

senior review

FREE

August 2026

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

Summer Breezes *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

August is our hot and humid month in Wisconsin. Nothing feels as nice as a summer breeze on hot sticky days. In our house, we like to make our own “summer breezes” when the Good Lord turns up the heat outside. I think he gives us hot muggy days specifically to teach us to slow down for a while and take in summer’s grand closing act. I’d like to invite YOU to make your own “summer breezes” to make the most of your summer’s “closing act”.

August is a great time to brew “sun tea” on the patio and enjoy it chilled over ice. When we were kids, we poured sugar in until it was so saturated the granules no longer dissolved but settled on the bottom! We took “sweet tea” to the extreme when Mom wasn’t looking. My wife likes her tea “Arnold Palmer” style mixed with lemonade and a hint of sugar. Nothing is more refreshing to us than a cool iced tea and a good novel on the porch on a hot summer afternoon. When it isn’t too hot, play a fun round of golf, or hit a bucket of balls. Get up early on these nice long days, grab a coffee at a local coffee shop and go for an early morning walk or hike with a friend before the heat of the day ushers in. Air-conditioned movie theaters or your family room are great settings for a blockbuster movie and a nice cool down on a hot evening.

Here in Wausau, August brings the Wisconsin Valley Fair held at Marathon Park. Head out for the stands of tasty fair food, take in an



act or two and see the exhibits. Young daredevils can enjoy the rides too!

Head to the lake or river where it’s always cooler for a paddle with canoes or kayaks, or a motorboat or pontoon ride. Younger people love tubing, water skiing or beach time with sandcastles, swimming and a picnic afterward with cool watermelon for dessert.

Vegetables ripen and many are ready for early harvests. Fresh veggies from our own gardens are so much better than from the supermarket, or if you’re not a gardener, farmers’ markets are laden with fresh and tasty treasures. A cool summer salad with fresh leaf lettuce as the base and your favorite veggies as accents makes an ideal summer meal. Who doesn’t look forward to the earliest (and sweetest) sweet corn hitting the stands!

Sports are in full swing as the Packers are back training for another season with family night and a few pre-season outings, while the Brewers head down the stretch toward the playoffs. I’m a big radio sports fan. In August I enjoy listening while I’m doing yard work or projects around the house, or between appointments while I work.

August really is the wonderful “closing act” of our annual summer play. Take time this year to fully enjoy and appreciate summer in Wisconsin. You’ll be glad you did.

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.
Source: EatingWell Magazine

FALSE

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Required Minimum Distributions: What Every Retiree Should Know

By Logan Woller, Private Wealth Advisor | Buska Retirement Solutions & Buska Wealth Management

For many retirees, Required Minimum Distributions (RMDs) mark an important milestone in retirement. While they may seem like another item on your financial checklist, RMDs can have a significant impact on your taxes, retirement income, and long-term financial strategy.

An RMD is the minimum amount the IRS requires you to withdraw each year from certain tax-deferred retirement accounts once you reach the required age. These rules generally apply to Traditional IRAs, SEP IRAs, SIMPLE IRAs, and many employer-sponsored retirement plans.

Although the withdrawal is mandatory, how you manage it is entirely up to you. Many retirees simply withdraw the required amount without considering the bigger picture. However, your RMD can affect your taxable income, Medicare premiums, taxation of Social Security benefits, and even the legacy you leave to your family.

One of the most common mistakes retirees make is waiting until the end of the year to think about their RMD. Planning ahead gives you more flexibility. You may choose to spread distributions throughout the year to help manage cash flow, coordinate withdrawals with other income sources, or incorporate charitable giving strategies if they align with your goals.

It's also important to understand that not every retirement account follows the same rules. While Traditional IRAs generally require RMDs, qualified Roth IRAs do not require distributions during the original owner's lifetime. Employer-sponsored plans may have different requirements depending on your employment status and plan provisions.

Another area that deserves attention is taxes. Because most RMDs are taxed as ordinary income, the timing and amount of your distributions can influence your overall tax picture. Coordinating your RMD with other retirement income sources may help reduce

unexpected tax surprises and create a more efficient income strategy.

If you have multiple retirement accounts, inherited retirement accounts, or recently retired, the rules can become even more complex. That's why reviewing your distribution strategy annually is just as important as reviewing your investment portfolio.

Required Minimum Distributions shouldn't be viewed as simply satisfying an IRS requirement. Instead, they should be integrated into your overall retirement income plan. A thoughtful strategy can

help you maintain confidence in your retirement while making informed decisions about taxes, income, and your long-term financial goals.

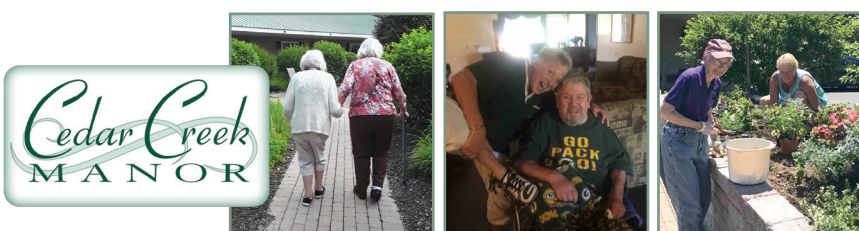
If you're approaching your RMD age or have already begun taking distributions, now is an excellent time to review your strategy. A proactive conversation today can help ensure your retirement income plan continues to support the life you've worked so hard to build.



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SCAM SPOTLIGHT

Excessive or Unnecessary Tests and Services

MORE IS NOT ALWAYS BETTER



Medicare pays for services that are **medically necessary** to diagnose or treat a medical condition.

When providers order excessive or unnecessary tests, services, or equipment, it can be Medicare fraud.

Examples of Unnecessary Services May Include:

- Ordering tests that are not needed
- Frequent visits without medical reason
- Providing equipment the patient did not need
- Unnecessary procedures or treatments
- Billing for therapy or home health visits that are not needed

REAL-LIFE EXAMPLES OF THIS FORM OF MEDICARE FRAUD



UNNECESSARY GENETIC TESTING

Beneficiaries are offered "free" genetic or cancer screening tests that are not medically necessary. Medicare is billed thousands of dollars for tests they did not need.



EXCESSIVE DURABLE MEDICAL EQUIPMENT (DME)

Suppliers send equipment or supplies you did not ask for or need—such as braces or catheters—and bill Medicare every month.



UNNECESSARY HOME HEALTH OR THERAPY

Providers may continue therapy or home health visits longer than needed and bill Medicare even when not medically justified.



FREQUENT DIAGNOSTIC TESTING

Clinics may order expensive tests—such as nerve tests, ultrasounds, or cardiac screenings—without a clear medical need.



WARNING SIGNS

Be cautious if:

- You are offered "free" tests or equipment
- A provider pressures you into services you do not understand
- You receive supplies you did not order
- Your Medicare Summary Notice lists services you don't recognize
- You are told Medicare "covers everything" without explanation
- A provider asks you to sign blank forms or paperwork



HOW TO PROTECT YOURSELF

- ✓ Review your Medicare Summary Notices (MSNs) regularly.
- ✓ Ask questions about tests, treatments, or equipment.
- ✓ Talk with your primary doctor before agreeing to unfamiliar services.
- ✓ Keep records of appointments and equipment received.
- ✓ Report suspicious billing or services.



If something doesn't seem right, trust your instincts and speak up.

Asking questions can help stop fraud and protect your health and Medicare benefits.



To report suspected Medicare Fraud, Errors, or Abuse contact Wisconsin SMP: 800-818-2611 or Email address: smp-wi@gwaar.org

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How To Avoid Probate *By Schmidt Law Firm*

It is really quite simple: You die “broke!” Or more precisely, your estate is empty when you die.

Probate is the administration of your estate. The key is to leave nothing in your estate at the time of your death. If there aren’t any “probate-able assets” in your estate, it is empty! There is nothing to probate! Now, how to do this ---

So you have worked hard all your life and have accumulated a nice nest egg. In fact, you may even have some money or property left over to give away to family, friends or charity. To die broke does not necessarily mean you are living in a box under the bridge. It just means that upon your death ALL of your financial affairs have been dealt with in a way that leaves you “broke” at the moment of your death. Your estate is empty!

OK, How Do I Become “Broke?”

You do this by:

- (1) Divesting: giving away for no or low market value,
- (2) Designating a beneficiary to your property, or
- (3) Selling everything [converting the nature of your property] you have before you die.

When you visit Schmidt & Schmidt S.C. to work with the experienced probate attorneys in Wausau, WI, you can have a plan drawn up that will deal with Divestments [giving property away], selling/spending and other Beneficiary Designations [deciding who will get certain property upon your death] in a way that allows you to keep possession of your home, bank and brokerage accounts, retirement plans as well as insurance and annuity plans.

Please call us at 715-845-9621 to schedule an appointment. Check out our web page at www.schmidtlawfirm.com or stop by our office at 123 Grand Avenue, Wausau, WI.



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There is No Place Like Home By Ken Anderson, themayberryguru@gmail.com

For many people, summer means vacations and travel to exciting places. However, for me, summer truly means appreciating home. Throughout our 56 years of marriage, my wife and I have taken several long trips, but we have always found ourselves eager to return home. We value the comfort and familiarity of being in our own surroundings and among friends. While we always enjoyed our travels, the best part was always coming home.

I have lived in six communities since my family moved to Dorchester in 1951, and all of them have been in Wisconsin. All but one of these communities had fewer than 1000 people. It was my choice to live in small towns and to always stay in Wisconsin. There is no other place in the world where I would rather live. To me, there truly is "No Place Like Home".

"There is no place like home" is a very familiar saying. It means your own home is the best and most comfortable place in the world. No matter how nice other places are, nothing beats the safety and familiarity of where you live.



On April 1, 1968, Andy Griffith left The Andy Griffith Show. As a result, the writers had Andy move to Raleigh, where he got a more important job. However, on April 13, 1986, Andy moved back to Mayberry in the movie Return to Mayberry. It was the heartwarming story of Andy returning to his beloved Mayberry after being gone for so many years.

Most people are very familiar with the classic movie The Wizard of Oz. Dorothy is caught up in a tornado and ends up in the magical land of Oz. All she wants to do is go back home to Kansas. After all her exciting exploits seeking her way home, she finally discovered that

all she had to do was click her shoes together three times and say, "There is no place like home."

In 1989 the movie No Place Like Home told the story of a family who lost their house. The movie shows their struggles as they try to stay together while living in a homeless shelter. All they want to do is go back home again and have their lives the way they once were.

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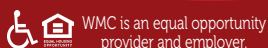
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Sweet Corn Spotlight

A Tasty Summer Favorite with Healthy Benefits

Nothing says summer quite like fresh sweet corn! Whether you enjoy it on the cob, in a salad, or added to soup, sweet corn is a delicious way to add flavor and nutrition to your meals.

Why Sweet Corn Is Good for You

Sweet corn is packed with nutrients that support healthy aging. One medium ear of sweet corn provides approximately:

- Calories: 90–100
- Carbohydrates: 21 grams
- Fiber: 2–3 grams
- Protein: 3 grams
- Fat: 1–2 grams

Important Nutrients

Fiber

- Supports healthy digestion.
- Helps you feel full longer.
- May help manage cholesterol levels.

Vitamin C

- Supports the immune system.
- Helps the body heal wounds.
- Acts as an antioxidant to protect cells.

Lutein & Zeaxanthin

- Natural plant compounds that help protect eye health.
- May reduce the risk of age-related vision problems.

Potassium

- Helps maintain healthy blood pressure.
- Supports muscle and nerve function.

B Vitamins

- Help your body turn food into energy.
- Support healthy brain and nervous system function.

Healthy Ways to Enjoy Sweet Corn

- Grill or boil corn without adding too much butter.
- Sprinkle with herbs, pepper, or a squeeze of lime.
- Add kernels to salads, soups, salsa, or whole-grain pasta dishes.
- Mix corn with black beans, tomatoes, and avocado for a colorful side dish.

Shopping & Storage Tips

- Choose ears with bright green husks and fresh-looking silk.
- Store corn in the refrigerator and enjoy within 1–2 days for the sweetest flavor.
- Fresh, frozen, and no-salt-added canned corn are all nutritious choices.



Did You Know?

Sweet corn is considered a whole grain when eaten as a fresh vegetable, making it a unique food that provides both vegetables and whole-grain nutrition.

Healthy Reminder

If you have diabetes, enjoy sweet corn as part of a balanced meal. Pair it with lean protein (such as chicken or fish) and plenty of non-starchy vegetables to help maintain steady blood sugar levels.

Recipe Idea: Fresh Summer Corn Salad

Ingredients

- 2 cups cooked sweet corn kernels
- 1 cup cherry tomatoes, halved
- ½ cucumber, diced
- 2 tablespoons chopped fresh basil
- 1 tablespoon olive oil
- 1 tablespoon lemon juice
- Black pepper to taste



Directions:

Combine all ingredients, toss gently, and chill before serving. Enjoy as a refreshing side dish with grilled chicken or fish.



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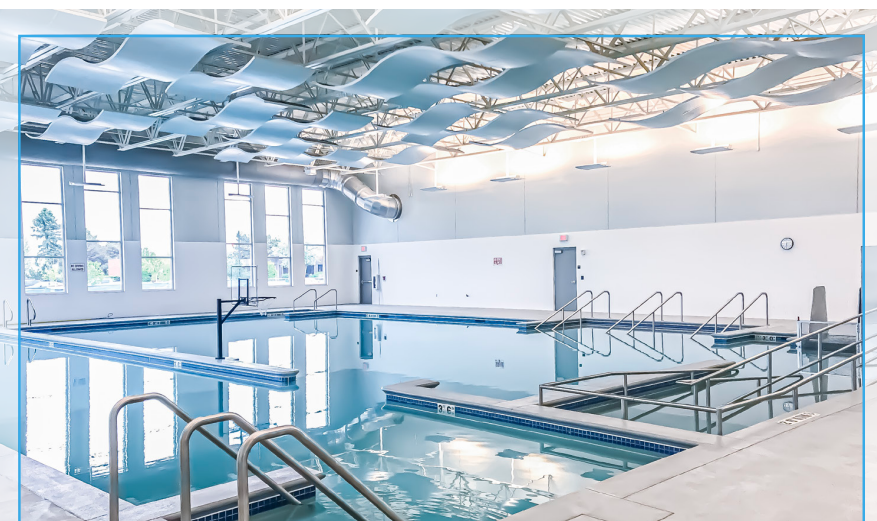
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