

# senior review

FREE

May 2024

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

## Fresh, Local Mushrooms All Year Long *By Becky Streeter*

If you're a mushroom-lover, or brave enough to try something new, you are in for a treat. Now you can purchase fresh, locally grown mushrooms all year long, right here in Eau Claire at Fun Guy Farm.

Steve Scholtz, owner and farmer of Fun Guy Farm, started growing mushrooms as a hobby. He had been foraging wild mushrooms for more than two decades when he learned about a technique to grow them indoors and all year long. No more waiting for the perfect time or conditions to go hunting, he could grow them in his own backyard shed! The new technique however, worked a little too well, and he had way more mushrooms than he could eat or give away. He started selling his excess at the Eau Claire Farmers Market, and experienced huge success, so he decided to open a business.

Fun Guy Farm, located in a warehouse on the north side of Eau Claire, opened mid-December in 2023

and, just as their reception at the farmers market, business has exceeded expectations. They sell fresh mushrooms including oyster, lion's mane, chestnut, enoki, and king trumpet, as well as tinctures made from lion's mane, reishi, chaga turkey tail and maitake. They also offer dehydrated mushrooms, freeze-dried mushrooms, seasoning powders, supplements, and

coffee, tea and gummies. If you're interested in trying your own hand at growing mushrooms, you can pick up cultivation supplies from the store, too.

Scholtz first became interested in growing his own mushrooms because of the natural, medicinal properties they provide when ingested. Scholtz says, "Our mushrooms are locally grown, healthy and fresh, offering many health benefits such as immune support, anti-inflammatory effect, helping to control blood sugar regulation and cholesterol. They also promote a healthy digestive tract by strengthening healthy gut microbes."

The mushrooms at Fun Guy Farm are also more flavorful than store-bought mushrooms. According to Scholtz, 90% of United States grown button, cremini and portobello mushrooms come from Pennsylvania and are shipped throughout the country. That means the product you purchase at the store is likely not very fresh. Scholtz says, "We have had many customers tell us they do not like mushrooms (while they reluctantly purchased mushrooms) only to return and become regular customers telling us how good our mushrooms are. When that happens, we just smile and nod." There is a noticeable difference between eating something the day it was picked versus days or weeks after it was picked, and people are definitely noticing at Fun Guy Farm.

So if you're looking to try something new, fresh and locally grown, head over to Fun Guy Farm at 2324 Western Avenue. You can also purchase items via their website [Funguy-farm.com](http://Funguy-farm.com). The storefront is open from 10am-5pm Monday through Saturday, but since the farm is at the same location as the store, if the staff is on site, you can go in and take a look around. You will likely be leaving with some tasty, healthy and healthful products to which Scholtz will say as you go, "See you soon!"





May is National Stroke Awareness Month

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S

SPEECH: Speech problems. Ask the person to repeat a simple sentence or phrase. Is their speech slurred or strange?

A

ARMS: Arm Weakness. Ask the person to raise both arms in front of them. Does one arm drift down?

T

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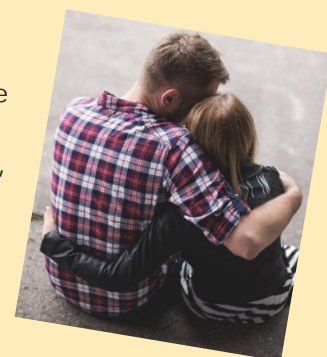
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For more information on the application process, or to make a monetary donation to this 501(c)3 non-profit organization, please visit [www.helpfulheartswi.org](http://www.helpfulheartswi.org).



**Helpful Hearts  
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# Honoring Our Veterans - Mental Health Awareness

by Stokes, Prock & Mundt Funeral Chapel

As we celebrate the brave men and women who have selflessly served our nation, it's important to recognize not just their physical sacrifices but also their mental well-being. Veterans, with their unwavering dedication and resilience, deserve our utmost gratitude and support, particularly in fostering their mental health. The significance of prioritizing mental well-being among veterans cannot be emphasized enough.

Acknowledging the mental health challenges faced by veterans is essential. The experiences they endure during their service, from combat situations to the stress of deployments, can leave profound emotional scars. However, it's crucial to emphasize that seeking help is not a sign of weakness but rather a testament to their strength and courage. By openly discussing mental health and eradicating the stigma associated with it, veterans can feel empowered to seek the assistance they deserve.

One of the most uplifting aspects of supporting veterans' mental health is witnessing the transformation it brings. With access to proper resources and compassionate care, veterans can embark on a journey of healing and restoration. Through therapy, peer support groups, and community outreach programs, they find solace in knowing they are not alone in their struggles. Moreover, as they navigate their mental health challenges, veterans often discover newfound resilience and inner strength, paving the way for a brighter future.

Prioritizing veterans' mental health yields significant benefits not only for the individuals themselves but also for society as a whole. When veterans receive the support they need to overcome mental health obstacles, they can fully reintegrate into civilian life and contribute meaningfully to their communities. Whether pursuing careers, further education, or volunteering opportunities, mentally healthy veterans enrich society with their unique skills, experiences, and perspectives.

Investing in veterans' mental health fosters a culture of gratitude and respect, wherein their sacrifices are honored and their well-being prioritized. By advocating for comprehensive mental health services tailored to veterans' needs, we demonstrate our unwavering commitment to those who have served our nation with valor and dedication. This commitment extends beyond mere words of thanks—it entails tangible actions aimed at ensuring veterans lead fulfilling lives long after their military service has ended.

It's essential to recognize the resilience and strength inherent in the veteran community. Time and again, veterans have demonstrated their ability to overcome adversity and thrive in the face of challenges. By harnessing the power of this brotherhood and sisterhood, leaning on each other, and promoting a positive mindset, veterans can conquer mental health obstacles and emerge stronger than ever before. Through resilience-building activities, such as physical fitness, mindfulness practices, and creative outlets, veterans



cultivate the skills needed to navigate life's ups and downs with grace and perseverance.

Honoring veterans entails more than just celebrating their service on designated holidays; it involves championing their mental health and well-being every day. We must foster a culture of support, understanding, and compassion, so that we can empower veterans to confront their mental health challenges. Together, let us stand in solidarity with our veterans, recognizing the importance

of mental health and ensuring they receive the care and support they deserve. Through our collective efforts, we can create a brighter future where veterans thrive, embodying the true spirit of resilience and perseverance.

At Stokes, Prock & Mundt Funeral Chapel and Cremation Society of Wisconsin, we are proud to support our veterans in any way that we can—past, present and future.

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# Dementia Risk Factors for Veterans

by Shelley Krupa, Business Operations Coordinator Lake Hallie Memory Care



Is there a connection between a younger veteran's time in the service and their contracting dementia after being discharged? Maybe.

Isn't dementia or Alzheimer's disease an older person's disease? Yes, we know the greatest risk factor for Alzheimer's is being over the age of 65, but every person with a brain is at risk for dementia, at any age.

When a younger veteran is admitted to a memory care facility before they turn 65 years of age, they've no doubt struggled due to an early onset of some type of brain injury-induced dementia.

Veterans are significantly more at risk for a diagnosis of dementia than those who haven't served. What are the risk factors for veterans who served? Traumatic brain injury, post-traumatic stress, blast-induced neurotrauma, successive concussion syndrome, and depression. A daunting list, right?

Damages to the brain resulting from stresses once a veteran is no longer in service can add up. While depression can linger for years, it often leads to drinking or drugs, damaging the brain even further. Lifestyle risks, plus their in-service risks, compound their brains for contracting dementia as veterans age.

What about their diets? When in service, veterans are fed 3 balanced meals a day, comprised 50% or more of carbohydrates in the 3000-4000 calories/day. Those calories provided the energy needed for daily activities. Once they are out of service, the need for so many calories diminishes.

Any overindulgence in carb-loaded meals and treats for comfort measures adds to the hidden causes of dementia. That slow icing on the cake adds layers to the progression of damage to the brain via a less than healthy diet.

When they are out of service, daily exercise decreases. Coupled with continued eating of sweet treats, many veterans will find the need to loosen up belt buckles around their waistlines.



Those who continue eating a higher calorie and carb-loaded diet, like the standard American diet, will end up adding pounds, causing diabetes, high blood pressure, high cholesterol, etc. These all increase their risk factors of causes for a variety of dementias.

What can veterans do to prevent or help their brains stay healthy for as long as possible after they discharge from service? At the first signs of mild cognitive impairment, seek out a professional evaluation or research Veterans Against Alzheimer's for tips on who to contact.

Protect brain health by enlisting in healthy lifestyle changes. Revive the daily discipline of exercising - a 30-minute brisk walk per day is beneficial. Pull out the old uniform from storage and try it on for size - if it still fits you're on a great track for maintaining a healthy weight. If not, and there's a bulging waistline or a BMI that's growing in numbers, retreat from sugar-loaded treats that aren't good for your brain. Skip out on the cookies, cut down on carbohydrate-loaded meals, switch your meals to a Mediterranean diet, and notice if your symptoms improve.

Be bold, brave, and do your best to protect your brain!

## City of Eau Claire Housing Rehabilitation Loan Program

The City of Eau Claire Housing Division is taking applications for its Housing Rehabilitation Loan Program. The Rehabilitation Loan Program is Federally funded and offers loans up to \$20,000. This program is for homes in need of repair, not for extensions or cosmetic renovations.

- Types of Eligible Work:**
- Roof & window replacement
  - Plumbing repairs or upgrading
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  - Siding repairs or replacement

- Applicant Eligibility Requirements:**
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  - The assessed value of the property may not exceed \$165,750
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# Poppy Day - Honor and Support Our Veterans

Each year on the Friday before Memorial Day in the United States, members of the American Legion Family hand out small paper or silk poppies for people to wear in honor of our past, current and future veterans. It's celebrated as Poppy Day, and this year it falls on Friday, May 24, 2024.



The origins of Poppy Day come from World War I, specifically starting in France and Belgium. It is believed that the rubble left by the war there enriched the soil with lime, and the poppy flourished during and after the war. Shortly after seeing the beautiful, bright red flowers on the front line, Lieutenant Colonel John McCrae, M.D. penned

the haunting poem "In Flanders Fields." The poppy soon became a symbol for all the blood shed during the war.

On September 27, 1920, the American Legion began to use the poppy as the official flower to memorialize soldiers from WWI, and then began nationally distributing them in 1924. Today, the flower honors all the living and those who have fallen in service to our country. Your donation helps support the medical and financial needs of all veterans, active-duty military personnel and their families.

Ways to participate in honoring our veterans on Poppy Day:

- Wear a red poppy and explain it to people who ask
- Distribute poppies (see website below for details)
- If you accept a poppy from someone, make a donation
- Collect donations for the Poppy Program (see website below for details)
- Share on social media

Source: American Legion Auxiliary. "National Poppy Day." <https://www.legion-aux.org/national-poppy-day>

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# Unlikely Recruits - Hope for Veterans Haunted by PTSD

By Becky Streeter



Toni Mattson, co-founder of Trinity Equestrian Center in Eau Claire, recently released her first book titled *Unlikely Recruits: How God Enlists Horses to Heal Veterans*. *Unlikely Recruits* is compiled of 20 very true and very personal stories, all meant to provide hope to veterans.

"I've had an astounding front-row seat," says Mattson, "to witness and participate in the miraculous changes realized by these brave, but broken veterans. Stories about hope and healing, grace and redemption, and the often agonizing journey that paves the groundwork for their personal transformation and triumph."

When veterans arrive at Trinity, they are often there as a last resort. The heroes that show up there have all but given up. And then they meet the horses. "Veterans often readily trust the horse," Mattson says. "The horse doesn't judge them and won't lie to them—none of the things humans tend to do." Veterans easily form a connection and relationship with their horse, and from that foundation, the Trinity team can begin to help the veteran maneuver the process of healing.

*Unlikely Recruits* is not only about the trials of the veterans, but more importantly about their triumphs. "These are the accounts of the hell they went and continue to go through, but also the amazing story of their victory," Mattson says. "The stories are really about what happens when veterans are courageous enough to say they need help, and that they are willing to step into that journey."

Stories like Duncan, a 43-year-old, four-time deployed Army veteran, struggling with haunting nightmares and survivor's guilt about not being able to save his best friend, Karl, while in battle. After working with his horse for 11 weeks, the staff tried a new tactic with a game called Keep Out. No matter what Duncan did,

he could not keep his horse away from the food it wanted. During this exercise, he finally realized the truth: his friend Karl had an addiction to adrenaline and it caused him to do dangerous and irresponsible things. Duncan finally accepted that what happened to Karl wasn't his fault, and after more therapy with Trinity's horses, Duncan's nightmares subsided and he felt some peace about his past.



Through *Unlikely Recruits*, Mattson wanted to give veterans like Duncan a voice, and in so doing, give other veterans hope. "I wanted to give them proof to see that this is real," she says. "And show them it's possible to find healing, experience it, feel it, be restored and redeemed—everything they say they so badly need."

For more information, visit Mattson's website at [Tonimattson.com](http://Tonimattson.com). *Unlikely Recruits* can be purchased from Amazon, and proceeds go to support the Veteran Wellness Program at Trinity Equestrian Center. All programs are always free to veterans and their families.

TONI MATTSON

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# Dusting Off: “Like a Blizzard but with Sand”

By Greg Kocken, Archivist, UW-Eau Claire, [Kockeng@uwec.edu](mailto:Kockeng@uwec.edu)

On November 15, 1990, while attending a freshman English course at the University of Wisconsin-Eau Claire, Stacy Jalowitz received a message that her National Guard unit was on alert. Two days later, Stacy received a call that her unit, part of the 13th Evacuation Hospital, was activated. Stacy reported to the armory in Chippewa Falls on November 21st, and by January 11, 1991, she was stationed in Saudi Arabia. Stacy was part of a contingent of U.S. soldiers sent to Saudi Arabia as part of operation Desert Shield. On January 16th, Operation Desert Shield became Operation Desert Storm, also known as the Gulf War, when an international coalition of forces launched an air and ground assault against Iraq.



*Stacy Jalowitz wearing a Mission Oriented Protective Posture (MOPP) #4 suit, with gas-mask, while standing in a UWEC dorm room. From the Stacy Jalowitz Collection, used with permission.*

The collection recounting Stacy’s service includes correspondence, photographs, a memoir, and an oral history interview. It is a small collection, but one that often makes a profound impact on the students who explore it. A few years ago, the collection took center stage when a course of English literature students carefully examined the letters. The letters examine Stacy’s experiences and provide students with an opportunity to critically examine communication before widespread adoption of personal cell phones and the internet. Among the letters in the collection is a piece of correspondence Stacy wrote to her parents in the Hayward area in February 1991. In that letter, Stacy describes experiencing a sandstorm and makes it relatable by stating “It’s just like a blizzard, but with sand.” Passages such as that provide students and researchers with an unparalleled glimpse into the life of a soldier and help them relate to those experiences. Engaging with Stacy’s letters prepared the students for their own assignment of crafting a handwritten letter – a means of communication that is slowly vanishing from our world.

Stacy’s collection, like many other archival resources, offers a unique window into the lives of service members from the Chippewa Valley. These firsthand accounts detail their experiences, becoming an essential thread in the tapestry of local history.

They illuminate how global conflicts have profound local impacts. As an archivist, preserving these stories is a profound responsibility. Ultimately, these collections provide a human dimension helping us to understand historical events more deeply.



*A view of the 13th Evacuation Hospital camp in Saudi Arabia, the day after a sandstorm. From the Stacy Jalowitz Collection, used with permission.*

Is there a local history mystery or topic you want to know more about? Do you have a suggestion for an upcoming column of “Dusting Off?” Please contact Greg at the UW-Eau Claire archives. He would love to hear from you.



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# Veteran Memorials Throughout the Chippewa Valley

By Johnson Monument



As Americans we owe a great debt to the men and women who have served our country. At Johnson Monument, we believe it is important to help local communities and individual families honor and memorialize our area veterans. Since 1917, Johnson Monument has completed dozens of civic projects to do just that, and several of these memorial parks can be found within just 60 minutes of Chippewa Falls.

Ridgeland Veterans Memorial, located on the north side of Ridgeland along Hwy 25 and Cty Rd AA, was completed in 2020 with the help of the Ridgeland America Legion Auxiliary Unit. Three large, jet-black granite tablets respectively display bronze medallions for each branch of the military, a sandblasted American flag, and a sandblasted Purple Heart. Several granite benches line the memorial and two walls also stand to commemorate area individuals who served in the military.



The Citizen Soldier Monument, along HWY 29 and HWY 27 in Cadott, is a great addition to the Cadott Veterans Tribute. This monument was created to honor the Citizen Soldiers who showed courage and strength on 9/11, including

all of the firefighters, EMT's, police officers, nurses, doctors, and anyone who came to the aid of those in need. Spanning over 14 feet long and 10 feet high, each side of this massive monument is hand-etched with scenes from some of 9/11's most

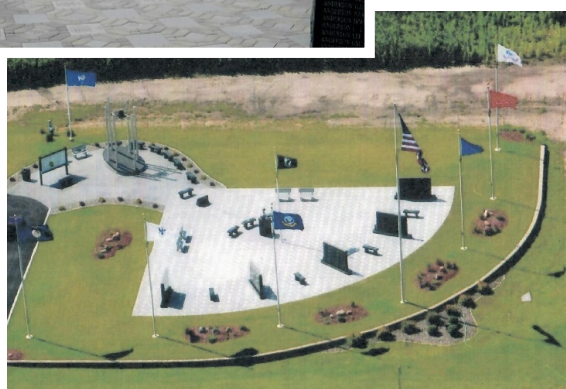
poignant moments. Topping the monument is an eternal flame that burns 365 days a year.

\*\*\*\*\*

Johnson Monument takes pride in our communities and our neighbors. It is an honor to be able to create civic memorials--like those in Ridgeland, Bloomer, and Cadott--in order to recognize the service of our veterans. We have many ways we can work with individual families to commemorate a loved one's service to our country. At Johnson Monument, we don't write your story, we help future generations remember your story.



The multifaceted Bloomer Veterans Memorial, along HWY 40 on the north side of Bloomer, was commissioned by the Bloomer Visitor Center and Veterans Committee and completed in 2006. Five jet-black granite tablets, each eight feet long by five feet tall and set on matching granite bases, are engraved



with veterans' names and conflicts. In the center of the memorial is a six-sided structure with the names and conflicts of the veterans captured, missing, or killed in action. This is topped with the bronze "Fallen Soldier" rifle and helmet sculpture. Three curved-seat benches face the POW \* MIA \* KIA monument and more engraved benches can be found throughout the memorial.

Additionally, over 1800 granite pavers cover the floor of this tribute.



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# Memorial Day: A Time to Remember the Cost of Freedom

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

Remembrance is a timeless human experience. Maybe even more than you might imagine!

People have been placing flowers at loved-one's gravesites for centuries. In 1951, archeologists discovered wildflower remains in graves dating back more than 62,000 years. Flowers were left as a colorful, fragrant tribute to the deceased. That practice endures as one of the most symbolic gestures of admiration, affection and respect for those who have died. It's a symbol of mourning, love, appreciation and memorial.



Here in America, we celebrate Memorial Day the last Monday of May each year. This day was established to honor the men and women who died while serving in the United States military. Originally known as Decoration Day, it was first widely celebrated in 1868 in honor of those who died during the Civil War. Relatives and friends visited the cemeteries and decorated the graves of fallen soldiers with flowers, wreaths and flags.

Unfortunately, what was once a solemn day of remembrance has become just another marketing opportunity. Everything from BBQ grills to mattresses are pushed and promoted, trying to get people to use the extended holiday weekend to shop and buy. Like Thanksgiving Day and Christmas, social materialism and secular distancing has totally changed the way we view and celebrate and more appropriately, remember.

Tens of thousands of Americans died either to preserve freedom, prevent aggression or keep intact the union of American states. These men and women purchased the freedoms that we enjoy today with their blood. Remembering their sacrifices, and the horrors and agony they endured on the field of battle is vital for our future. If we don't take the time to remember why they gave their lives; we do them a grave injustice. We must always remember the nightmare of wars and why they were fought.

How well do we understand what liberty is? How much do we cherish it? Ronald Reagan said, "Perhaps you and I have lived too long with this miracle to properly be appreciative. Freedom is a fragile thing and it's never more than one generation away from extinction. It is not ours by way of inheritance; it must be fought for and defended constantly by each generation, for it comes only once to a people. And those in world history who have known freedom and then lost it have never known it again."

Remembering the past is vital for our future. In the words of George Santayana, "Those who cannot remember the past are condemned to repeat it."

So what can we do to avoid the mistakes of the past? We can start by remembering and honoring those who have gone before us – those who

gave the ultimate sacrifice for the liberty we enjoy. Use Memorial Day as a time to visit a military gravesite and honor their memory with a floral tribute, wreath, or small flag. Take a moment to reflect and remember our fallen soldiers and others serving in the military, and be kind to their families. Let's reclaim Memorial Day as an important national moment - A time to do more than just shop or barbeque with family and friends. Let us consciously stop and consider the great price the heroes of the past paid to provide us with the freedoms we often take for granted.

Here are some suggestions how to commemorate Memorial Day in a way that honors the memory of those who paved the road to freedom.

## HOME OF THE FREE – BECAUSE OF THE BRAVE How can we show kindness and honor fallen heroes this Memorial Day?

### 10 Ways to Honor Our Fallen Heroes This Memorial Day

1. Pause for a moment of silence at 3 PM your local time for the National Moment of Remembrance
2. Show your patriotism by flying your American flag. The formal ritual is for the flag to hang at half-staff until noon on Memorial Day and then raised to the top for the rest of the day.
3. Visit a military cemetery or war memorial.
4. Watch the National Memorial Day Concert on PBS.
5. Wear a red poppy or place them in your home. This tradition originated from a World War 1 poem about a brigade surgeon who once saw the bright red flowers growing on a ravaged battlefield. A tradition developed to wear the flower to commemorate the sacrifice so many made while fighting for their country.
6. Tell a story or share a photo on social media about a friend or family member that made the ultimate sacrifice for their country.
7. Call, text, or visit someone that has lost a soldier. Celebrate the memory of this hero.
8. Donate to a charity that supports military families.
9. Go to a Memorial Day parade.
10. Be thankful for our fallen soldiers and extend your thoughts and prayers for their families.

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](mailto:carl.trapani@chippewamanor.com).

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# Women in Military Leadership

by Kristi Gay, freelance writer



Even though I live in the area, I work remotely for a software company based out of California which is very liberal, including a huge focus on diversity, equity and inclusion. Through that effort, there are Employee Resource Groups made up of some of these minorities, including women, veterans, LGBTQ+, Black African American, those with disabilities, and Asian Pacific. These groups come together and plan events, teachings, or service projects. Recently the women's group and the veteran's group teamed up to host four AMAZING current servicewomen for an informal interview on their experience as a women and leader in the military. I was BLOWN AWAY with admiration, inspiration, and wanted my own teenage daughters to watch the hour long recording (still working on that...). Here are the incredible women and some of their stories we heard about:

## Katie Sheldon, Rear Admiral of the Navy

is currently in year 25 of service. She is a military spouse with two young kids, so her spouse and her take turns deploying while the other takes care of things at home. Katie got into the military because as a teenager, her Dad was a high school coach and when his former players would join the Air Force Academy and come back and share stories, it sounded adventurous, challenging, and worldly. Katie was also a high school volleyball star and the Naval Academy offered a chance to continue her volleyball career while entering adulthood debt-free. The people are everything she loves most about the Navy, but she is blown away by the number of leadership opportunities and ways to get involved in something outside comfort zone.



**Evelyn Porter, Captain in the Navy**, is serving year 23 as a Nuclear Power Surface Warfare Officer. Evelyn grew up as an army dependent with her dad in the military who retired when she was in 8th grade. Growing up within the military Evelyn had zero interest in entering the military, but as a high school senior looking at college pricing, she rethought that. She admitted to struggling the first couple of years not only because of her monetary motivation that brought her in, but she also struggled with her introverted personality. Through mentors and working through challenges she has really learned how to step out of her comfort zone and be a leader, pushing her natural introvertedness aside. She's also a mom of two.

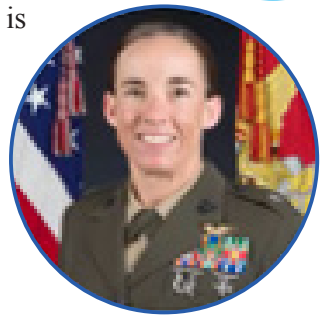


**Sara Taylor, a Captain in the Navy**, is serving 23 years in service, now as a reservist, and grew up in Colorado Springs and was also an athlete as part of the US National Cycling Team. Sara looked at all of the military branches to pursue her athletic ambitions and have a job. She ended up with a ROTC scholarship to cycle based in Arizona. The things she loves about her job is having the opportunity to serve, to have a professional career that gives you pride everyday, and she also mentioned that the people are what makes it so rich. Sara has four kids, runs a busy civilian business as well as a busy Navy business. When asked about mentors or role models she agreed it is so helpful to see people that look like you in roles that you want, or if they're not there you don't even think you are able to perform in that role. She is proud to be a woman captain in the Navy for this reason.



## Christine Houser, a Colonel in the Marines

is currently serving 23 years as a fighter jet pilot as the only woman in her area. Growing up she admitted to watching *Top Gun* maybe too many times, but that is when she said to herself, "YES, I want to fly fighter jets." Another multi-sport athlete playing soccer, softball, and basketball, Christene continued basketball in college at the Naval Academy before joining the Marine Corps. She now flies F-18 fighter jets and has been deployed several times along with her military husband, a Navy Captain, while balancing parenting her two boys ages five and seven. As a woman, she never really thought about gender being a differentiator and was always "one of the boys." She's always had male role models, and is used to being the only woman. She loved basically having 35 older brothers in her platoon, and as a single female and when she finally brought her to-be-husband to a Marine Ball he had to be vetted by "all her older brothers". Her boys refer to jets they see in the sky as "Mommy's Jets" as they will never know gender differences when it comes to servicepeople.



Overall it was an inspiring discussion and it made me not only respect and admire what these women and all military are able to do, but also rethink my perceived daily struggles and remember what's really important.

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# Navigating the Stages of Retirement: A Comprehensive Guide

By Cole Bruner, President of Buska Wealth Management

Retirement marks a significant milestone in one's life journey, representing the culmination of years of hard work and financial planning. Yet, retirement isn't a single event but rather a series of stages, each with its own unique challenges and opportunities. Understanding these stages can help individuals better prepare for and navigate the transition into retirement with confidence and clarity.

## Stage 1: Pre-Retirement Preparation

The journey towards retirement begins long before the actual date. During this stage, individuals typically focus on financial planning, assessing their savings, investments, and retirement accounts to ensure they are on track to meet their retirement goals. It's also a time for evaluating healthcare needs, including long-term care insurance, and making any necessary adjustments to their estate plans.

Emotionally, pre-retirement can be a period of excitement and anticipation, as well as anxiety about the unknown. Many people grapple with questions about how they will spend their time, maintain social connections, and find purpose and fulfillment in retirement.

## Stage 2: Transition into Retirement

As retirement approaches, individuals enter a transitional phase where they begin to adjust to the idea of no longer working full-time. This stage can be both exhilarating and daunting as retirees navigate the shift from a structured work routine to a more open-ended schedule.



During this phase, retirees may explore new hobbies, travel opportunities, or volunteer activities to fill their time and maintain a sense of purpose. They may also face challenges related to identity and self-worth as they redefine themselves outside of their professional roles.

## Stage 3: Early Retirement

The early years of retirement are often characterized by freedom and exploration. Retirees have more time to pursue their passions and interests, whether it's traveling the world, starting a new business venture, or spending quality time with family and friends.

Financially, this stage requires careful budgeting and monitoring of expenses to ensure savings last throughout retirement. It's also a time for reassessing investment strategies and making any necessary adjustments to align with changing goals and risk tolerance.

## Stage 4: Mid-Retirement

As retirees settle into their new lifestyle, they may encounter challenges related to health, relationships, and adjusting to the realities of aging. This stage often involves finding a balance between staying active and engaged while also allowing time for rest and relaxation.

Mid-retirement is a critical time for maintaining social connections and building a support network to help cope with life's inevitable changes. It's also an opportunity for retirees to reflect on their accomplishments and legacy, and to consider how they want to be remembered.

## Stage 5: Late Retirement

In the later years of retirement, individuals may face increased health concerns and a greater need for assistance with daily activities. This stage requires careful planning for long-term care and end-of-life issues, including estate planning and healthcare directives.

Despite the challenges, late retirement can also be a time of reflection, gratitude, and wisdom. Retirees may find fulfillment in sharing their experiences and knowledge with younger generations, leaving a lasting legacy for future generations to cherish.

Retirement is a journey that unfolds over time, with each stage presenting its own set of opportunities and challenges. By understanding and preparing for the various stages of retirement, individuals can approach this transition with confidence and resilience, embracing the freedom and possibilities that come with this new chapter of life.

## Key Birthdays

Do you know someone celebrating any of these milestones?



We're always happy to talk about these important birthdays. Certain milestones present special tax and investment questions to consider.

- |            |  |           |   |
|------------|--|-----------|---|
| <b>50</b>  | Catch-up contributions may be made to IRAs and qualified retirement plans.   | <b>62</b> | Application may be made for early Social Security benefits under own earnings record; amount will be reduced. |
| <b>55</b>  | Penalty-free distributions may be taken from 401(k) plans if retired. Catch-up contributions may be made to HSAs.                      | <b>65</b> | Application should be made for Medicare benefits unless covered by a group plan.                              |
| <b>59½</b> | Penalty-free distributions may be taken from IRAs and qualified plans and from Roth IRAs if account has been open at least five years. | <b>66</b> | Full retirement age for unreduced Social Security.  |
| <b>60</b>  | Application may be made for early Social Security benefits by widows or widowers claiming benefits under spouse's earnings record.     | <b>70</b> | Apply for Social Security to get maximum benefit.   |
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# Live, Laugh and Love for a Healthy Immune System by Joyce Sobotta

The words *Live-Laugh-Love* have a history that goes back to the early 1900s. Today these three words can be found everywhere – in home decor, signatures and quotes. What many people do not realize is that there are medicinal reasons to act out these three words.

### Take three deep breaths and *live*

Breathing from the diaphragm is the best way to stimulate the immune system and improve lymphatic circulation. Movement of the lymph is crucial in keeping one's body healthy. The lymphatic system is the cleansing system of the body. All inflammation, toxins, viruses and bacteria are picked up by the lymph which lies next to the tiny capillaries. Lymph takes these toxins to filtering points called lymph nodes. After the lymph is filtered and cleansed, it returns to the blood stream.

### Take three breaths and *laugh*

Laughing is one of the best exercises for the diaphragm and lungs. There are studies that show laughter empties your lungs of more air than you breathe in, giving a cleansing effect to the lungs. This is especially helpful for anyone with respiratory issues. Laughter is also recommended for heart health, because it helps to release stress. Furthermore, laughter can significantly increase a person's threshold to pain. According to researcher Robin Dunbar, of the University of Oxford, the long series of exhalations that accompany true laughter causes physical exhaustion of the abdominal muscles and, in turn, releases the brain's feel-good chemicals called endorphins.<sup>1</sup>

### Take three breaths and *love*

Sometimes people find they are not in total agreement in a discussion with a family member or friend. In these situations, it is important to

remember to take three deep breaths before saying anything. And then what comes out are words of understanding and love, giving them the right to express their opinion. This is called unconditional love ... with no judgement. Forgiveness and love are the best ways to attain the benefits of a healthy life.

These three words have withstood the test of time. However, perhaps they could be arranged in a different order: Love, Laugh and Live. First a person becomes aware of the love that's all around. Then he or she has fun thoughts and laughs. That makes it all possible to really live. No matter how these actions occur, each is important in fostering and maintaining a healthy immune system.

<sup>1</sup>"Why Laughter May Be the Best Pain Medicine," Scientific American, Sept. 2011, based on a study published Sept. 13, 2011 in the journal Proceedings of the Royal Society B: Biological Sciences.

*Joyce is a published author of "Breast health Is in Your Hands, Tips for Breast Vitality and Sensuality" and founder of an international business, HealthyGirlsBreastOil, a unique effective essential oil blend for breast health. She offers consultations for natural breast health. [www.aromatherapynatureway.com](http://www.aromatherapynatureway.com)*



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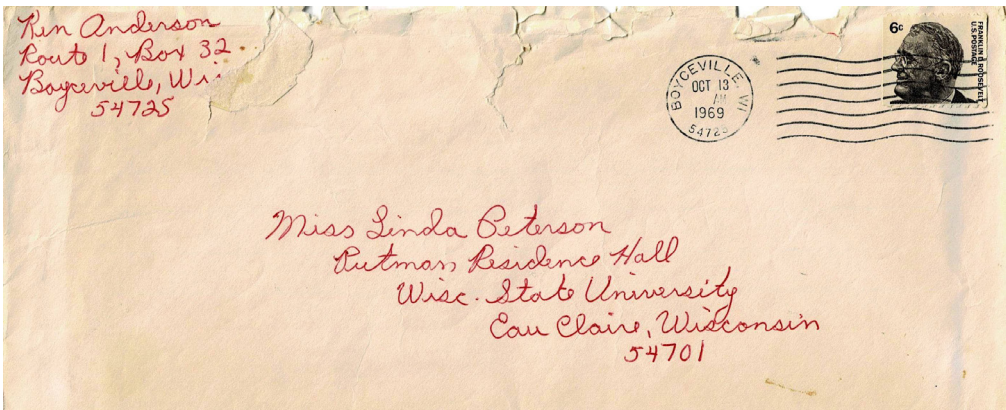
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# Long Ago Love Letters

By Ken Anderson, The Mayberry Guru, [themayberryguru@gmail.com](mailto:themayberryguru@gmail.com)

One of my favorite pastimes is listening to music. I especially enjoy music from the 50s and 60s. Country songs often revolved around broken hearts and failed romances. Doo Wop music from the fifties frequently features young love, holding hands, and sad farewells.



they were written and read. I knew I would enjoy reading them, but I had no idea those letters would rekindle all the emotions and memories from that beautiful year of my life. Reading those words we wrote so many years ago was almost like reliving a year of our lives. My wife Linda was just 18 when she received her first letter from me asking

Another popular theme that found its way into music over the years is the writing of love letters. Some of the more famous love letter tunes are the 1957 Pat Boone hit Love Letters in the Sand and Billie Williams's 1957 hit I'm Going to Sit Right Down and Write Myself a Letter. Elvis Presley had the 1962 hit Return to Sender, and Stevie Wonder hit the charts with his 1970s hit Signed Sealed Delivered.

I have to admit that I have never written a love letter song. However, I wrote my share of love letters to my wife in 1969 while I was teaching in Boyceville, and she attended UWEC. We never failed to write a daily letter from October 1969, when we first met, until the day before we married on August 1, 1970. I am sure of these dates as my wife recently found all these letters of love safely stored in a box in our basement.

I carefully sorted all the letters we wrote those 54 years ago. We decided to reread the letters of our early love in the order in which

for a date, and I was 23 when I received her written reply saying she would love to go out with me. The rest is history.

Reading those treasured letters enabled Linda and me to relive the most memorable year of our lives. We read the words of our promises 54 years ago, and we can proudly say we kept those promises. Our words spoke of our young love and, hopes and dreams for the future. And I am not embarrassed to say rereading those letters brought both laughter and tears to me.

History has recorded the love letters of many famous people. I discovered that books of the love letters of English poets Robert Browning and Elizabeth Barret Browning, written from 1845 to 1846, are for sale on eBay. But alas, the love letters of Kenneth Anderson and Linda Peterson Anderson shall remain private forever.

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