

# senior review

FREE

April 2025

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

## Five Questions You Should Be Asking Your Senior Real Estate Specialist *By Epique Realty*

Many home sellers love to watch real estate shows which are entertaining and informative but when it comes to selling your home it's often an unrealistic view of the process of selling your home and the market. A few benefits of these shows are staging and presentation which helps you how to present your home in the best light for potential buyers. A few potential drawbacks unrealistic expectations and dramatized conflicts. Many of the shows focus on luxury properties which in this area don't reflect the average home sale. Let's get down to the nitty gritty. Realistically, a home can be one of your biggest assets. So, I often ask myself, when I look at poor listing photos or a property with only five photos, why was the seller okay with that? It affects your finances and you need to make sure you are working with agents who are experienced. According to a Redfin survey, 71% of active real estate agents did not close any home sales in 2024. So, you need to ask questions when you interview an agent to list your property or an estate. Here are some questions to help you make the right choice:



1. **"How many older adults or estates have you worked with?"** This allows you to gauge if they serve older clients or estates.
2. **"Can I speak with some of your previous clients?"** They likely will have a list of previous clients they have worked with. Also, has the agent worked with clients in probate or estates. They may have experiences that they share that can be beneficial such as timelines, etc. Sometimes as agents, we work with the original owner at the beginning, the owner passes, then we work with the heirs all in one transaction.
3. **"What will you do to help me sell my home?"** Find out how they plan on marketing your home from start to finish.
4. **"How do you plan on communicating with me?"** Many clients prefer email or texts, but not all older clients want to use email or even own a computer. The agent and their team need to make sure they respect your wishes.
5. **"Can you recommend other professionals to work with such as attorneys, inspectors, lenders?"** When you are downsizing or unwinding an estate it doesn't mean you are purchasing a home, you may be going into a rental or assisted living. If you are looking for an agent that specializes in working with older clients, look for a senior real estate specialist (SRES) this is a designation for REALTORS who have a designation and knowledge and expertise to guide homebuyers and sellers over the age of 50 through major financial and lifestyle transitions.

IN TIME

It's hard to keep track of in-season produce, we feel you. But that's when it's tastier and cheaper! Check out these Spring MVPs:



**Artichokes** After steaming or boiling, pick off the leaves (or bracts, as they're called), dip them in Greek yogurt, and scrape your teeth along the inner side to release the tasty flesh hiding within.



**Radishes** Whether you're slicing these babies in slivers for a salad or transforming them into "chips" in the oven (highly recommend), you'll score a third of your daily vitamin C, important for immunity.



**Oranges** Certain varieties of orange thrive in the wintertime, but blood oranges and Cara Caras steal the spotlight in April. Try 'em in a seasonal salad featuring leeks, fennel, and baby carrots.

Sources: Alyssa Lavy, RD, dietitian and nutritionist in Connecticut; Keri Gans, RD, dietitian and nutritionist in New York

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New research shows that getting the carotenoid beta carotene from fruits and vegetables—not from supplements—may ramp up our body's ability to target and destroy cancer cells. Though other studies on carotenoids' cancer-prevention possibilities have been mixed, there is promising research that suggests eating carotenoid-rich veggies could lower your risk of breast and colorectal cancers.

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# Maximizing Social Security Benefits: Strategies for a Secure Retirement

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

Social Security is a cornerstone of financial security for many Americans during retirement. It provides a steady income stream to those who qualify, but the amount you receive is not fixed. By making informed decisions, you can maximize your Social Security benefits to ensure you get the most out of this program. Here are some strategies that can help you maximize your benefits.



## 1. Understand the Full Retirement Age (FRA)

Your Full Retirement Age (FRA) is the age at which you are eligible to receive your full Social Security benefits. FRA varies depending on your birth year, but for most people retiring today, it's between 66 and 67 years old. If you begin collecting benefits before your FRA, your monthly payout will be reduced. Conversely, if you delay taking benefits until after your FRA, your benefits will increase by a certain percentage each year you delay, up to age 70.

## 2. Delay Benefits for Maximum Payout

One of the most effective ways to maximize your Social Security benefits is to delay claiming until you reach 70. Social Security provides a "delayed retirement credit," which increases your benefits by about 8% per year for each year you wait after your FRA. This means that, by waiting until age 70, you could increase your monthly payment by up to 32% compared to starting at your FRA. This strategy is especially advantageous for individuals who are in good health and expect to live longer lives.

## 3. Work Longer to Increase Your Average Lifetime Earnings

Social Security benefits are based on your 35 highest-earning years. If you work for fewer than 35 years, the Social Security Administration (SSA) will factor in zero earnings for the missing years, which lowers your average earnings and, in turn, your benefits. By working longer and increasing your lifetime earnings, you can replace lower-earning years with higher ones, which will boost your benefit amount.

## 4. Consider Spousal Benefits

Married couples can often increase their Social Security benefits by taking advantage of spousal benefits. If one spouse has a higher lifetime earnings record, the other spouse may be eligible for up to 50% of the higher earner's full retirement benefit. This is especially important if one spouse didn't work much or at all during their lifetime. By coordinating when and how each spouse claims their benefits, couples can maximize the amount they receive from Social Security.

## 5. Factor in Taxes

Social Security benefits may be taxable depending on your total income. For example, if your combined income (including Social Security benefits, pensions, investment income, etc.) exceeds a certain threshold, you could be required to pay federal income tax on up to 85% of your Social Security benefits. Being aware of the tax implications and managing your other income sources can help reduce the amount of taxes you owe and, ultimately, increase the amount of your benefits.

## 6. Know the Impact of Working While Collecting Benefits

If you choose to start receiving Social Security benefits before your FRA and continue working, your benefits may be temporarily reduced. The SSA will deduct a certain amount from your benefits if your

earnings exceed a specific annual threshold. However, once you reach your FRA, your benefits will be adjusted to make up for the reductions.

## 7. Use the Social Security Calculator

The SSA provides an online tool called the Social Security Retirement Estimator, which can help you estimate your benefits based on your earnings history and the age at which you plan to claim. This calculator can give you a clearer picture of how your timing decisions will impact your benefits, allowing you to make more informed choices.

Maximizing your Social Security benefits requires careful planning, but by understanding key strategies—such as delaying benefits, working longer, and coordinating spousal benefits—you can significantly increase the amount of money you receive. These benefits are crucial for ensuring financial security during retirement, so it's important to take the time to make the best decisions for your situation.

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Social Security May  
Not Be Enough  
**TO COVER  
EXPENSES IN  
RETIREMENT**



*In some instances, waiting until 70 to file for Social Security may increase your monthly benefit and may result in a higher lifetime benefit.<sup>1</sup>*

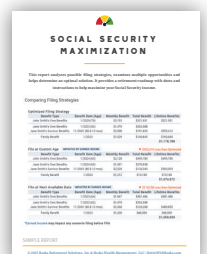
### Social Security Can Be Confusing

You have many choices available to you when it comes to filing for Social Security benefits — more than you may be aware of. Before you file, you'll want to factor in all these options so that you can identify a Social Security strategy that meets your specific needs.

### Social Security Maximization

Our Social Security Maximization Report analyzes possible filing strategies, examines multiple opportunities, and helps determine an optimal solution. It provides a retirement roadmap with dates and instructions to help optimize your Social Security income.

<sup>1</sup><https://www.ssa.gov/benefits/retirement/planner/1943-delay.html>



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# Starting Your Own Native Plant Garden *By Torianna Lindert*

Flowers, bees, birds, and butterflies may be the last thing on your mind this time of year. But did you know that now is the perfect time to start preparing for your summer gardens? Our pollinators need your help, and the best way to support them is by starting or expanding your own pollinator garden!

Beaver Creek Reserve has been educating the Chippewa Valley and spreading awareness of the benefits of native plants for over 30 years through our Native Plant Sale. From seedling to sprout, we care for and raise these plants until they are ready to be picked up and planted in your own garden at home. This year's online Native Plant Sale opens Wednesday, April 30.

Native plants provide many benefits for your yard:

**1. They have a deep root system**

Their roots soak up water and filter out excess nutrients or pollutants in the soil, building soil fertility, and improving water quality. Established root systems also help with soil erosion.

**2. They help insects and other native wildlife**

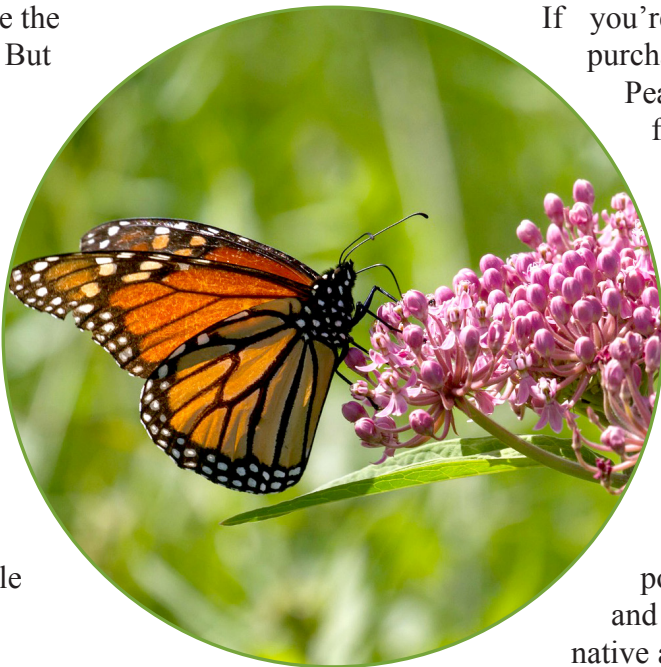
Many different critters rely on native plants to survive. For example, the Monarch butterfly relies on Milkweed (a native species) to lay their eggs and to eat during their caterpillar stage.

**3. They are low maintenance**

Once your natives are planted and established in the ground (this takes about 1-2 years), they require little to no irrigation, fertilizer, pruning, or mowing. This saves you time and money!

Whether you are in town, or in a more rural location, have sunny backyards, or shaded forests, there is a native plant for every yard and soil type! Native plants also attract many different pollinators, so consider buying a few different types of plants and see what comes to your yard.


If you're looking to attract birds, consider purchasing Cardinal Flower, Cup Plant, and Wild Bergamot. These plants produce seeds for birds, and in return, the birds disperse the seeds through their droppings and are naturally spread back into nature, making it a win-win!



If you're looking to attract butterflies, consider purchasing Golden Alexanders, Common Milkweed, Pearly Everlasting, and Sundial Lupine. These four plants are all host plants and essential to supporting the larval phase of butterflies and moths. These plants are where the female insects lay their eggs. Once the newly emerged caterpillar consumes its shell, it begins to eat the plant. Additionally, butterflies like the Monarch or Karner Blue Butterfly only lay their eggs on their host plants, and their larvae will only eat their host plant.

Native plants are essential to supporting insect populations. Your pollinators will thank you, and your yard will look beautiful with your new native additions. This year's online Native Plant Sale opens Wednesday, April 30 at 9:00 AM on the Beaver Creek Reserve website, and closes Wednesday, May 7. Plant pick-up will be on Friday, May 9 and Saturday, May 10 at the Wise Nature Center. Plants sell out fast, so prepare your list ahead of time and make sure you are signed into your member account to receive your discount. Visit Beaver Creek Reserve's website for more details. Happy shopping!

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# Golden Years Friendship 101

By Kristi Gay, freelance writer

Woodrow Wilson said, “Friendship is the only cement that will ever hold the world together.” And Winnie the Pooh said, “A day without a friend is like a pot without a single drop of honey left inside.”

Let’s take a little trip down memory lane back to April when you were a child. You’d hear a knock on the door and race to open it to find a kid down the road, dirty knees and a mischievous glimmer in their eye would be waiting, grinning, saying, “Can you play?” After checking with Mom you’d run around outside together, building forts, playing on swings, and laughing.

Fast forward to early adulthood’s April memories. You’d walk around the college campus and see the greening lawn getting sprinkled with people that came out of the woodwork after winter, playing Frisbee or lounging on a blanket getting those early spring UV rays on their faces. Your roommates or classmates would say, “Let’s hang out” and you’d spend the afternoon gossiping, studying, or joining ad hoc games on the campus lawn.

One of human’s basic needs is social connections and the feeling of belonging. When you are a younger family with kids in sports or plays, connecting with other parents and staying social is easy. But staying connected to your true friends starts to become something that you have to consciously invest your time and energy into for those connections to stay healthy and alive. And once your family moves out and you’re in your golden years, this effort to stay social not only becomes more of an EFFORT, but it is probably the most important time to invest in that effort and stay connected with friends when you crave and need them the most.



Recently I was talking with someone who was feeling sad and lonely and that they didn’t have many friends anymore. “I never get invited to things.” If you feel the same way, this is the antidote to that feeling and your call to action: **PLAN SOMETHING AND INVITE OTHERS.** You can start small if this is outside your comfort zone. Maybe invite a neighbor to coffee at your house or at a nearby coffee shop. Maybe invite someone to go for a short walk on a nearby trail. Maybe invite a couple people over to play a game of cards. But I promise you it gets easier, and you start to care less

about the details of the activity and more about the connections you have with your peers. These connections can not only become new and deep friendships, but these people may be the support you need in the future. And if you’re worried about getting denied with a “no”, don’t take it personally! Invitations sometimes lead to reciprocated invitations to something that works better for them. Another great challenge for yourself is to say “YES!” to anything you get invited to, even if it’s not really what you’re interested in or you don’t really feel like leaving the house. The worst experiences I have had from saying “yes” result in the best and funniest stories later! In fact they’re the most memorable. Just because you’re in your golden years doesn’t cancel the line, “The best is yet to come.” You just have to say yes, or plan and invite people yourselves and keep asking until you get a yes!

A great way to come up with ideas on what you want to invite others to do is to revert back to what you loved as a child. Did you love arts and crafts? Join a quilting club or invite people over to paint a canvas and have a glass of wine. Did you love sports as a child? Invite someone to go to an Eau Claire Express baseball game, or your local high school’s track meet or soccer game. Or if you’re feeling adventurous, try a Brewers or Twins game and have a stadium hotdog and tap beer and enjoy the environment! Maybe you loved gardening or cooking, and you could plan a garden-swap where everyone brings over small buds to trade with each other, or a joint cooking session where everyone brings a recipe and ingredients and you prepare the meal together (again, over wine, because why not!). Maybe you loved puzzles or board games and you could host a game night with silly and interactive games like Pictionary or Family Feud, or get something regular like Poker or Clubs where you can look forward to this every week. Maybe you loved reading and you can start a book club which is as simple as inviting people over that love to read and ask that they bring a book recommendation that you then vote on and plan when to meet back up to discuss. If you want to get really organized you could even search online for “book club discussion questions for [insert book name]”, but many book clubs spend half of the time catching up which is more than half the fun!

So when you’re done reading this article, call someone and invite them to something! You will form a connection, which is a basic human need, you will have fun doing something different, and you will gain confidence from stepping outside your comfort zone! Okay...go!



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# GROSS HISTORY

In ancient Rome, you didn't have to pay a tax to relieve yourself, but for a period, there was a tax on urine used commercially. Urine, rich in ammonia, was a valuable substance in cleaning products and fertilizers even then. Roman laundries used fermented urine to wash clothes and dye fabrics, while tanners employed it to soften animal hides. Some even used it as toothpaste. Collecting urine for its cleaning properties was common, and recognizing its value, Emperor Vespasian introduced a tax on urine taken from public latrines.

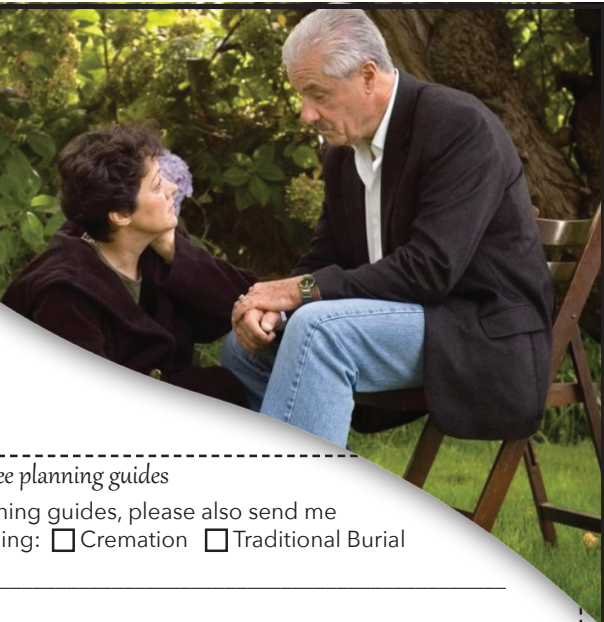
Vespasian, who ruled from 69 to 79 CE, was known for raising taxes, and the *\*vectigal urinae\** (urine tax) was no exception.



However, many Romans found the idea distasteful, including Vespasian's own son, Titus. According to the historian Suetonius, Titus once scolded his father for profiting off such a "gross" tax. In response, Vespasian held up a coin to his son's nose and asked if it smelled. Titus said it did not, and Vespasian famously replied, "Yet it comes from urine." This incident is the origin of the Latin phrase *\*pecunia non olet\**, meaning "money doesn't stink" — a reminder that even unseemly sources of income are still money.



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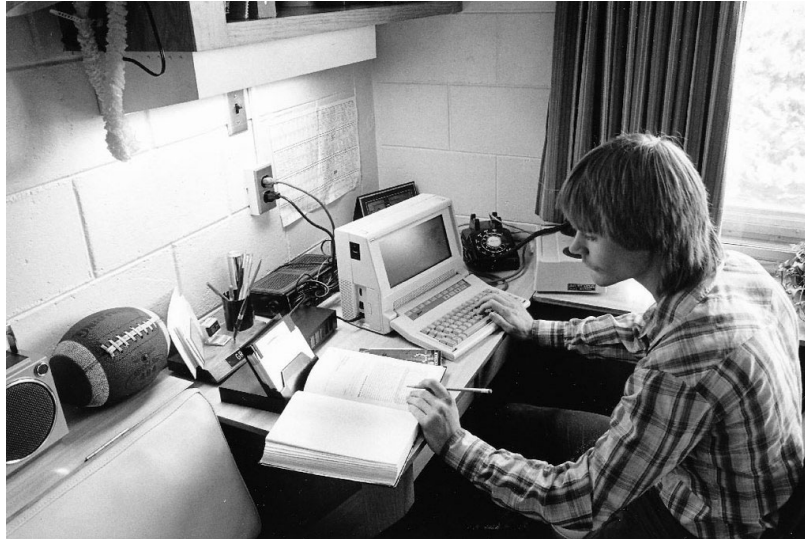
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# Dusting Off Some Local History: “You’ve Got Mail”

By Greg Kocken, Archivist, UW-Eau Claire, [Kockeng@uwec.edu](mailto:Kockeng@uwec.edu)

Recently, while working with a class at UW-Eau Claire, I attempted to open a website on the classroom’s screen. The webpage loaded quite slowly, and we all watched in quiet anticipation as the page loaded section by section over the course of a minute. I quipped that it was just like America Online and dial-up internet from the 1990s. I looked across the room at their puzzled faces and quickly realized that all the students were born sometime after 2000 and most likely never experienced the slow agony of dial-up internet. That same day, a friend reached out to me and asked about the history of e-mail at UW-Eau Claire. It is something that many of us take for granted, but I found the story of its development and adoption fascinating.

In 1987, an article appearing in the Leader-Telegram explored the many benefits of electronic mail. At that time, sending a message through an electronic mail service was expensive (it cost about 4 times more to send an e-mail than to post a letter) and required access to complex computer equipment. The speed with which e-mail allowed messages to be sent, however, made it a promising service with growing adoption. Experts, however, cautioned that its growth was hindered by public perception, stating “Although telephone lag is frustrating and mail carriers not totally reliable, both mediums are for many people less intimidating than a keyboard and screen.” (Leader-Telegram, May 17, 1987). In the early 1990s, access to an e-mail service required access to a network. Businesses, including UW-Eau Claire, participated in a variety of networks that enabled e-mail communication, but most of these networks did not communicate with each other. That all changed in 1993 when the World Wide Web (www)



*A student at UW-Eau Claire uses a Zenith ZFL-171 Computer with an acoustic data coupler, ca. 1986. This system was a precursor to the dial-up internet used in the 1990s and connected to a network using a rotary phone interpreting information using the tones carried over the phone.*

Image courtesy UWEC archives.

launched. Shortly after that, America Online (AOL) began its exponential rise in popularity, aided by an aggressive marketing campaign that included a seemingly endless supply of free trial floppy disks and CDs. So many CDs were produced by AOL that at one point it is estimated that 50% of all CDs produced worldwide had the AOL logo on them! In the late 1990s, access to the internet through schools, libraries, businesses and homes allowed more and more people to communicate via e-mail. For a brief time, this new form of communication transformed our lives. Not all e-mail, however, was wanted. Junk mail, often referred to as spam, soon proliferated. Eric Stevens, the postmaster for UW-Eau Claire’s email system in 2003, commented that “The level of spam

has been going up and up and up.” One student interviewed for a 2003 article appearing in the UW-Eau Claire student newspaper commented that of the 700 e-mails they received over the summer only five were relevant (The Spectator, September 8, 2003).

The blistering pace by which technology transforms our lives is amazing. I still recall the first computer my family purchased in 1996, and the nights spent in my parent’s basement waiting anxiously to connect to AOL and hear the familiar “you’ve got mail” (which I would promptly ignore to open an instant messaging service).

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.

### Independent living for seniors 55 & older



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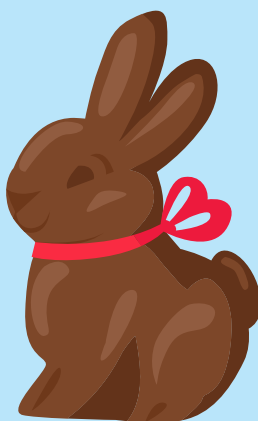
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# Easter Trivia

- The jackrabbit can run up to 45 mph
- Rabbits with upright ears hear better than rabbits with floppy ears
- A female rabbit is called a doe
- A baby rabbit is called a kit
- The record high jump of a rabbit measured 3.3 feet!
- 76% of Americans eat the ears first when eating their chocolate bunnies
- Chocolate eggs were first made in Germany in the 1800's
- The world's largest Easter egg was over 25 feet tall and weighed nearly 9000 pounds! Yum!
- Kids prefer red jelly beans to any other color
- Easter is a "moveable feast" meaning that it can take place on any Sunday between March 22 and April 25. It's different every year!



- Every year, Americans buy 700 marshmallow Peeps!

Source: FreeEasterPrintables.com



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## City of Eau Claire

### Housing Rehabilitation Loan Program

The City of Eau Claire Housing Division is taking applications for its Housing Rehabilitation Loan Program. The Rehabilitation Loan Program is Federally funded and offers loans up to \$20,000. This program is for homes in need of repair, not for extensions or cosmetic renovations.


**Types of Eligible Work:**

- Roof & window replacement
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- Accessibility Modifications

- Electrical repairs or upgrading
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**Applicant Eligibility Requirements:**

- City of Eau Claire resident
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# Being a Volunteer Can Make You Healthy!

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

**W**ant 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](https://www.nationalvolunteerweek.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](https://www.americalunch.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](https://www.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](https://www.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](https://www.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](mailto:carl.trapani@chippewamanor.com).*

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