

### Self-care Practices for Seniors by Joyce Sobotta

For seniors, self-care is crucial in mitigating the impact of stress and cultivating a more relaxed and upbeat lifestyle. These strategies, endorsed by health care



influencers, are simple to integrate into daily routines, aiming to reduce stress and enhance overall mental well-being. By experimenting with these self-care tips, seniors can find the best combination that suits their needs, effectively managing stress and promoting mental health.

#### Understanding and addressing the effects of stress

Stress affects individuals of all ages, including seniors, who may encounter occasional challenging moments or cope with chronic stress lasting weeks, months, or even longer. Concerns spanning health, finances, and relationships often contribute to heightened stress levels, compounded by significant life changes like the loss of a partner or transitioning to a new living situation. Familiarizing oneself with stress indicators is pivotal for identifying personal stressors and implementing effective strategies to alleviate symptoms.

Having effective self-care routines offers countless advantages.

- Enhanced Mental and Physical Well-being: Research indicates that self-care practices among seniors play a crucial role in averting declines in self-esteem and fostering overall wellness. Typically linked with activities such as exercise and social interaction, self-care proves indispensable for maintaining optimal physical and mental health
- Increased Independence and Contentment: Nothing quite like the satisfaction and accomplishment of completing a task. Whether wrapping up a significant project at the office or enjoying a fulfilling evening with friends, engaging socially and investing time in meaningful activities can contribute to an overall improved outlook on life
- Strengthened Social Bonds: After a demanding week, unwinding
  with cherished company is invaluable for relieving stress. For
  seniors, nurturing connections with others is paramount for
  maintaining a wholesome lifestyle. Venturing out and relishing
  moments with friends serves as an effective means of practicing selfcare.

Implementing these self-care practices can effectively diminish stress levels and enhance overall mood, empowering you to confront challenging situations with confidence. Embracing these self-care tips recommended by health care influencers can aid seniors in reducing stress and cultivating a healthier and more joyful lifestyle.

Joyce is a published author of "Breast health Is in Your Hands, Tips for Breast Vitality and Sensuality" and founder of an international business, HealthyGirlsBreastOil, a unique effective essential oil blend for breast health. She offers consultations for natural breast health. www. aromatherapynatureway.com

Make room in your pantry - there's a new lineup of oils hitting the market, according to Whole Foods' annual report predicting food trends. Below are a few you can find in your local store. Tamsin Jordan, a registered dietician in Connecticut, tells you how to use them for max benefits.

Walnut Oil The nutty flavor makes it great for blending into smoothies or soups, but its low smoke point (320°F) means it's not the best for stove-top stuff.

Pumpkin Seed Oil Drizzle onto your veggies or salad. The oil delivers a rich dose of phytosterols, compounds found in plants that an lower cholesterol.

**Hempseed Oil** Add it to a stir-fry for an earthy element, or use it to bake your own hemp granola. This one can stand up to more heat.

Flaxseed Oil A tablespoon has seven grams of alpha-linolenic acid (five-plus times the recommended daily intake!), which promotes a healthy heart. Try it in pesto.

### **Recycle Your** Contacts

Help cut back on plastic! Instead of

tossing lenses (they break

into tiny pieces that pollute water), fill a box with contacts and blister packs, which are too small to be conventionally recycled. Bausch & Lomb and TerraCycle's One by One Recycling Program will take care of it. Find a participating eye doc at bauschrecycles.com.



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### Discovering Eco-Minded: Your Ultimate Sustainable Shopping Destination

In the era of climate change awareness and environmental consciousness, consumers are increasingly seeking ways to align their purchasing habits with their values. This shift has catalyzed the rise of eco-friendly stores in the Chippewa Valley such as Eco-Minded, a marketplace dedicated to sustainable products. With a mission to promote ethical consumption and mindful living, Eco-Minded offers a diverse range of eco-conscious goods, from fashion and beauty to home and lifestyle essentials.

One of the key features that sets Eco-Minded apart is its meticulous curation of items through the teamwork of owners, Geoff and Stacy Davis, and his four

daughters as well as customer comments, thoughts, and suggestions.

Every product available is ensured it meets the team's sustainability criteria. From organic and ethically sourced materials to eco-friendly production processes, each item is chosen with the planet and its inhabitants in mind. This commitment to quality and sustainability instills confidence in consumers, knowing that they can shop with a clear conscience.

Eco-Minded's product selection encompasses various categories, catering to different aspects of sustainable living. Fashion enthusiasts can explore a range of clothing and accessories made from eco-friendly materials such as organic cotton, hemp, and bamboo. These stylish yet sustainable pieces allow individuals to express their personal style while minimizing their environmental footprint.

For beauty and personal care, Eco-Minded offers an array of natural skincare, haircare, and cosmetic products. Free from harsh chemicals and synthetic ingredients, these offerings prioritize both personal health and environmental preservation. With a growing awareness of the adverse effects of conventional beauty products on both individuals and the planet, Eco-Minded provides a refreshing alternative for conscious consumers.

Moreover, Eco-Minded extends its commitment to sustainability into the realm of home and lifestyle. From eco-friendly cleaning supplies and reusable kitchenware to zero-waste alternatives for everyday living, the platform empowers individuals to make environmentally responsible choices in every aspect of their lives.

By prioritizing products that minimize waste and resource consumption, Eco-Minded encourages a shift towards more sustainable lifestyles one small step at a time. When many people make small changes, big things can happen. Geoff likes to quote Anne Marie Bonneau who said it best, "We don't need a few people doing zero waste perfectly, we need millions of people doing it imperfectly."

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## **Dusting Off Some Local History: "The Father of**

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

Artificial intelligence (AI) is rapidly developing and changing many facets of our lives, both seen and unseen. Recently, I had the opportunity to introduce undergraduate students at UW-Eau Claire to strategies using AI tools as resources that support research endeavors. The students learned how to develop and refine research inquiries using AI tools and then use those tools



While working at Control Data Corporation in the 1960s, Cray designed the CDC 6600. It is considered the first supercomputer and was the fastest computer in the world from 1964-1969. *Image courtesy Jitze Couperus (Flickr)*.

to identify search terms which can be used within the library catalog to identify relevant information sources. The student engagement during this lesson was amazing and it inspired me to think more about the Chippewa Valley's own connections to cutting edge technologies. One story stands out, the Cray-1 Supercomputer, one of the most significant technological achievements to come out of the Chippewa Valley.

Born in Chippewa Falls in 1925, Seymour Cray, whose father was an engineer, grew up in an environment that fostered his fascination with science and engineering. After graduating from high school in 1943, Cray served as a radio operator during World War II and later received a bachelor's degree in electrical engineering and a master's degree in applied mathematics from the University of Minnesota. Cray soon found himself immersed in the development of early computers and was soon recognized as an expert in this emerging field. During the 1950s and 1960s, Cray worked on numerous projects designing some of the most cutting-edge computer systems of the time. While the capabilities of these early computers were astonishing at the time, the average smartphone today is thousands of times faster!

In 1972, Seymour Cray established Cray Research in Chippewa Falls. With support from investors, the company announced the Cray-1 Supercomputer and shipped the first model in 1976. It was a technical and commercial success. The supercomputer cost \$5 to \$8 million dollars in 1976 (\$26 to \$42 million dollars in 2024) and proved to be a worthy investment for many companies. Sales of the supercomputer greatly exceeded the company's expectations. While Cray Research continued to

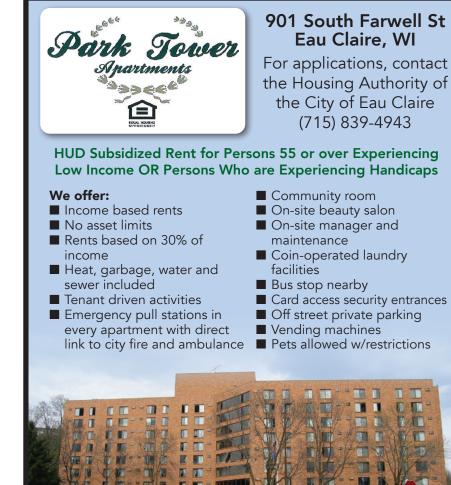


The Cray-1 Supercomputer. *Image courtesy Irid Escent (Flickr)*.

innovate supercomputers after the Cray-1, the company ultimately never replicated the success of the Cray-1 and filed for bankruptcy in 1995. Seymour Cray tragically died in a car accident the following year.

While California's famous "Silicon Valley" has earned a reputation as a center for technology and innovation, the Chippewa Valley's own storied connection to technological innovation is equally fascinating. Seymour Cray envisioned a future for computing where others only dared to dream. His achievements, including the Cray-1 Supercomputer, garnered his place in history as the "Father of Supercomputing."

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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### Is Recycling Actually Good for the Environment? by Kristi Gay, freelance writer

With spring weather in Wisconsin and green grass showing, it's easy to think more about nature, especially with April 22nd bringing Earth Day in only two short months. Over the years I have always want to do my part to help keep our Earth clean and sustainable for my great-grandkids, but whether recycling was actually doing good things for our planet or not has lingered in the back of my mind for years, along with my own confusion about what really is the best way to help keep this Earth clean. Let's discuss the history and alternatives to recycling, the benefits of recycling, and the remaining challenges ahead to make recycling be the most effective and help our Earth.

Recycling gained popularity way back during World War II when more than 400,000 volunteers helped collect tin, rubber, steel, paper and more in order to save money for the war efforts. Then in 1970, Earth Day was celebrated for the first time on April 22, 1970. Wisconsin was the first state to ban yard wastes in landfills followed by tired, aluminum containers, corrugated paper and other materials in 1993., If not recycled, there are mainly two options to take care of waste: landfills and incineration. Landfills have several issues: the methane gas and carbon dioxide released causes climate change and an increase in the planet's temperature; the methane produced by waste can cause explosions or fires; landfill sites are often responsible for contamination of soil and groundwater including lead and mercury poisoning; landfills alter bird migration due to endless food supply, often causing ingesting of plastic and aluminum; and finally landfills reduce the value of surrounding areas based on foul odors.,

Not only does recycling reduce the amount of waste sent to landfills and incinerators, but it has many other positive effects not only on the environment but on the economy and communities as well. Recycling just ten plastic bottles saves enough energy to power a laptop for more than 25 hours., Recycling helps prevent pollution and reduces greenhouse gasses by reducing the need to mine and process new raw materials. By tapping domestic sources of materials through recycling our economic security is increased. Recycling supports American manufacturing and conserves valuable resources as well as creates jobs in the recycling and manufacturing industries in the United States.4

Recycling does have some challenges. People may be confused as to what items can be recycled and where. For example, not all plastic is deemed equally able to be recycled. One remedy is to offer clearly marked bins like pictured here.



Another challenge is that America's recycling infrastructure has not kept pace with today's waste stream. According to Earth Island Journal, the United States accounts for only about 4 percent of the world's population, yet generates 12 percent of the planet's garbage, or 239,000,000 tons annually. Domestic markets for recycled materials need to be strengthened in the United States rather than be exported internationally, which have changing international policies that could help minimize this.

In summary, the benefits of recycling outweigh the drawbacks, and although there is work to be done to improve the recycling systems of America, dealing with our waste in the most responsible way for our kids and grandkids is the only option. As Barack Obama said in his 2015 declaration of the first "America Recycles Day", "Communities across America must continue promoting activities that encourage people to recycle and to conserve so we do not take for granted today the world our children will inherit tomorrow. We owe it to them to leave behind a stable, secure planet, and that begins with preserving the natural blessings of our Nation."

- 1. Northeast Recycling Council 11/19/2019 Newsletter
- Landfills: A Serious Problem for the Environment
- 3. Environmental Protection Agency Recycling Basics and Benefits
- Environmental Protection Agency U.S. Recycling System
- Earth Island Journal: The United States is the Most Wasteful Country in the World
- The White House Office of the Press Secretary Presidential Proclamation -America Recycles Day, 2015



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# Leveraging Qualified Charitable Distributions: A Guide to Tax-Efficient Giving By Cole Bruner, President of Buska Wealth Management

In the realm of philanthropy, individuals seek not only to make a positive impact on society but also to optimize their tax strategies. Qualified Charitable Distributions (QCDs) have emerged as a powerful tool for achieving both objectives simultaneously. This article delves into the nuances of QCDs, exploring how they work and the benefits they offer to donors and charitable organizations alike.

### **Understanding Qualified Charitable Distributions (QCDs)**

A Qualified Charitable Distribution is a direct transfer of funds from an Individual Retirement Account (IRA) to a qualified charitable organization. This transfer must meet specific criteria outlined by the Internal Revenue Service (IRS) to qualify for favorable tax treatment. Primarily, the donor must be at least 70½ years old at the time of the distribution, and the distribution must go directly to the charity without passing through the hands of the donor.

#### **Tax Advantages of QCDs**

QCDs offer several tax advantages that make them an attractive option for charitably inclined retirees. Firstly, QCDs count towards satisfying the Required Minimum Distribution (RMD) from an IRA. By directing a portion or all of their RMDs to charity through QCDs, retirees can fulfill their distribution obligations while minimizing their taxable income.



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Furthermore, QCDs are excluded from the donor's taxable income, effectively reducing their Adjusted Gross Income (AGI). This can have a ripple effect, potentially lowering the impact of certain taxes and preserving eligibility for deductions, credits, and other tax benefits that are tied to AGI thresholds.

#### **Eligible Charitable Organizations**

Not all charitable organizations are eligible to receive QCDs. To qualify, the organization must be a tax-exempt entity under section 501(c)(3) of the Internal Revenue Code. This includes most public

charities, religious organizations, educational institutions, and other nonprofits that operate for charitable purposes. Donors should ensure that their chosen charity meets these requirements before initiating a QCD.

#### **Maximizing Impact Through QCDs**

Beyond the tax benefits, QCDs offer donors a meaningful way to support charitable causes close to their hearts. By leveraging QCDs, retirees can make significant contributions to organizations addressing critical issues such as healthcare, education, environmental conservation, and social justice. Additionally, QCDs provide donors with the flexibility to support multiple charities and allocate funds based on their philanthropic priorities.

#### **Key Considerations and Limitations**

While QCDs offer compelling advantages, donors should be aware of certain limitations and considerations. For instance, QCDs are capped at \$100,000 per individual per year. Any amount exceeding this limit will be subject to ordinary income tax. Additionally, QCDs cannot be made to donor-advised funds or private foundations.

#### Conclusion

Qualified Charitable Distributions represent a win-win scenario for retirees seeking to support charitable causes while optimizing their tax planning strategies. By directing funds from their IRAs to qualified charitable organizations, donors can fulfill their philanthropic aspirations while enjoying tax benefits such as reduced AGI and satisfying RMD requirements. As individuals continue to explore innovative ways to give back to their communities, QCDs stand out as a tax-efficient solution that makes a meaningful difference in the lives of those in need.



### Being a Volunteer Can Make You Healthy!

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

Want to live longer? Want to live a happier more fulfilled life? Become a volunteer!

Studies show that people who volunteer to help by serving others in some way, live longer, happier lives. Just by donating some of their time and resources volunteers improve the lives of countless others. More Americans than ever are volunteering. In fact, baby boomers are giving more than 2.2 billion service hours, more than any other age group. Wondering what you can do? Here are a few ideas on how you can serve.

**Donate blood:** Give the gift of life. Contrary to what you may have heard, adults can donate blood no matter what their age. The rule which used to bar people over 65 was removed in 1978 after studies showed that older people could safely give blood. That change has allowed countless donors to continue to give well into their later life. There is no maximum age for donation. The oldest regular blood donor is 97-year-old Dale Faughn. He is up to 36.5 gallons of donated blood and counting. Wisconsin's greatest blood donor is Dave Enters. On Feb. 4, 2022 Dave Enters donated blood for the 500th time over the past 35 years. Enters is The Concordia University counseling director and volunteers to donate his blood up to 20 times a year. Enters' giving may have impacted up to 1,500 lives. His motivation is based on expressing his thanks and gratitude for what Christ did for him. "Christ gave freely for us," said Enters. "What better response than to give blood so that someone else might have physical life?" Contact your local Red Cross for more information.

Senior Corps/Senior Companion: Senior Corps is a government agency that helps older adults put their experience to good use by helping others. Through the Foster Grandparent program, active in 8,000 locations across the United States, volunteers can serve as role models, mentors, and tutors to children and youth in need. Another program, Senior Companion, connects volunteers with older adults who need help with daily tasks like food shopping and paying bills.

Want more information? Visit: NationalService.gov/senior-corps.

Meals on Wheels: Providing meals (and company) to homebound seniors. Meals on Wheels operates in nearly every community in America. The most common volunteer job is delivering meals (and friendly greetings) to homebound seniors. You pick up meals at a central location and deliver them along a predetermined route. When you're finished, you return the delivery packaging and carry on with your day. Visit: AmericaLetsDoLunch.org to find a program near you, then reach out to that program directly.

**Feed My People/Feeding America:** These organizations are leading the fight to end hunger in America, where one in eight people still struggles to get enough to eat. With 200 food banks nationwide, these nonprofit food services helps 46 million people, and raises awareness for policies that aid hungry individuals. Volunteers help sort food, answer calls, and assist with administrative work. Those with a flexible schedule, like retirees, are in especially high demand. Find your local food bank at FeedingAmerica. org/volunteer, and contact it directly to ask where they need help.

Canine Companions for Independence: Provides trained assistance dogs to people with disabilities free of charge. As the largest provider of assistance dogs in the country, Canine Companions for Independence connects expertly trained dogs to people with disabilities, totally free of charge. The organization has six training centers across the country and more than 40 volunteer chapters providing support. But volunteer puppy raisers can live anywhere in the United States. How it works: You raise the puppy from eight weeks to 18 months and are responsible for attending puppy classes, teaching basic commands, and socializing the puppy. During that time, you submit monthly reports on the puppy's progress and cover the cost of care, including approved food, supplies, and veterinary visits. Those

expenses are usually tax deductible. If that's too big a commitment, you can also assist in organizing events, dog walking, and office work. To learn more visit CCI.org/volunteer, or call 800-572-BARK (2275).

Peace Corps: To promote world peace by helping development-interested countries. Ever wish you'd joined the Peace Corps when you were younger? It's not too late. In fact, with its "50-plus initiative", it is now actively courting older adults.



The reason: Retirees often bring just the kind of life skills, professional experience, and tested maturity that the organization is looking for. Volunteers are trained and placed across the world in jobs like farming, teaching, or leading grassroots efforts to protect the environment. Service can last from three months to two years. Housing and a living stipend are provided, and all medical expenses during service, including preventative care, are covered. If you are interested in more information, check out https://www.peacecorps.gov/volunteer/is-peace-corps-right-for-me/50plus/

Habitat for Humanity: If you're handy with tools, this may be a great fit. The nonprofit builds and renovates homes for families who need them. Volunteers work side by side with the future homeowners, who will later pay an affordable mortgage. You can pitch in locally or travel where needed. The RV Care-A-Vanners program is available to anyone with a recreational vehicle. You can travel the country training Habitat affiliates on safety or help rebuild communities recovering after a disaster. Not so handy? Volunteers are also needed to staff offices, act as go-getters around a build site, or lend a hand at ReStores, which are home improvement stores and donation centers. Want to get involved? Visit: Habitat.org/volunteer.

And if you didn't find anything that interested you from that list, churches, schools, hospitals and nursing homes are always looking for volunteers. Contact the facility or organization and ask to speak with pastor, priest, principal, or Volunteer Director. Get serving and live a better, longer, more rewarding life!

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.



### The Benefits of Laughter By Ken Anderson, The Mayberry Guru, themayberryguru@gmail.com

Did you know that one study suggests healthy children may laugh as much as 400 times per day, but adults tend to laugh only 15 times daily? Other studies have found that adults do laugh a little more than that. This is according to Elizabeth Scott, Ph.D. Dr. Scott is a renowned psychologist and author of 8 Keys to Stress Management.

People who know me will say that I definitely laugh more than 15 times daily. I believe that laughter can help a person feel better and improve one's overall disposition. Whenever I am in a group with a lot of laughter and positivity, I go away feeling better.

A great source of laughter for me is watching The Andy Griffith Show. The writers of this classic TV show were masters in writing comedy. They were not only able to cast the perfect actors for the roles they were to portray, but the writers were able to create dialog and storylines that took comedy to another level, especially with the role of Barney Fife. If I am in a foul mood or not feeling well physically, watching a few episodes of The Andy Griffith Show always makes me feel better.

According to HelpGuide.org laughter boosts the immune system. A good, hearty laugh relieves physical tension and stress, relaxing your muscles for up to 45 minutes. Laughter also triggers the release



of endorphins, the body's natural feelgood chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain. And best of all, laughter can help burn calories.

Another essential part of laughter is the ability to laugh at oneself. I realized this when I was teaching young children. Children are very adept at laughing at others when something goes wrong. Feelings are hurt very quickly in children. I recall numerous times when a student would come to me crying because someone laughed at

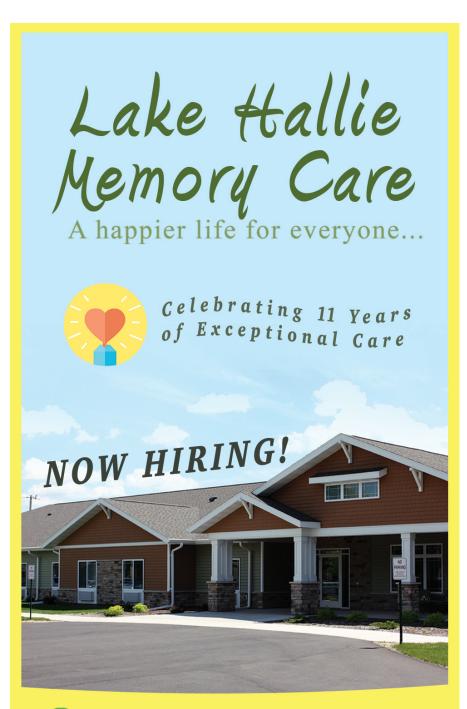
them. I often advise the student to try laughing with others when it happens again. I told them it wouldn't be easy, and more frequently than not, the child would come back to me and say, "Mr. Anderson, I laughed too, and they stopped." Of course, this only works for some situations. I know I have had to laugh at myself countless times over my lifetime.

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According to Don Knott's daughter, Karen, when Knotts was in the hospital during the last days of his life, he did not want people to be sad, so he did what he did best – he made everyone laugh. In an interview on Larry King Live, Karen revealed that her father once made her laugh so hard she had to leave the room. Don Knott's humor and antics on TV were not an act. They truly represented who he was. And I thank him for making me laugh so much for 63 years.







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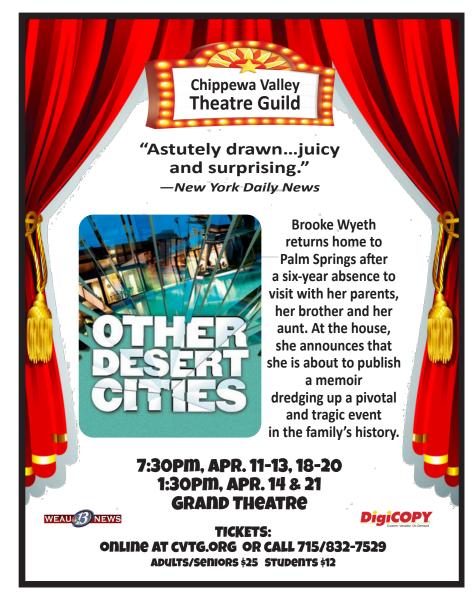
enveloped in a cozy atmosphere, with the scent of freshly brewed coffee and baked goods in the front room. Big windows divide the spaces between good eats and the cats but rest assured you can take your coffee or baked good into the kitty area and play. Cat visits in the lounge will be \$15 for an hour, which will include a beverage of your choice.

The cafe boasts a charming interior adorned with cat-themed decor, creating an inviting space where visitors can unwind and enjoy the company of furry friends. Soft, ambient lighting and comfortable seating contribute to the cafe's relaxed ambiance, providing the perfect backdrop for a leisurely visit or a quick coffee break.

At Mr. Kitty's, the focus isn't just on serving great coffee says owner Shelli Schuppel, it also is providing a home-like environment for the adoptable cats in partnership with the Eau Claire County Humane Association (ECCHA). Through these efforts, Mr. Kitty's not only provides a safe and loving environment for its resident cats but also plays a vital role in addressing the issue of pet homelessness in the Eau Claire area.

Overall, Mr. Kitty's Cat Cafe is more than just a coffee shop—it's a haven for cat lovers, a welcoming space for coffee connoisseurs, and a burgeoning pillar of the Eau Claire community. Whether you're stopping in for a caffeine fix or simply seeking some feline companionship, this charming cafe offers a purr-fect escape from the hustle and bustle of everyday life.

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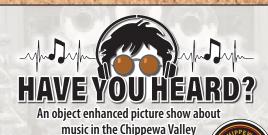


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