

senior review

FREE

February 2026

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

Warm Hearts *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

Believe it or not, we’ve put wintery January behind us. The New Year is a full month under way with all that our tough Wisconsin winters have. February isn’t exactly the “gateway to Spring” here in North Central Wisconsin, and the weather and cold can wear on us if we let it. Still, February does provide the beginning of longer daylight once again and that bright spot right in the middle of the month – Valentine’s Day!

Nothing warms up a chilly February day like sweet thoughts of the ones we love at Valentine’s Day. What a great time of the month to write notes or give gifts or valentines cards to our sweethearts! I’m super traditional and love “going big” to show my sweetie what she means to me each year at Valentine’s Day. Flowers, candy and all the traditional fixings are fine ways to express our affection, but I personally believe that handwritten heartfelt words mean the most and say it best. Write your sweetheart a simple and sweet love letter this Valentine’s Day. I promise you won’t regret it.

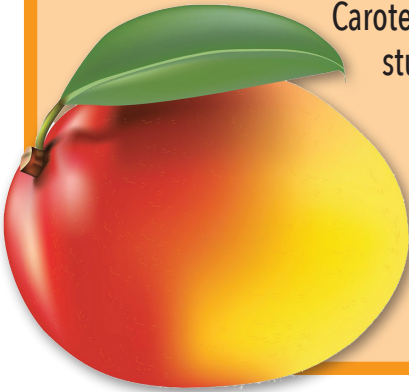
I know that not everyone still has their sweetie with them, and for each of you, I want you to know I understand how that feels. Remember though, that your circle of love extends far beyond life as a couple.



What is beautiful about our relationships is how they grow and extend to bigger and bigger circles as we get older. We have bigger families, many more friends, and a wider circle of people that we’ve been blessed to know. Especially for those of us with time to offer, Valentine’s Day is a great holiday just to reach out to anyone we care about and to tell them that! I still believe that everyone loves to get personal mail, or to be given a handwritten note.

I don’t know about you, but nothing warms my heart like writing handwritten notes to the ones who mean a lot to me. Give it a whirl and see if you don’t get filled with joy when you write each note. I know that I do for sure, and the best way to get love is to give it! We all love our kids, and of course those cute grandkids and our friends and family too. For many of us there are special care givers, our doctors and nurses and friendly staff we see often. There is nothing wrong with taking the time to tell someone you value them with a simple note. If you want to be warmed on the inside, take some time to write out how you feel about the ones near and dear to you at Valentine’s Day. It’s not ONLY for romance, but a great time to share how you feel about anyone you value greatly. I promise if you spend time writing a few kind words to the ones you value most, you will be filled with joy and be very glad that you did.

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Source: Eating Well Magazine

DID YOU KNOW?



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Changes for the 2025 Tax Season: What Retirees Need to Know

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

As the 2025 tax year begins, retirees are navigating a tax environment shaped in large part by the **One Big Beautiful Bill**, a major piece of legislation designed to extend and enhance several tax provisions. For retirees, these changes create opportunities to reduce taxable income, better manage retirement distributions, and protect long-term wealth.

One of the most meaningful updates for retirees is the increase in the standard deduction, which reduces taxable income for most filers. In addition, the One Big Beautiful Bill introduced an enhanced **senior deduction** for taxpayers age 65 and older. This added deduction can significantly lower taxable income, helping to reduce the taxes owed on IRA withdrawals, pension income, and other retirement income sources. Married couples where both spouses qualify may benefit even more from these expanded deductions.

Although the One Big Beautiful Bill did not directly change the taxation of Social Security benefits, it may still provide indirect relief. Depending on overall income, up to 85% of Social Security benefits can be subject to federal tax. By lowering taxable income through larger deductions and thoughtful withdrawal strategies, some retirees may reduce the portion of their Social Security benefits that is taxed.

Required Minimum Distributions (RMDs) remain an important part of retirement tax planning. Current rules generally require retirees to begin RMDs at age 73, with the starting age increasing for younger retirees in future years. This delayed timeline allows retirement accounts additional time to grow tax-deferred. Roth IRAs and Roth 401(k)s continue to be exempt from lifetime RMDs, offering retirees more flexibility when managing taxable income later in life.

For retirees who itemize deductions—especially those living in high-tax states—the One Big Beautiful Bill temporarily increased the **State and Local Tax (SALT) deduction cap**. This change may



allow more property taxes or state income taxes to be deducted at the federal level, though income limitations may apply.

Estate planning is another area influenced by recent tax law. The One Big Beautiful Bill maintains a historically high **federal estate tax exemption**, meaning most retirees will not owe federal estate taxes. This presents an ideal time to review beneficiary designations, gifting strategies, and legacy plans to ensure assets are

transferred efficiently and according to personal wishes.

Bottom line: The One Big Beautiful Bill reshaped the 2025 tax landscape in ways that can benefit retirees, particularly through larger deductions and greater planning flexibility. Coordinating Social Security timing, retirement withdrawals, and estate planning strategies can help retirees minimize taxes and make the most of their retirement income, and working with a trusted financial or tax professional can help ensure these rules are applied effectively to your unique situation.

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Practical Reminder for Gratitude and Self-Care

By Zanda Hilger, LPC, Founder, Family Caregiver & Program Manager for Family Caregivers Online

As a family caregiver, your days are often filled with an endless to-do list focused entirely on the needs of someone else. In the midst of appointments, medications, and daily tasks, it is all too easy to put your own well-being at the very bottom of the priority list. However, sustaining your ability to care for a loved one starts with caring for yourself.

This blog offers simple, practical reminders to help you weave gratitude and self-care into your daily routine. These small shifts can help combat burnout and help you find moments of peace amidst the challenges.

Small acts of gratitude

Take time to read, do something just for yourself, or give yourself a practical gift that supports your caregiving. Have you thought about that journal you've wanted, a facial, a movie, or another little treat that would lift your spirits?

Expressing gratitude in words

- Make a gratitude list: On paper, your phone, tablet, or computer, start with "I am grateful for..." and list everything that comes to mind.
- Write yourself a note: Thank yourself for the ways you make life better for your loved one. Highlight your patience, kindness, or a special memory you shared.
- Use affirmations: Try phrases like, "I make a difference" or "I am helping my loved one live better every day."
- Keep a journal: Even five minutes a day, capturing what went well, can shift your focus to the positive.

Giving yourself the gift of time and support

- Take time off: Arrange for someone to cover your caregiving duties so you can rest, recharge, or do something purely for yourself—without guilt.
- Ask for help with tasks: Delegate household chores, errands, or meals to lighten your load.
- Plan a fun outing: Spend a few hours or a day doing something you enjoy, such as a walk in nature, a movie, or a visit to a favorite spot.

Tangible self-gifts

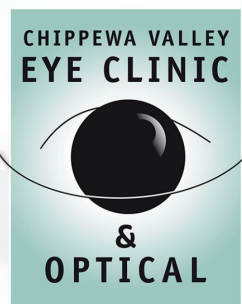
- Use gift cards: Treat yourself with that restaurant or coffee shop card you've been saving.
- Create a self-care kit: Fill a basket with candles, a cozy blanket, your favorite snacks, or anything that helps you relax.
- Treat yourself to a meal or special treat: Enjoy a meal you didn't cook or a favorite indulgence.
- Pamper yourself: A massage, spa service, or other self-care activity can ease stress and remind you that you deserve care too.



Conclusion Self-care is not a luxury; it is a necessity for your physical and mental health. By practicing small acts of gratitude and allowing yourself moments of rest, you replenish the emotional energy needed to support your loved one. We hope these reminders inspire you to take a moment for yourself today—because you truly deserve it. What would you add to this list?

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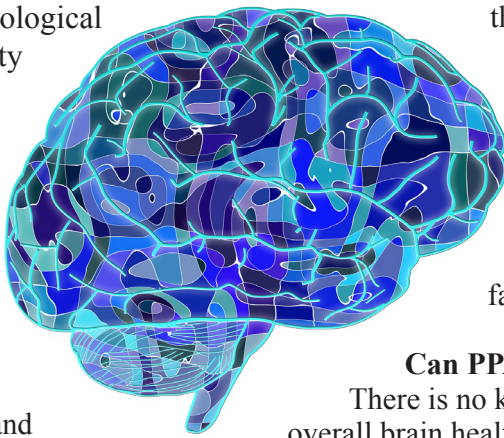
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Primary Progressive Aphasia (PPA): What It Is, Who It Affects, What Happens, and Treatment/Prevention

PPrimary Progressive Aphasia (PPA) is a rare neurological condition that gradually impairs a person's ability to use and understand language. It is a type of frontotemporal dementia that specifically affects the parts of the brain responsible for speech and language, typically in the left hemisphere. Unlike stroke-related aphasia, which occurs suddenly, PPA develops slowly and worsens over time.



therapy is the primary form of treatment. A speech-language pathologist can help patients learn alternative communication strategies, such as writing, using gestures, or communication devices. Medications used for Alzheimer's or other dementias are sometimes prescribed, although their effectiveness in PPA is limited. Counseling and support groups can also help patients and families cope with emotional and social challenges.

Who It Affects

PPA most often affects people between the ages of 50 and 70, but it can occur earlier or later. It tends to strike during a person's most active and productive years, making the diagnosis particularly challenging for families. While the exact cause is unknown, researchers believe PPA is related to abnormal buildup of certain proteins in the brain, such as tau or TDP-43. There is no clear link to stroke or injury, and while most cases are sporadic, some may have a genetic component. People with a history of learning disabilities, such as dyslexia, may be at slightly higher risk.

What Happens

PPA starts with subtle changes in language abilities. A person may begin to struggle with finding the right word, forming sentences, or understanding conversations. As the disease progresses, these difficulties become more severe. There are three main types of PPA:

- **Nonfluent/Agrammatic Variant:** Speech becomes halting and difficult. Grammar may be incorrect, and understanding complex sentences becomes hard.
- **Semantic Variant:** People lose the meaning of words, especially nouns. They may not recognize objects or understand what words mean.
- **Logopenic Variant:** This form is marked by frequent pauses while speaking and difficulty repeating phrases or sentences, though grammar and word meaning may remain intact early on.

Eventually, many people with PPA lose the ability to speak, write, or understand language altogether. In advanced stages, other cognitive abilities—such as memory and judgment—may also decline, making daily life increasingly difficult.

Treatment Options

There is currently no cure for PPA. However, treatments can help manage symptoms and improve quality of life. Speech and language

Can PPA Be Prevented?

There is no known way to prevent PPA. However, maintaining overall brain health may reduce the risk of neurological conditions. Doctors recommend the "GROWTH" approach:

- Get enough quality sleep
- Reduce chronic stress
- Open up socially and stay connected
- Work out regularly (physical activity)
- Try new things and keep learning
- Healthy diet, rich in brain-supporting nutrients

While these steps don't guarantee prevention, they support overall cognitive health and resilience.

In summary, PPA is a serious and life-changing condition that gradually robs individuals of their ability to communicate. Though there is no cure, early diagnosis, therapy, and lifestyle adjustments can help people live better with the disease.

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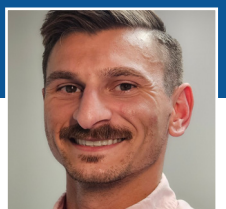
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February Recipe: Honey-Garlic Glazed Salmon

Source: Delish.com

Ingredients

- 1/3 cup honey
- 1/4 cup reduced-sodium soy sauce
- 2 Tbsp. fresh lemon juice
- 1 tsp. crushed red pepper flakes
- 3 Tbsp. extra-virgin olive oil, divided
- 4 (6-oz.) salmon fillets, patted dry with paper towels
- Kosher salt
- Freshly ground black pepper
- 3 garlic cloves, minced
- 1 lemon, thinly sliced into rounds



Directions

1. Step 1 In a medium bowl, whisk honey, soy sauce, lemon juice and red pepper flakes.
2. Step 2 In a large skillet over medium-high heat, heat 2 Tbsp. oil. When oil is hot but not smoking, add salmon skin side up; season with salt and black pepper. Cook until flesh is just heated through and seared, about 2 minutes.
3. Step 3 Flip salmon skin side down and add remaining 1 Tbsp. oil. Add garlic and cook until fragrant, about 1 minute. Add honey mixture and lemons and cook, basting salmon occasionally, until sauce is reduced by about one-third, about 3 minutes more.

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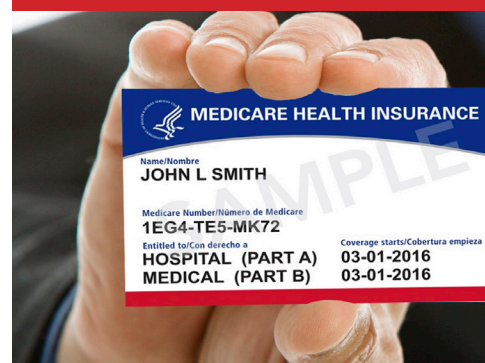


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February is American Heart Month

A Time to Celebrate and Care for Our Hearts

Each February, Americans come together to raise awareness about heart dis-ease—the leading cause of death in the United States. But there’s encouraging news: many forms of heart disease can be prevented with simple, healthy habits and regular medical care.

For seniors especially, taking small, steady steps toward heart health can lead to more energy, independence, and joy in everyday life.

Understanding Heart Disease

Heart disease is an umbrella term that includes several conditions:

- Coronary artery disease (CAD) – caused by plaque buildup in the arteries that supply blood to the heart.
- Heart failure – when the heart doesn’t pump as well as it should.
- Arrhythmias – irregular heartbeats that can make you feel tired or light-headed.
- Heart valve problems – which may cause shortness of breath or swelling.

Common warning signs can include:

- Chest pain or pressure
- Shortness of breath
- Dizziness or fatigue
- Swelling in the feet or legs

If you experience these symptoms, contact your healthcare provider right away or call 911 for emergencies.

Everyday Habits for a Stronger Heart

Here are simple ways to nurture your heart every day:

1. Stay Active in a Way You Enjoy

- o Aim for at least 150 minutes of moderate activity per week, such as walking, swimming, chair yoga, or gentle aerobics.
- o Even light activity—gardening, cleaning, or dancing—counts!
- o Tip: Try breaking it into 10-minute sessions throughout the day.

2. Eat Heart-Smart Foods

- o Choose more: fresh fruits, vegetables, whole grains (like oatmeal and brown rice), lean proteins (fish, skinless poultry, beans), and healthy fats (olive oil, nuts, avocado).
- o Choose less: processed meats, fried foods, sugary drinks, and foods high in sodium or saturated fat.
- o Hydrate! Older adults can easily become dehydrated, which can strain the heart.

3. Manage Stress

- o Chronic stress raises blood pressure and heart rate. Try deep breath-ing, meditation, prayer, or listening to calming music.
- o Staying socially connected—through clubs, volunteering, or visiting friends—also supports emotional and heart health.

4. Know Your Numbers

Keep regular tabs on your:

- o Blood pressure (ideal: below 120/80 mm Hg)
- o Cholesterol (LDL “bad” cholesterol should be low)
- o Blood sugar (especially important if you have diabetes)
- o Weight and BMI (your provider can help determine healthy goals)

5. Don’t Smoke and Limit Alcohol

- o Quitting smoking can cut your heart disease risk in half within a year.
- o If you drink, do so in moderation—no more than one drink per day for women and two for men.

Quick Heart Facts

- Your heart beats about 100,000 times each day—that’s roughly 35 million times a year!
- Laughter lowers stress hormones and improves blood flow.
- Sleep matters: Adults who sleep fewer than 6 hours a night have a higher risk of heart disease. Aim for 7–8 hours of good-quality rest.
- Pets can help reduce stress and blood pressure—time for some extra cud-dles!

A Heartfelt Message

Taking care of your heart isn’t about restriction—it’s about living fully and feeling your best. Whether it’s walking with friends, enjoying a colorful meal, or simply tak-ing time to breathe, every small choice adds up to a stronger, healthier you.

This February, let’s commit to one new heart-healthy habit—and cheer each other on! “A healthy heart is not just about adding years to your life, but adding life to your years.”





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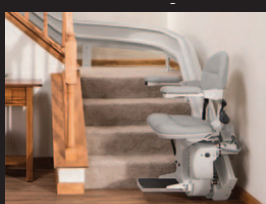
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“Dusting off Some Local History: Big Heart Silver Mine”

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

Occasionally, when the lottery jackpot rises to some new astronomical figure, I get the urge to buy a ticket. I know that the odds are against me, and that I’m chasing fool’s gold, but the dream itself convinces me to purchase the ticket. That dream of striking it rich has led huge numbers of people across time to uproot their lives to seek out fortune. In the 16th century, Spanish conquistadors searched for El Dorado, the famed city of gold, and in the 19th century Americans raced across the continent to strike it rich during the California Gold Rush. In the early 1880s, a fever ran through the Chippewa Valley when silver was supposedly discovered near Eau Claire.



The Big Heart Silver Mine was located near Porter’s Mills to the west of Eau Claire. In the early 1900s, Porter’s Mills was abandoned and became a ghost town. Today, very little remains in the landscape to remind us of either Porter’s Mills or the Big Heart Silver Mine. Image courtesy the Chippewa Valley Museum.

The spirit of an American Indian Chief, “Big Heart,” communicating through a local woman as his medium, revealed a rich vein of silver in hills west of Eau Claire. Trace amounts of silver were allegedly identified, and “experts” led people in the Chippewa Valley to believe a bonanza lay at their doorstep. Investors put thousands of dollars into what became known as the “Big Heart Silver Mine.” A shaft was dug, and by late 1882, thirty men were working the mine around the clock. There was little to show for all this work, yet enthusiasm remained high in the early 1880s. The Eau Claire Free Press stated, “The silver mine people express much confidence that they will strike a heavy yield of silver and gold. So much time has elapsed since the enterprise began, with little results their confidence is remarkable.”

Ultimately, as the Eau Claire Free Press seemed to presage, the Big Heart Mining Company never produced. Not only did it wash away the money of numerous investors, but it sadly also cost one person their life. Thomas Wilkie, a miner, died in early 1884 when he fell down the shaft. Just as local newspapers stopped reporting on the mine’s activities, a new bonanza emerged. The Star and Crescent Gold and Silver Mining Company, with capital of one million dollars, formed to mine gold and silver near Big Falls to the east of Eau Claire. Much like “Big Heart,” nothing ever came of this

new venture but lost dreams and lost money. In the decades that followed, “Big Heart” became a cautionary tale about chasing wealth. When regional newspapers reported the story of a new bonanza in Southwest Wisconsin in the early 1900s newspaper editors cautioned, “Think of the Big Heart silver mine at Porterville, whenever you have an itching for sudden wealth.”

Although the hole is filled and all remnants of the mine removed from the landscape, the legacy of Big Heart Silver Mine is still present. To the west of Eau Claire, Silver Mine Drive passes the former site of this mine, and for many years the Flying Eagle Ski Club maintained the Silver Mine Ski Jump

and hosted the Silver Mine Invitational; reminders of the mine that was and the silver that wasn’t.

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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Medicare and Work – When Do I Enroll? By Mediqwest

If you are turning 65 and still working or your spouse is still working and providing you *creditable* health coverage through their plan, you can usually *delay Medicare Part A and B without penalty* as long as the employer employs more than 20 people. When that job-based coverage ends, you have a Special Enrollment Period (SEP) to sign up for Part B and avoid a late-enrollment penalty.



which begins when you lose job-based coverage and lasts **8 months**; enrolling in that window prevents the Part B late-enrollment penalty. To use the SEP, you typically apply for Part B through the Social Security Administration (SSA) or Railroad Retirement Board (if applicable) and provide proof of prior employer coverage. If you miss the SEP, you may face a permanent penalty and must wait for General Enrollment (Jan–Mar) with coverage starting the first of

the coming month (i.e. enroll in January start February 1st), plus any penalty months added to your premium.

Quick overview: If you plan to keep working past age 65.

Many people will still enroll in **Part A (hospital insurance)** at 65 because it is often premium-free but then delay **Part B (medical insurance)** and keep employer coverage to avoid paying the Part B premium (\$202.90 for 2026) while they are insured through work. If your employer plan is large enough (more than 20 employees) and meets Medicare's rules, Medicare is secondary and you can safely wait to enroll in Part B until you lose that coverage. Check with your employer's benefits office to confirm whether your plan is considered creditable, which is determined by Medicare guidelines and rules.

When it is appropriate to delay Part B

Delaying Part B is appropriate when you (or your spouse) have **current, employer-sponsored group health insurance** that covers you at age 65 and is available to everyone in your work category. People commonly delay Part B to keep employer coverage or avoid duplicating premiums. Before deciding, confirm: (1) whether your employer plan is primary to Medicare, (2) how COBRA or retiree coverage will interact with Medicare, and (3) whether your employer requires Medicare enrollment for certain benefits.

If you stop working after 65 and you delay Part B

If you stop working (or lose employer coverage) after 65 and previously delayed Part B, you must **enroll during the Part B SEP**,

Practical steps to take now:

- **Talk to HR/benefits:** confirm whether your plan is creditable and whether Medicare is primary or secondary.
- **Enroll in Part A at 65** if it is premium-free unless advised otherwise. Note: You cannot continue to contribute to an HSA once your Medicare enrollment begins. Also be aware there is a six-month look-back to recapture improper HSA contributions.
- **Document coverage end date** and get written proof from your employer so you can show it when applying during the SEP.
- **If you plan to take COBRA or retiree coverage**, ask how that affects your SEP and whether you should enroll in Part B before electing COBRA. Generally, you must be an active employee (or have spousal coverage through their active employment) to delay Medicare enrollment.

Risks and final tips

Risk: missing the eight-month SEP can cause lifelong Part B penalties and delayed coverage. **Tip:** contact a **Licensed Medicare Agent** and receive free guidance or SSA when you plan to stop working; they can confirm deadlines and enrollment steps. For clear, authoritative guidance, review the Medicare publication “Working past 65” or the SSA Special Enrollment materials.

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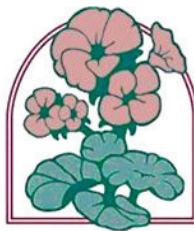


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