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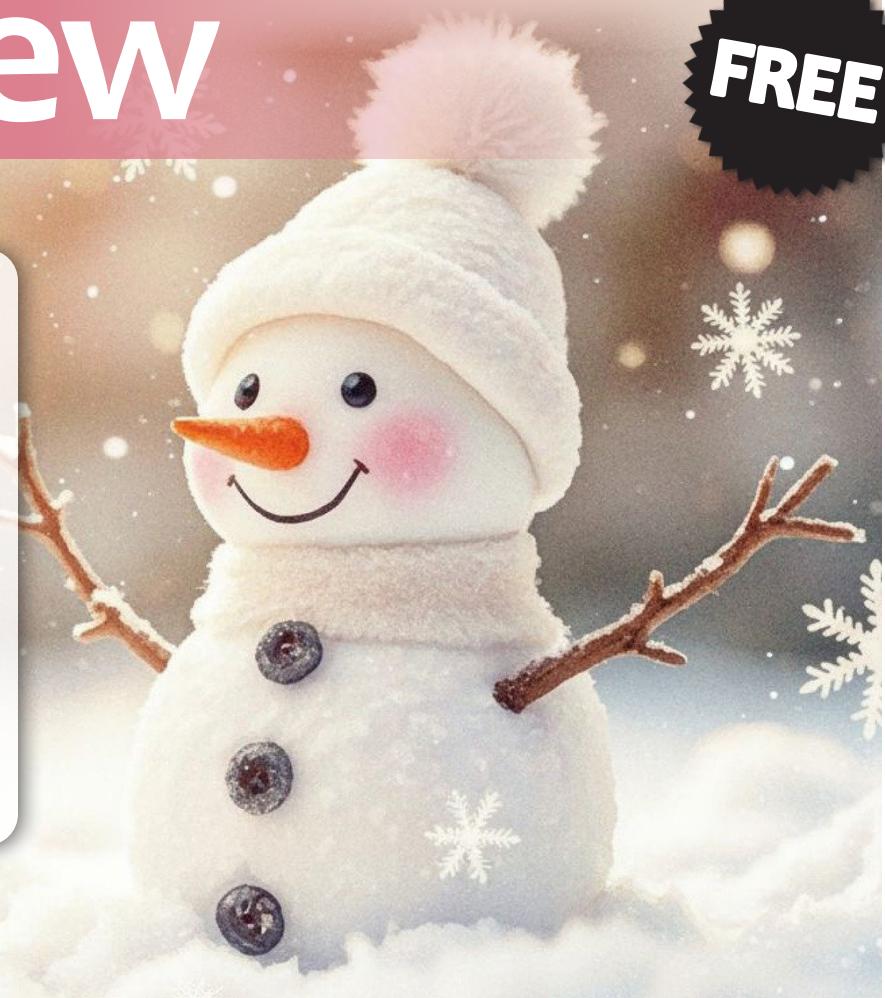
January 2026

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Happy New Year!

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



A New Chapter *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

The Christmas festivities have wrapped up and the family gathered once again for joyous times together. It was another wonderful holiday season. The kids and grandkids are getting older and the family keeps growing. This year things were just a little harder to manage, and you noticed new challenges in tackling everyday things as well as the added holiday duties.

Some of the kids may have noticed your difficulties as well and may have asked you to talk about what's next. It's because they don't see you as regularly anymore and by being home, they were able to see firsthand how much harder things have become for you. Their love for you raises concerns in their hearts and they want what's best for you. Not surprisingly, the Christmas season often triggers family discussions about a new chapter for Mom or Dad in many families in this same way. This does need not to be a cause for concern, stress or anxiousness. It is a great time to really think about your next chapter and work through that with those that you love.

As a Senior Real Estate specialist, I get calls from adult children of seniors in the early months of the new year for specifically these reasons. A new chapter may or may not involve a home sale or a move at all, but sometimes it is worth considering. There are many services and various forms of help to allow seniors to age in place. Often families take those actions as their first steps to keep you in your comfort zone.



Sometimes, Senior living options are a better choice. Senior apartments, assisted living, or nursing care are some of the varying degrees that can be needed.

Whether aging in place is the next chapter or a move is in your future, if you currently own your home, the best place to start regardless is to learn the current market value for your home.

A licensed Real Estate agent, specifically one with an SRES Senior designation, should be your trusted resource for this important valuation. A qualified agent can meet you at your home and after briefly assessing your home, can gather enough information to develop a Comparative Market Analysis or CMA. This is a professional estimation, using comparable recent home sales and active market listings to develop average and median statistics that will provide you with a solid statistical valuation for your home. I offer this service to my clients at no cost or obligation.

Why is this important? For most of us, our home is our biggest financial asset. Knowing its worth can provide the information we need to fund our next steps or help us in making those decisions. Knowing your home's value is beneficial even if you are not ready to move yet, because when you are ready for the next chapter, your knowledge of your home's value will give you wisdom and confidence to make the choice that is right for you.

Heart Health Boosters ❤

A recent study has shown that dog owners are more likely than non-dog owners to reach the recommended physical-activity guidelines of 150 minutes of moderate-intensity activity per week. "You're walking for the pet, not just you. It gives that extra motivation," says Yvette Johnson-Walker, DVM, PhD, clinical instructor at the University of Illinois at Urbana-Champaign's College of Veterinary Medicine. In fact, some doctors suggest getting a dog to their patients with cardiovascular issues – moderate-intensity walking is as effective as running in lowering blood pressure and cholesterol.



Source: Health.com

Shrooms on the brain



which acts as an antioxidant and anti-inflammatory.

A new study conducted by the National University of Singapore suggests that eating cooked mushrooms regularly may help preserve cognitive function later in life. The six-year-long study showed that those who ate more than two servings per week cut their risk of mild cognitive impairment in half. Scientists believe this may be related to a compound found in mushrooms called ergothioneine,

Source: Health.com

A Matter of Trust

By Ken Anderson, themayberryguru@gmail.com

In one of the later episodes of The Andy Griffith Show, Andy faced a difficult decision. Opie needed surgery to remove his tonsils. The problem was that a new doctor had arrived in town, and the good people of Mayberry did not trust him. He was young, talked funny, drove a sports car, and played golf. Not quite the attributes one looks for in a doctor, especially a doctor who would do surgery on your son. Andy would need to trust this new, unproven doctor.

Trust is crucial in life. There are so many people whom we need to trust throughout our lives. And many of them are total strangers. Every time we board an airplane, we are entrusting our lives to strangers. There is a stranger in the control tower. Strangers inspect the plane before takeoff. And there is the pilot. All the people that we do not know. Yet, we entrust our lives to them, hoping they do their jobs well.

Then there is the medical aspect of our lives. Each time we have a prescription filled, we trust the pharmacist or technician to fill it correctly. One mistake could be a matter of life or death. Several years ago, I picked up a prescription. The pharmacist asked me about my serious heart condition. I told him I had no heart condition, and he then informed me that the medication prescribed was for a serious heart



ailment. He immediately contacted my doctor and discovered that a mistake had been made when sending the order to the pharmacy.

Airline pilots, air traffic controllers, doctors, pharmacists, or lab technicians cannot make mistakes. Too many lives depend on their performance. One mistake could be catastrophic. Every day, millions of parents entrust the safety of their children to school bus drivers, teachers, day care providers, and countless others.

Trust is an integral part of life. Without trust, we would do nothing. On the back of all our money, we find the words "In God We Trust". These words were added to our coins during the Civil War to express the nation's reliance on divine support. It was later added to all paper money.

Imagine a soldier going into battle without trusting his commanding officer or fellow soldier. Or a paratrooper jumping out of an airplane, not trusting his parachute to open. We place our trust in God for many things in our lives, but we also need to trust our fellow man. Trust me on this.

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Financial Wellness in Retirement: Protecting Your Peace of Mind and Your Future

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

Financial wellness takes on new meaning in retirement. After decades of hard work, this chapter of life should be defined by freedom, security, and the ability to enjoy the moments you've spent years planning for. Yet with longer lifespans, changing financial landscapes, and rising costs, staying financially well in retirement requires thoughtful planning and ongoing attention.

For retirees, financial wellness begins with clarity. Understanding your income sources—such as Social Security, pensions, investment withdrawals, and savings—provides the foundation for a sustainable retirement plan. Knowing what you have coming in each month helps ensure your lifestyle aligns with your resources, reduces stress, and gives you confidence in your financial future.

Equally important is managing expenses in a way that supports your long-term goals. While retirement often brings more flexibility, it also may include new financial considerations: healthcare costs, inflation, home maintenance, travel, or helping family members. Reviewing your spending regularly helps you stay on track and make intentional choices that reflect your priorities. Even small adjustments can help preserve your nest egg over the long run.

Another core component of financial wellness in retirement is understanding your withdrawal strategy. The pace at which you draw from your investments can significantly impact how long your savings will last. Working with a financial professional to establish a tax-efficient, sustainable distribution plan can help extend your resources and minimize surprises. This includes considering required minimum distributions (RMDs), tax implications, and market fluctuations to keep your plan balanced and resilient.

Retirees must also protect themselves from financial risks. Healthcare expenses, long-term care needs, and unexpected emergencies can quickly erode savings if not planned for. Maintaining adequate insurance coverage—whether Medicare supplements, long-term care options, or life insurance—acts as a safety net and can help preserve your financial independence. Building or maintaining an emergency fund also provides comfort and stability when life brings the unexpected.



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Estate planning is another pillar of financial wellness in retirement. Having updated documents—such as wills, powers of attorney, and healthcare directives—ensures your wishes are honored and reduces stress for your loved ones. Trusts and other legacy tools can help protect your assets, avoid probate, and create a lasting impact for your family or favorite causes. Reviewing these plans regularly gives you greater control and peace of mind.

Finally, financial wellness isn't just about numbers—it's about quality of life. Staying connected, pursuing meaningful activities, and maintaining a sense of purpose contribute to emotional and financial well-being alike. When your financial house is in order, you're free to enjoy retirement on your own terms.

Financial wellness in retirement is an ongoing journey, but it doesn't have to be overwhelming. By staying informed, reviewing your plan regularly, and seeking trusted guidance, you can continue to feel secure, confident, and prepared. Most importantly, you can focus on the moments that matter—because retirement should be a time to live fully and enjoy the life you've worked so hard to build.

JANUARY IS
FINANCIAL WELLNESS MONTH

It's a reminder to take a closer look at your financial situation, set goals for the future, and develop strategies to improve your financial well-being.

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Financial Wellness in Retirement: Protecting Your Peace of Mind and Your Future

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What to Do After Visiting Elderly Loved Ones for the Holidays and Realizing Changes Are Needed

By Shelley Krupa, Business Operations Coordinator at Lake Hallie Memory Care

Post-holidays are a common time for the feelings of concerns about a loved one and their safety to pop up to keep you and your family wondering, "What are the next steps if this happens to Nana?" It's an opportune time to look for the options and start your planning before it's too late. May your family's story be like this wise granddaughter who recognized signs in time to help her grandmother.



I didn't expect the moment to hit me as hard as it did. It was the day after Christmas, and I was helping my grandmother put away leftovers. She moved slowly—much slower than last year—and at one point, she reached for a dish on the counter and lost her balance just enough for my heart to stop. She caught herself, brushed it off with a laugh, and insisted she was "just a little tired." But I knew. That tiny wobble felt like a flashing red light. During that visit, I saw what I had, during previous visits, been too busy to notice: bills stacked on the table, expired food in the fridge, and a loneliness that hung in the air heavier than I remembered.

Driving home, I realized change wasn't optional anymore—it was necessary. And like so many families after the holidays, I found myself wondering what steps to take next.

The first step is acknowledging what you observed, even if it feels uncomfortable. In my case, I listed everything from mobility concerns to signs of forgetfulness. Writing these observations down helped me separate emotion from facts. It also prepared me for conversations with family members who hadn't been there to see what I saw.

Next, I scheduled a health checkup for my grandmother, framing it as a routine visit rather than a reaction to worry. Many aging adults resist the idea that anything is changing, so approaching this gently matters. A doctor's evaluation can uncover issues families aren't trained to notice—early cognitive decline, medication mismanagement, hearing or vision changes, or fall risks. That appointment became one of the most important steps we took because it gave us clarity.

I also realized how risky her home environment had become, which led to the third step: making practical safety modifications. In her story, that meant installing grab bars, adding brighter lighting, and clearing cluttered pathways. For other families, it may mean reviewing smoke

detectors, removing throw rugs, or setting up a medical alert system. These simple adjustments can drastically reduce the chances of an accident.

Another issue that became obvious was the growing isolation she felt. So the next step was building a support network. I reached out to neighbors, church members, and a local senior program to create a circle of connection. Whether it's arranging weekly visits, hiring part-time help, or setting up meal deliveries, consistent social engagement and support can transform both safety and emotional well-being.

Finally, I learned the importance of initiating compassionate conversations. Instead of telling my grandmother what had to change, I shared what I felt during that moment in the kitchen. I told her I wanted her to stay independent for as long as possible—and that taking a few steps together could make that happen. When older loved ones feel included rather than managed, they're much more open to accepting help.

The holidays reveal what everyday routine hides. If you left your visit feeling uneasy, trust that instinct. Use what you saw as the starting point for action, support, and meaningful change that keeps your loved one safe while preserving their dignity.

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Why Your Old Will Might Not Match Your Life Anymore

By Hougum Law Firm

You may have signed your will ages ago, but life definitely did not hit pause. Families shift, finances change, and the people you want to protect can change over time. If your will has not kept up, it might not reflect what you actually want today.

Big life changes that can throw your plan out of sync include things like:

- Marriage or divorce
- The birth of a child or grandchild
- The death of a loved one
- Moving to a different state
- Major changes in your finances
- Updates to estate planning laws



Even one of these can cause parts of your will to become outdated or ineffective.

When a will does not match your current situation, it can create problems like:

- Confusion
- Family disputes
- Results you never intended

That is why reviewing your estate plan every few years is such a smart move, especially after any major life event. A simple review and update now can save your family a lot of stress later.

If your will has not been reviewed in a while, this is your sign to take another look and make sure it still reflects your wishes.

Hougum Law Firm, LLC is here to help you protect what you have built and the people you love most. Call: 715-843-5001 or visit www.hougumlaw.com.

Adaptive Kitchen Equipment and Supplies

A little support can go a long way in helping us remain independent. This resource highlights examples of adaptive products designed to make daily life easier. For additional guidance, please contact your local Independent Living Center: <https://compassil.org/>.

Disclaimer: We are not affiliated with or endorsed by any of the products listed. They are provided solely as informational examples of adaptive equipment options. The list is not all-inclusive. Photo credit: Amazon.com

Palm peeler: Easy and fast way to peel vegetables with ease.

Link: <https://www.amazon.com/Finger-Grip-Vegetable-Peeler>



Rocker Knife: used to cut food with minimal strength and dexterity

Link: <https://www.amazon.com/Stainless-Mezzaluna-Rocker-knife>



Dutch oven (heavier, with dual handles): Easy to move from counter to counter and perfect for one-pot meals.

Link: <https://www.amazon.com/Cast-Iron-Dutch-Oven-Lid>



Lighter-weight pot (nonstick, dual handles): An easy-to-handle pot, perfect for cooking quinoa and other grains.

Link: <https://www.amazon.com/BEZIA-Nonstick-Induction-Non-toxic-Kettle>



Pull through Knife Sharpener: A safe and simple way to keep your kitchen knives sharp.

Link: <https://www.amazon.com/Kitchen-Knife-Sharpener-Sharpening>

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Coping with Caregiving

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

If you're one of the more than 1 million caregivers in Wisconsin providing support to a loved one, you know the challenges that exist. Caregiver stress can put your own health at risk, jeopardizing both you and your family members. Your ADRC can help provide information and resources to manage caregiving and perhaps reduce some of the responsibilities you have.

Caring for someone with Alzheimer's or another form of dementia can be especially trying. The emotional ups and downs associated with moments of clarity and confusion take a toll. You can take a caregiver stress check at <https://www.alz.org/help-support/caregiving/caregiver-health/caregiver-stress> to see what your stress level is. Some tips from Alzheimer's

Association include accepting changes as they occur, keeping current with your doctor's appointments, being realistic about what you can manage, and making legal and financial plans.

Another form of caregiving increasing in frequency is grandfamilies, where a grandparent is the primary caregiver of a grandchild. In Wisconsin, more than 20,000 grandparents are responsible for their grandchildren. This

provides its own set of challenges, from income and nutrition to health care and education. Legal issues also come into play, such as whether someone will be adopting, setting up a guardianship, fostering, or pursuing some other form of custodial agreement for caring for the grandchild.

Take Care of Yourself as a Caregiver



Activities like these can lower your stress, boost your mood, and help make you a better caregiver, too.

Learn more about caregiving at www.nia.nih.gov/caregiving.



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Planning for Your Pet's Care After Your Death

Many people think of pets as family members. In Wisconsin, pets are legally considered to be property (wisbar.org). As with other property like vehicles & homes, what happens to your pets after your death is determined by your "will." A will is a document with directions on how to handle your property after death.



Your wishes for your pet may not be honored if you die without a will. If this happens, the WI state court will decide what happens to your pet.

As you make your will, you can also think about your pet's care. Here are important steps to take when planning for your pet's care after your death.

Pick a Caretaker for Your Pet

Make a list of trusted family members and friends who might be able to care for your pet if you can't. If you have more than one pet, consider if it would work best to have more than one caretaker. Once you have chosen your pet's caretaker/s, talk with them about the responsibility. They may gladly accept the opportunity to care for your pet/s. However, they may choose not to accept the responsibility. Once you confirm the caretaker/s, share with them the name & location of your pet's veterinarian and give your veterinarian the caretaker's name & contact information.

If you don't have anyone that would be a good fit to care for your pet/s, then consider alternatives. You can explore animal charities, veterinary schools, or humane organizations that can care for your pet/s or find them a new home.

Decide If You Will Leave Money to Care for Your Pet

How will your caretaker financially support your pet/s? The average amount for pet care costs each year can range from a few hundred dollars for fish and small birds to more than \$2000 for dogs and cats (anticruelty.org). Because of these costs, it is important to think about whether you can leave money for your pet's care.

One option is to state in your will the amount of money from your savings, or the sale of items you own, that should be used for your pet/s care. Another option is to create a "pet trust." A trust is a written agreement that establishes a separate entity to manage property (State Bar of WI). With a pet trust, you can leave specific directions for how and when to use money for your pet's care. If interested, you should talk to a lawyer about this option.



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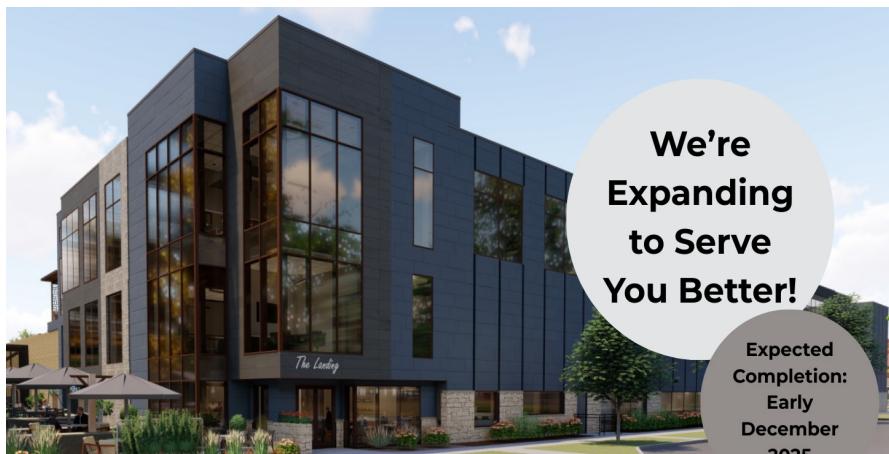
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