

# senior review

FREE

July 2025

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

## Discover the Benefits of Mercyhealth Senior Connection

**M**aking decisions about Medicare and supplemental insurance can be overwhelming.

Mercyhealth offers a free program designed to support Medicare-eligible adults aged 55 and older as they navigate changes in health care and personal priorities.

This free resource is available to everyone, whether or not you're a Mercyhealth patient.

"As the Senior Connection Advocate, I am here to assist you in making informed decisions that impact your health, finances, and overall well-being," say Pete Lopeno.

Senior Connection offers expert guidance on Medicare and secondary insurance options, including Medicare supplements, Medicare Advantage plans, and Part D prescription drug plans. Lopeno is also available to answer questions about MercyCare Senior Select and Medigap policies.



In addition to insurance counseling, Senior Connection provides access to important legal documents, such as living wills and Durable Power of Attorney for Health Care, and offers free notary services.

Individuals who take advantage of Senior Connection services are also eligible for exclusive discounts:

- 10% off over-the-counter products at all Mercyhealth pharmacies
- 10% off retail items at the Mercyhealth Mall
- 10% off eyewear at any Mercyhealth Vision Center


To redeem your discount, simply show an ID confirming you are age 55 or older at checkout following your Senior Connection consultation.

All services are confidential and completely free of charge. To schedule an appointment or learn more, contact Pete Lopeno at (608) 741-3810. You may also leave an appointment request in the drop box outside the Senior Connection office in the Mercyhealth Mall.

Take the first step toward simplifying your health care journey. Let Senior Connection help you every step of the way.




TRUE




**Lemon Water Prevents Kidney Stones**

Research shows that drinking 3 to 4 ounces (about 1/2 cup) of lemon juice with your water throughout the day has fairly similar effects to taking potassium citrate, a common medication for kidney stones.




**Hibiscus Tea Lowers Blood Pressure**

Hibiscus extract improves blood pressure in animals, and a handful of human studies show benefits of drinking the tea too. Promising, but research hasn't nailed down exactly how much to drink to reap the health perks.



**Raw Broccoli Hurts Your Thyroid**

Animal studies found that high intakes of cruciferous veggies—like broccoli—triggered thyroid problems. But most human studies suggest that only people who are iodine deficient (rare in the U.S.) need to be concerned.



**Cinnamon Fights Diabetes**

A review study found that consuming cinnamon (typically as supplements) didn't impact insulin, post-meal blood sugar or long-term blood sugar measures; and its effect on fasting blood sugar was "inconclusive." -J.W.

FALSE

Source: EatingWell Magazine

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Editor/Publisher: Arwen Rasmussen  
Layout Design: Brigit Olson  
Staff Writers: Becky Streeter, Katy Hacksworthy  
  
3315 Nimitz Street, Eau Claire, WI 54701  
  
P: 715-831-0325  
E: seniorreviewnewspapers@gmail.com

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Advertising: 715-831-0325  
  
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# Living Your Life Backwards by Sheila Dembowski

*"Someone is sitting in the shade today because someone planted a tree a long time ago." ~ Warren Buffet*

This past week I watched an interview of Melinda French Gates on The Late Show with Stephen Colbert. Like many of his guests, she was promoting a book she wrote.

Unlike most of his guests, I was immediately intrigued by the title of her book, *The Next Day: Transitions, Change and Moving Forward*.

In it, she describes life changing events she has experienced, including becoming a parent, the death of a close friend and the end of her 27 year marriage to Bill Gates. I loved her candid honesty and when I listened to her audiobook later that evening, I found myself especially inspired by the stories of her life.

For example, she talked about the death of one of her best friends, John, from cancer and the timing of his death within days of the birth of her son, whom she named after him. Her descriptions of John's impact, decades after his death, reminded me of the loss of my best friend, Lois, who died of cancer back in 2005.

People can be gone for literally years but the impression they made on your life never seems to fade.

Did you ever read or listen to a book and you felt yourself connected to the author? *The Next Day* definitely qualifies as one of those books for me.

Another reason I love reading memoirs or autobiographies are the true stories of how people overcame obstacles. As human beings we have

so much more in common than we realize and overcoming difficulties is one of them.

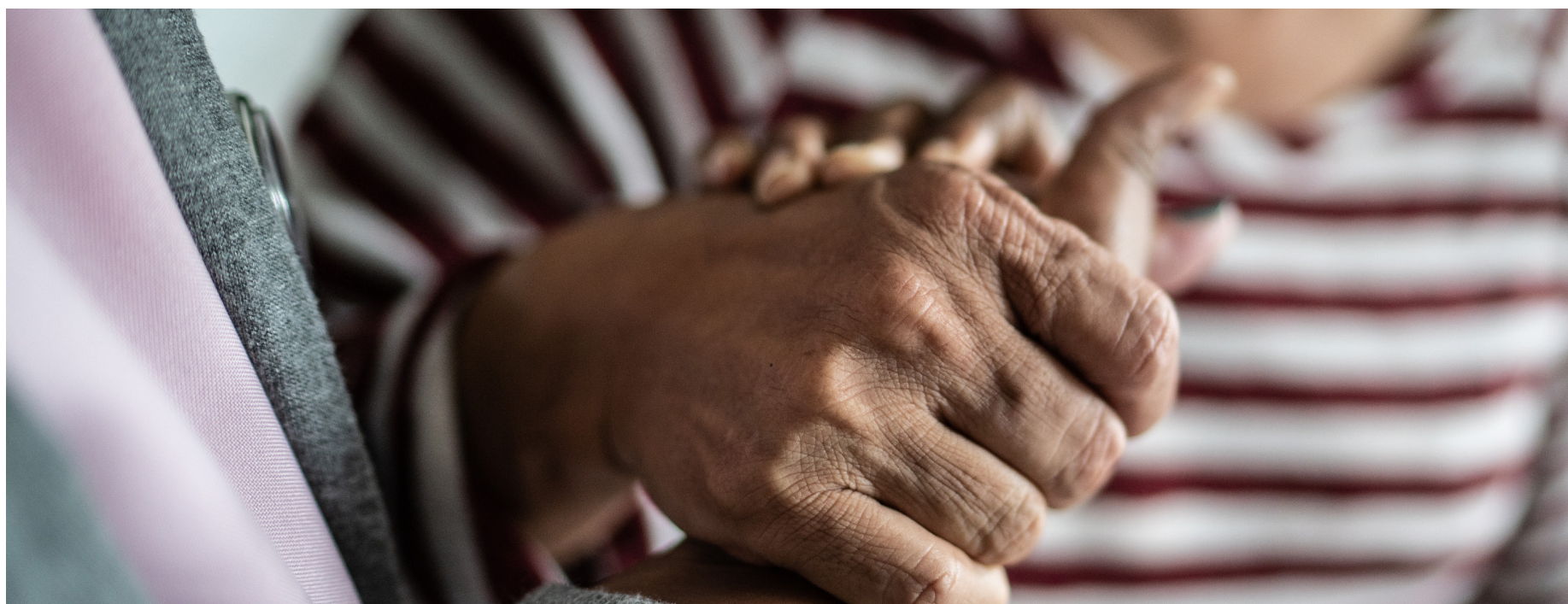
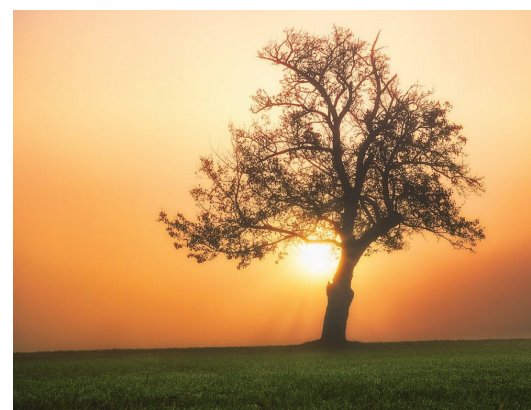
And it doesn't matter how much money a person makes or how famous they become, we all still have many of the same struggles and triumphs. And we all go through transitions, begin again and move forward...starting with the next day...

In her interview with Colbert, Gates described how John inspired her to "live her life backwards", in other words, focusing every day on how you would want to be remembered...the positive impact you want to leave such as kindness, compassion and making a difference in the lives of those around you.

Living a purposeful life not only impacts the people you meet today. It also lives on within the lives of others and that is what a legacy is truly made of.

And if you are lucky you will have people like John and Lois in your life...and hopefully from their examples, we ourselves can leave positive footprints with everyone we meet...just as they did...

*Sheila Dembowski is a retired librarian and a free-lance writer trying to promote positive stories as often as possible. Her online newsletter entitled the Kindness Boomerang newsletter can be found at: <https://sheiladembowski.substack.com>*



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# Why Having an Estate Plan Is Important for Everyone

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

Estate planning is often misunderstood as a task reserved for the wealthy or elderly, but the truth is that everyone—regardless of age, health, or financial status—can benefit significantly from having an estate plan. At its core, estate planning is the process of arranging how your assets will be managed and distributed after your death, and how your affairs will be handled in case you become incapacitated. It's a powerful tool to protect your loved ones, ensure your wishes are honored, and minimize legal complications.

One of the primary reasons to have an estate plan is to help ensure that your assets are distributed according to your wishes. Without a plan, your estate could go through the probate process, where the state determines how your property is divided. This could result in delays, additional costs, and outcomes that may not reflect your intentions. By creating a will or trust, you can clearly specify who inherits your belongings, how much they receive, and when.

Estate planning also allows you to name guardians for minor children. If something were to happen to you and your co-parent, and no guardian is legally designated, the decision would fall to the courts. This may lead to disputes or place your children in the care of someone you would not have chosen. Naming a guardian in your estate plan provides peace of mind, knowing that your children will be cared for by someone you trust.

Incapacity is another important aspect to consider. Accidents and illnesses can strike unexpectedly, leaving you unable to manage your own affairs. Estate planning includes tools such as powers of attorney and healthcare directives, which authorize someone you trust to make financial and medical decisions on your behalf. Without these documents, your loved ones may face lengthy court proceedings to gain the authority needed to assist you.



Additionally, an estate plan can help reduce the financial burden on your family. Through strategies like establishing trusts and making tax-efficient gifts, you can potentially minimize estate taxes and avoid probate costs. This helps ensure that more of your assets go to your beneficiaries, rather than to court fees or the government.

Estate planning is not a one-time task. It's a dynamic process that should be revisited as your life changes—marriage, divorce, children, financial changes, and health developments can all impact your plan. Keeping your documents up to date ensures they reflect your current situation and intentions.

Ultimately, having an estate plan is an act of care and responsibility. It protects your family from unnecessary hardship, provides clarity during difficult times, and helps ensure your legacy is preserved according to your values. No matter your age or wealth, an estate plan is a critical part of your financial and personal well-being. Taking the time to create one now can offer invaluable peace of mind for the future.

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# Beloit Public Library Foundation Awards Scholarships

Beloit Public Library Foundation awarded \$700 in scholarships to two graduating seniors working at Blender Café to pursue their post-high school degrees. Both students are soon-to-be graduates of The Lincoln Academy who have worked at the café as part of a partnership between the library and TLA.



**Rafael Ramos**, son of Adriana Ramos, received a \$500 Crew Member Scholarship. Ramos participated in National Honor Society, e-Sports, and Gaming Club while at The Lincoln Academy. He will be attending Blackhawk Technical College in the fall where he plans to study Web Software Development.

“I’ve gained valuable work experience interacting with different types of people

and now have more confidence when speaking to others,” Ramos said. When asked what he will miss most about his time at The Blender Café, he said, “Mainly the nice people – whether it was a random guest, frequent guest, or library staff.”



**Ava Guadarrama**, daughter of Amber and Carlos Jurado, received a \$200 Crew Member Scholarship. Guadarrama participated in cheerleading, softball and Scholar Council while at The Lincoln Academy. She will be attending Carroll University in Waukesha, Wisconsin, in the fall where she will study Diagnostic Medical Sonography.

“I plan to use my degree to make a positive impact in healthcare. I want to

provide accurate and compassionate patient care.” For Guadarrama, the most meaningful experience working at Blender Café was the variety and creativity it provided. “I’ve gained confidence in working with customers, and I liked being able to be creative and try new things.”

These scholarships were determined by the students’ reliability, quality of work, professional growth, leadership abilities, customer service skills, and teamwork. Dollar amounts also were based upon hours of service.

Blender Café opened in June of 2017 as a unique partnership between Beloit Public Library, Beloit Memorial High School, and Kerry, highlighting what can happen when municipalities, school districts, and corporations work toward a common goal. It has since evolved to partner with other agencies such as The Lincoln Academy.

The full-service restaurant offers customers coffee drinks, smoothies, sandwiches, soups, salads, and baked goods while providing student/scholar workers with on-the-job experience as well as class credit.

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# A'Lon Senior Solutions Launches Personalized Referral and Placement Services for Seniors in Rockton and Surrounding Stateline Area

A'Lon Senior Solutions, a premier provider of referral and placement services for aging adults, is proud to announce the official launch of its services, offering personalized guidance to seniors and their families seeking a place to call home.

Founded and operated by longtime Rockton resident, Nola Parris, A'Lon Senior Solutions was created out of a deep passion for senior advocacy and care. With years of hands-on experience supporting local seniors, Nola recognized a growing need for a service that helps families navigate the often-overwhelming process of selecting the right senior living community.

"It's so important that seniors are able to age in a place that truly feels like home," says Parris. "After spending countless hours supporting my clients through these transitions, I saw how valuable it is to have an advocate—someone who listens, understands their needs, and helps guide them to the best care option."

A'Lon Senior Solutions partners with local hospitals, skilled nursing facilities, and senior living communities to connect qualified, care-matched individuals to appropriate housing options. The service is free of charge to clients and streamlines the referral process for professionals.



"Most communities spend time chasing down leads that never convert. We change that," explains Parris. "Our system routes high-quality, pre-qualified leads directly to your team. You handle the tour; we handle the rest. It's that simple."

The service also offers critical support to hospital case managers, discharge planners and social workers, who often face tight timelines and limited resources.

"We serve as the bridge between discharge planners and senior communities," Parris adds. "We meet families at the point of need and match them with the most appropriate community—provided your facility is part of our partner network."

A'Lon Senior Solutions is now accepting community partnerships and referrals. To learn more about becoming a partner on our **TOUR SENIOR LIVING PLATFORM** or to refer a client, visit: <https://alonseniorsolutions.com> or contact: Nola Parris directly at 815-733-2566, fax: 815-310-9105, email: [info@alonseniorsolutions.com](mailto:info@alonseniorsolutions.com) or by mail: A'Lon Senior Solutions, P.O. Box, 407, Rockton, IL 61072-0407

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# Planning Ahead: The Gift of a Well-Prepared Goodbye

By Stokes, Prock & Mundt Funeral Chapel

Let's be honest—talking about death isn't anyone's idea of a fun conversation. But here's something to consider: planning your funeral or cremation in advance isn't about focusing on the end. It's actually about living with peace of mind, knowing that when the time comes, your wishes will be honored and your loved ones won't be left guessing.

More and more seniors today are taking control of their final arrangements—and for good reason. Preplanning isn't morbid. It's smart, thoughtful, and—believe it or not—it can even be a little empowering.

## Lightening the Load for Loved Ones

One of the biggest reasons people choose to preplan is to relieve their family from the stress of making difficult decisions during a time of grief. Imagine your family trying to figure out what kind of service you would've wanted while juggling emotions, paperwork, and expenses. Preplanning spares them that burden.

By putting your wishes in writing—everything from whether you prefer burial or cremation, to the kind of music you'd like at the service—you give your loved ones a clear roadmap. It's a final act of love that brings comfort when it's needed most.

## Your Wishes, Your Way

Have you ever attended a service that didn't feel like the person it was meant to honor? Maybe it felt too impersonal or missed key details that mattered. When you preplan, you get to shape your own farewell.

Want a celebration of life with laughter and storytelling? Prefer a traditional service with hymns and prayers? Would you like your ashes scattered in a meaningful place, or a specific reading shared during the ceremony? Preplanning gives you the chance to say, "This is what matters to me."

## Financial Peace of Mind

Another important aspect of preplanning is the option to prepay. Funerals and cremations can be costly, and those expenses often come at an already stressful time. By locking in today's prices or setting funds aside through a funeral home or insurance plan, you can protect your family from unexpected costs in the future.

Even if you don't choose to prepay, simply having a plan in place lets your family know what to expect—and that's half the battle.

## Conversations That Count

Now, you might be thinking, "Okay, I see the benefits. But how do I even start?"

It doesn't have to be complicated. A good first step is talking with your loved ones. Let them know you're thinking about making arrangements and explain why. You'll likely find that they're grateful you brought it up—because chances are, they've been wondering about it too.

Next, speak with a local funeral home or cremation provider.



Many offer free planning guides or consultations. You don't have to make all the decisions at once, and you can revise your plan if your preferences change down the road. As far as prepaying, that oftentimes doesn't need to be done all at once either. Be sure to ask your provider if they offer the option to put smaller amounts of money away as you're able to.

## A Lasting Legacy

Here's the heart of it: preplanning isn't just about logistics. It's about legacy. It's

a way to ensure your life is remembered the way you want, with the stories, music, and memories that mattered to you.

You've spent a lifetime taking care of others—raising children, supporting friends, serving your community. Taking the time now to preplan your own arrangements is simply an extension of that same love and care.

So if you've been putting it off, take this as your gentle nudge. Planning ahead may not be the easiest thing to do—but it's one of the kindest.

And when the time comes, your loved ones will be able to say goodbye not just with sorrow, but with gratitude—because you gave them one final gift: the peace of knowing you planned it all, with love.

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# The Benefits of Being Outdoors

By the Greater Wisconsin Agency on Aging Resources Legal Services Team

Now is the time of year when we want to spend more time outside, and that is just what you should do. The warmth of springtime sunshine should entice you to get outside to enjoy it after the long, cold winter. Not only does the warmer weather feel good, but it's also beneficial. Time outside helps with vitamin D absorption, mental health, physical health, and socialization. With winter in our rearview mirror, we can focus on getting outside to take advantage of the many benefits that being outside offers.

## Vitamin D

Your body needs vitamin D to help with the absorption of calcium. Vitamin D helps with bone density, your immune health, and can help reduce inflammation. Your body absorbs vitamin D from sunlight due to vitamin D receptor cells in your skin that help produce it. It is important to understand that prolonged exposure to sunlight and ultraviolet rays can lead to skin cancer. To avoid any risks, you should wear sunscreen when outside for prolonged periods.

## Mental Health

Being outside can also benefit your mental health. Being out in nature can improve your overall mood. It lowers your levels of cortisol, your stress hormone, which reduces the harmful effects of stress and anxiety on your body. The sunshine and fresh air can reduce depression and improve your mood. Being outside can also help improve concentration and memory. Generally, enjoying the spring weather can positively affect your mental health.



## Physical Health

The warm weather in spring makes it easier to get outside for exercise. Moderate-intensity exercise will help improve your overall health and should be an essential part of your routine. The spring weather allows for longer walks while also letting you enjoy beautiful flowers and scenery. Gardening or yard work can also count as exercise. Always ask your doctor what type of physical activity you should engage in. Even if you can't go for a long walk or do yard work, you can take short walks outside to receive the many advantages

getting outdoors provides for your health.

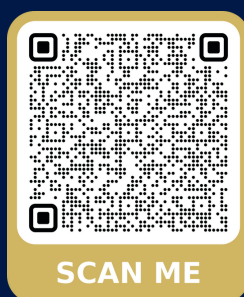
## Socialization

Spring weather makes getting out of the house to socialize easier. Socialization helps to improve mood and happiness. Winter weather forces most of us to stay indoors, limiting our interactions with others. Isolation and loneliness can contribute to cognitive decline and dementia and increase your risk of heart disease, depression, and anxiety. Regular social contact can help improve both mental and physical health. Now that spring's warmer weather is here, it's easier to get out and find social activities.

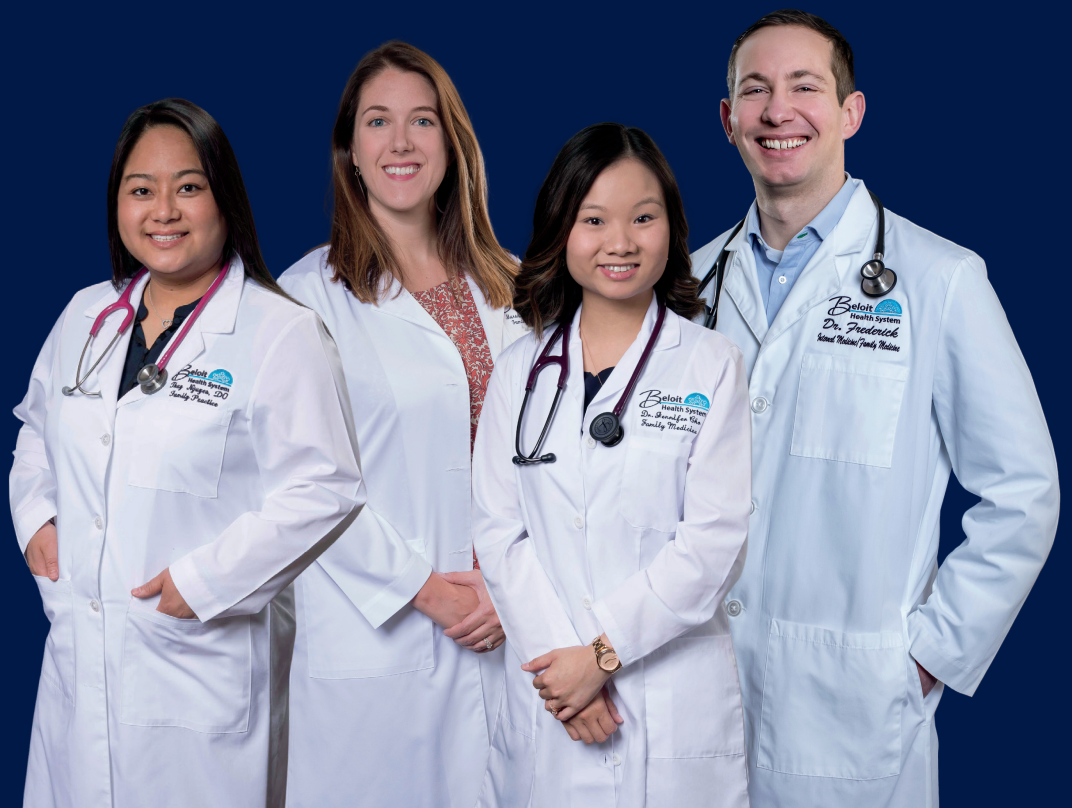
Being outdoors can help improve your mental, physical, and emotional health. You can take advantage of these benefits by taking a short walk, attending social events, or gardening. Whatever outdoor activity you choose to do will come with benefits to boost your mood and overall health.

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# Beloit Public Library Announces Wednesdays at the Library Schedule

**B**eloit Public Library is announcing the seventh season of its summer music and lunch series, Wednesdays at the Library (WATL), featuring live music and food trucks weekly throughout the summer.

Wednesdays at the Library will be held 11:30 a.m.-1:00 p.m. every Wednesday from June 11 through July 30, with food trucks and live music. WATL takes place in the Hendricks Children's Garden and Patio right outside of Blender Café and features local music and food trucks, as well as food from Blender Café. The event is rain or shine, with the rain location inside the café. The public is welcome to bring a sack lunch as well.

The goal of this series is to bring the community together and provide an opportunity for a break and entertainment in the middle of the week throughout the warm summer months.

The schedule of performers and food vendors is below:

- **June 11** – Music by Brian Matteson, Food by Auténtica & Blender Café
- **June 18** – Music by Jestin Korleski, Food by Los Alcaranes & Blender Café
- **June 25** – Music by Kristin Toon, Food by Auténtica & Blender Café
- **July 2** – Music by Bluff Street Duo, Food by We Got Soul & Blender Café
- **July 9** – Music by Greg Gerard, Food by Los Alcaranes & Blender Café
- **July 16** – Music by Ken E. Curtis, Food by Auténtica & Blender Café
- **July 23** – Music by Joel Brockwell & Matt Goodwin, Food by We Got Soul & Blender Café
- **July 30** – Music by Eclectic Red, Food by Auténtica & Blender Café

For more information, visit [www.beloitlibrary.org](http://www.beloitlibrary.org) or call (608)364-2905.



# Blueberries: Tiny Fruit, Huge Benefits

**D**espite their small size, blueberries are a nutritional powerhouse providing a variety of health benefits. So what are some of these benefits?



- Blueberries are full of antioxidants: Antioxidants help to protect your body from free radicals that can damage your cells and cause disease. Blueberries have one of the highest levels of antioxidants compared to other fruit and vegetables.
- Blueberries can help to reduce damage to your DNA. Damage to your cells and DNA naturally occurs, however, because blueberries are so high in antioxidants some of the damage to your DNA may be neutralized helping to slow damage.
- Blueberries may help to reduce blood pressure. High blood pressure is a major risk factor for heart disease. Consuming blueberries has shown to improve blood flow and blood vessel dilation causing blood pressure to lower.
- Blueberries can help to improve memory and brain function. Research shows that consuming blueberries helps to prevent oxidative stress, which accelerates your brain's aging process. This prevention helps to maintain brain function and improve memory in aging adults.
- Blueberries may have anti-diabetes effects. Blueberries contain anthocyanins which positively affect insulin sensitivity and glucose metabolism. This improved sensitivity may lower the risk of metabolic syndrome and Type 2 diabetes.

Blueberries are available at your local grocery stores. Look for dry, plump and firm berries that have a dusty blue color. Avoid blueberries that are soft, shriveled or have any kind of mold on them. Blueberries are also available in the freezer section and are just as nutritious as fresh. Enjoy them on top of cereals and oatmeal, mix them into yogurt or smoothie, or eat alone. They also go well with other fruit and can be combined into a fruit salad, muffins, pancakes or desserts!

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[janessvillesales@oakparkplace.com](mailto:janessvillesales@oakparkplace.com)

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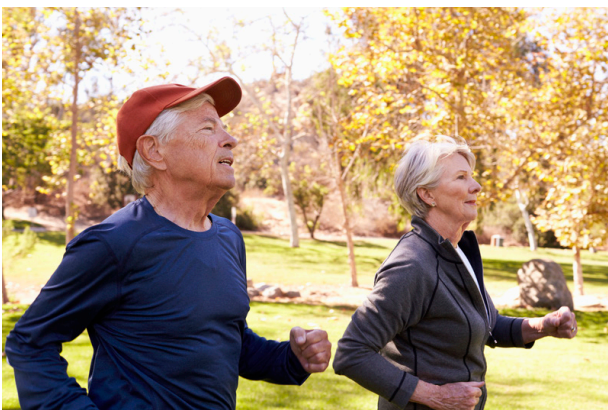
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# Exercising Outdoors: Safety Tips for Older Adults

Resourced from NIH National Institute on Aging (NIA)

You've made a plan to be more active, and you're ready to go outside and get started. But before you do, it's important to make sure that you can exercise safely in your neighborhood. Here are a few tips that can help you stay safe as you get moving.



- Never assume a driver sees you crossing the street. Try to make eye contact with drivers as they approach.
- Before you start to cross a street, make sure you have plenty of time to get across. Rushing increases your risk of falling.
- Look across all lanes you must cross and make sure each lane is clear before proceeding.

## Bicycle safety

Riding a bicycle is not only a fun family activity, it's also a great way to exercise. Some people even use their bicycle to commute to work, go to the grocery store, or visit friends and family. When you're out and about on your bike, it's important to know how to be safe.

- Ride a bike that fits you and works well. Maintain the wheels, chain, and brakes.
- Wear a proper bike helmet.
- Tuck and tie your shoelaces and pant legs so they don't get caught in your bike chain.
- Plan your route to include a bike lane or a bike path, if possible. If you need to ride on a road, choose routes with less traffic and slower speeds.
- Obey street signs, signals, and road markings.

For more information about biking safely, visit the National Highway Traffic Safety Administration.

If you want to be active when it's hot outside:

- Drink plenty of water. Avoid caffeine and alcohol. If your doctor has told you to limit liquids, ask what to do when it is very hot outside.
- Wear clothes that let air circulate and moisture evaporate.
- Stay sun safe with sunscreen, sunglasses, and a hat.
- Know the signs of heat-related illnesses, such as heatstroke.

## Thinking ahead about safety

- Let others know where you're going and when you plan to be back.
- Carry your ID with emergency contact information and a cellphone with you, especially if you're alone.
- Wear sturdy, appropriate shoes for your activity that give you proper footing. Depending on the weather, dress in layers that you can remove as your body warms up.
- Stay alert at all times. If you're listening to music, keep the volume low on your headphones. If exercising at night, stick to well-lit places with other people around.
- Be seen to be safe. During the day, wear light or brightly colored clothing. At night, wear reflective material on your clothing and carry a flashlight. Put lights on the front and back of your bike.
- Check the weather forecast. If it's very windy, cold, hot, or humid, consider exercising inside instead. You can view exercise videos online or walk in a temperature-controlled building such as a shopping mall.

## Walking safety


- If possible, walk during daylight hours.
- Choose routes with places to sit in case you want to stop and rest.
- Walk on a sidewalk or a path whenever possible. Watch out for uneven ground or sidewalks, which are tripping hazards.
- If in an urban area, check out city parks. Many parks have walking or jogging trails away from traffic.

## Road and traffic tips to remember

- Always walk facing oncoming traffic.
- Keep as far from the traffic as you can. Where possible, use the guardrail as a barrier between you and the road.
- Cross at crosswalks or intersections, paying attention to the traffic and pedestrian crossing signals. Don't jaywalk.


## Want to get moving?

### Try different types of exercise!




#### Aerobic

Aerobic exercises improve the health of your heart, lungs, and circulatory system.



#### Muscle-strengthening

Muscle-strengthening exercises can help you stay independent and prevent fall-related injuries.



#### Balance

Balance exercises help prevent falls and can improve stability.

To learn more about older adults and exercise, visit: [www.nia.nih.gov/exercise](http://www.nia.nih.gov/exercise).



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Kathy Hartenberger, medical social worker, wife and caregiver for Mike, age 62 with Frontotemporal Dementia (FTD)

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