

senior review

FREE

February 2025

in this issue...

- ▶ Warm Hearts Chase Away the Cold
- ▶ Understanding Retirement Tax Bills: What You Need to Know
- ▶ Foot and Nail Care Related to Aging
- ▶ The Timeless Power of Love
- ▶ Don't Overlook Your Mental Health
- ▶ Dusting Off Some Local History: "Fishing Thru the Ice"
- ▶ American Heart Month

Happy Valentine's Day!

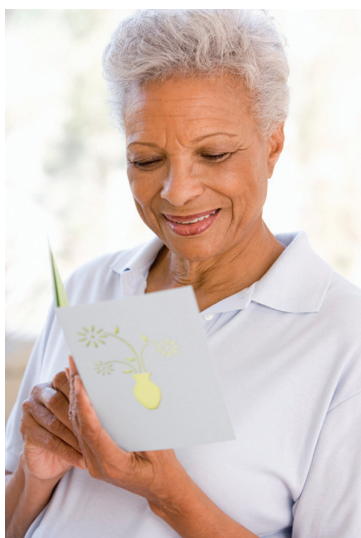
A Senior Magazine for Living a Healthier, Smarter and More Active Life in Eau Claire

Warm Hearts Chase Away the Cold By Dave Olson, Realtor®, RE/MAX EXCEL

Many of us roll through the month of January quite quickly. We're wrapping up the holiday season and all the festivities and gatherings. Then come bowl games and playoffs and other things that tick off the days before we know it. Things gradually settle back down, and January draws to a close. The icy cold weather of January has settled in to stay as we find ourselves deep in the middle of a long Wisconsin winter. February is here, so it's time to chase away that cold with a warm heart. February's most celebrated holiday is Valentine's Day, and what a great way to warm your heart by making the most of it. The American heart association jumped all over that statistic and wisely made February "American Heart Month" as well.

With that said, let's embrace our hearts this month and fill them with warm goodness. Does that have to mean sappy romantic love, flowers and candy? Well, it sure can mean that, so if there is someone you love – be sure to let them know. You can never go wrong with flowers and chocolates. Does it have to be your sweetheart? Not at all!

Here's some additional ideas that don't include those traditions. I think you'll find these suitable to share with anyone, sweetheart or not.



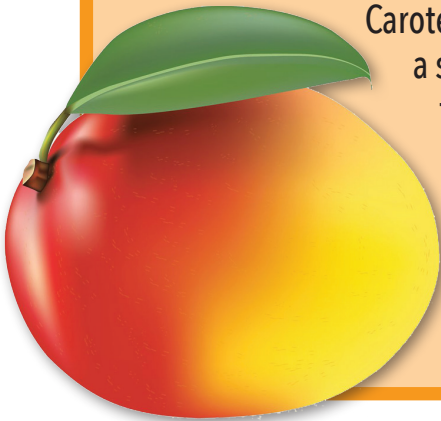
1. Write letters or send cards to those you care deeply about. They don't need to be just "love" themed cards. It's wonderful to share your love with those you love. Remember that Valentine's Day is also a wonderful time to give "thank you" cards to people you interact with often. Try sending a note to someone dear to you that may not realize how much they matter. Hand deliver a note to a friend over a cup of coffee or tea. We all love to receive mail from family and friends and what better time than Valentine's Day.

2. Organize a Valentines Day Potluck or "bake off". All the beloved holidays of the previous months included great food, why can't Valentine's Day? A potluck shares the work, but still results in a family style feast, and who doesn't love that? For bakers among us, Heart shaped cut out cookies or other themed baked goods sure won't hurt and really do put us all in a warmer frame of mind. We all love the smell and taste of freshly baked goodies. Cranking up the stove or oven in the Winter always makes the kitchen nice and cozy too.

3. Plan a Valentines Day movie marathon with all the good movie fixings like hot buttered popcorn, candy and a big old cup of your favorite soft drink. If you're the sappy type, go for the classic romantic comedies, and if you're not how about an "old classics" marathon? As a footnote: For people our age, a movie "marathon" could be just one or two movies!

Embrace your inner cupid this February, and you'll warm yourself and others, too!


CRUSH THEM



Carotenoids in orange fruits and vegetables live behind a sturdy cell wall so tough that we can only access a fraction of them. Slicing, dicing, chopping, even chewing will burst those rigid cell walls open. But pureeing frees up the most—up to 600 percent more carotenoids than just chewing. So puree apricots into a vinaigrette or blend a mango into your next smoothie.

Source: Eating Well Magazine

DID YOU KNOW?



If you are sitting for three hours or more at a time, you could be impairing circulation and damaging blood vessels - both which contribute to heart disease. One study shows that taking a five-minute break every hour for some light walking can prevent such harm from happening.

NATIONAL WEAR RED DAY
On Friday, February 7th, wear red to help raise awareness for the heart health of women.

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Senior Review | 2

Understanding Retirement Tax Bills: What You Need to Know

By Cole Bruner, President of Buska Retirement Solutions and Buska Wealth Management

When preparing for retirement, many individuals focus on saving and investing for the future, but it's crucial also to consider the tax implications of your retirement income. The tax bills associated with retirement can impact how much you actually keep from your retirement savings. Understanding how different types of retirement income are taxed is essential for minimizing your tax burden and ensuring that your retirement funds last throughout your golden years.

Types of Retirement Accounts and Their Tax Treatments

There are various types of retirement accounts, and the taxes on each can vary significantly. Understanding these differences can help you plan effectively.

1. Traditional IRAs and 401(k)s:

These accounts are tax-deferred, meaning you don't pay taxes on your contributions in the year you make them. Instead, taxes are deferred until you withdraw funds, typically in retirement. The amount you withdraw is treated as ordinary income, and you'll pay taxes based on your income tax bracket at that time. This can be beneficial if you are in a lower tax bracket during retirement than you were during your working years. However, keep in mind that required minimum distributions (RMDs) must begin at age 73 (for those born after 1959), and these distributions are also taxable.

2. Roth IRAs and Roth 401(k)s:

The key difference with Roth accounts is that contributions are made with after-tax dollars, meaning you pay taxes upfront. However, qualified withdrawals (those made after age 59½ and held for at least five years) are tax-free. This can provide substantial tax advantages if you expect to be in a higher tax bracket during retirement. Additionally, there are no RMDs for Roth IRAs, which can help reduce taxable income in retirement.

3. Taxable Investment Accounts:

If you've invested in a brokerage account, taxes are due on any capital gains, dividends, and interest income you earn. The tax rate on long-term capital gains (on assets held for more than a year) is generally lower than ordinary income tax rates. Short-term capital gains and interest income, however, are taxed at ordinary income rates. Managing taxable investment accounts involves careful planning to optimize tax efficiency, such as utilizing tax-loss harvesting and keeping investments long-term.

Social Security Benefits and Taxes

Another key aspect of retirement taxes is Social Security. In some cases, Social Security benefits are taxable. The percentage of your benefits that are taxed depends on your combined income, which includes your adjusted gross income (AGI), nontaxable interest, and half of your Social Security benefits. If your combined income is below a certain threshold, your benefits may not be taxed at all. However, if your combined income exceeds certain limits, up to 85% of your Social Security benefits may be taxable.

State Taxes on Retirement Income

It's also important to consider state taxes, as these can vary widely. Some states, such as Florida and Texas, have no state income tax, making them attractive to retirees. Other states may fully or partially tax retirement income, including distributions from IRAs, 401(k)s, and pensions. Some states offer tax exemptions or deductions on retirement income, which can be a factor to consider when choosing a place to retire.

Strategies for Reducing Retirement Tax Bills

To reduce your retirement tax bills, consider implementing the following strategies:

- **Tax Diversification:**

Invest in a mix of tax-deferred, taxable, and tax-free accounts (such as Roth IRAs). This gives you more flexibility in managing your tax liabilities during retirement.

- **Timing**

- **Withdrawals:**

Withdraw funds from tax-deferred accounts in years when your income is lower, minimizing the impact on your tax bracket.

- **Roth Conversions:** Consider converting some of your traditional IRA or 401(k) funds into a Roth IRA during low-income years. While you'll pay taxes on the conversion, the future growth and withdrawals will be tax-free.

- **Optimize Social Security Benefits:** Delay claiming Social Security benefits until age 70 to maximize your monthly payments and potentially reduce the taxability of your benefits.



Taxes are an often overlooked, but critical, aspect of retirement planning. By understanding how different types of retirement income are taxed, as well as how to manage withdrawals and potential Social Security taxes, you can develop a strategy that minimizes your tax burden in retirement. With proper planning, you can keep more of your hard-earned savings and enjoy a more comfortable, tax-efficient retirement.

COULD YOUR TAX BILL IN RETIREMENT BE TOO BIG?

FIND OUT IN 30 SECONDS

If you've saved for retirement in an IRA, 401(k) or other tax-deferred vehicle, you have a tax bill due in retirement. That's because you've deferred your taxes to the future.

Do you know the size of your potential tax bill?

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Foot and Nail Care Related to Aging

By Suzanne Leroux, PT, CFCS, Physical Therapist, Certified Foot Care Specialist

Feet are often ignored; however, feet are very important. They support our body weight, function as shock absorbers, propel us forward and provide feedback to our brain to maintain our balance.

The American Geriatric Society estimates one third of people 65 years old and older have problems with their feet. This can lead to impaired balance, and decreased foot function.

As we age our feet grow longer, the arches flatten, the fat pad starts to thin, skin becomes drier, joints become stiffer, nails become brittle, and sensation may decrease.

COMMON AGE-RELATED FOOT DEFORMITIES

Bunions occur when extra pressure pushes your toe out of alignment and toward your other toes. Proper fitting shoes can help; surgery may also be an option.

Hammertoes happen when pressure causes the tendons to shorten this can affect walking and balance. Properly fitting shoes will help, in severe cases your doctor may recommend surgery.

Corns and calluses are layers of thick dead skin that form due to friction from shoes. Properly fitting shoes can help. Consult your doctor before using over-the-counter remedies.

Athletes foot is a fungal infection that grows in warm moist environments. Good hygiene is important to prevent spreading, your doctor may recommend medications.

Toenail fungus can cause thick yellow nails or white patches. Good hygiene is important to prevent spreading. Your doctor may recommend medications.

Ingrown toenails occur when the corner of your toenail grows into your skin. This can happen with incorrectly trimmed nails. Trim toenails straight across.

Gout is a type of inflammatory arthritis most often affecting the big toe. Your doctor may recommend medication and dietary changes.

Diabetes increases the concern for foot problems. People with diabetes may have nerve damage (Peripheral Neuropathy). This loss of sensation can prevent early detection of problems with your feet. Regular medical foot care assessments are recommended.



GENERAL TIPS FOR BETTER FOOT HEALTH

- 1) Check your feet daily for any changes such as redness, cracks, or blisters (use a mirror or ask for help). Contact your doctor with any concerns.
- 2) Lotion your feet daily or as recommended, but do not lotion between your toes.
- 3) Do not go barefoot. Wear shoes that fit well and have good soles; always wear socks with your shoes.
- 4) Shoes that fit well and have good soles can help prevent falls.
- 5) Trim your toenails straight across and smooth out sharp edges with a nail file to prevent ingrown toenails.
- 6) Exercising your feet can help decrease the risk of falling. Talk to your Physical Therapist or primary care provider.

As we grow older, it can be much harder to maintain healthy feet and nails. Not only do our feet change as we age, we also may have joint stiffness, decreased vision, decreased flexibility, decreased strength or dexterity, dementia or other health problems which make caring for our own feet difficult.

Routine foot and nail care is essential for healthy feet and healthy aging.

Contact Suzanne's Foot and Nail Care, LLC with any questions. Call or text 715-450-2011. Email: suzannesfootandnailcare@gmail.com. Visit the website: www.suzannesfootandnailcare.com.

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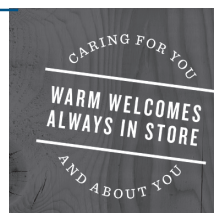
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The Timeless Power of Love

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

There is a common misconception that aging brings a decline in physical, emotional and mental capacities. But simply growing older has nothing to do with one's ability to love, feel and experience sentiment. Love is timeless. And when fostered to its fullness – the Apostle Paul's words in 1 Corinthians 13:8 suggest that "it never fails."

Love's decline only comes when we no longer wish to connect with others. This may be due to being hurt in the past or being afraid that showing love may make us appear weak. But while love requires you to be vulnerable, it also brings the possibility of life's greatest joys.



C.S. Lewis addressed this in his book, *The Four Loves*. "To love at all is to be vulnerable. Love anything and your heart will be wrung and possibly broken. If you want to make sure of keeping it intact you must give it to no one, not even an animal. Wrap it carefully round with hobbies and little luxuries; avoid all entanglements. Lock it up safe in the casket or coffin of your selfishness. But in that casket, safe, dark, motionless, airless, it will change. It will not be broken; it will become unbreakable, impenetrable, irredeemable. To love is to be vulnerable."

Theodore Roethke said, "Love is not love until love's vulnerable." And Alfred Lord Tennyson's famous words still echo with truth. "I hold it true, whate'er befall; I feel it, when I sorrow most; 'Tis better to have loved and lost Than never to have loved at all."

Life teaches us that love is one of the greatest gifts of humankind, and for all the risks and vulnerability we face in expressing it – it has an innate power that surpasses all that resist it.

Edwin Markham wrote a poem that is a straightforward reminder of the power of love to unify and bring together. "He drew a circle that shut me out-Heretic, rebel, a thing to flout. But love and I had the will to win: We drew a circle and took him In!"

Bringing about unity is no accidental or easy task. Loving others requires passion and commitment. Others may treat us as heretics, rebels, or enemies, yet if we respond to them in love, we all win!

Are you showing your love fearlessly and selflessly? If not, what is stopping you? Those who don't connect with others may have been hurt in the past. Showing love may make you appear vulnerable. But showing love and concern for another is not weakness. It is a sign of strength. Let me encourage you. Take a bit of a risk, allow yourself to be vulnerable sometimes, and show your love because most times you win!

Here are some ways you can fearlessly and timelessly show the power of love.

1. Listen

People want and crave to be heard. Don't you? Most of us want to be acknowledged and appreciated as an individual. We want to feel important, to be less anonymous and more accounted for. We want to feel useful and loved for what we have to offer. When you listen, you make the other person feel seen and understood, accounted for and accepted. Pay attention to what others are saying, and affirm them for doing so.

2. Keep your promises

Do what you promised to do. No matter how difficult it may be. When you marry you make vows which are promises to your mate. Keeping your promises is proof of your love. Breaking a promise is the same as breaking your love. To all those you love – treat promises as sacred. Being true to your word demonstrates your devotion and commitment to them.

3. Be generous

Share and offer things without expecting anything in return. Do it only for the pleasure of giving and the good feelings the other person feels. Loving is giving. Whether great or small each gift expresses the love of the giver.

4. Share time and experiences

Show interest and acceptance for what your loved one is passionate about. Don't dismiss it as nothing, stupid or silly, even if you don't get what others enjoy about it. One of the most mentioned reasons for a breakup is this one: "We never did anything together." Or "She/he never showed any interest in what I'm doing or what I like. Doing things with others strengthens the bonds of friendship and love between you.

5. Tell others you love them

I haven't mentioned so far (because it is implied), that you should not only show your love but say it as well. I have heard far too many people say, "My mother never said to me "I love you." Or, "maybe she did... I don't know; she never told me." Don't leave your loved ones in doubt. Tell them you love them. Do it often, and with feeling.

Don't expect people to know you love them just because you are generous or attentive. People need to hear the words as well as see the acts of love. When you say "I love you" it validates and confirms your actions; it is an unwritten contract of affection between you and those you love.

Start today. Regardless of your age, your background or your experiences. Show and share your love. Tomorrow will be brighter and better because of the love you expressed today.

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. He has more than 50 years of pastoral service and professional counseling experience. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanor.com.

Don't Overlook Your Mental Health

By the Greater Wisconsin Agency on Aging

Mental health is an essential aspect of your overall health and well-being. Mental health has gained more acceptance over the years, but as we get older, mental health is often overlooked. It often gets overlooked due to ageism, stigmas, communication barriers, and wrongful attributions to cognitive decline. Mental health is important for all individuals, no matter their age. Taking care of your mental health is just as important as eating right and exercising. It's helpful to take a deeper look at why mental health issues are overlooked to ensure people receive the care they need.

Mental health issues often get overlooked because symptoms are wrongfully attributed to cognitive decline in older people. Family and caregivers attribute symptoms like mood swings, lack of energy, trouble remembering things, or isolation as symptoms of getting older. These symptoms could be mental health issues and should not be ignored. Discuss these symptoms with a doctor to see if they could be mental health-related to help them receive care if needed.

Another reason mental health symptoms are overlooked is due to stigmas. Many older individuals lived in a time that didn't acknowledge mental health. Feelings and mental health were not talked about or even taken seriously. This means mental health may be a touchy subject, and they may deny symptoms to avoid talking about an uncomfortable topic. This makes it even more important for caretakers and family members to be mindful when discussing mental health topics with their loved ones.

Ageism is another reason that mental health may be overlooked in older individuals. Many people assume that older individuals want to be alone or don't want to do the things they used to do because they are getting older. These misconceptions can be harmful. When we dismiss mental health symptoms because someone is older, we risk poor health outcomes. The harmful stereotypes and assumptions associated with ageism can affect whether a person receives the care they need.

Lastly, communication barriers contribute to mental health issues being overlooked in older people. These barriers may exist due to being isolated and not having access to someone who can help them get care. Sometimes, communication barriers come from a lack of healthcare providers or caregivers being trained on proper ways to screen for mental health issues in older individuals. Some people may not know how to talk about their mental health. These communication barriers prevent people from accessing the mental health care they need.



Mental health issues can be overlooked for many reasons. Mental health has been seen as a weakness and a stigma for many years, creating gaps in treatment access, education, and awareness. There is a more significant gap for older individuals, but understanding the reasons mental health is overlooked can help bring to light the importance of acceptance, education, and awareness. Our overall health and well-being is dependent on our mental health and should be taken seriously.

Mental Health Resources

- [988 Lifeline](#)—If you are in a mental health crisis, dial 988 to receive immediate support.
- [SAMHSA Mental Health](#)—Substance Abuse and Mental Health Services Administration has a webpage with helpful information and resources.
- [FindTreatment.gov](#)—This website provides a search option to find local mental health providers. Some providers accept Medicare and Medicaid.
- [National Council on Aging](#)—Mental Health Resources & Support—National Council on Aging provides general mental health information.
- [National Institute of Mental Health](#)—Provides general information and resources on mental health.



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When Did We Start Eating 3 Meals a Day?

Food has always been vital to human life, but our eating habits have changed significantly. The concept of three meals a day is a relatively recent practice, shaped by factors like hunting success, agriculture, religious customs, and work schedules.



Dinner's Evolution

Among these meals, “dinner” has the most historical significance. In ancient Rome, it was the main meal, eaten around noon. This continued into the Middle Ages, where laborers typically had a small breakfast, a substantial midday dinner, and a light evening snack called supper.

With the Industrial Revolution in the late 1700s, longer workdays and improved lighting shifted dinner to the evening, as people could no longer return home for their main meal. By the mid-1800s, dinner became the largest meal of the day for many in Europe and the United States, establishing the traditional family dinner we recognize today.



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Dusting Off Some Local History: “Fishing Thru the Ice”

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

This February the 12th annual Jig’s Up Ice Fishing Contest was (hopefully) held on Lake Wissota. I long believed ice fishing to be a tranquil exercise, a sport that rewards patience above all else. And while I must confess that I have never gone ice fishing (I rarely go fishing and it is even harder to persuade me to go fishing in frigid temperatures), in preparing this article I have come to realize that my perception of ice fishing may be all wrong. It takes only a minute of research to reveal that modern ice fishing, employing sonar and other new equipment, is far from the romanticized version I have created in my mind.



A youth checks on a hold during the 2016 Jig’s Up Ice Fishing Tournament.

Image courtesy of UW-Eau Claire Recreation.

Ice fishing is a tradition in our region dating back well over a century. Sure, the means and methods have changed, but the activity remains prominent in our region. Drive past many of the popular lakes in our area and you are likely to see a handful of ice shanties (mostly tents rather than the wooden boxes of yesterday) dotting the icy surface. Early newspaper accounts of ice fishing in the Chippewa Valley are often very brief, suggesting little more than an acknowledgement that residents from a century ago engaged in the activity. Ice fishing today is very different from the activity which took place a century ago, and this difference extends well beyond just the equipment used. Based on the fragmentary local evidence that exists, ice fishing in the early 1900s was possibly more about putting food on the table than it was about sport.

During the winter of 1919-1920, local fisherman were forbidden from “fishing thru the ice” on Lake Hallie in order to conserve the supply of fish for the summer months. Although this newspaper account suggests the prohibition is a matter of conservation, it is possibly an effort to preserve fish for the lucrative summer months for tourists engaged in sport fishing, an activity that rose in popularity across

Wisconsin throughout the 1900s. A bill in the legislature of 1923 even proposed banning ice fishing, with one Senator declaring there was, “no sport in winter fishing.” Another Senator, however, disagreed remarking that he, “favored winter fishing and was opposed to preserving lake fish solely for the sport of summer tourists.” For some, ice fishing was a commercial necessity, bringing home fish for trade and table. Clearly, the seeds of sport fishing were already in place locally in the early 1900s. Today, sport fishing attracts anglers to local lakes, rivers, and streams during all four seasons of the year.

If you do find yourself “fishing thru the ice” this winter, hopefully it was a tranquil and rewarding experience. Is there a local history mystery or topic you want to know more about? Do you have a suggestion for an upcoming column of “Dusting Off?” Please contact Greg at the UW-Eau Claire archives. He would love to hear from you.

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Who Would of Thunk It?

By Ken Anderson, themayberryguru@gmail.com

"Who would of thunk it?" is an expression used to express surprise or disbelief at an unexpected event. It is often used as a humorous reaction to trivial things such as, "Who would have thunk Tom and Janice got married?" or "Who would of thunk I would live to be this old"?

However, I will use "Who would have thunk it?" to express my surprise at many of the changes in my lifetime.

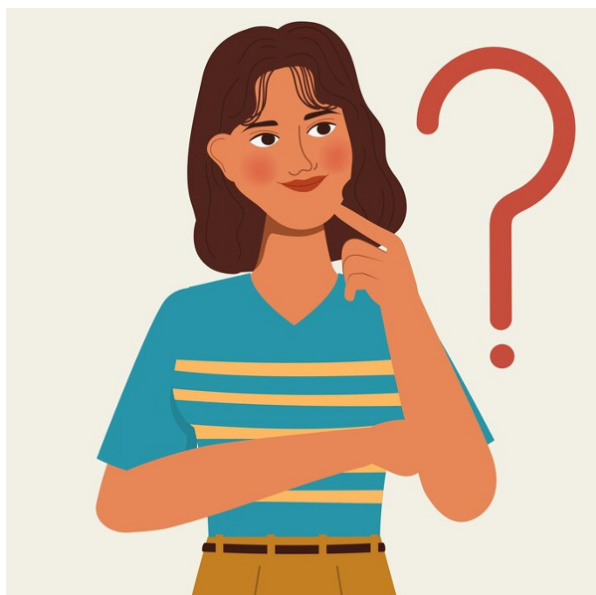
Who would have thunk that one day people would actually go to the store to buy drinking water? Growing up in Dorchester, our home place had its own well, so our water was free. If I wanted a really good cold drink of water, I would walk to the farm down the road and drink from a hand pump in the milk house. I certainly would never pay for water.

Who would have ever thunk that one day I would pay \$25000 for a new car? In 1967, when I signed my first teaching contract for \$4200, I considered purchasing a new vehicle. However, the prohibitive price of \$2700 made me buy a used car instead. And who would have thunk that there would also be cars that would run on electricity and not gasoline. And who would have ever thunk that new trucks could cost over \$60,000?

Who would have thunk that one day, we would be carrying a small electronic device in our pocket that would enable us to make video phone calls, watch movies, listen to music, and research any topic imaginable? And who would have thunk that we could wear devices to monitor our health and give us medication when needed?

Who would have thunk that someday we would have enormous-sized televisions hanging on our walls? And who would have thunk that these televisions could have hundreds of channels and that we could be paying hundreds of dollars each month to watch these TVs?

I could go on and on with all my "Who would have thunk?" examples, but the list would be too long. There are many times when I yearn for the simpler days of my youth when gadgets and technology did not control my life. But I know I cannot go back in time; I can only go forward. But it does make me wonder what future generations will be talking about when they say, "Who would have thunk?" I think I would rather not know.



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AMERICAN HEART MONTH

February is American Heart Month, a great time to focus on heart-healthy nutrition. Did you know that heart disease is the leading cause of death in the US? Here are a few things you can do help prevent heart disease:



1. Control portion sizes. Large portions of foods contribute to overeating, which contribute to obesity and heart disease. Many Americans eat at restaurants often and the portions served are often much larger than what is recommended. To learn about portion sizes, visit the American Heart Association’s website at heart.org.

2. Eat more fruits and vegetables. Fruit and vegetables are low in calories and rich in fiber helping you feel full for longer periods of time. They are both full of vitamins and minerals and contain substances to help prevent heart disease. Try to have fruits and vegetables as the main source of your diet and incorporate them into every meal as a side or as part of the main entree such as in stir fry or ratatouille.

3. Choose whole grains. Whole grains provide an excellent source of fiber and other nutrients that play a key role in preventing heart disease. Try to avoid refined grains and strive to make at least half of the grains in your diet whole grains. Some examples of whole grains include whole wheat flour, brown rice, buckwheat, and barley.

4. Choose protein sources low in fat. Protein sources that low in saturated and trans fats are the best options to help manage heart disease. These

include such things as lean meat, poultry and fish, low-fat dairy products and eggs. Stay away from protein sources such as full-fat dairy products, organ meats, fatty/marbled meats, hot dogs/sausages, and bacon.

5. Limit sodium intake. Salt/sodium is found naturally in some foods but is also used to add flavor as well as preserve foods. Having too much sodium in your diet contributes to high blood pressure which can lead to heart disease. Try to limit the amount of salt you add to your food and use while cooking. Look for foods that say “no salt added” or “reduced sodium”.

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 & 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 \$165,750
 - Property must be a minimum of 25 years old
 - Owner occupied (at least one year)
 - Good credit history
 - HUD income guidelines apply: not to exceed 80% of area median income



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Power of the Penny!

Imagine walking into a grocery store today with \$20 in your pocket. What would it buy? A simple dinner of pasta and vegetables with some leftovers, perhaps, if you're lucky. This limited purchasing power illustrates how inflation has changed the value of money over time. The same \$20 that might only get you a couple of items now could have comfortably stocked a pantry in earlier years — or even paid for a doctor's visit. Let's explore what \$20 could buy at different points in U.S. history.

Colonial Era - In colonial America, there was no unified currency; instead, people used a mix of British pounds, Spanish dollars, and local notes. This lack of standardization makes direct comparisons to modern prices difficult. However, some historians estimate that \$20 today might equal around 100 shillings in the 1730s. With 20 shillings, you could buy 50 acres of land in Maryland or around 3 pounds of beef in New England. In Rhode Island, around 1777, this sum would buy a full suit of broadcloth for a man. Although these examples are speculative, they offer a glimpse of the buying power of money in early American history.

1870s - By 1785, the dollar was established as the U.S. currency, and coins were minted in 1794. Paper money came later, in 1861. By the



1870s, \$20 could cover a full month's rent in a tenement apartment in New York City's Lower East Side. While these apartments were often crowded and unsanitary, they provided affordable housing for working-class families and new immigrants. Today, the average rent in that same neighborhood is closer to \$5,000 a month. At that time, a typical laborer earned about \$50 per month, so housing consumed 40% of their income. In rural areas, \$20 could also buy a milking cow, providing milk, cheese, and butter.

For those interested in fashion, \$20 went a long way. In San Francisco, \$12.50 could buy a silk suit, \$5 a woolen coat, and \$1.50 a twilled silk umbrella. Today, that same \$20 might only buy two coffees in the city or a pair of sale jeans.

1920s - The Roaring '20s marked a period of economic growth and consumerism. People enjoyed more access to goods, and \$20 could buy a stylish suit, coat, or dress for a night of dancing. Household appliances, like electric ovens, also became popular. A small countertop electric oven cost about \$10, making home upgrades more accessible. The average U.S. income ranged between \$3,000 and \$5,000 per year, so \$20 wasn't trivial. Cars were also on the rise, though \$20 wouldn't cover a Ford Model T, which cost around \$260. But \$20 could fill a 10-gallon gas tank multiple times — ideal for a road trip.

1950s - In the 1950s, \$20 could stretch far, covering holiday meals and more. A Thanksgiving dinner with turkey, potatoes, stuffing, cranberries, and pie costs under \$7, so a family could plan a full holiday meal and still have change left over. Coca-Cola was priced at 5 cents a can, so \$20 could buy 400 cans. Medical visits were also affordable, with a doctor's visit priced around \$5. This meant \$20 could cover three or four appointments.

1980s - In the 1980s, live music was much more affordable than today. For \$20, you could buy two tickets to see major artists like Bob Seger or the Grateful Dead. Toys were also popular, with Transformers action figures priced at \$10 each. And in fast food, a McDonald's value meal costs about \$2.59, so \$20 could feed a family of seven. Today, that same \$20 might cover a single drink at a concert or one meal at a fast-food chain.

Over time, inflation has transformed what \$20 can buy, from land and essentials in the colonial era to modest entertainment today. This journey through history highlights the dollar's shifting value across generations.



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