

senior review

FREE

March 2026

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

The Dawn of Spring *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

“It was one of those March days when the sun shines hot and the wind blows cold, when it is summer in the light and winter in the shade.”
Charles Dickens, *Great Expectations*

These words describe the paradox of March wonderfully in a quote from one of the greatest writers of all time. I cannot think of a better description for the dawn of Spring that we know as March. Warm, yet cold. Sunny and warm inspiring the anticipation of warmer days, then that anticipation slammed shut with wet snows to keep winter alive a bit longer.

Budding of green, yet the bright white clings to the earth, unwilling to give way. The paradox of March in our beautiful Wisconsin.

In my work as a Real Estate agent, I often get to express what each of the Wisconsin seasons is like to out of state clients moving here. My descriptions of the dawn of Spring and its stunning renewal of outdoor life are one of my favorite things to share with them. The joy of fresh Spring air with the first open windows of the year. Coming forth from our winter cocoon to hear new birds singing as they return from warmer places. The lengthening of days. Cold nights, warm sunny melting days. Maple sap running to bring us that sweet northern nectar we love as Maple syrup, the world's best is cooked right here in our home state each Spring. I get to describe that and explain to folks just



how amazing the seasons are here, especially Spring. Everyone asks about the long harsh Winters, and I of course share how we cope, but I also eagerly explain to them the joy and anticipation that comes when we near the end of our long Winter here.

The title of Dicken's work, “*Great Expectations*” precisely describes our spirits as we look forward to the dawn of a new and glorious season here in our beautiful state. Spring has a far deeper meaning for us hardy Wisconsinites. Our Winters ARE longer, colder, and darker

than many other places, so the sweetness of the dawn of Spring is extra sweet because of our long wait. We look forward with great expectations to April and May when the transition completes its journey and Spring completely arrives to stay. It is the “great expectations” we have in the tidbits of Spring as it teases in March that lift our spirits. Spring teases that warm our hearts in anticipation of the end of Winter and the beauty of Spring's glory.

It is early February as I write this piece, but just thinking about what March has in store for us has my heart happy and warming my soul from the inside out. My prayer for each of you is that you will be filled with Joy from the inside out too, and your anticipation of Spring to come will take seed in you with the teases of Spring offered in March.

Mint Condition!

CHECK OUT THESE THREE UNIQUE BENEFITS OF MINT

Helps You Run Longer - Feeling like you don't have the stamina to run around the mall? Try flavoring your water with peppermint oil. Adding a drop (.05 mL) of peppermint oil to about 2 cups of water daily for 10 days helped men run nearly 15 minutes longer on the treadmill, according to a study from the *Journal of the International Society of Sports Nutrition*.

Boosts Your Memory - Keep your shopping list or to-do list top of mind with peppermint tea. In a study presented at the British Psychological Society, people who sipped a cup of peppermint tea before taking a memory test performed better than those who drank chamomile tea or hot water.



Tames Your Tummy - Peppermint-oil supplements (one to two 0.2 mL capsules three times a day) may ease abdominal pain caused by irritable bowel syndrome (a condition that affects up to 15 percent of Americans), according to a review published in the *Journal of Clinic Gastroenterology*. Another study, from the University of Adelaide in Australia, found that mint's cooling properties may calm hypersensitive nerves in the gut that trigger IBS pain.

Source: *EatingWell Magazine*

GET EAGLE EYES!

When scientists analyzed the diets of more than 100,000 men and women who were for 35 years in the Nurses' Health Study, they found those who ate the carotenoid equivalent of 2½ cups of carrots each week lowered their risk of advanced macular degeneration (a leading cause of vision loss) by 25 to 35 percent.



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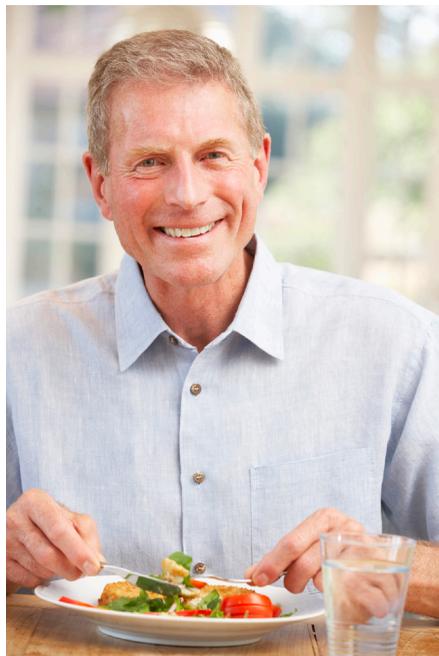
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National Nutrition Month: Nourish Your Body, One Choice at a Time



Every March, National Nutrition Month encourages people of all ages to focus on making informed food choices and developing healthy eating habits that can last a lifetime. Sponsored by the Academy of Nutrition and Dietetics, this annual campaign highlights the powerful connection between nutrition, health, and overall quality of life.



Nutrition is not about perfection or restrictive dieting. Instead, it's about learning how foods work in your body, enjoying meals, and building patterns that support long-term wellness. No matter your age, lifestyle, or health goals, small changes can add up to meaningful results.

The Importance of Good Nutrition

The foods we eat provide the nutrients our bodies need to function properly. A balanced diet supports nearly every system in the body, including:

- **Heart health:** Proper nutrition helps manage blood pressure, cholesterol, and inflammation.
- **Blood sugar control:** Balanced meals with fiber, protein, and healthy fats help prevent spikes and crashes.
- **Digestive health:** Fiber-rich foods support gut health and regular digestion.
- **Immune function:** Vitamins, minerals, and antioxidants help the body fight illness and recover faster.
- **Energy and mental clarity:** Nutritious meals help maintain steady energy levels and focus throughout the day.

Poor nutrition, on the other hand, can increase the risk of chronic diseases such as heart disease, type 2 diabetes, obesity, and osteoporosis. National Nutrition Month is a reminder that what you eat today can influence how you feel tomorrow and for years to come.

Creating a Balanced Plate

A helpful way to build healthier meals is by following the MyPlate approach, which emphasizes balance and variety:

- **Half your plate:** Fruits and vegetables
 - Choose a variety of colors for a wide range of vitamins and antioxidants.
 - Fresh, frozen, and canned (low sodium or no added sugar) all count.
- **One-quarter of your plate:** Lean protein
 - Examples include fish, poultry, eggs, beans, lentils, tofu, and low-fat dairy.
 - Protein helps maintain muscle, supports immune health, and promotes fullness.

- **One-quarter of your plate:** Whole grains
 - Brown rice, quinoa, oats, barley, and whole-wheat products provide fiber and sustained energy.
- **Include healthy fats:**
 - Olive oil, nuts, seeds, and avocado support heart health and help absorb fat-soluble vitamins.

Balanced meals not only improve nutrition but also help regulate appetite and energy throughout the day.

Practical Tips for Healthier Eating

Healthy eating doesn't have to be complicated or expensive. Consider these simple, realistic strategies:

- **Plan meals and snacks ahead of time** to reduce last-minute, less nutritious choices.
- **Read food labels** and aim to limit added sugars, saturated fat, and excess sodium.
- **Eat more fiber** by choosing whole fruits, vegetables, beans, and whole grains.
- **Stay hydrated**—water is essential for digestion, circulation, and temperature regulation.
- **Practice mindful eating** by slowing down, noticing hunger cues, and enjoying your food.

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The Unique Challenges Women Face in Retirement

By Kailey Berendsen, Vice President of Buska Retirement Solutions and Buska Wealth Management

Retirement is often portrayed as a well-earned season of freedom and fulfillment, but for many women, the path to a secure retirement comes with unique and often overlooked challenges. While women today are more financially engaged than ever, systemic and life-cycle factors continue to create obstacles that can impact long-term financial security if not addressed with intention and planning.



Another challenge is confidence—or lack thereof. Studies consistently show that women tend to be less confident in their financial knowledge, even though they are often highly capable money managers. This confidence gap can lead to hesitation around investing, increased conservatism with portfolios, or delaying important financial decisions. Unfortunately, being overly cautious can limit growth potential and increase the risk of falling short of retirement goals.

One of the most significant challenges women face is longevity. On average, women live several years longer than men, which means their retirement savings must last longer. While a longer life is something to celebrate, it also increases the risk of outliving assets—especially when rising healthcare costs, inflation, and long-term care expenses are taken into account. Planning for a 25- to 30-year retirement is not uncommon, and it requires careful income and risk management.

Women are also more likely to face retirement transitions alone. Whether due to divorce or widowhood, many women find themselves managing finances independently later in life, sometimes for the first time. Navigating investment decisions, tax strategies, and income planning during an emotionally challenging period can feel overwhelming without proper guidance and support.

Career interruptions also play a major role. Many women take time away from the workforce to care for children, aging parents, or other family members. These pauses can reduce lifetime earnings, limit opportunities for advancement, and result in fewer years of contributions to retirement plans. Even short gaps can have a compounding effect over time, particularly when it comes to employer-sponsored plans and Social Security benefits.

The good news is that these challenges are not insurmountable. With proactive planning, education, and a personalized approach, women can build confident, resilient retirement strategies. Working with a financial professional who understands these unique considerations can help women make informed decisions, align their financial plans with their values, and feel empowered about their future.

Earnings disparities further compound the issue. Despite progress, women still earn less than men on average, which directly affects how much they are able to save and invest. Lower earnings can also lead to lower Social Security benefits, making personal savings and strategic planning even more critical. For divorced or widowed women, understanding survivor benefits and claiming strategies becomes especially important.

Retirement planning is not one-size-fits-all—and for women, acknowledging the realities they face is the first step toward creating a secure and fulfilling next chapter.

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How Social Security Determines Disability

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

If you've applied or thought about applying for Social Security disability benefits, you may have heard about the five-step process the Social Security Administration (SSA) uses to decide whether someone is disabled. Understanding how SSA makes disability determinations can help you understand why a claim was approved or denied. Read on to learn more about the process.

Step 1: Are you working?

Social Security first looks at whether you are working and earning over a certain monthly amount. If you are earning too much, SSA usually decides that you are not disabled. If you are not working or earn below the limit, SSA will send the application to the Disability Determination Bureau (DDB) for the remaining steps.

Step 2: Is your condition severe?

Next, the DDB looks at your medical conditions. To qualify, your condition must be serious enough to limit your ability to do basic work activities, such as standing, lifting, remembering instructions,



or concentrating. If the condition is not considered severe, the claim is denied. If it is severe, the DDB continues to Step 3.

Step 3: Is your condition on SSA's list?

SSA has a list of medical conditions that are considered automatically disabling. If your condition meets or equals one of these listings, you are determined to be disabled. If it does not, the DDB will move on to the next step.

Step 4: Can you do your past work?

At this step, the DDB reviews the jobs you have done in the last 15 years. They decide whether you can still do any of that work based on your medical limits. If you can still perform your past work, your claim is denied. If you cannot, the DDB goes to the final step.

Step 5: Can you do any other work?

Finally, the DDB looks at whether you can do any other type of work that exists in the national economy. They consider your age, education, work experience, and physical or mental limitations. If SSA decides you cannot adjust to other work, you are found disabled. If they decide you can work, the claim is denied.

For more information, please see: <https://www.ssa.gov/benefits/disability/qualify.html>.



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Things I Have Never Done By Ken Anderson, themayberryguru@gmail.com

As I continue to age and gather with family and friends, I find that conversations tend to dwell on all the things we have done in our lives. We talk about our childhoods, school experiences, careers, families, and, often, our health. We discuss our accomplishments and all the fun times that are forever etched into our memories. However, one thing we rarely discuss is everything we have never done.

I am not talking about major things in life that I wish I had done, but about the simple, everyday activities that so many people do that I have not experienced. For instance, in all 79 years of my life, I have never used an ATM. In fact, I am not even sure if I would know how to use one. I have never found myself in need of cash while out and about. I always carry sufficient funds to satisfy my needs, and if I ever do find myself short, I would use my credit card.

Another very common activity that most people do many times in their lives is to order a pizza to be delivered to their home. But not me. I love pizza, and we eat it quite often. But when I want pizza, I either buy a frozen one, go to a pizza place and eat in, or go to a



pizza place and pick one up to take home. But I have never had pizza delivered to my home. Just think of all the money I saved on tips.

I have also never gone on an overnight fishing trip with friends. Nor have I ever gone deer hunting. I have never skied or gone snowshoeing. I have never owned a motorcycle, boat, snowmobile, or ATV. But I have had three convertibles and a squad car. I hope that counts for something.

I haven't been big on entertainment either. I have never gone to a casino, Brandson, Country Jam, Disney World, or a five-star restaurant. But I did go to two World Fairs, and I frequently dine at Burger King. I have never bought a lottery or Powerball ticket, nor have I ever bet on a sporting event. I have also never hitchhiked or changed a diaper.

My life is not nearly as boring as it sounds. However, I am saving for my obituary all the things I have done in my life. Hopefully, you will read about it in newspapers a long way down the road. In the meantime, I think I will go get a pizza.

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See Spring in All Its Beauty

By Mercyhealth



Warmer weather brings blooming flowers, green trees, and the return of bright-feathered birds. As another spring approaches, are your eyes ready to take in all its beauty?

Maintaining your eye health is important at all stages of life and becomes more essential as you age. Healthy vision plays a vital role in maintaining overall health, safety and independence. To highlight the importance of healthy eyes, the American Optometric Association recognizes March as Save Your Vision Month, a reminder to schedule regular eye exams and stay mindful of the everyday steps you can take to protect your sight.

The National Institutes of Health and the National Institute on Aging offer some helpful tips to keep you and your eyes healthy. One tip is especially helpful as warm weather approaches. When you're outside, protect your eyes from harmful UV rays by wearing a hat and sunglasses. For those who spend long hours on computers or digital devices, remember the 20-20-20 rule: every 20 minutes, look 20 feet away for 20 seconds to reduce eye strain. Other ways to support eye health include eating a healthy diet, maintaining healthy blood pressure, staying active, managing your weight and not smoking.

By making eye health a priority, you can fully enjoy all the beauty this spring has to offer.

To learn more about how you can take control of your eye health or to make an appointment with a Mercyhealth ophthalmologist or optometrist, visit mercyhealthsystem.org or call (888) 39-MERCY.

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