

# senior review

FREE

March 2025

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A Senior Magazine for Living a Healthier, Smarter and More Active Life in Rock County

## Spring Is In The Air! *By Dave Olson, Realtor®, RE/MAX EXCEL*

March is a special time of year here in Wisconsin. We've bravely persevered during the coldest months of January and February, and the hope and joy of Spring is on the horizon. The days are getting longer with more sunshine and the temperatures are starting to climb too!

While it's still early to enjoy the outdoors regularly, we can look forward and get ready. March will certainly have at least a few really nice days, worthy to get out and enjoy the fresh clear air on a Spring walk.

Don't forget Spring cleaning! We all know that March in the upper Midwest will also have days where it's not fit outdoors for man nor beast. On those days, embrace the indoors and relish the chore of cleaning your inner spaces from top to bottom. While that seems more like work than fun, remember it's all in your attitude! It's really rewarding to freshen up our spaces after a long Winter, and there is no better time to get rid of the things we've been keeping that we no longer need than in Spring.

While you've got that room clean, March is a great time to freshen up the walls with a coat of paint. A bright new color or a change can make your spaces feel like new again.

Before objections start rolling in, let me say that I do know that for many of us, Spring cleaning and freshening up with paint might be more than on our own we can take on. One of the best things about getting to be our age is recognizing our limits. Spring cleaning and freshen up projects are a great time to bring in family and friends.

Spring projects are a great "excuse" to invite family and friends over. Make your "helpers" a special dinner or take them out. Order a pizza, or get takeout from your favorite restaurant. Why can't sprucing up your spaces be a fun and festive reason for gathering? You'll appreciate the results afterward AND enjoy the fellowship together as a bonus.

If you're like me, you'll be looking forward to the opening of Major League baseball. Catch a game on TV or the radio. For a lot of us guys, hearing that game is truly the first sign of Spring, even though for us Brewers fans this year will saddened without the great Bob Uecker calling for our favorite team.

For the gardeners among us, March is a great time to start planning for your "April showers and May flowers". Start thinking about what you'd like to grow this year and maybe even start some early seeds indoors in pots near a warm sunny window.

If we get a few warmer days, put on a sweater, turn off the heat and open the windows! There is nothing quite like the smell of fresh Spring air indoors for the first time since Fall.

Spring is in the air, so enjoy it this March!





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**Boosts Your Memory** - Keep your shopping list or to-do list top of mind with peppermint tea. In a study presented at the British Psychological Society, people who sipped a cup of peppermint tea before taking a memory test performed better than those who drank chamomile tea or hot water.



**Tames Your Tummy** - Peppermint-oil supplements (one to two 0.2 mL capsules three times a day) may ease abdominal pain caused by irritable bowel syndrome (a condition that affects up to 15 percent of Americans), according to a review published in the *Journal of Clinical Gastroenterology*. Another study, from the University of Adelaide in Australia, found that mint's cooling properties may calm hypersensitive nerves in the gut that trigger IBS pain.

Source: *EatingWell Magazine*

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# Bloom Into Spring

By Kristi Gay, freelance writer

As I write this article after just shoveling the fresh five inches of snow that we got last night, it's hard to get in the "spring" mindset. March has always been my favorite month, partly because it's my birthday month, but because the signs of spring are starting to emerge. Melting snow, early buds, and plans for gardens and flowers. My mom, Patti Ruffedt, is renowned for her gorgeous property called Rustic Elegance where she hosts weddings in her 1900s barn. This helps motivate her to surround the grounds with whimsical and massive flower planters that you would expect, and also that you may not (a claw foot tub, an antique tiny drinking fountain, and a 1940s orange truck bed for example). I interviewed her about how she goes about the planning and executing of such a large feat each year.



**Q: What is it about planting flowers that you enjoy?**

A: It's kind of like art. I get to create different combinations of different flower types and colors and I love watching how they come together. It also gives me pride to have my grounds look nice and take care of them every day. (author's note: it takes an hour to water all of the outside flowers, which she does every morning before 9:30am with a 100-foot hose that she then has to wind back up each day, and she also makes a special concoction every Monday, which she dubbed "Miracle Grow Monday" where she drags around five-gallon buckets across these 10 acres.

**Q: What have you learned over the years regarding planting?**

A: I've learned which plants are easier to grow based on the sunlight areas or my soil type. I also share this land with many, MANY animal and insect friends, so I've learned which flowers are deer resistant and also combinations that I like the looks of.

**Q: What is your favorite flower or theme this year?**

A: I've always loved purple, orange, and white combinations but the last couple of years I've done some areas of all white and I really like that as well. With the weddings in the barn, the areas of white are more elegant-looking than all color.

**Q: How has your planting changed?**

A: Each year I have lists that I modify based on what has worked well and what I like the most. Then I take pictures at the end of the season and make notes about what worked and what didn't, so each year I adjust and improve. This year marks 27 years that we have lived here so I have had 26 variations of planting.

**Q: What is one tip you would give to people related to planting flowers or gardening?**

A: It's really about personal preference. Look at other people's gardens and on Pinterest and develop your own combinations with trial and error. Taking notes and keeping pictures is fun, not only to look back but to learn from previous years. Now I'm excited for spring!

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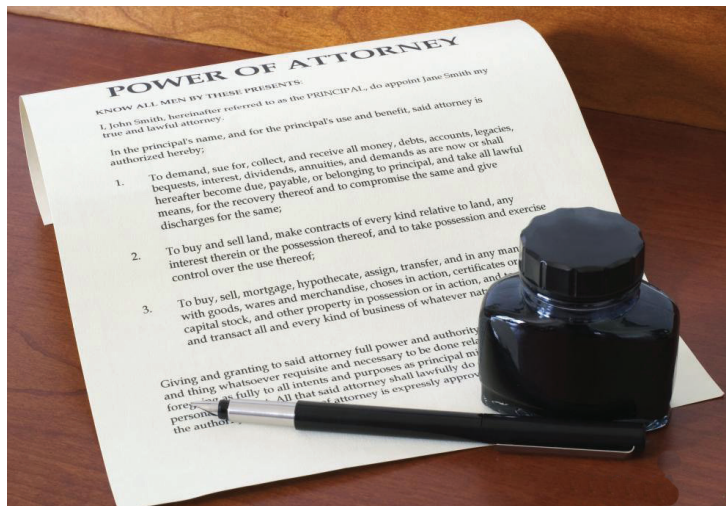
# What is an Advance Directive?

By Grosskopf & Burch Law Firm

**A**dvance Directive is an umbrella term used for documents you create that either express your wishes regarding health care decisions or name someone who is able to speak for you if you cannot express your wishes yourself. If you do not have someone who can speak for you, a court-appointed guardian will be needed.

In Wisconsin, there are three main documents commonly referred to as Advance Directives: Health Care Power of Attorney, Living Will (officially called a Declaration to Health Care Professionals), and a Do-Not-Resuscitate Order (a DNR).

**A Health Care Power of Attorney** is an extremely important document to have. In your Health Care Power of Attorney, you appoint someone (your “Agent”) to make medical decisions for you if you are unable to make them on your own. Care should be taken in selecting your Agent, as they will be speaking for you after you have been declared incapacitated and unable to make medical decisions.



**A Living Will** (or Declaration to Health Care Professionals) is a document that expresses your wishes related to life sustaining procedures if you are in a persistent vegetative state or have a terminal condition. It is important to note that this document does not replace your Health Care Power of Attorney. Your Agent will always override your Living Will when there is a contradiction between the two. This is why we highly recommend having conversations with your Agent about your end of life and

other medical wishes.

**A Do-Not-Resuscitate Order** (a DNR) is only issued by your doctor. You must qualify to have the DNR based on your current medical condition. The DNR is a written document you sign that becomes part of your medical record.

Advance Directives should be part of your comprehensive estate plan. Without a Health Care Power of Attorney, your loved ones will be forced to have the court appoint a guardian for you should you become incapacitated. Planning ahead will save you and your loved ones the time, expense, and emotional toll associated with a guardianship appointment.

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# March is Colorectal Cancer Awareness Month

By Mercyhealth

Colorectal cancer is a type of cancer that affects the colon (large intestine) or rectum, parts of the digestive system. It is usually a slow-growing cancer that may not have symptoms.

Colorectal cancer is the fourth most common cancer and the second deadliest cancer in the United States. It's also one of the few cancers that's preventable thanks to screening.

Most colorectal cancers start as abnormal growths, called polyps, on the lining of the intestines. These polyps can be removed before they develop into cancer.

Screening is the best tool for finding polyps or colorectal cancer early. The American Cancer Society recommends that people at average risk for colorectal cancer start screening at age 45. Screening options include a colonoscopy, a stool DNA test, and a fecal occult blood test.

Your doctor can help you decide which screening program is right for you. If you have risk factors, such as a family history of colorectal cancer, polyps or inflammatory bowel disease, your doctor may recommend that you start screening earlier or be screened more often.

Your doctor can also help you decide when to stop screening. For people ages 76-85, the decision to screen for colorectal cancer should be an individual one. Screening is not needed for individuals over age 85.

Spread the word to your friends and family about the importance of getting screened for colorectal cancer. Remind your family and friends that if they're over age 45, it's time to get screened.



# How to Protect Yourself When Unexpected Crises May Happen at Any Time

By Hougum Law Firm

Have you ever wondered how prepared you are for life's unexpected twists? Crises like sudden illness, accidents, or financial emergencies can strike without warning, leaving you and your loved ones vulnerable. How can you ensure your wishes are respected and your assets are protected, even during challenging times?



There is no question that planning for the unknown is not just about peace of mind, it is about creating a safety net that works when you need it most. The right tools and strategies can help you navigate these moments while preserving your goals and protecting your family. Your experienced Wisconsin estate planning attorney can help you plan forward by working to reach your goals for yourself, your family, and your legacy.

Let's speak first about the importance of preparedness. In times of crisis, decisions often need to be made quickly. Without proper planning, your family could face delays, legal complications, or emotional stress. When you act proactively and have key documents like durable powers of attorney and health care planning tools you can ensure your wishes are followed, even if you are unable to communicate them yourself.

Additionally, having a trust agreement in place can protect your assets from probate, shielding your family from the time and expense associated with the process. These estate planning tools can provide clarity and legal authority, reducing confusion and preventing disputes.

Unfortunately, less than half of all Americans today have created an estate plan. Even fewer have kept it current in the past five years. When it comes to protecting yourself and what you care about most, we want to share a few common missteps to avoid.

One frequent oversight is procrastination. Many people believe they have plenty of time to create or update their plans, but crises often come without warning. Unfortunately, failing to act now could leave your family unprepared during a time of need. Another mistake is relying on generic or outdated estate planning. Every state has unique laws, and your plans need to reflect the specific requirements of Wisconsin. When you choose to work with an experienced Wisconsin attorney, you can ensure your tools are comprehensive and legally sound.

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# Brain Health – The Six Pillars

Did you know that there are more than 125,000 people living with diagnosed dementia in Wisconsin? There is likely another 50% living with undiagnosed dementia. Did you also know that it is estimated that 40% of all dementia cases could have been prevented or delayed by living a healthy lifestyle?

There are six pillars of a brain health lifestyle; nutrition, exercise, stress reduction, sleep, continued learning and social engagement. Here are the basics of the pillars, in each month of 2024 we will discuss one of these pillars in more detail.

**Exercise** – what is good for the brain, is good for the heart. Aim for 150 minutes of exercise per week.

**Stress Reduction** – managing your stress reduces the amount of cortisol and other hormones in your body that can negatively impact your brain.

**Nutrition** – following the MIND diet (similar to the Mediterranean diet) has been shown in research studies to reduce or delay cognitive changes.

**Continued Learning** – pledge to be a lifelong learner. Engaging and challenging your brain to learn new things keeps your brain healthy. Think of the “use it or lose it” concept.

**Quality Sleep** – aim for 7-9 hours of quality sleep each night. To improve your sleep, limit or eliminate day time naps, have a consistent bedtime and wake up time, eliminate food and/or alcohol consumption and screen time at least 2 hours before bedtime.



**Social engagement** – positive social engagement is important for our overall well-being and brain health. We are social creatures. Our connection to others and meaningful pursuits through volunteering and helping others fuels a healthy brain.

To discover more about Brain Health, considering reading one of these books:

- *The High Octane Brain*, by Dr. Michelle Braun
- *12 weeks to a Sharper You* by Sanjay Gupta



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# The Joys of Springtime: A Senior's Viewpoint

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

I love springtime—those first warm days when the sun dares to peek through the clouds and the air smells of fresh blooms and hope. For those who are of retirement years, spring isn't just another season; it's a reminder of years gone by and of things experienced. But I must be honest. Springtime, for all of us past retirement age, isn't just about happy memories, pretty blossoms and chirping birds. It's a time that brings a mix of humor, nostalgia, and... the occasional challenge. As someone who has seen a few springs come and go, I've come to appreciate the beauty of the season in ways I never did as a younger person. And in this moment, I invite you to look at spring through the eyes of someone who's had an abundance of decades to reflect.



kisses in a park, or days spent running barefoot through fields of daisies. Ah, young love. Springtime, with all its beauty, often takes us back to memories of those carefree days of our youth, when everything felt possible.

For many seniors, spring carries an extra emotional weight – and it's impossible to ignore the bittersweet side of this season. For those who have lost loved ones, the arrival of spring can stir up feelings of longing and loss. The vibrant greenery of the trees may evoke memories of family picnics or quiet evenings spent with a partner who's no longer around. Still, amid this nostalgia, there is comfort in the knowledge that spring comes every year,

renewing life and love in its own way. Even in the sadness, spring offers a reminder that life, like the flowers, always finds a way to bloom again.

In the end, springtime for seniors isn't just a season; it's a celebration. It's a commemoration of life—its ups and downs, its challenges and triumphs, and the quiet moments that often go unnoticed. Spring reminds us that even in our later years, there's still room for growth, for change, and for a bit of fun. Yes, our knees might creak a little louder, and our back might protest after a day of gardening, but that doesn't take away from the joy of being part of a world that is always moving forward.

For those of us who have lived through many springs, we've learned that there's beauty in every season of life—whether it's the boundless energy of youth or the quiet contentment of our later years. And spring, with its promise of renewal, is the perfect time to reflect on all the ways life has unfolded, all the love that has blossomed, and all the memories that continue to bloom in our hearts. So, here's to the joy, humor, and hope that spring brings to our lives—no matter how many springs we've seen.

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. For more information please call (715) 723-4437 or email him at [carl.trapani@chippewamanor.com](mailto:carl.trapani@chippewamanor.com).



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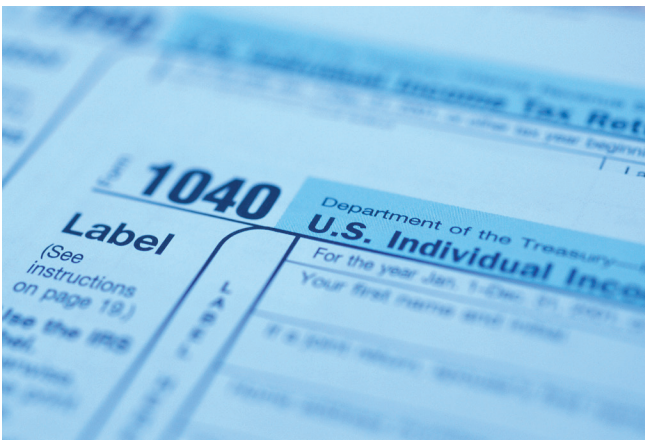
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# The Importance of Hiring an Accountant to File Your Taxes

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

Filing taxes is a task that many individuals and businesses dread each year. The process can be complicated, confusing, and time-consuming, especially when you're unsure about deductions, credits, or the ever-changing tax laws. While many people attempt to handle their taxes on their own, hiring a professional accountant to file your taxes can save you significant time, money, and stress. In this article, we'll explore the top reasons why hiring an accountant to file your taxes is a wise decision.



## 1. Expert Knowledge of Tax Laws

Tax laws are constantly evolving, with new changes introduced each year. These changes can include adjustments to tax rates and the introduction of new tax credits or deductions. A professional accountant is highly trained in tax law and stays up-to-date with any changes that may affect your tax situation. They understand the nuances of the tax code and can apply them to your specific situation, ensuring that your return is both accurate and optimized. This expertise helps to minimize the risk of errors or missed opportunities that could lead to overpaying taxes or triggering audits.

## 2. Maximizing Deductions and Credits

One of the most valuable benefits of hiring an accountant is their ability to maximize deductions and credits that you may not be aware of. Many taxpayers overlook deductions such as business expenses, medical expenses, or educational credits that could significantly reduce their taxable income. Accountants are skilled at identifying these opportunities and ensuring that you take full advantage of them. This could mean substantial savings on your tax bill or even a larger refund.

Moreover, accountants can provide advice on long-term tax planning, helping you to adjust your financial strategies throughout the year to make tax time easier and more beneficial.

## 3. Avoiding Mistakes and Penalties

Tax filings are full of forms, deadlines, and requirements that can be overwhelming. Mistakes in your tax return, even minor ones, can result in penalties, interest, or delays in processing. The IRS can audit returns that have errors, and even if the mistake is unintentional, it can lead to significant financial repercussions. Hiring an accountant reduces the likelihood of errors, ensuring that your taxes are filed correctly and on time. If an error does occur, a tax professional can also help resolve the issue quickly, offering peace of mind that you are in good hands.

## 4. Saving Time and Reducing Stress

Filing taxes can be a time-consuming process, especially for individuals with complex financial situations. Gathering documentation, filling out forms, and understanding the intricacies of tax law can take hours or even days to complete. By hiring an accountant, you can free up your time to focus on other important

tasks in your life. Accountants have systems and expertise that streamline the process, allowing for a much quicker and smoother experience.

Additionally, tax season can be a stressful time. The fear of making a mistake, missing a deduction, or getting audited can be overwhelming. An accountant alleviates this stress by handling the details and ensuring everything is taken care of accurately.

## 5. Providing Peace of Mind and Professional Representation

In the event of an audit or an issue with the IRS, an accountant can act as your representative. They will communicate directly with the IRS on your behalf and provide the necessary documentation or clarification to resolve any issues. This added layer of protection gives you confidence that your taxes are being handled correctly and that you won't be left to navigate any potential challenges alone.

Hiring an accountant to file your taxes is an investment that can save you time, reduce stress, and help you avoid costly mistakes. Their expert knowledge of tax laws, ability to maximize deductions, and capacity to provide personalized tax strategies make them an invaluable resource. If you want to ensure your taxes are filed accurately and efficiently, an accountant can provide the expertise and support you need to navigate the complexities of tax season with ease.



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*Kathy Hartenberger, medical social worker, wife and caregiver for Mike, age 62 with Frontotemporal Dementia (FTD)*

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Disability Day of Action is back in person! The event is focused on connecting Disability Advocates with their legislators to talk about issues that matter to them. Attendees are expected to participate in the morning briefing and visit their legislators in the afternoon.

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# MARCH IS NATIONAL NUTRITION MONTH



Submitted by Bernie Allen,  
ADRC Nutrition Program Coordinator

Source: [eatright.org](http://eatright.org)



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The path to wellness often begins at our plates. National Nutrition Month stands as a testament to the impact of making informed food choices and developing sound eating habits. This annual observance not only promotes nutritional knowledge, it also emphasizes the importance of a balanced lifestyle.

## What is National Nutrition Month?

National Nutrition Month is a dedicated campaign focusing on the significance of nutrition and health. It seeks to educate individuals about the importance of making informed food choices, developing consistent eating habits, and undertaking regular physical activity. Developed by nutrition professionals and enthusiasts, the month offers numerous resources, events and initiatives to promote a healthier lifestyle for all.

## When is National Nutrition Month?

Every March is celebrated as National Nutrition Month, casting a spotlight on dietary habits, food knowledge and the joys of wholesome eating.

## How to Get Involved

Starting your own nutrition journey? Here's how you be part of the celebrations:

- Attend Workshops: Engage in nutritional seminars or cooking classes that focus on healthy recipes.
- Commit to a Challenge: Try a new healthful recipe every week or pledge to include more fruits and vegetables in your diet.
- Read and Educate: Pick up books or articles that enhance your knowledge about nutrition and dietary habits.
- Share your Journey: Document your nutritional adventures on social media, sharing receipts, tips and milestones.
- Support Local: Visit farmers' markets or local producers to get fresh, nutritious ingredients and support community based agriculture.

## History of the Event

Originally established as a weeklong event in 1973, National Nutrition Month expanded to a month-long observation in 1980 due to growing public interest in nutrition. The initiative was driven by the Academy of Nutrition and Dietetics, an organization committed to improving the nation's health and advancing the profession of dietetics. Over the years, it has evolved into a significant annual event promoting the pivotal role nutrition plays in overall health and well-being.

## Theme for March 2025

This year's theme is "Food Connects Us." Food is a connecting factor for many of us. Food connects us to our cultures, our families and our friends. Sharing a meal is an opportunity to learn about its preparation, who made it and where the ingredients were sourced. Health, memories, traditions, seasons and access can all impact our relationship with food. While these factors influence the foods we eat, the foods we eat also affect our health.

## March Recipe: Slow-Cooker "Corned Beef" and Cabbage

Source: [eatingwell.com](http://eatingwell.com)

This recipe has all the flavors of corned beef and cabbage – with much less sodium!

### Ingredients:

- 2 ½ pounds boneless beef chuck roast, trimmed and cut into 1-inch cubes
- 2 tablespoons ground pickling spice
- 1 teaspoon salt
- 2 tablespoons extra-virgin olive oil
- 1 medium onion, chopped
- 4 cups low-sodium chicken broth
- 4 large carrots, cut into 1-inch pieces (1 pound)
- 1 pound baby potatoes, halved or quartered if large
- ½ small head green cabbage (1 pound), cored and cut into 1-inch pieces
- 2 teaspoons malt vinegar
- 8 tablespoons chopped fresh parsley, divided



### Directions:

1. Toss beef with pickling spice and salt in a medium bowl until well coated. Heat oil in a large skillet over medium-high heat. Add the beef and onion; cook, stirring occasionally, until the meat is browned on all sides (about 6-10 minutes). Add broth and bring to a simmer, stirring occasionally (4-5 minutes). Transfer to a 5-quart (or larger) slow cooker.
2. Stir carrots and potatoes into the beef. Cook on High for 3 hours or Low for 6 hours.
3. Nestle cabbage among the beef and vegetables, cover and cook until the beef and vegetables are tender, about 1 hour on High or 2 hours on Low. Stir in vinegar to taste. Garnish each serving with 1 tablespoon of parsley and 1 teaspoon of mustard.

Total Time: Prep: 30 minutes. Cook: 4 hours and 30 minutes. Yield: 8 servings.

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