senior review

FREE

October 2026

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

Fall Memories *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

This month’s topics are prescriptions, preventing hearing loss and breast cancer awareness. One of the things I learned early on as a writer is to stick to topics you know something about. These topics are very important and touch the lives of many of us, especially as we and the people we know and love age. As a Real Estate professional, I don’t have relevant expertise on ANY of these subjects, but what I tell people about Real Estate holds especially true here. Seek out professionals who have knowledge and skill in supporting you with those things – they are important, and a qualified professional resource when you need it is ALWAYS the best practice.



I’m going to write instead about October – the heart of our Fall season. It’s something I DO know and love. October is the best Fall month! Our colors are peaked or peaking, our weather is crisp but not yet dismal. Cool but not yet arctic. My favorite things about Fall are the memories made. As a boy, I played football with my brothers and the neighbor boys every night in our front yard. We pounded the grass into dirt by the time winter came, scoring endless touchdowns, winning and losing hundreds of games and getting tackled time and time again. I still remember how it feels landing on big oak acorns when being tackled by one of the guys. As I got older, I played organized football at school, under bright lights, with people in the stands on crisp October Friday nights. Homecoming parades on main street and all the excitement that week brought in a very small town are very sweet memories.

Living on the edge of our small town, we had the best of both worlds. We walked to school every day and home each night. Because we were so close to the country, we learned to respect our first small weapon and hunted small game. I will always remember the smell of the October woods with the sun pouring through the brilliant leaf canopy as we walked the woods as young hunters. Brilliant reds and stunning yellow leaves filtering the sun in the beauty of a Wisconsin hardwoods forest.

How many of you remember coming home to the smell of pies fresh out of the oven? Cooler weather made baking more practical each Fall, and I can still remember how Mom’s wonderful homemade pies filled our home with such delicious smells.

I began my love of Badger football in Octobers of my youth. I had a small “transistor radio” I bought at Woolco and listened faithfully each Saturday as the very BAD Badger football teams played. I still remember the few upset wins and how I began the lifelong hobby of tinkering on something with the Badgers on the radio.

Take a long walk and remember YOUR own treasures. Enjoy the colors and smells and reflect on what they bring back to you in your October memories. It will be worth it.

balanced living

Tips and ideas for a healthy and balanced life

October is breast cancer awareness month



TIPS FOR BREAST CANCER PREVENTION:

Avoid becoming overweight. Avoid gaining weight over time, and try to maintain a body-mass index under 25.

Eat healthy to avoid tipping the scale. Embrace a diet high in vegetables & fruit and low in sugared drinks, refined carbohydrates & fatty foods.

Keep physically active. Increased physical activity, even when begun later in life, reduces overall breast-cancer risk.

Drink little or no alcohol. Women should limit intake to no more than one drink per day, regardless of the type of alcohol.

Avoid hormone replacement therapy. Menopausal hormone therapy increases risk for breast cancer.

Don't smoke. Long-term smoking is associated with increased risk of breast cancer in some women.

Breast-feed your babies for as long as possible. Women who breast-feed their babies for at least a year in total have a reduced risk of developing breast cancer later.

Get annual mammograms. Regular mammograms are recommended for women aged 40 and older to detect breast cancer early.

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The *Senior Review* distributes throughout the Greater Wausau area every month.

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Protect What Matters Most: Estate Planning in Retirement

By Logan Woller, Private Wealth Advisor and Retirement Plan Consultant at Buska Wealth Management

As you approach or enjoy retirement, your financial priorities often begin to shift. After decades of saving and building wealth, the focus may move from accumulating assets to creating sustainable income, managing taxes, and making sure the wealth you've worked hard to build can benefit the people and causes that matter most to you.



That is where estate planning becomes an important part of your overall retirement strategy

.

Estate planning isn't just about what happens after you die. It can help you prepare for situations during your lifetime, communicate your wishes, and make it easier for your family to navigate important decisions.

Your Estate Plan Is Part of Your Retirement Plan

Retirement planning and estate planning are closely connected. Decisions about when to withdraw money from retirement accounts, how assets are titled, and which accounts are passed to heirs can all affect the way your wealth is ultimately transferred.

For example, retirement accounts typically have beneficiary designations that determine who receives the account after your death. Life insurance policies and certain financial accounts may also transfer directly to named beneficiaries. These designations should be considered alongside your will or trust to help ensure your overall plan works as intended.

Consider More Than Who Gets What

Estate planning involves more than dividing assets among heirs. It also involves determining who can make important decisions if you become unable to make them yourself.

A financial power of attorney can designate someone to handle financial matters on your behalf. A healthcare directive can communicate your wishes regarding medical care and designate someone to make healthcare decisions when appropriate. For retirees, these documents can be particularly important because they provide a framework for handling financial and healthcare decisions during periods of incapacity.

Think About Your Family's Future

As you build an estate plan, consider the people you want to protect and the goals you want your assets to accomplish. You may want to provide for a spouse, children, grandchildren, or other loved ones. You may have charitable intentions or want to help future generations with education, homeownership, or other milestones.

You may also have family circumstances that require additional consideration. A thoughtful estate plan can help address these situations and provide greater clarity about your intentions.

Don't Overlook Taxes

Taxes can also play a role in wealth transfer. Retirement accounts, investment accounts, real estate, and other assets may be treated differently when transferred to heirs.

Understanding the potential tax consequences can help you make more informed decisions about which assets to use during retirement and which may be better positioned for future generations. Tax laws can also change, making it important to consider estate planning as part of an ongoing financial strategy.

Organization Is Part of the Plan

Having the right documents is important, but your family also needs to know where to find important information.

Consider keeping an organized record of financial accounts, retirement plans, insurance policies, real estate, important contacts, estate planning documents, and other information your family may need. Clear organization can help reduce confusion and make it easier for loved ones to carry out your wishes.

Give Yourself—and Your Family—Clarity

Estate planning can feel uncomfortable because it requires thinking about circumstances we'd rather not consider. But planning ahead gives you the opportunity to make important decisions while you can and communicate what matters most to you.

For those entering or enjoying retirement, protecting your legacy is about more than passing on money. It's about protecting the people you love, preserving your wishes, and making the transition of your wealth as clear and intentional as possible.

A well-considered estate plan can help turn a lifetime of hard work into a lasting legacy.



Voting in Wisconsin's November 2026 Elections

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

Wisconsin's general election is on November 3, 2026. Online registration is available up to 20 days before the election you wish to vote in. Otherwise, you can register in-person up to and including the day of the election. To register in-person, you must bring a driver's license or state-issued identification card AND a proof of residence document such as a utility bill with your name and address on it. More information on what qualifies as a proof of residence document is available here: https://elections.wi.gov/resources/voter-guides/proof-residence-por-vs-proof-identification-poi. Then, you only need your driver's license or state-issued identification card to get your ballot – either absentee or at your polling location.



You can register to vote, or if you are already registered, you can check your registration status here: https://myvote.wi.gov/en-us/. On this site, you may also request an absentee ballot, find out your polling location, see what is on your ballot, and more. If you do not have access to a computer or the internet, you can call or visit your city or municipal elections clerk for assistance.

If you need assistance to vote due to a disability, you have rights. First, all Wisconsin voters are eligible to request a mail-in absentee ballot for any reason. You may also indicate that you are indefinitely homebound or in an institution due to age, illness, or disability and receive mail-in ballots for every election going forward.

All polling places must have accessible voting equipment and must honor any request to vote curbside in your vehicle. If you need additional accommodations, you may request them from your municipal clerk. For more information on disability voting rights, visit: https://disabilityvote.org/.

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Protecting Your Hearing: Small Steps Can Make a Big Difference

"I thought everyone was mumbling."



That was how one woman described the first signs that her hearing was changing. She began asking her family to repeat themselves and turning up the television. At restaurants, conversations became especially difficult. She assumed it was simply part of getting older—until a hearing test revealed that years of exposure to loud noise had likely contributed to her hearing loss.

Her experience is a reminder that hearing loss does not always happen suddenly. Often, it develops gradually, and by the time we notice it, some damage may already be permanent.

October is National Protect Your Hearing Month, an annual observance that encourages people to recognize the causes of hearing loss and take steps to prevent noise-related damage.

Hearing loss is common as we age. The National Institute on Deafness and Other Communication Disorders reports that about **1 in 8 people in the United States age 12 and older has hearing loss in both ears.** Among adults, the numbers increase significantly with age: about 22% of adults ages 65 to 74 and 55% of those 75 and older have disabling hearing loss.

But getting older isn't the only factor.

Noise Can Take a Toll

Loud sounds can damage the delicate hair cells in the inner ear. Once these cells are damaged, they cannot be repaired or replaced. Noise-induced hearing loss can happen after one extremely loud exposure or after repeated exposure to loud sounds over many years.

And loud noise isn't limited to the workplace. Lawn mowers, leaf blowers, power tools, motorcycles, concerts, sporting events, fireworks and even headphones can expose our ears to potentially harmful sound levels.

As a general guideline, prolonged or repeated exposure to sounds at or above **85 decibels** can cause hearing damage. A lawn mower, for example, can produce roughly 80 to 100 decibels, while concerts and sporting events can reach 94 to 110 decibels.

Three Simple Ways to Protect Your Hearing

Turn it down. Lower the volume on televisions, radios and headphones. If you use earbuds, avoid listening at maximum volume.

Move away. The farther you are from a loud source, the less sound reaches your ears. At concerts, sporting events or other noisy gatherings, move away from speakers or other sources of intense noise when possible.

Wear hearing protection. Keep earplugs or protective earmuffs handy when mowing the lawn, using power tools, attending fireworks, working around machinery or participating in other noisy activities. Properly fitted hearing protection can significantly reduce the amount of sound reaching your ears.

Pay attention to warning signs, too. If your ears ring after being around loud noise, sounds seem muffled, you frequently ask people to repeat themselves, or you continually increase the television volume, it may be time for a hearing evaluation.

Protecting your hearing isn't about avoiding the activities you enjoy. It's about making simple changes so you can continue enjoying conversations, music, grandchildren, nature and all the other sounds that make life richer.

This October, give your ears some attention. **Turn it down, move away and protect your hearing. Your future self may thank you.**

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Why Talking About Your Prescriptions Matters



Taking a prescription medication can become such a routine part of daily life that it is easy to stop thinking about what is in the bottle, why you are taking it or whether it is still the right medication for you. That is why **October is recognized as Talk About Your Medicines Month**—a reminder that an open conversation with your doctor and pharmacist can be an important part of staying safe and healthy.

The observance dates back more than 35 years and was established to encourage better communication between patients and health care professionals about medications. The goal is simple: understand what you are taking, why you are taking it and how to take it safely. (NeedyMeds Blog)

Don't Be Afraid to Ask Questions
A prescription is not simply a bottle of pills. It comes with instructions, possible side effects, potential interactions and important considerations about how it fits with your other medications.

- When your doctor prescribes something new, ask:
- What is this medication for, and how will it help me?
- How much should I take, and what time of day should I take it?
- Should I take it with food or on an empty stomach?
- How long will I need to take it?
- What side effects should I watch for, and which ones require a call to my doctor?
- What should I do if I miss a dose?
- Will it interact with my other prescriptions, over-the-counter medicines, vitamins or supplements?
- Are there foods, beverages or activities I should avoid?
- How will we know whether the medication is working?
- Is there a less expensive alternative or another treatment option?

The FDA recommends keeping an updated list of every medication you take—including prescriptions, over-the-counter medicines, vitamins and supplements—and sharing that list with your health care providers. (U.S. Food and Drug Administration)

A Simple Question Can Prevent a Big Problem
Consider this composite example: A woman in her 70s was prescribed a new medication after a doctor's appointment. She understood that she needed to take it once a day but didn't ask whether it should be taken in the morning or at bedtime. She also didn't mention that she occasionally took an over-the-counter sleep aid.

Within several days, she began feeling unusually tired and unsteady. Her family initially thought she was simply having a few "off days." When her doctor reviewed all of her medications, it became clear that the combination could contribute to increased drowsiness and dizziness.

The important lesson isn't that she did something wrong. **She didn't know what she didn't know.** A few additional questions—and a complete medication list—could have brought the potential problem to light sooner.

Medication side effects can sometimes look like other health problems. The FDA notes that some medications can contribute to symptoms such as dizziness, sleepiness and memory difficulties. (U.S. Food and Drug Administration)

Make Medication Conversations Routine
Medication reviews shouldn't happen only when something goes wrong. Ask your doctor periodically whether you still need each prescription, whether the dose remains appropriate and whether anything has changed that could affect how the medication works.

And remember, your pharmacist is an important resource, too. Pharmacists can answer questions about dosing, interactions, side effects and how to take medications correctly. (U.S. Food and Drug Administration)

This October, take a few minutes to **talk about your prescriptions.** Bring your medication list to your next appointment, ask questions and speak up about anything that doesn't seem right. When it comes to medications, there really is no such thing as a question that isn't worth asking.

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Leaves Change. Families Change. Your Plan Should, Too.

By Hougum Law Firm

There's something about fall that reminds us how much can change.



The leaves turn brilliant colors, the days grow shorter, and families begin gathering for holidays and traditions. Fall is also a natural time to pause and reflect—not only on the year behind us, but on what may have changed in our own lives.

Families change, too.

Perhaps a new grandchild has joined the family. Maybe a child has gotten married, a loved one has passed away, or you've welcomed someone new into your life. You may have purchased or sold a home, retired, started a business, or experienced other changes that affect your finances and your family.

When life changes, your estate plan may need to change with it.

An estate plan isn't something you create once and forget about. It should reflect your current wishes and circumstances. An outdated plan may no longer account for the people you want to include, the assets you've accumulated, or the decisions you want made on your behalf.

Fall can be the perfect reminder to take a fresh look.

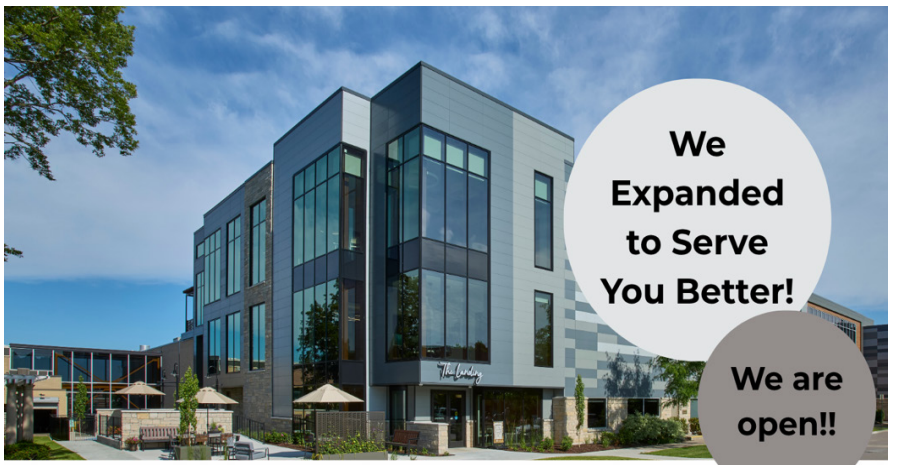
Ask yourself: Are the people I've named in my documents still the right people? Are my beneficiary designations up to date? Have my wishes changed? Would my family know what to do if I could no longer make decisions for myself?

Taking time to review your plan now can help prevent confusion later. It can also give you the opportunity to have important conversations with the people you love.

Just as the changing leaves mark a new season, changes in your family can signal that it's time for a fresh look at your plan.

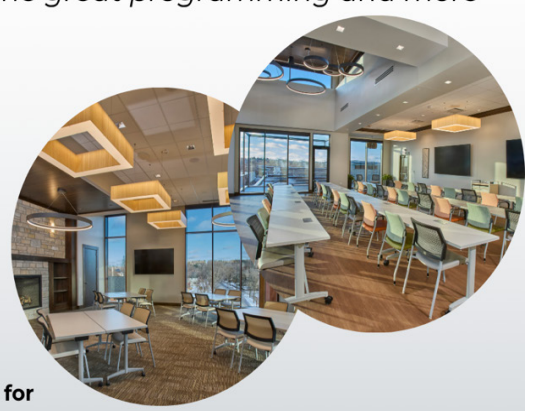
This fall, take a moment to make sure your estate plan still reflects the life you're living—and the future you want for the people you love.

Hougum Law Firm can help you review your current plan and determine whether updates may be appropriate.



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Why I Love Autumn…

And reasons to appreciate every season of our lives

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



Life is a lot like the weather. We are always waiting for it to change. When we're young, we can't wait for the next season. When we're middle-aged, we're usually too busy mowing the lawn, going to work, raising children, paying bills, and wondering why the furnace is making that noise to notice the seasons. Then we get older and discover something remarkable: The seasons were changing all along—but we were too busy to enjoy them. Spring, summer, autumn, winter. Beginning, growing, changing, reflecting.

Psychologist Erik Erikson described human development as a series of stages, each presenting different challenges and opportunities. Spring is the season of youth. Everything is new. And in our childish imaginations – Everything is possible. The world is enormous. We have dreams, plans, energy, and knees that don't make strange noises when we stand up. When we're young, we ask: "What do I want to become?" We imagine careers, adventures, marriages, families, houses, travel, and all the wonderful things waiting for us. We also make decisions with remarkable confidence despite knowing absolutely nothing. That is one of the privileges of being young.

Then comes summer. This is the season when life gets busy. Very busy. We work. We marry. We raise children. We mow lawns. We fix things. We replace things. We pay for things we don't remember buying. There are school concerts, birthday parties, family gatherings, vacations, soccer games, meetings, deadlines, and that mysterious pile of laundry that seems to reproduce overnight. We spend years saying: "Someday, when things slow down..." Then we discover Things don't slow down. We do.

And perhaps that is one of the great lessons of the middle years. We are often so busy building a life that we forget to enjoy the life we're building. Psychology has a name for one of our favorite human habits: the hedonic treadmill. We achieve something wonderful, enjoy it for a while, and then start looking for the next thing. A new job. A bigger house. A nicer car. A better vacation. A newer phone. And just when we finally learn how to use the phone we have, they release another model.

Our ancestors had a simpler solution. "Count your blessings and be content with what you have." Perhaps most importantly: "You can't take it with you." History has provided plenty of examples for this. Kings and conquerors accumulated fortunes, built palaces, acquired territories, and eventually discovered that their final trip didn't require a U-Haul truck. So, enjoy your possessions. Just don't let your possessions own you.

Then one day, without asking permission, autumn arrives. The children grow up. The career winds down. The house gets quieter. The years begin to move faster. We look in the mirror and think: "Who is that?" "When did I get all those wrinkles?" Apparently, while we were busy doing everything else.

Autumn is wonderful. Just look at the trees. They don't spend October complaining that they're not still green. They turn gold, red, orange, and crimson. They become spectacular. They are more beautiful than they ever were. Perhaps we should take the hint. Getting older doesn't mean we are losing our beauty and becoming less. It means we are becoming beautifully different. By Autumn we have survived things we once thought would destroy us. We have endured heartbreak, disappointment, embarrassment, bad decisions, difficult bosses, and lots of questionable hairstyles. And we're still here.

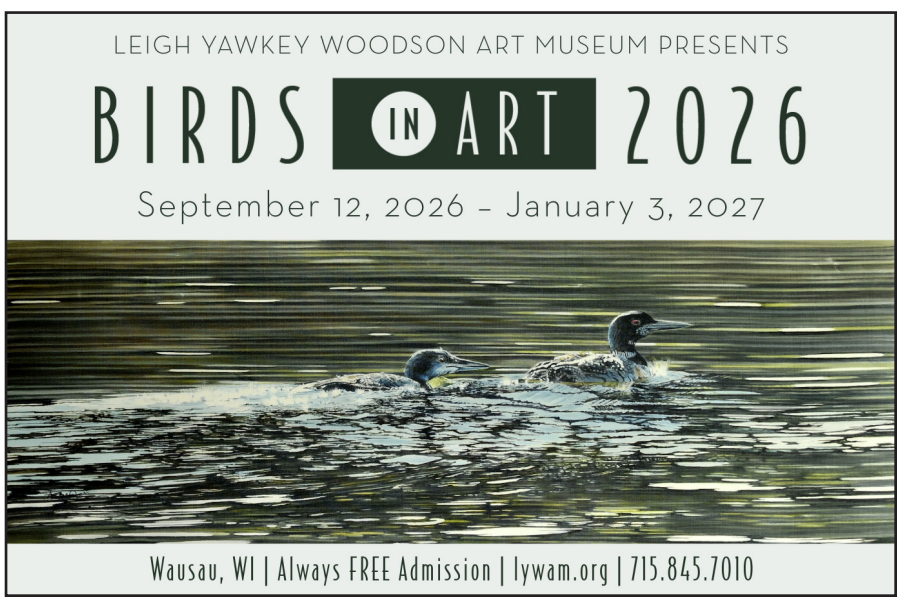
By this point in life, we've learned a few things. We've learned that most of the things we worried about weren't worth worrying about. We've also learned that people matter more than things. The old family photographs become more valuable. The stories become more important. And memories that once seemed ordinary suddenly become treasures. Autumn also teaches us about letting go. That's not always easy. Over the years, we've had to let go of jobs, houses, possessions, routines, and people we loved. Some changes were welcome. Others were painful. But the trees releasing their leaves remind us that letting go isn't necessarily losing. Sometimes it's simply making room for the next season.

Eventually, winter comes. Winter represents a better perspective and reflection. It's the season when we look back and remember. We remember people who mattered. Some have been gone for many years, yet one song can bring them back instantly. That's the power of memory, which is one of the greatest gifts of growing older. We remember how things were before smartphones, before the internet, before everybody carried a camera in their pocket. We remember a simpler world. Not a perfect world. But one where people often knew their neighbors, kids played outside, and families gathered simply to talk.

Autumn reminds me that every stage of life has its own beauty. Spring is about beginnings. Summer is about doing. Autumn is about understanding. Winter is about remembering. I think Autumn is especially beautiful because it gives us permission to appreciate what we've become. We may not have the energy we had at twenty-five. We may have a few more wrinkles. Our hair may have changed color—or disappeared entirely. Our backs may complain when we bend over. But we've gained something too. We've gained experience. Perspective. Stories. Friendships. Memories. And hopefully, wisdom.

So, when somebody says, "You're getting old," don't argue. Just smile and say: "Of course I am. I've been working on it for years."

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.



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The Golden Goodness of Honey



Honey has been enjoyed for thousands of years as a natural sweetener. Its golden color, smooth texture, and rich flavor make it a delicious addition to many foods and beverages. Whether stirred into tea, drizzled over fruit, or used in cooking, honey can add sweetness without needing large amounts.

What is Honey?
Honey is made by bees from flower nectar. Different flowers can produce honey with different colors and flavors. You may see varieties such as:

- Clover honey – mild and familiar in flavor
- Wildflower honey – flavor varies depending on the flowers
- Orange blossom honey – light and fragrant
- Buckwheat honey – darker with a stronger flavor
- Creamed honey – smooth and spreadable

Nutrition Facts About Honey
Honey is primarily a source of carbohydrates and sugars. One tablespoon of honey contains approximately:

- 64 calories
- 17 grams of carbohydrates
- 17 grams of sugar
- Very small amounts of vitamins and minerals
- Virtually no fat

Because honey is considered an added sugar when used as a sweetener, it is best enjoyed in moderation.

Food Safety and Honey
Honey itself is a shelf-stable food, but good kitchen habits are still important. These include: washing your hands before preparing food, using clean spoons when serving honey, avoiding putting spoons that have touched other foods back into the honey jar, and keeping the jar covered when not using.

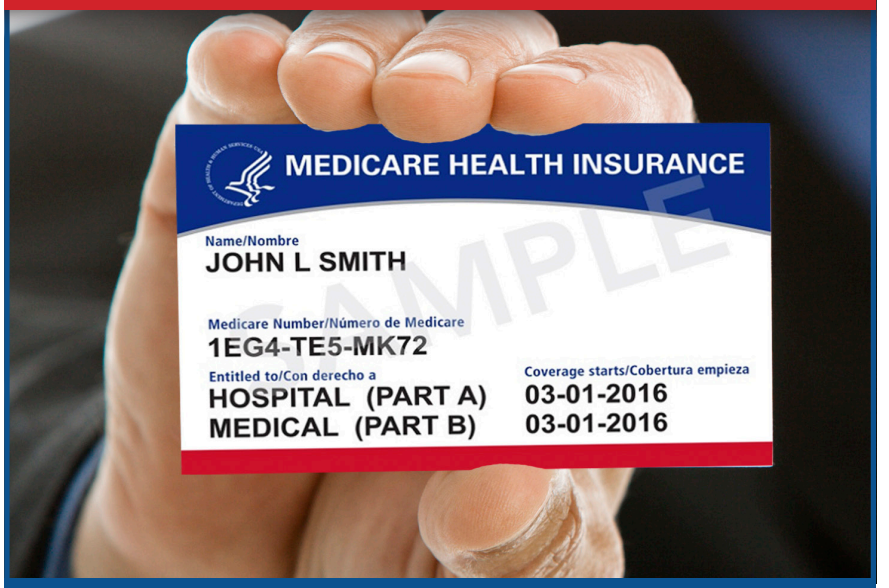
How to Store Honey
One of the wonderful things about honey is that it stores well.
For Best Quality:

- In a tightly closed container
- In a cool, dry place
- Away from direct sunlight
- Away from excessive heat and moisture

A kitchen cupboard or pantry is usually a good place.

Does Honey Need to Be Refrigerated?
Generally, honey does not need to be refrigerated. Refrigeration can cause honey to crystallize more quickly and become grainy or firm.

NO NEW MEDICARE CARD



Have you been told you need a new Medicare card?

STOP! It's a scam

Here's the truth

- Medicare is NOT issuing plastic cards
- You do NOT need to 'update' your Medicare Card
- Medicare will NEVER call or text you asking for your Medicare number

Protect Yourself

- Never give out your Medicare number to unexpected callers
- Hang up on anyone asking for personal information
- Report suspicious calls to SMP

SMP
Senior Medicare Patrol

Preventing Medicare Fraud

SMPs are grant-funded projects of the federal U.S. Department of Health and Human Services (HHS), U.S. Administration for Community Living (ACL).

Contact Senior Medicare Patrol
888-818-2611
www.smpwi.org
WisconsinSeniorMedicarePatrol

Don't Wait for Winter: Give Your Furnace a Checkup Now

Wisconsin winters have a way of reminding us just how important a dependable furnace can be. Before the snow flies and temperatures begin to drop, fall is a good time for older adults to have their heating system checked.

A furnace inspection may not be at the top of your fall to-do list, but a little preventive maintenance now can save you from an unexpected breakdown on the coldest day of the year—and help keep your home safe.

For seniors, staying warm during the winter is particularly important. Cold indoor temperatures can be uncomfortable and may put additional stress on the body. Having the furnace inspected before winter arrives gives you time to address problems while heating companies are less likely to be dealing with emergency calls.

What can go wrong?
Furnaces work hard during a Wisconsin winter, and small problems can turn into expensive repairs if they are ignored. A dirty filter, worn-out part, electrical problem or blocked vent can cause a furnace to work harder, heat unevenly or stop working altogether.
For furnaces that burn natural gas, propane or oil, there is another important concern: carbon monoxide.

Carbon monoxide, or CO, is an invisible, odorless gas that can be produced when fuel-burning appliances do not operate or vent properly. Carbon monoxide poisoning can cause headache, dizziness, weakness, nausea, confusion and, in severe cases, death.

That is why furnace maintenance and working carbon monoxide detectors are so important.

Make the most of the service call
When the technician comes to inspect your furnace, don't simply ask, "Is everything OK?" Take the opportunity to ask a few questions:

- Is my furnace operating safely?
- Is it heating efficiently?
- Are any parts worn or likely to need replacement soon?
- Is the heat exchanger in good condition?
- Are the vents and flue clear and working properly?
- Is there any evidence of carbon monoxide or combustion problems?
- How often should I change the filter?
- Are there repairs that need to be made now?
- How many more years can I reasonably expect from this furnace?

If a major repair is recommended, ask the technician to explain the problem and give you a written estimate. It is also reasonable to ask whether the repair makes sense for the age and condition of the furnace or whether replacement should be considered.

Know the warning signs
Even a furnace that passes its annual inspection can develop problems later. Pay attention if you notice unusual noises, strange odors, rooms that aren't getting warm, frequent cycling on and off, cold air coming from the vents or an unexplained increase in your heating bill.

Never ignore a carbon monoxide detector. If it sounds, leave the house immediately and get into fresh air. Call 911 or seek medical attention if anyone is experiencing symptoms. Do not go back inside until emergency personnel or a qualified professional says it is safe.

It is also important to have working carbon monoxide detectors near sleeping areas and on every level of your home. Test them regularly and replace batteries as recommended.

And throughout the winter, keep outdoor furnace vents clear of snow and ice.

A little prevention goes a long way
For older adults, a furnace inspection is about more than keeping the house comfortable. It is about being prepared.

Schedule the checkup before winter arrives, ask questions and take care of small problems before they become emergencies. When the first Wisconsin cold snap arrives, you'll have one less thing to worry about—and you can settle in knowing your furnace is ready for winter.

5 Things to Do Before Turning On Your Furnace

1. Schedule a furnace inspection.
Have a qualified technician inspect and service your furnace before you need it every day. Ask about worn parts, efficiency and potential safety concerns.

2. Replace the filter.
A dirty filter makes your furnace work harder and can reduce airflow. Check your owner's manual for the correct filter and how often it should be replaced.

3. Test your carbon monoxide detectors.
Make sure CO detectors are working and have fresh batteries. Detectors should be located near sleeping areas and on each level of the home.

4. Check vents and registers.
Make sure indoor vents aren't blocked by furniture, rugs or other objects. When winter arrives, keep outdoor furnace vents clear of snow and ice.

5. Know the warning signs.
Before—and after—turning on your furnace, watch for unusual noises, strange odors, poor airflow or uneven heating. If something doesn't seem right, turn the system off and call a qualified technician.



A Holistic Approach to Breast Health

By Thermography of Wisconsin



Taking care of your breast health is about caring for your whole self. Managing stress, staying active, eating well, getting restorative sleep, maintaining a positive outlook, and having regular screenings all contribute to your overall wellness.



Thermography of Wisconsin supports this holistic approach and encourages you to use a variety of tools along with building a trusted healthcare team to monitor your health. Thermography is one of those screening tools.

Thermography is a no-touch, non-invasive, pain-free, and radiation-free screening tool which uses a specialized infrared camera to measure temperature patterns on the surface of your skin. These patterns visualize physiology, including inflammation, circulation, lymphatic activity, and hormonal influences. The resulting image, called a thermogram, is interpreted by a medical doctor specially trained in thermology, who provides a written report with findings and recommendations.

Breast thermal patterns are as unique as your fingerprints; therefore, two screenings spaced three months apart are needed to establish a personal baseline. If no changes are identified and your results remain stable, your baseline is established and annual screenings are generally recommended.

Thermography is not a replacement for any structural screening such as mammography, ultrasound or MRI, and no screening is diagnostic on its own. Instead, they provide different but complementary information. Structural screening evaluates the structure of breast tissue and may identify findings such as tumors, calcifications, cysts and dense tissue. Thermography screening evaluates function by measuring physiological changes that may indicate inflammation, vascular changes, lymphatic activity, or hormonal influences. Early detection of physiological changes can result in earlier treatment and better outcomes. When combined with structural screenings, monthly self-breast exams, clinical breast exams, and healthy lifestyle choices, thermography can be an important part of your overall breast health plan.

Thermography of Wisconsin serves clients in Eau Claire, River Falls, Spooner, Stratford, and Phillips, Wis., as well as four locations in Minnesota. Shawn Seuferer is a Certified Clinical Thermographer and a proud member of the American College of Clinical Thermology (ACCT).

Bring this article with you to receive $25 off your regular-priced thermography screening. Expires 10/31/2026.



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Under Your Breast Skin *by Joyce Sobotta*



The simple fact is that your breasts and their surrounding areas are made up of tissue covered by the same skin that covers your arms, legs, back etc. But, it's what's underneath that skin covering that is important here. Your breasts are complicated. They are medically known as "organs". They have lymphatic highways running through them.

This lymphatic system is the way your body gets rid of toxins that build up in your body. Unlike your circulatory system, the lymphatic system has no "pump" like your heart to move the toxic lymph though the system and eventually out of your body. The lymphatic system relies on pressurized movement to encourage the flow throughout the system. The more movement, the better the flow of lymph and the healthier your breasts will be.

Breast massage According to the Texas Institute of Functional Medicines, breast massage is the act of slowly kneading and stroking the breasts, using varying amounts of mild to moderate pressure in gentle lifting and compressive movements.

Breast massage is a reliable means of flushing out toxins from the body's lymphatic system. Because toxins impede healthy circulation in the breasts, toxic buildup could account for an increased chance of developing cancer. Breast massage stimulates drainage of the breasts' lymphatic system, which eliminates harmful waste products and allows nutrient-rich blood to travel to the breast tissue.

Scientific research shows that massaging your breasts may help you look younger because it stimulates the endocrine system to secrete a powerful cocktail of youthful hormones. Prolactin, oxytocin, and estrogen are three powerhouse anti-aging hormones known to be produced during breast massage. It lifts the breasts by tightening and toning the tendons and muscles.

"It encourages cells to expel cancer-causing chemicals from breast ducts" "says Professor Tim Murrell, of the Department of Community Medicine, at the University of Adelaide. Regular breast massage can also alert you of changes in your breast tissue so you can take quick measures to heal.

Breast massage is also a good healing technique for aching breasts. Because it employs a soft, gentle touch, breast massage can be quite therapeutic. According to the Ayurvedic Cure website, "Simply rubbing an area can have a demonstrable analgesic effect." Massage eases soreness in the tissues, reduces pain and swelling in the breasts and relaxes tightness or tension in the ligaments.

Post mastectomy breast massage has tremendous benefits for women that have gone through this procedure. Massage is particularly useful in soothing the pain associated with this procedure as well as helping to reduce and soften breast scarring.

As nice as it is to have a healthy, attractive bust line, there are more serious issues to consider than how your breasts look and feel. It is important that you familiarize yourself with the shape and feel of your breast to detect any abnormalities. Be consistent with breast self-massage because early detection could be the key to preventing cancer.

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Outpatient: 715-907-8848

Are You Ready?

Medicare's Open Enrollment Period is Right Around the Corner

The Senior Medicare Patrol Newsletter

It is almost that time of year again, when the airwaves are full of Medicare commercials touting that the insurance coverage you have right now isn't good enough, and that you're missing out on all sorts of benefits that you are entitled to. You're probably familiar with these advertisements: they often feature a celebrity, a well-known figure that you can "trust." The commercials are a reminder that Medicare's Open Enrollment Period, which is October 15 – December 7, is right around the corner. This is the time of year that Medicare health and drug plans can make changes each year – things like cost, coverage, and what providers and pharmacies are in their networks. The October 15 – December 7 period is also when people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

Television commercials will try to entice you with additional benefits or make you feel like you are missing out. These ads can be confusing and can use potentially misleading marketing tactics. Mailings will have messages of urgency, telling you that you need to respond within 5-7 business days to make sure all benefits are available to you.

BE CAREFUL! If it sounds too good to be true, it probably is. Decisions don't need to be made quickly. You have until December 7 to make changes to your Medicare coverage that will take effect on January 1 for the new year.

Before you change plans, or sign up for Medicare when you're eligible, it's important to do some fact-finding to make sure that you understand what benefits and plans are available to you where you live. You want to have accurate and necessary information to make coverage choices that best meet your needs.

Here are a few important things to know before you make the decision to call the number on the TV screen or respond to a flyer you received in the mail:

- While the commercials and mailings use the word Medicare, and perhaps the red, white, and blue colors and images of a Medicare card, the telephone numbers that are displayed on these commercials are NOT Medicare, but rather a licensed insurance agent or broker. The fine print on the bottom of the TV screen or mailing, which is almost impossible to read, states that these plans are not affiliated with any government program or agency.



- The benefits that are mentioned (eyeglasses, hearing aids, rides to appointments, etc.) are benefits that MAY be offered with certain Medicare Advantage plans. Medicare Advantage plans vary greatly from state to state, and even county to county, so it is important to do your homework. In some cases, there are additional costs associated with these benefits or eligibility guidelines that must be met to qualify. It is not a "one size fits all" type of option.

What's the bottom line? By responding to the TV commercials or mailers, you may end up with a Medicare Advantage plan that is not available in your area, does not include your preferred health care provider, or has costs that you were not anticipating. And since the new plan doesn't go into effect until January 1 in the new year, you may not find out these things until it's too late.

So, what can you do to make sure that you understand all your options?

Do your homework and become an informed consumer. Make sure that you understand the differences between Medicare Part A, B, C, and D and other plans available such as Medigap. Yes, it can be complicated, but there are available resources across the state of Wisconsin that provide unbiased information, at no cost to you.

Medicare Helplines

- 1-800-Medicare: 800-633-4227
- Medigap Helpline: 800-242-1060
- Part D Helpline: 855-677-2783

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Making a Splash with Water Therapy *by North Central Health Care*

For many adults 55 and older, staying active becomes more challenging as joints become stiff, muscles lose strength and everyday movements become more uncomfortable. Walking, exercising or even getting up from a chair can sometimes cause pain. That's where water therapy can make a difference.



Also known as aquatic physical therapy, water therapy involves performing exercises in a pool under the direction of a physical therapist. The water provides support while allowing patients to work on strength, flexibility, balance and mobility with less stress on their joints.

One of the biggest benefits is **reduced weight-bearing.** The buoyancy of water supports much of the body's weight, making it easier to move. This can be particularly helpful for older adults dealing with arthritis, joint pain, recovery from joint replacement surgery or other conditions that make traditional exercise uncomfortable.

Water also provides natural resistance. Simply moving your arms or legs through the water requires your muscles to work. This allows people to build strength without relying on heavy weights. Exercises can be adjusted to an individual's abilities and gradually increased as strength and confidence improve.

Balance is another important benefit for older adults. Falls become a greater concern as we age, and physical therapists can use the pool to help patients practice standing, walking and changing direction in a controlled environment. The water provides support while patients work on coordination and stability.

For some people, warm water can provide additional comfort. The warmth may help loosen stiff muscles and joints, making movement easier and allowing patients to work on flexibility and range of motion. The combination of warmth, buoyancy and gentle exercise can make physical therapy feel less intimidating for someone who has been avoiding activity because of pain.

Perhaps one of the most important benefits is **confidence**. A person who struggles to walk or exercise on land may discover that movement is easier in the pool. That success can encourage them to keep working toward their physical therapy goals and eventually transfer those improvements to everyday activities.

Water therapy isn't appropriate for everyone, and safety should always come first. A physical therapist can determine whether aquatic therapy is appropriate based on an individual's health, mobility, medical history and goals.

For adults looking to maintain independence and keep doing the activities they enjoy, water may be more than a place to swim. It can be a valuable tool for building strength, improving mobility and getting back to moving with greater confidence.





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