

senior review

April 2025

FREE

in this issue...

- ▶ Spotlight on Hospice Volunteers
- ▶ Lifelong Exercise Promotes Brain Health in Older Adults
- ▶ Maximizing Social Security Benefits: Strategies for a Secure Retirement
- ▶ Golden Years Friendship 101
- ▶ Cultivate Mindful Awareness This Spring
- ▶ What Is Wisconsin Seniorcare Prescription Drug Assistance Program?
- ▶ Being a Volunteer Can Make You Healthy!
- ▶ Recipe: Low Sodium Chicken Vegetable Soup

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

Spotlight on Hospice Volunteers *By Mercyhealth*

You may know that hospice programs work to improve quality of life during a life-limiting illness, rather than treating a disease. Hospice supports the physical, spiritual and emotional needs of patients and their families.

You may be surprised by the vital role of volunteers within hospice programs.

Hospice programs are relatively new in the United States. The National Hospice and Palliative Care Organization reports the first hospice program was founded in Connecticut in 1974. Historically, state and federal regulations have required hospice organizations to enlist volunteers to assist with patient care and administrative duties.

The specially trained volunteers with Mercyhealth Hospice support the interdisciplinary team of administrators, doctors, nurses, social workers, chaplains and massage therapists.

Volunteers provide companionship and comfort for patients, use their talents to brighten patients' days with music, reading aloud, and sharing stories from the patients' lives. They even work with therapy dogs to visit care facilities.

One of the most meaningful ways volunteers partner with Mercyhealth Hospice is through the national We Honor Veterans program, ensuring no vet dies alone.

As a veteran himself, volunteer Steve Sparhawk understands the need for We Honor Veterans.

"It's an honor to visit all vets, especially the few remaining World War II vets and hear their stories," he says.

When a volunteer veteran comes in to talk with a patient, they have a much larger understanding of the patient's military service.



"Every veteran's story is a different story. It's service above self."

When Sparhawk arrives at a veteran's home, he talks with them about their service and shares his background in the military. He presents the veteran with an American flag, a pin and provides a bedside ceremony.

"We salute them, honor them and bring them great dignity," says Erika Shields, volunteer coordinator. "The We Honor Vets Program means so much to us: to honor and respect all the veterans in hospice even if they are no longer able to be conscious. We know the heart and soul of the patient is honored no matter what. That person is always worthy of honor."

To learn more about volunteering with Mercyhealth Hospice, call (608) 754-2201 or visit mercyhealthsystem.org/hospicevolunteers.

balanced living

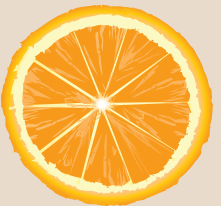
Tips and ideas for a healthy and balanced life

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.



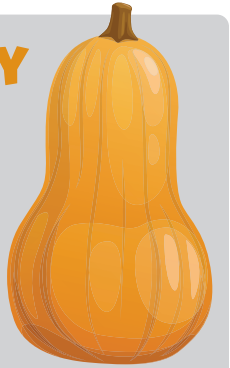
Radishes Whether you're slicing these babies in slivers for a salad or transforming them into "chips" in the oven (highly recommend), you'll score a third of your daily vitamin C, important for immunity.

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.

OAK PARK Place

Call to learn more!

Bring your lifestyle to OAK PARK Place where neighbors become like family! We believe in helping you write the best next chapter as you make new memories in a community designed with you in mind.

Scan to visit our website!



608-530-5700

700 Myrtle Way
Janesville, WI 53545

janesvillesales@oakparkplace.com

www.oakparkplace.com



Because Every Moment Counts



Beloit Regional HOSPICE

Member of Beloit Health System



1904 E. Huebbe Parkway, Beloit, WI 53511

608.363.7421 | beloithealthsystem.org/services/hospice

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

The *Senior Review* distributes throughout the Rock County area every month.

Advertising: 715-831-0325

Disclaimer: The *Senior Review* Publications assumes no responsibility for the advertising content of the *Senior Review* nor for any mistakes or omissions there in. No endorsements of any products or services is made and noneshould be inferred.

The terms and conditions under which the advertisement will be honored are the sole responsibility of all the advertisers and not *Senior Review* Publications. A telephone call to the advertising merchant may eliminate confusion to any exceptions in the advertisements. *Senior Review* is owned by AKRE Enterprises, © Copyright 2025.

Start Seeing Bees By Becky Streeter

Between 70 and 80% of the world's crops are pollinated by bees. That's a lot! And yet bee populations have been in decline for almost two decades due to climate changes, bee-killing pesticides, parasites, and habitat loss. Accurate studies on bee populations are difficult to compile because they usually only take into account farmed bees. Below, however, are a few ways you can help researchers gather data and learn more about the wild bee populations hovering in your own backyard or neighborhood.



iNaturalist ([inaturalist.org](https://www.inaturalist.org))

iNaturalist is a joint initiative of the California Academy of Sciences and the National Geographic Society for everyday people to make observations and record them in a collective database. Scientists then used these submissions to help better understand organisms and work to protect their habitats. iNaturalist has many bee-related projects, such as the BeeWise Honey Bee Pollen & Nectar Map, where you can submit photos of the bees you find to help further the program's mission. They have also held a survey the past four years called Backyard Bumble Bee Count to track where certain bees are and help determine how they're doing and how to protect them in their natural environment. In 2022, 642 observations were received and included 19 different species. Keep an eye out for (hopefully) this year's count at backyardbbcount.wixsite.com/bumblebeecount, it should get rolling sometime in July.

Bumble Bee Watch ([bumblebeewatch.org](https://www.bumblebeewatch.org))

Working to track and conserve North America's bumble bees, this is another initiative where you can submit photos of the bees in your area. Scientists will help identify the species, and the overall collection of data will help researchers determine the status and conservation needs of bumble bees.

Bee Informed Partnership ([beeinformed.org](https://www.beeinformed.org))

If you own a bee farm or are thinking about starting one, research or become a member of the Bee Informed Partnership. They are a nonprofit national collaboration founded to better understand honey bee decline in the United States. Bee Informed encourages beekeepers to add health metrics and colony weight to their national database so they can observe "the relationship between forage, nectar flows and disease." They also provide emergency response kits for failing colonies. And each year they hold a citizen science collaboration called the Sentinel Apiary Program to help alert beekeepers of increases in the destructive *Nosema* bee parasite. You can register for this program on their website [beeinformed.org/citizen-science/sentinel-apiaries](https://www.beeinformed.org/citizen-science/sentinel-apiaries).

Other ways to help the bee population:

- Create a habitat in your own backyard! The Xerces Society for Invertebrate Conservation has a multitude of resources to get you started: [xerces.org/pollinator-conservation/habitat-restoration](https://www.xerces.org/pollinator-conservation/habitat-restoration)
- Buy local and/or organic produce from farmers that use little or no pesticides.
- Spread the word about how helpful bees are! Many people are afraid of bees and don't understand the importance they play in helping feed the world. There is also a fun children's book called Give Bees a Chance by Bethany Barton that can help get little ones in the right frame of mind from the get-go.

Source: Kendrick, Julie. "33% of Our Food Would Disappear Without Bees—Here Are 4 Simple Ways to Help." *Eating Well*. 15 March 2021. <https://www.eatingwell.com/article/7893191/resources-helping-bees>.

Jefferson Memory Care

A happier life for everyone...



Celebrating 10 Years
of Exceptional Care

NOW HIRING!



844-877-6702



@MemoryCarePartners



Virtual tour available at:
[JeffersonMemoryCare.com](https://www.jeffersonmemorycare.com)

Lifelong Exercise Promotes Brain Health in Older Adults

Resourced from the National Institute on Aging <https://www.nia.nih.gov/news>

Individuals who maintain a regimen of physical activity throughout their lives may prevent brain deterioration during middle and older adulthood. NIA researchers made the discovery by measuring cardiorespiratory fitness in 125 cognitively unimpaired adults, ranging in age from 22 to 94, and by examining their brains. Specifically, they assessed the white matter of the brain, which is composed of myelin, a fatty layer of insulation that surrounds neurons. The study suggests lifelong exercise could be a therapeutic strategy for promoting brain health and reducing the risk of developing neurodegenerative conditions, such as Alzheimer's and Parkinson's disease. The findings were published in *Proceedings of the National Academy of Sciences*.

Myelin, which tends to decrease as humans grow older, has two major functions: protect neurons from insults and harm such as toxic byproducts generated by the brain, and accelerate the communication between different neurons and regions of the brain. Other studies have shown aerobic exercise may preserve and enhance cerebral myelination throughout the adult lifespan, but how it worked remained unknown.

In this study, the research team tracked cardiovascular fitness levels by measuring maximum oxygen consumption. While running on a treadmill, participants breathed through a mask that was connected to equipment that monitored oxygen and carbon dioxide concentrations. Oxygen consumption was calculated every 30 seconds. The highest



value, termed VO₂max, was expressed in milliliters per kilogram of body weight per minute (mL/kg/min). This method is considered the most accurate way to measure cardiovascular fitness.

To examine myelin content, the researchers used MRI to scan different regions of participants' brains. They analyzed those images using mathematical and physics modeling to extract information on myelin content, called myelin water fraction. The participants were divided into four age groups: 22 to 39 years, 40 to 59 years, 60 to 79 years, and 80 to 94 years.

The scientists saw a strong correlation between cardiovascular fitness and myelin content, with even small improvements in VO₂max leading to large boosts in myelin. Participants 40 and older experienced the greatest myelin increase, suggesting if young adults maintain good cardiovascular health throughout their lives, it will pay off later when they reach midlife and beyond by protecting their brain myelin.

The research suggests cardiovascular fitness may be crucial for the production and maintenance of myelin. The authors emphasize study participants were not professional athletes – just average people who exercised regularly – and that workout length and intensity were varied.

Reference: Faulkner ME, et al. Evidence of association between higher cardiorespiratory fitness and higher cerebral myelination in aging. Proceedings of the National Academy of Sciences. 2024. Epub Aug. 19. doi: 10.1073/pnas.2402813121

An advertisement for Beloit Health System Ortho Direct. The main image shows a smiling older woman with short white hair, wearing a light blue athletic tank top and dark shorts, playing pickleball on an outdoor court. She is in a ready stance, holding a pickleball paddle. In the background, another person is visible on the court. The Beloit Health System logo is in the top right corner, featuring a stylized 'B' and a leaf-like icon. Below the logo, the text 'Ortho Direct' is written in a script font. A quote in bold italicized text reads: 'Don't Get Stuck in a Pickle— Bounce Back with Expert Orthopedic Care'. At the bottom, a blue banner contains the text 'Innovative Orthopedic Care' in white bold font.

Beloit Health System
Ortho Direct

***Don't Get Stuck in a Pickle—
Bounce Back with Expert Orthopedic Care***

Innovative Orthopedic Care

Whether you're recovering from an injury, managing joint pain, or seeking preventive care, we're here to help you get back to doing what you love.

Committed to our Community. Dedicated to your Health.



Scan the QR Code
to learn more!



Maximizing Social Security Benefits: Strategies for a Secure Retirement

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

Social Security is a cornerstone of financial security for many Americans during retirement. It provides a steady income stream to those who qualify, but the amount you receive is not fixed. By making informed decisions, you can maximize your Social Security benefits to ensure you get the most out of this program. Here are some strategies that can help you maximize your benefits.

1. Understand the Full Retirement Age (FRA)

Your Full Retirement Age (FRA) is the age at which you are eligible to receive your full Social Security benefits. FRA varies depending on your birth year, but for most people retiring today, it's between 66 and 67 years old. If you begin collecting benefits before your FRA, your monthly payout will be reduced. Conversely, if you delay taking benefits until after your FRA, your benefits will increase by a certain percentage each year you delay, up to age 70.

2. Delay Benefits for Maximum Payout

One of the most effective ways to maximize your Social Security benefits is to delay claiming until you reach 70. Social Security provides a "delayed retirement credit," which increases your benefits by about 8% per year for each year you wait after your FRA. This means that, by waiting until age 70, you could increase your monthly payment by up to 32% compared to starting at your FRA. This strategy is especially advantageous for individuals who are in good health and expect to live longer lives.

3. Work Longer to Increase Your Average Lifetime Earnings

Social Security benefits are based on your 35 highest-earning years. If you work for fewer than 35 years, the Social Security Administration (SSA) will factor in zero earnings for the missing years, which lowers your average earnings and, in turn, your benefits. By working longer and increasing your lifetime earnings, you can replace lower-earning years with higher ones, which will boost your benefit amount.

4. Consider Spousal Benefits

Married couples can often increase their Social Security benefits by taking advantage of spousal benefits. If one spouse has a higher lifetime earnings record, the other spouse may be eligible for up to 50% of the higher earner's full retirement benefit. This is especially important if one spouse didn't work much or at all during their lifetime. By coordinating when and how each spouse claims their benefits, couples can maximize the amount they receive from Social Security.

5. Factor in Taxes

Social Security benefits may be taxable depending on your total income. For example, if your combined income (including Social Security benefits, pensions, investment income, etc.) exceeds a certain threshold, you could be required to pay federal income tax on up to 85% of your Social Security benefits. Being aware of the tax implications and managing your other income sources can help reduce the amount of taxes you owe and, ultimately, increase the amount of your benefits.



6. Know the Impact of Working While Collecting Benefits

If you choose to start receiving Social Security benefits before your FRA and continue working, your benefits may be temporarily reduced. The SSA will deduct a certain amount from your benefits if your earnings exceed a specific annual threshold. However, once you reach your FRA, your benefits will be adjusted to make up for the reductions.

7. Use the Social Security Calculator

The SSA provides an online tool called the Social Security Retirement Estimator, which can help you estimate your benefits based on your earnings history and the age at which you plan to claim. This calculator can give you a clearer picture of how your timing decisions will impact your benefits, allowing you to make more informed choices.

Maximizing your Social Security benefits requires careful planning, but by understanding key strategies—such as delaying benefits, working longer, and coordinating spousal benefits—you can significantly increase the amount of money you receive. These benefits are crucial for ensuring financial security during retirement, so it's important to take the time to make the best decisions for your situation.

A Higher Standard of Care

Skilled nursing care, personal care
and companion care.

Receive a plan of care tailored around your
loved one's needs.



BrightStarCare®
A HIGHER STANDARD

2501 MORSE STREET | JANESVILLE 608-314-8501

BRIGHTSTAR WI OPERATIONS LLC, DBA BRIGHTSTAR CARE OF JANESVILLE

BRIGHTSTARCARE.COM

Golden Years Friendship 101

By Kristi Gay, freelance writer

Woodrow Wilson said, “Friendship is the only cement that will ever hold the world together.” And Winnie the Pooh said, “A day without a friend is like a pot without a single drop of honey left inside.”

Let’s take a little trip down memory lane back to April when you were a child. You’d hear a knock on the door and race to open it to find a kid down the road, dirty knees and a mischievous glimmer in their eye would be waiting, grinning, saying, “Can you play?” After checking with Mom you’d run around outside together, building forts, playing on swings, and laughing.

Fast forward to early adulthood’s April memories. You’d walk around the college campus and see the greening lawn getting sprinkled with people that came out of the woodwork after winter, playing Frisbee or lounging on a blanket getting those early spring UV rays on their faces. Your roommates or classmates would say, “Let’s hang out” and you’d spend the afternoon gossiping, studying, or joining ad hoc games on the campus lawn.

One of human’s basic needs is social connections and the feeling of belonging. When you are a younger family with kids in sports or plays, connecting with other parents and staying social is easy. But staying connected to your true friends starts to become something that you have to consciously invest your time and energy into for those connections to stay healthy and alive. And once your family moves out and you’re in your golden years, this effort to stay social not only becomes more of an EFFORT, but it is probably the most important time to invest in that effort and stay connected with friends when you crave and need them the most.

Recently I was talking with someone who was feeling sad and lonely and that they didn’t have many friends anymore. “I never get invited to things.” If you feel the same way, this is the antidote to that feeling and your call to action: PLAN SOMETHING AND INVITE OTHERS. You can start small if this is outside your comfort zone. Maybe invite a neighbor to coffee at your



house or at a nearby coffee shop. Maybe invite someone to go for a short walk on a nearby trail. Maybe invite a couple people over to play a game of cards. But I promise you it gets easier, and you start to care less about the details of the activity and more about the connections you have with your peers. These connections can not only become new and deep friendships, but these people may be the support you need in the future. And if you’re worried about getting denied with a “no”, don’t take it personally! Invitations sometimes

lead to reciprocated invitations to something that works better for them. Another great challenge for yourself is to say “YES!” to anything you get invited to, even if it’s not really want you’re interested in or you don’t really feel like leaving the house. The worst experiences I have had from saying “yes” result in the best and funniest stories later! In fact they’re the most memorable. Just because you’re in your golden years doesn’t cancel the line, “The best is yet to come.” You just have to say yes, or plan and invite people yourselves and keep asking until you get a yes!

A great way to come up with ideas on what you want to invite others to do is to revert back to what you loved as a child. Did you love arts and crafts? Join a quilting club or invite people over to paint a canvas and have a glass of wine. Did you love sports as a child? Invite someone to go to an Eau Claire Express baseball game, or your local high school’s track meet or soccer game. Or if you’re feeling adventurous, try a Brewers or Twins game and have a stadium hotdog and tap beer and enjoy the environment! Maybe you loved gardening or cooking, and you could plan a garden-swap where everyone brings over small buds to trade with each other, or a joint cooking session where everyone brings a recipe and ingredients and you prepare the meal together (again, over wine, because why not!). Maybe you loved puzzles or board games and you could host a game night with silly and interactive games like Pictionary or Family Feud, or get something regular like Poker or Clubs where you can look forward to this every week. Maybe you loved reading and you can start a book club which is as simple as inviting people over that love to read and ask that they bring a book recommendation that you then vote on and plan when to meet back up to discuss. If you want to get really organized you could even search online for “book club discussion questions for [insert book name]”, but many book clubs spend half of the time catching up which is more than half the fun!

So when you’re done reading this article, call someone and invite them to something! You will form a connection, which is a basic human need, you will have fun doing something different, and you will gain confidence from stepping outside your comfort zone! Okay...go!

America's Choice in Home Care®

VisitingAngels®

LIVING ASSISTANCE SERVICES

Caring for your loved ones where they are, because there's no place like home.

Bathing & Dressing Assistance | Grooming Assistance with Walking
Medication Reminders | Errands • Shopping
Light Housekeeping | Meal Preparation
Friendly Companionship | Flexible Hourly Care
Respite Care for Families | Live-In Care

920-568-1051
www.VisitingAngels.com

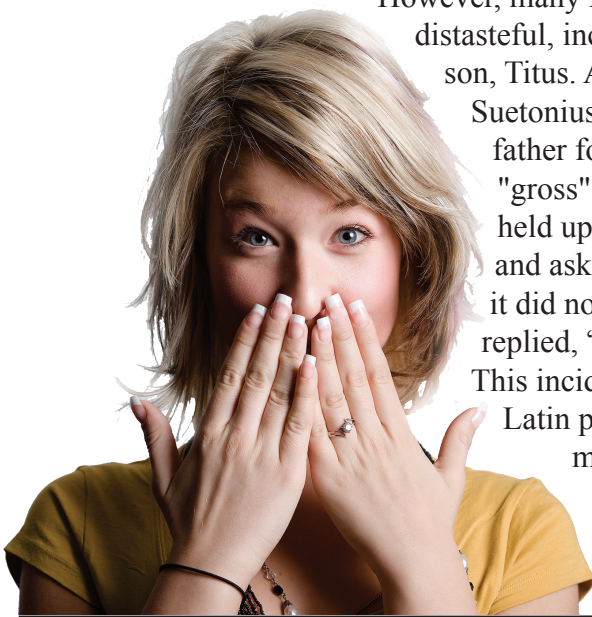
Find us at
seniorreviewnewspapers.com

GROSS HISTORY

In ancient Rome, you didn't have to pay a tax to relieve yourself, but for a period, there was a tax on urine used commercially. Urine, rich in ammonia, was a valuable substance in cleaning products and fertilizers even then. Roman laundries used fermented urine to wash clothes and dye fabrics, while tanners employed it to soften animal hides. Some even used it as toothpaste. Collecting urine for its cleaning properties was common, and recognizing its value, Emperor Vespasian introduced a tax on urine taken from public latrines.

Vespasian, who ruled from 69 to 79 CE, was known for raising taxes, and the **vectigal urinae** (urine tax) was no exception.

However, many Romans found the idea distasteful, including Vespasian's own son, Titus. According to the historian Suetonius, Titus once scolded his father for profiting off such a "gross" tax. In response, Vespasian held up a coin to his son's nose and asked if it smelled. Titus said it did not, and Vespasian famously replied, "Yet it comes from urine." This incident is the origin of the Latin phrase **pecunia non olet**, meaning "money doesn't stink" — a reminder that even unseemly sources of income are still money.



Swifthaven residents start with the essentials of home:
Privacy, Freedom, and Comfort.

Swifthaven
COMMUNITY

ASSISTED LIVING



swifthaven.com



Beautiful, Charming and Affordable!

Apartments with immediate occupancy.



Licensed Nurse Care | Wireless Call System
Cozy Lounge with Fireplace | 24 Hour Supportive Care
Homemade Meals | Beauty Salon | Wellness Program
Social Activities | Housekeeping

124 Henry Street - Edgerton, WI
j.stilen@swifthaven.com • 608-884-2828

Fairhaven
Senior Services

- Hearthstone-Memory Care
- **Assisted Living - NEW UNITS!**
- **Call for Tour/Info**
- On Site Therapy Services
- Independent Apartments with Levels of Care

For more information or tour, please email Brian at robinsonb@fairhaven.org

**Enjoy the freedom & carefree
lifestyle of Prairie Village**



Custom built 2 bedroom, 2 bath
duplex homes. Interior & exterior
maintenance included.
prairie-village.org

For more information or tour, please
email Shannon at scovilles@fairhaven.org

Prairie Village
by Fairhaven



435 W. Starin Road, Whitewater | 262-473-2140 | fairhaven.org

Do you know
how to report Medicare fraud?



Protect
your personal information

Detect
suspected fraud, abuse,
and errors

Report
suspicious claims or
activities

Contact Senior Medicare Patrol | www.smpwi.org

888-818-2611  [WisconsinSeniorMedicarePatrol](https://www.facebook.com/WisconsinSeniorMedicarePatrol)

Call us with questions about
billing errors, scams, and
medical identity theft



Preventing Medicare Fraud

SMPs are grant-funded projects of the federal U.S.
Department of Health and Human Services (HHS),
U.S. Administration for Community Living (ACL).



Cultivate Mindful Awareness This Spring *By Ann Brand*

As I sit down to write, snow is gently falling and we are deep in the stillness of winter. Nature is calling me to slow down and rest, yet my Instagram feed is telling me to set goals, get motivated, and radically improve myself. The wisdom of nature shows us that winter is the time to rest and reflect. All parts of nature need rest, including humans. Nature is not just about stillness, however. The cycles of the seasons show us that there is a season for everything, including emergence, growth, and renewal. That season is spring.



many fits and starts to spring we have, eventually spring fully emerges and transitions into summer. Nature shows immense patience through this emergence and grows within the conditions present, whether rainy, dry, stormy, or sunny. Some springs, we have a late freeze, and the tender flower buds on the magnolia tree in my yard turn brown. Still, the tree leaves out, and flowers emerge the next

spring. Nature shows us how to meet disappointment and death as parts of living.

Spring is about waking from a restful sleep. After a long winter, nature intuitively wakes up and starts growing. The trees that were dormant spring to life with new buds. Perennial flowers burst from the defrosting soil. Animals and birds begin to build nests and fawns and bunnies show up in our yards. Like the plants and animals we observe waking up and getting busy with the activities of living, so too do we, as part of nature. Maybe spring is the best time for us to set new intentions, not January. As the days get longer and the weather warms up, the energy for renewal and growth offered by nature supports us in gathering the strength and motivation we need to put our intentions into action.

Cultivating mindful awareness supports us in learning tools to work with the unpredictable emergence of spring in our lives. We learn how to watch what wants to emerge, rather than trying to force change that is not needed or skillful. We grow patience to let our lives unfold without trying to force it, sensing just the right amount of effort and making adjustments where needed. We grow the wisdom of when to take action, and when to sit back, watch, re-evaluate our intentions, and even rest a bit longer. Mindful awareness helps us take in new information and adjust our actions with the changing weather patterns of life.

Nature also teaches us that this renewal cannot be rushed. The emergence of spring happens at its own pace, on its own terms. Some years we have an early thaw. Some years we have a late snowfall. Some years it is wet, other years dry. No matter how

This spring, consider setting the intention to cultivate a mindfulness meditation practice. We can cultivate the wisdom of spring to support our own emergence and growth as the days get longer.

Ann Brand, Ph.D. is a mindfulness teacher based in Eau Claire, WI.

Rock Bay Harbor Apartments

INDEPENDENT LIVING FOR ADULTS 55+

- Call for Our Current 1 and 2 Bdrm Rental Rates
- Underground Garage Parking with Elevator
- Controlled Access Entry
- Library, Lounge & Activity Rooms
- Close to Shopping & Beloit Clinics
- Planned Social Activities
- Wooded Area with Local Wildlife
- Offering market rate & income based rent

1850 Huebbe Pkwy, Beloit | 608-362-1020 | Sawallproperties.com

YOUR AD COULD BE HERE!

CALL OR EMAIL US FOR MORE INFO!

715-831-0325

seniorreviewnewspapers@gmail.com

RIVER PLACE SENIOR APARTMENTS

Ages 55 and up

Enhanced by the Rock River view and walkway, River Place offers tranquil living inside and out.

Lavish floor plans, underground parking, security building and more.

102 River St., Janesville • 608-757-9456

riverplacejanesville.com

Hillcrest Apartments

2200 Burton Street - Beloit

Beautiful 1 & 2 bedroom apartments for seniors 55 & better. Rent includes heat & water.

608-363-9246

A fun community with many amenities!

Professionally managed by Oakbrook Corporation

RIVERVIEW HEIGHTS APARTMENTS

Apartment Homes Designed for Seniors 62+ or Younger Disabled Persons

Rent Based on 30% Adjusted Gross Income

Professionally managed by Oakbrook Corporation

608-752-5999 | 930 N. Washington Street - Janesville

What Is Wisconsin Seniorcare Prescription Drug Assistance Program?

By the GWAAR Legal Services Team

SeniorCare in Wisconsin is a prescription drug assistance program available to Wisconsin residents who are 65 years of age or older. There is no asset or resource limit for SeniorCare and there is no income limit either. However, a person's income will determine what level of SeniorCare they will be placed in.

SeniorCare levels are:

Level 1 is for individuals or couples who have income at or below 160% of the federal poverty level (FPL). For 2025, the annual amount is \$25,040 per individual or \$33,840 per couple. The benefits in Level 1 are as follows:

- No deductible or spenddown.
- \$5 co-pay for each covered generic prescription drug.
- \$15 co-pay for each covered brand name prescription drug.

Level 2a is for individuals who have income above 160% FPL but below 200% FPL. For 2025, these annual amounts are between \$25,040 to \$31,300 per individual and \$33,840 to \$42,300 per couple. The benefits in Level 2a are as follows:

- \$500 deductible per person.
- Pay the SeniorCare rate for drugs until the \$500 deductible is met.
- After \$500 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

Level 2b is for individuals who have income above 200% FPL but below 240% FPL. For 2025, these annual amounts are between \$31,300 to \$37,560 per individual and \$42,300 to \$50,760 per couple. The benefits in Level 2b are as follows:

- \$850 deductible per person.
- Pay the SeniorCare rate for most covered drugs until the \$850 deductible is met.
- After \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

Level 3 is for individuals or couples who have income above 240% FPL. For 2025, the annual amount is \$37,560 or higher per individual and \$50,760 or higher per couple. The benefits in Level 3 are as follows:

- Pay retail price for drugs equal to the difference between the member's income and \$36,144 per individual or \$49,056 per couple. This is called "spenddown."
- Covered drug costs for spenddown will be tracked automatically. During the spenddown, there is no discount on drug costs.
- After spenddown is met, meet an \$850 deductible per person.
- Pay SeniorCare rate for most covered drugs until the \$850 deductible is met.
- After the \$850 deductible is met, pay a \$5 co-pay for each covered generic prescription drug and a \$15 co-pay for each covered brand name prescription drug.

You can enroll in SeniorCare at any time by submitting an application fee of \$30 for an individual or \$60 for a couple. The application requires you to provide a good faith estimate of your annual gross income. If your income goes up midyear, there is no need to do a new application, but if your income goes down, you may want to do a new application if it will put you in a lower level. You would just need to submit a new application and application fee. You must also do a renewal and pay the application fee each year to remain enrolled in SeniorCare.

SeniorCare does count as creditable coverage. This means that, as long as you are enrolled in SeniorCare, you will not have a Part D late enrollment penalty accruing. If you do want to enroll into a Part D plan, you may be able to do it at any time of the year if you are in levels 2b or 3 or if you have another special enrollment period (SEP). Additionally, you can use SeniorCare if you already have a Medicare Part D drug plan – the Part D plan will just pay first. However, you cannot have SeniorCare if you are enrolled in a Medicaid program. An additional consideration is that if you travel out-of-state, you will likely not find a pharmacy able to bill SeniorCare. You also cannot submit claims yourself – they have to be submitted by a participating pharmacy.

If you are interested in applying for SeniorCare, the application and instructions are here: <https://www.dhs.wisconsin.gov/library/collection/f-10076>. You must then return the completed application form and \$30 fee to: SeniorCare | PO Box 6710 | Madison, WI 53716-0710

Finally, if you have any questions, you can contact SeniorCare Customer Service at 800-657-2038.



Independent Senior Living at its Best

Where you live life to the fullest!

Beautiful 1 & 2 Bedroom Apartment Homes
652 to 1042 sq. ft.

Wesley Park Senior Apartments
2001 Wesley Avenue | Janesville | 608-758-3737

"The idea of starting my husband, Mike with KANDU Day Services was worrisome. Would the staff be able to accommodate his dementia-related aphasia, restlessness and personal care needs? To my relief, it went very well from the start, and that has continued for more than a year now! Once they got to know Mike, they were flexible enough to find the right fit within their programs. Mike's time at KANDU allows me to focus on work and enjoy a break for personal interests on my days off. And, I get invaluable support and companionship on my caregiver journey!"

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

KANDU
INDUSTRIES
DAY SERVICES / MEMORY CARE

AN ACTIVITIES-BASED PROGRAM FOR SENIORS AND ADULTS WITH DEMENTIA AND/OR DISABILITIES

INDIVIDUALIZED CARE | WEEKDAY RESPITE | HOME-LIKE ENVIRONMENT
HEALTHY MEALS, ACTIVITIES & COMMUNITY OUTINGS

KANDUINDUSTRIES.COM | 608.755.4123 | 1741 ADEL ST, JANESVILLE

THE ONLY CERTIFIED ADULT DAYCARE IN ROCK COUNTY

Being a Volunteer Can Make You Healthy!

By Carl A. Trapani, MA, MS, LPC, Chippewa Manor Campus Chaplain

Want to live longer? Want to live a happier more fulfilled life? Become a volunteer!

Studies show that people who volunteer to help by serving others in some way, live longer, happier lives. Just by donating some of their time and resources volunteers improve the lives of countless others. More Americans than ever are volunteering. In fact, baby boomers are giving more than 2.2 billion service hours, more than any other age group. Wondering what you can do? Here are a few ideas on how you can serve.

Donate blood: Give the gift of life. Contrary to what you may have heard, adults can donate blood no matter what their age. The rule which used to bar people over 65 was removed in 1978 after studies showed that older people could safely give blood. That change has allowed countless donors to continue to give well into their later life. There is no maximum age for donation. The oldest regular blood donor is 97-year-old Dale Faughn. He is up to 36.5 gallons of donated blood and counting. Wisconsin's greatest blood donor is Dave Enters. On Feb. 4, 2022 Dave Enters donated blood for the 500th time over the past 35 years. Enters is The Concordia University counseling director and volunteers to donate his blood up to 20 times a year. Enters' giving may have impacted up to 1,500 lives. His motivation is based on expressing his thanks and gratitude for what Christ did for him. "Christ gave freely for us," said Enters. "What better response than to give blood so that someone else might have physical life?" Contact your local Red Cross for more information.

Senior Corps/Senior Companion: Senior Corps is a government agency that helps older adults put their experience to good use by helping others. Through the Foster Grandparent program, active in 8,000 locations across the United States, volunteers can serve as role models, mentors, and tutors to children and youth in need. Another program, Senior Companion, connects volunteers with older adults who need help with daily tasks like food shopping and paying bills. Want more information? Visit: [NationalService.gov/senior-corps](https://www.nationalvolunteercenter.gov/senior-corps).

Meals on Wheels: Providing meals (and company) to homebound seniors. Meals on Wheels operates in nearly every community in America. The most common volunteer job is delivering meals (and friendly greetings) to homebound seniors. You pick up meals at a central location and deliver them along a predetermined route. When you're finished, you return the delivery packaging and carry on with your day. Visit: [AmericaLetsDoLunch.org](https://www.americaletsdolunch.org) to find a program near you, then reach out to that program directly.

Feed My People/Feeding America: These organizations are leading the fight to end hunger in America, where one in eight people still struggles to get enough to eat. With 200 food banks nationwide, these nonprofit food services helps 46 million people, and raises awareness for policies that aid hungry individuals. Volunteers help sort food, answer calls, and assist with administrative work. Those with a flexible schedule, like retirees, are in especially high demand.

Find your local food bank at [FeedingAmerica.org/volunteer](https://www.feedingamerica.org/volunteer), and contact it directly to ask where they need help.



Canine Companions for Independence: Provides trained assistance dogs to people with disabilities free of charge. As the largest provider of assistance dogs in the country, Canine Companions for Independence connects expertly trained dogs to people with disabilities, totally free of charge. The organization has six training centers across the country and more than 40 volunteer chapters providing support. But volunteer puppy raisers can live anywhere in the United States. How it works: You raise the puppy from eight weeks to 18 months and are responsible for attending puppy classes, teaching basic commands, and socializing the puppy. During that time, you submit monthly reports on the puppy's progress and cover the cost of care, including approved food, supplies, and veterinary visits. Those expenses are usually tax deductible. If that's too big a commitment, you can also assist in organizing events, dog walking, and office work. To learn more visit [CCI.org/volunteer](https://www.cci.org/), or call 800-572-BARK (2275).

Peace Corps: To promote world peace by helping development-interested countries. Ever wish you'd joined the Peace Corps when you were younger? It's not too late. In fact, with its "50-plus initiative", it is now actively courting older adults. The reason: Retirees often bring just the kind of life skills, professional experience, and tested maturity that the organization is looking for. Volunteers are trained and placed across the world in jobs like farming, teaching, or leading grassroots efforts to protect the environment. Service can last from three months to two years. Housing and a living stipend are provided, and all medical expenses during service, including preventative care, are covered. If you are interested in more information, check out <https://www.peacecorps.gov/volunteer/is-peace-corps-right-for-me/50plus/>

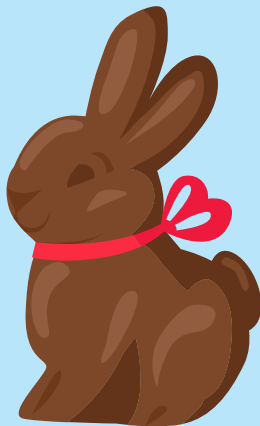
Habitat for Humanity: If you're handy with tools, this may be a great fit. The nonprofit builds and renovates homes for families who need them. Volunteers work side by side with the future homeowners, who will later pay an affordable mortgage. You can pitch in locally or travel where needed. The RV Care-A-Vanners program is available to anyone with a recreational vehicle. You can travel the country training Habitat affiliates on safety or help rebuild communities recovering after a disaster. Not so handy? Volunteers are also needed to staff offices, act as go-getters around a build site, or lend a hand at ReStores, which are home improvement stores and donation centers. Want to get involved? Visit: [Habitat.org/volunteer](https://www.habitat.org/volunteer).

And if you didn't find anything that interested you from that list, churches, schools, hospitals and nursing homes are always looking for volunteers. Contact the facility or organization and ask to speak with pastor, priest, principal, or Volunteer Director. Get serving and live a better, longer, more rewarding life!

Carl Trapani, MA, MS, LPC serves as campus Chaplain at Chippewa Manor. He has more than 50 years of pastoral service and professional counseling experience. For more information please call (715) 723-4437 or email him at carl.trapani@chippewamanor.com.

Easter Trivia

- The jackrabbit can run up to 45 mph
- Rabbits with upright ears hear better than rabbits with floppy ears
- A female rabbit is called a doe
- A baby rabbit is called a kit
- The record high jump of a rabbit measured 3.3 feet!
- 76% of Americans eat the ears first when eating their chocolate bunnies
- Chocolate eggs were first made in Germany in the 1800's
- The world's largest Easter egg was over 25 feet tall and weighed nearly 9000 pounds! Yum!
- Kids prefer red jelly beans to any other color
- Easter is a "moveable feast" meaning that it can take place on any Sunday between March 22 and April 25. It's different every year!



- Every year, Americans buy 700 marshmallow Peeps!

Source: FreeEasterPrintables.com

April Recipe: Low Sodium Chicken Vegetable Soup

Recipe from Davita.com

Ingredients:

- 1 lb chicken breast, boneless, skinless, cooked
- 1 tablespoon onion
- 4 celery stalks
- 2 tablespoons fresh parsley
- 1 cup fresh carrots
- 1 tablespoon butter
- 7-1/2 cups water
- 5 cups low sodium chicken broth
- 1/8 teaspoon black pepper
- 1 cup frozen mixed vegetables



Directions

1. Dice chicken and set aside. Chop onion, celery and parsley: slice carrots 1/2 inch thick.
2. Sauté butter and onion in a 4 quart pot for 5 minutes, until tender.
3. Add water and chicken broth and bring to a boil.
4. Add chicken, celery, parsley and pepper, then cover and simmer for 30 minutes.
5. Add carrots, cover and simmer for 20 minutes.
6. Add frozen vegetables, cover and simmer 20 minutes longer.

Total Time: Prep and Cook: 1 hour and 30 minutes. Yield: 8 Servings.

Come Home to Compassion and Care

**Milton and Beloit Senior Living Offer
Exceptional Amenities Delivered in a
Relaxed, Beautiful Setting**



Residents choose their personalized care services and activity to create their lifestyle of choice. Enjoy a visiting pet, planting flowers, listening to a music performance or taking a fitness class. For a slower pace, there are beautiful indoor and outdoor settings made just for unwinding.



600 West Sunset Drive, Milton
miltonseniorliving.com
608.868.3000

2250 West Hart Road, Beloit
beloitseniorliving.com
608.312.2370



EMBRACE EVERY MOMENT

2086 & 2096 Colony Ct. Beloit, WI



STOP IN FOR A TOUR! | azuraliving.com | 414-405-2205

Care for the caregiver



Mercyhealth Hospice offers the highest quality hospice care for you and your loved one, when it's needed most. Surrounded by a comprehensive, expert team who provide physical, emotional and spiritual support, Mercyhealth's hospice team helps you make the most of every moment.

To learn more, call (608) 754-2201 or visit mercyhealthsystem.org/hospice.

