

senior review

FREE

April 2026

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Happy
Easter!

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

A Season for Service *By Mercyhealth*

As we tuck our snow boots away and clean the salt off our cars, it's a great time to explore how our hobbies and interests can make a difference in our community. With April marking National Volunteer Month, there's no better time to get involved.

Not only is volunteering beneficial to our community, but it can also improve our health. It keeps our minds and bodies active, supporting both physical and mental well-being. Volunteering also encourages us to engage with others, learn new skills, and strengthen the ones we already have. By giving our time and talents to help others, we can improve our community and our health.

Volunteers play an integral role at Mercyhealth and have a long history of providing comfort and support to patients. Their dedication helps create a welcoming, positive experience for our patients and guests.

Ashlie Meyers, past Mercyhealth Association of Volunteers president, shared this about the importance of volunteering:

“Volunteering in your community is a powerful way to build stronger, healthier, and more connected communities. Whether



you're delivering Meals on Wheels, helping at Re•Tag•It Thrift Shop, or providing hospitality in one of the several departments at the hospital, the overall impact of community volunteering stretches far beyond the immediate task. Why does it matter so much? It fosters connection in the community through strengthening bonds, it supports the local needs of community and gives you the chance to grow personally through the development of new relationships, ideas, and challenges.”

Mercyhealth Hospital and Trauma Center–Janesville volunteer opportunities:

- Welcome desk
- Patient concierge
- Gift shop

Mercyhealth community volunteer opportunities:

- Meals on Wheels
- Re•Tag•It Thrift Shop

If you're interested in learning more about Mercyhealth volunteer opportunities, call (608) 756-6739 or email volunteeroffice@mhemail.org.

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

DESTROY CANCER CELLS



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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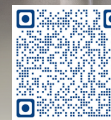
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Stephanie Zwitter - Hearthstone Manager:
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Supporting Healthy Aging from the Inside Out: Why Gut Health Matters

By Wisconsin Institute for Healthy Aging

Protecting our health often means focusing on heart health, mobility, memory, and independence. But one powerful and often overlooked factor connects them all: gut health.

The gut microbiome — the trillions of bacteria living in our digestive tract — plays a critical role in digestion, immune function, inflammation regulation, metabolism, and even brain health. A diverse and balanced gut microbiome helps regulate blood sugar, supports cardiovascular and immune health, and keeps your digestive system working well.

This is very important as we age. Chronic inflammation and metabolic imbalances are key drivers of many chronic conditions. A healthy gut can help reduce inflammation, strengthen the immune system, and support metabolic health — all essential for maintaining resilience and independence.

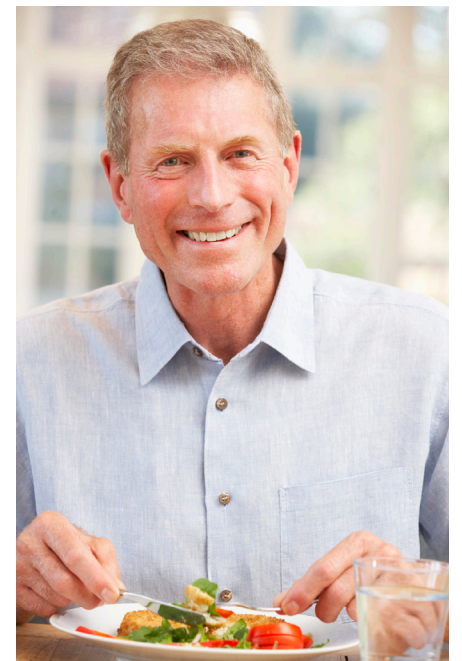
How Whole, Minimally Processed Foods Help

One of the simplest and most effective ways to support gut health is to eat whole, minimally processed foods. Highly processed foods are often low in fiber and high in added sugars and refined ingredients. Research has linked high consumption of ultra-processed foods with increased risk of cardiovascular disease and other chronic conditions. Whole foods provide the fiber and nutrients that feed beneficial gut bacteria and help your microbiome thrive.

Key Takeaways for Healthy Aging

- **Eat a variety of whole foods:** Vegetables, fruits, whole grains, lean proteins (like fish, chicken or turkey breasts, eggs, tofu, and/or legumes), and healthy fats (such as olive oil, avocado, nuts, and some dairy) support a diverse and healthy gut microbiome.

- **Choose balanced dietary patterns:** Overall eating patterns support gut health better than focusing on single “superfoods” or supplements.
- **Minimize ultra-processed foods:** Packaged and highly processed foods can reduce microbial diversity and promote inflammation.
- **Each person has unique food preferences and potential sensitivities:** It is helpful to explore what is best for your individual health by working with a dietician in order to determine your unique situation and dietary requirements.



Dietary patterns rich in whole, minimally processed foods are consistently associated with lower risk of heart disease, diabetes, and other chronic conditions — all central to healthy aging.

Bottom Line

Healthy aging isn't just about adding years to life — it's about adding life to years. While each person has unique nutritional needs, nourishing your gut with whole, minimally processed foods is a simple, practical, evidence-based step toward staying active, engaged, and independent.

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What are Wispact Special Needs Trusts?

By James Giese, Director of Outreach, jgiese@wispact.org

Wispact, Inc. is a 501(c)(3) nonprofit organization in Wisconsin that specializes in creating and administering pooled and community Special Needs Trusts for people with disabilities. Its primary purpose is to help individuals with disabilities preserve assets and maintain eligibility for means-tested public benefits such as Medicaid and Supplemental Security Income (SSI) while also improving their overall quality of life.

What is Wispact?

- **Nonprofit Trust Manager:** Wispact manages Special Needs Trusts (SNTs) on behalf of beneficiaries with disabilities and provides ongoing administration and support.
- **Mission:** Its mission is to enhance the well-being of people of all ages with disabilities by promoting choice, opportunity, and financial protection through trust management.
- **Scope:** Wispact manages SNTs for more than 5,600 beneficiaries across Wisconsin, offering dedicated support through Beneficiary Specialists, attorneys, and trust experts.

How Wispact Helps Individuals With Disabilities

1. Preserving Public Benefits Eligibility

Many government benefits have strict asset limits (typically \$2,000 for SSI/Medicaid). Placing assets into a Special Needs Trust prevents those assets from being counted toward eligibility limits, allowing the beneficiary to continue receiving critical public benefits while retaining financial resources for additional needs.

2. Trust Creation and Review

Wispact facilitates the establishment of a Special Needs Trust with the help of a licensed Wisconsin attorney. Wispact provides a Creation Fee grant to help with attorney fees if the trust meets the criteria. Once the legal trust document is prepared, it is submitted to Wispact for review and approval before being finalized with a trustee (Capital First Trust Company).

3. Types of Trusts Wispact Offers

Self-Funded Trust: Funded with assets that belonged to the disabled person at the time the trust was created (for example, settlement proceeds or inheritance or back pay).

Third-Party Trust: Funded with assets from others (family or friends) for the benefit of a person with a disability.

Both types are structured to comply with state and federal benefit rules.

4. Ongoing Trust Administration

Wispact assigns a Beneficiary Specialist to each trust account who acts as the main point of contact. They process Requests for Distributions (RFDs), ensuring that expenditures are appropriate under benefit rules and that they support the beneficiary's quality of life without jeopardizing benefits. Wispact also offers other services such as recurring bill payments, direct payments to vendors, emergency distributions, account information, and planning discussions.

5. Education and Outreach

Wispact also provides education, referral, and advocacy for beneficiaries, creators of trusts, families, legal advisors, and the public on special needs planning and how trusts interact with public benefit systems.

Practical Impact for Families and Caregivers

- **Financial Security:** Trusts allow families to provide for quality-of-life expenses—such as therapies, assistive technology, transport, or recreational activities—without compromising eligibility for essential public benefits.
- **Professional Guidance:** Wispact's staff help navigate complex trust rules and benefit requirements, reducing administrative burden on families.
- **Lower Fees Through Pooled Structure:** Because trust assets are pooled for investment purposes, administrative costs may be lower than individually managed trust accounts.



In summary, Wispact is a specialized nonprofit trust manager that enables individuals with disabilities and their families in Wisconsin to:

- Establish Special Needs Trusts correctly and in compliance with public benefit laws.
- Preserve eligibility for Medicaid and SSI while retaining access to financial resources.
- Access ongoing administration and trusted support for managing trust distributions and planning.

This makes Wispact a valuable resource for families and advisors engaged in disability planning and long-term financial support. Request more information via the Wispact Contact Us form: <https://www.wispact.org/contact-us/>

Wispact

IF YOU OR SOMEONE YOU KNOW HAS A DISABILITY WISPACT IS HERE TO HELP PROVIDE MORE OPPORTUNITIES FOR A BETTER LIFE.

Our Special Needs Trusts help preserve the assets of people with disabilities without endangering their eligibility for public benefits.

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April is Stress Awareness Month for Seniors, Memory Patients, and Caregivers

For the elderly and seniors, the month of April is National “Stress Awareness Month” and a good time to take stock of your mental health. Well, allow us to customize that introduction if you may. For all of us, the month of April is National “Stress Awareness Month”. We are talking to all of you who could use at-home assisted living advice and/or at-home memory care service advice. Care stress is real, unavoidable, but can be successfully managed. Recall that every time you fly, the flight attendant briefs you and tells you to place the oxygen mask on yourself first before assisting others? To maximize the effectiveness of your caring love, you must take care of yourself first.

A person’s mental health centers around their emotional, psychological, and social well-being. Elderly people and seniors are like everyone else, whose mental health affects how they feel, act, think, make decisions, and interact with other people. Having good mental health is vital to a person’s good overall health and enjoyment of their life.

The World Health Organization (WHO) estimates that **about 15% of all adults over age 60 have a mental health problem.** Those numbers may have increased during the COVID-19 pandemic, health experts say. Experts identify several common mental health issues for the elderly and senior population. These include:

Depression: Seniors and the elderly who are depressed may feel consistently “low.” **This can happen to caregivers as well.** Enjoyment in life is hard for them. They may struggle with guilt, anger, shame, emptiness, hopelessness, and other similar feelings. It’s important to recognize chronic depression. If you or someone you know is thinking about suicide, call the National Suicide Prevention Lifeline at 1-800-273-8255.

Post-traumatic stress disorder (PTSD): Many people in the senior and elderly population have experienced loss, a dangerous event, and even shock. They may still struggle with their feelings around those events and be triggered by something that helps them recall those moments. Even in the safe and loving environment here at Winder's Gateway Gardens Assisted Living & Memory Care, you and our loved ones can struggle with PTSD. We can help you deal with that.





Bipolar disorder: Symptoms include changes in a person’s mood and behavior. They may have manic episodes, which could be feeling really good, or depressive episodes in which they’re overcome by sadness, helplessness, or a general “down” feeling. They may struggle to do daily activities.

Addiction: It might be hard for you, at-home caregivers, to diagnose addiction or addictive behaviors. We are trained to identify signs of addiction and how to professionally respond. However, addiction is often overlooked by friends, family, or caregivers.

Anxiety disorders: These are ongoing, continuous struggles with anxiety that may grow worse over time. For seniors and the elderly, common forms of anxiety include social anxiety disorder, depression, panic disorder, and obsessive-compulsive disorder.

Dementia: Forms of dementia can cause memory deterioration and lead to other symptoms. These include personality changes, difficulty communicating, erratic behavior, and personality changes. Dementia can have a detrimental effect on a person’s quality of life. We are highly trained and experienced in serving those with dementia (and their families, too).

By getting professional help, seniors and the elderly can treat and manage these conditions. They’re nothing to be ashamed of, and none of them are considered to be “normal” parts of aging.

Need Extra Cash?

Tax credits lower the amount of taxes you owe. When a refundable tax credit is more than the taxes you owe, you receive money back. This page has information on tax credits working families can receive.

NOTE: Tax credits are not always counted as income for public assistance programs. Each program can help you understand if a tax credit you get will be counted as income, please ask your program worker if you have questions.

Wisconsin and Federal Earned Income Tax Credits

If you worked in 2025 you may be able to get the Wisconsin and federal earned income tax credits. Your tax credit amount is based on how many children you have and your family income.

The table below shows the maximum tax credit amount you could get from both earned income tax credits combined:

Number of Children	Maximum Household Income (2025)	Maximum Tax Credit Amount
0	\$19,104 (single) \$26,214 (married)	\$649
1	\$50,434 (single) \$57,554 (married)	\$4,501
2	\$57,310 (single) \$64,430 (married)	\$7,939
3 or more	\$61,555 (single) \$68,675 (married)	\$10,782

More information can be found at:
www.irs.gov/credits-deductions/individuals/earned-income-tax-credit
 and
www.revenue.wi.gov/Pages/Individuals/eic.aspx

Federal Child Tax Credit

You may be able to get up to **\$2,200** for each dependent child younger than 17 if you worked in 2025. Up to \$1,700 can be refundable. More information can be found at:
www.irs.gov/credits-deductions/individuals/child-tax-credit

Federal Child and Dependent Care Credit

You may claim the Child and Dependent Care Credit if you pay someone to care for a dependent(s) or an incapacitated spouse so you can earn income.

The maximum credit is **\$3,000** for one dependent and **\$6,000** for two or more dependents. The credit depends on family income and your qualified care expenses. More information can be found at:
www.irs.gov/taxtopics/tc602.html

Wisconsin Homestead Credit

You may be able to get up to **\$1,168** if in 2025 you were a Wisconsin resident, and your household income was less than \$24,680. People who got a W-2 payment in **all 12 months** of 2025 are not eligible for this tax credit. More information can be found at:
www.revenue.wi.gov/Pages/Individuals/homestead.aspx

**NOT SURE IF YOU CAN GET THESE TAX CREDITS?
GET FREE TAX HELP!**

Get free tax help at a Volunteer Income Tax Assistance (VITA) site. VITA sites are often at community centers, libraries, schools, shopping centers. **To find a local VITA site, call 800-906-9887 or visit irs.treasury.gov/freetaxprep/.** VITA sites are free and have electronic tax filing, which can result in a speedier tax return.

NOTICE! Some tax preparation companies offer money up front to do your tax return but charge you high interest rates and fees. Please read and understand all documents before signing an agreement.

Please post in public areas and provide to clients until APRIL 15, 2026.

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April Recipe: Low Sodium Meatloaf

Source Food.com

Ingredients:

- 2 lbs. lean ground beef
- 1 tablespoon olive oil
- ½ cup onion, finely chopped
- ½ celery, finely chopped
- 1 cup rolled oats
- 1 egg
- 1 teaspoon garlic, minced
- 1 tablespoon Worcestershire sauce
- ½ cup milk
- 2 teaspoons Mrs. Dash seasoning
- ½ teaspoon ground pepper



Sauce:

- 8 ounces no-salt-added tomato sauce
- 1 tablespoon yellow mustard
- ¼ cup brown sugar
- 1 tablespoon cider vinegar

Directions

1. Sauté onion and celery in olive oil until tender, and cool slightly.
2. In a large bowl, mix all meatloaf ingredients together with hands. Shape into a loaf and place in baking pan.
3. Combine sauce ingredients in a small bowl and spread over meatloaf.
4. Bake in a preheated oven at 350 degrees for about one hour.

Total Time: Prep and Cook: 1 hour and 15 minutes | Yield: 8 Servings

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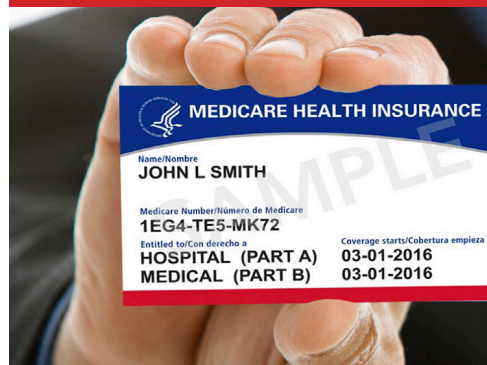
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