadingAge WI. Marissa Janke, Administrator, is the new Region 3 Director. She will conduct the monthly region meetings and attend the association’s meetings for the board throughout the year. The facility was able to fundraise enough funds to order another TrioBike for the Cycling Without Age program. It will be fun to take more residents out for rides on the rickshaw-type, power-assisted bicycle. Specially trained people who drive the TrioBikes are called pilots.

Norseland Nursing Home & Friendship House

Relaxed Staff & Tree In Memory Of

Norseland added a new event to its Nursing Home Week festivities. A massage therapist provided free massages to staff for a day. This went over very well and we hope to offer this event again in the future.

A tree has been purchased to be planted in memory of Ned Barstad, former administrator who passed away earlier in the year. The tree will be accompanied by a personalized plaque. We hope to plant the tree in June, as weather allows.

A donation was received by Norseland Nursing Home with the request that it be used towards the staff breakroom. Employees were asked to provide ideas for improvements. We hope to finish this project by the end of summer.

Megan Feirtag, Administrator

Marinuka Manor & Eden House

Egg Hunt Fun & Survey Follow Up

This spring, our Marinuka Manor Advisory Board organized an Easter Egg Hunt for the community. We had more than 65 kids and parents attending this special event. Our residents enjoyed helping to hide the eggs and handed them out to the younger age group.

On June 4th, Marinuka Manor had its annual State Survey. The staff did an excellent job and the surveyors were very complimentary of the staff and their helpfulness. One surveyor stated, “Your staff were wonderful about asking who we needed to watch cares on and letting us know when they were going to do them.” Awesome Job, Marinuka Manor staff, on another successful survey! We received only three citations in the areas of pain management, pharmacy services, and infection control. All were addressed and being corrected. Our goal is to maintain a safe and caring environment for our residents. We work hard at it every single day!

Leah Rentmeester, Administrator

Other – BSJ Care Center cont’d

We Offer Internship Opportunities

There were several milestones accomplished in May. Our hosted four internships were completed. Jacob Luehmann finished his one-year administrator internship and is moving on to a career as an administrator in Pepin, WI. Brandon Bird has been a Resident Care Technician

here for 5 years while completing his bachelor’s degree and then completed a Social Work internship with us. He also found a job in long term care in La Crescent. Finally, our two Recreation Therapy Interns, Emma Kefer and Molly Lawler, finished their internships in May. Good Luck to all of them! We are proud to offer so many internship opportunities at our facility.

Welcome to new Administrative Intern from UW-Eau Claire, Haley Hall! She will be with us until May 2019.

Larry Pupp, Administrator



BSJ Care Center

New Additions & Community Involvement

We celebrated National Skilled Nursing Care Week (May 13-19) with several special activities. Each day of the week, we had treats for the staff. There were sundaes on Monday, muffins on Tuesday, steak and chicken dinner on Wednesday, chips and soda on Thursday, and popcorn on Friday. We also had daily drawings for staff working that day for coffee mugs, tote bags, notebooks, gift certificates, etc.



The big excitement for the week is when Mayor Tim Kabat and City Councilman Roger Christians joined our residents and staff for the steak and chicken lunch on Wednesday. It was especially nice when they found out they knew several of the residents here. There was lively conversation around the table and the visit was enjoyed by all.

Larry Pupp, Administrator