

senior review

FREE

April 2026

in this issue...

- ▶ The Wonders of April
- ▶ Understanding Social Security: What Retirees Need to Know
- ▶ Have You Thought of Everything?
- ▶ What are Wispact Special Needs Trusts?
- ▶ How Long-Term Care Planning Can Protect the Well Spouse's Financial Future



Happy Easter!

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

The Wonders of April *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

April is almost here once again, the peak of Spring and the dawn of new green life springs forth, early flowers and warm sunshine, along with those cool Spring rains that bring renewing life and growth to all that they refresh. For me, April is one of those precious months that seem so long in arriving, then passes all too quickly.

Each year, April begins with “April Fools Day” for the young at heart, with a fun day of pranks and good-natured fibs. Always good for at least one belly laugh as SOMEONE doesn't realize they've been fooled. Not as enjoyable for many of us, but April brings us our day of reckoning with Uncle Sam and the Governor on the 15th for our taxes. Arbor Day and Earth Day help us appreciate the wonders of our earth, trees and environment. Fitting since the earth comes to life each Spring with sounds of birds returning, and life abounding everywhere as nature comes forth from hibernation once again.

This year the very first April weekend brings to Christians our most important Holy day of the entire year. We experience somber reflection at the greatest sacrifice ever made for us on Good Friday. Then, the absolute JOY of his miraculous resurrection on Easter Sunday. Joy filled Alleluia's, ringing of beautiful hymns and thankfulness sung in unison on this joyful day is a sweet blessing and provides amazing memories for most of us. Many will gather with our families for a big Easter dinner. A huge fragrant Ham with mashed potatoes and gravy and all the fixings



greets us at home after church. The house is full and abuzz with chatter and laughter. We love seeing the children enjoy the Easter egg hunts, bunny rabbits, and who can forget watching them searching for the cleverly hidden Easter baskets!

My own family memories rush back with jelly beans, colored eggs, chocolate bunnies and marshmallow Peeps. I still remember an Easter over 20 years ago, stealthily dropping plastic treat filled eggs one after another into a downspout at my parent's home as my toddler nephew joyfully grabbed each one as they magically popped out before him.

Baseball season hits full stride each Spring and for diehard Brewers fans like me, that means ball games on the radio whenever we can catch them. Nothing says Spring to many of us like a day at the ballpark rooting on the boys.

In other places, gardeners go ahead and plant, but my wise old Father always told me, no matter how nice it is in April, wait until Mother's Day to put things in the ground here, if you don't want them frozen. If you have a green thumb, I'm sure you'll get started somehow, whether that be indoors or with a greenhouse approach.

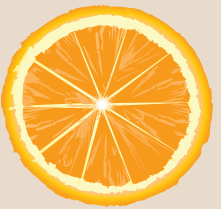
My hope for my readers this April is that you may enjoy the sublime majesty and awe-inspiring moments that the blooming of April brings you, no matter what that is.

IN TIME

It's hard to keep track of in-season produce, we feel you. But that's when it's tastier and cheaper! Check out these Spring MVPs:



Artichokes After steaming or boiling, pick off the leaves (or bracts, as they're called), dip them in Greek yogurt, and scrape your teeth along the inner side to release the tasty flesh hiding within.



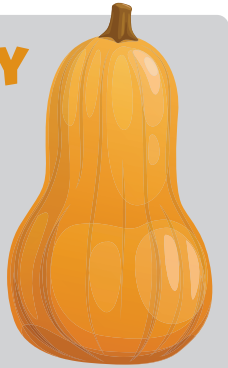
Radishes Whether you're slicing these babies in slivers for a salad or transforming them into "chips" in the oven (highly recommend), you'll score a third of your daily vitamin C, important for immunity.

Oranges Certain varieties of orange thrive in the wintertime, but blood oranges and Cara Caras steal the spotlight in April. Try 'em in a seasonal salad featuring leeks, fennel, and baby carrots.



Sources: Alyssa Lavy, RD, dietitian and nutritionist in Connecticut; Keri Gans, RD, dietitian and nutritionist in New York

DESTROY CANCER CELLS



New research shows that getting the carotenoid beta carotene from fruits and vegetables—not from supplements—may ramp up our body's ability to target and destroy cancer cells. Though other studies on carotenoids' cancer-prevention possibilities have been mixed, there is promising research that suggests eating carotenoid-rich veggies could lower your risk of breast and colorectal cancers.



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Understanding Social Security: What Retirees Need to Know

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

For many retirees, Social Security serves as a foundational source of income. While it was never designed to replace your entire paycheck, it plays a critical role in providing steady, predictable income throughout retirement. Understanding how it works — and how to make the most of it — can significantly impact your long-term financial security.

When Should You Start Taking Benefits?

You can begin collecting Social Security retirement benefits as early as age 62. However, claiming early permanently reduces your monthly benefit. Your “full retirement age” (FRA) — typically between 66 and 67 depending on your birth year — is the age at which you are entitled to 100% of your earned benefit.

If you delay benefits beyond your full retirement age, your benefit increases by approximately 8% per year until age 70. For retirees who expect to live a long life, delaying can result in substantially higher lifetime income. The right decision depends on factors such as your health, income needs, marital status, and overall retirement plan.

How Benefits Are Calculated

Your Social Security benefit is based on your highest 35 years of earnings, adjusted for inflation. If you worked fewer than 35 years, zeros are factored into the calculation, which can lower your benefit. This makes continued work — even part-time — potentially valuable if it replaces lower-earning years in your record.

It’s also important to understand that Social Security includes annual cost-of-living adjustments (COLAs), designed to help your benefit keep pace with inflation. While these adjustments help protect purchasing power, they may not fully offset rising healthcare or lifestyle expenses.

Taxes on Social Security

Many retirees are surprised to learn that Social Security benefits can be taxable. Depending on your “combined income” (which includes adjusted gross income, non-taxable interest, and half of your Social Security benefits), up to 85% of your benefit may be subject to federal income tax. Some states also tax benefits.

Proper income planning — including how you withdraw from retirement accounts — can help manage this tax exposure and improve overall retirement efficiency.



Spousal and Survivor Benefits

Married couples have additional considerations. A spouse may claim benefits based on their own earnings record or up to 50% of their spouse’s benefit (at full retirement age), whichever is higher. For widows and widowers, survivor benefits can be as much as 100% of the deceased spouse’s benefit.

Coordinating spousal benefits is one of the most important aspects of Social Security planning, as the timing of one spouse’s claim can directly impact the other’s lifetime income.

Working While Receiving Benefits

If you claim Social Security before your full retirement age and continue working, your benefits may be temporarily reduced if your earnings exceed annual limits. Once you reach full retirement age, those earnings limits disappear, and benefits are recalculated to account for prior reductions.

Social Security as Part of a Bigger Plan

Social Security is most effective when viewed as one component of a comprehensive retirement income strategy. It works alongside pensions, retirement accounts, investments, and other income sources to create a sustainable plan.

The key takeaway: claiming Social Security is not just a date on the calendar — it’s a strategic decision. Thoughtful planning can help you maximize your benefits, reduce taxes, and create greater confidence in your retirement years.



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¹<https://www.ssa.gov/benefits/retirement/planner/suspend.html#:~:text=If%20you%20are%20already%20entitled,month%20after%20they%20are%20due>

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Have You Thought of Everything? By Peterson/Kraemer Funeral Home

Lists! Lists! I love lists. I have lists for everything from birthdays, and anniversaries to grocery needs, household items, bill due dates, my kid's dentist and doctor appointments, as well as our pet vet visits. These lists help keep me on track and give me peace of mind. It calms that voice in my head nagging, "Have you thought of everything?"

Ironically, my job as a funeral pre-planning consultant is to help other people find peace of mind and lists are just one tool that I use to accomplish this goal. To thoroughly prepare we collect pieces of information and make decisions that are involved with end-of-life wishes. This information is all compiled within a list! It contains different categories of about 50 items, each item we get through is another check mark off the list and that individual is that much closer to achieving their own piece of mind!

When I say, 50 items to decide when it comes to pre-planning it can sound like a lot of work! Indeed, there are a lot of options to consider and decisions to make, but pre-planning isn't difficult to do. The most challenging part is getting started. Once you take the first step, making the first phone call or email to schedule your first appointment, you'll find that pre-planning is much easier for you to do now than for your loved one to plan after you've died.

Let me *list* a few benefits of pre-planning:

- Allows you to have your say in how you want to be remembered.
- Relieves your family from the burden of making all the decisions during a time of extreme emotional stress.
- Enables you to make financial arrangements to cover your funeral costs. Funeral insurance and funeral trusts are sound financial planning options you can consider ahead of time.

- Ensures that your wishes are documented in place so your loved ones don't have to guess what you might have wanted.
- Can prevent your family from encountering potential disagreements over what each of them believes you may have wanted.
- Offers the option to prepay and offset inflationary cost increases over time.



The environment in majority of the pre-planning appointments I've had is relaxed and can even be enjoyable because we are free of heavy emotions and time constraints that can accompany an appointment after someone has died. Which atmosphere would you prefer in making such important decisions?

One of the most common things I hear people say when we meet to pre-plan is "Wow, I had no idea there were so many things to think about and decide on." I'm also happy to say that another of the most common things people say when we've completed their pre-planning is "Thank you for making this so easy for me. I am so glad that I took the time to do this and I am so relieved to have all my wishes in place." That sounds like peace of mind to me!

For more information on how to get your preplan started call, 715-845-6900 or email, info@petersonkraemer.com and ask for Anna.



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not questions."*

Anna Zoromski-Linde
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What are Wispact Special Needs Trusts?

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

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

What is Wispact?

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

How Wispact Helps Individuals With Disabilities

1. Preserving Public Benefits Eligibility

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

2. Trust Creation and Review

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

3. Types of Trusts Wispact Offers

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

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

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

4. Ongoing Trust Administration

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

5. Education and Outreach

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

Practical Impact for Families and Caregivers

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



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

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

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

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

How Long-Term Care Planning Can Protect the Well Spouse's Financial Future *By Hougum Law Firm*

Have you ever wondered what happens to a spouse's financial stability when their partner needs long-term care? Many families face the challenge of navigating Medicaid rules while trying to protect the financial well-being of the well spouse. Long-term care planning is essential to ensure that one spouse can receive the necessary care while the other maintains financial security.

Understanding how Medicaid impacts the well spouse is crucial. With careful planning, you can avoid financial hardship and secure the care your loved one needs without jeopardizing your future. Here is what you need to know.

Understanding Medicaid protections for the well spouse is important because Medicaid rules are designed to prevent the well spouse, sometimes called the community spouse, from being left financially destitute. Through spousal impoverishment protections, Medicaid allows the well spouse to retain a certain amount of income and assets while the other spouse receives care. However, without proper planning, these protections might not be fully utilized.

Key steps to protect the well spouse include assessing assets early. Medicaid has strict asset limits, but with early planning, you can



structure your assets to maximize protections for the well spouse. Understanding income allowances is also critical. Medicaid may allow the well spouse to receive part of the institutionalized spouse's income if their income is below a certain threshold. Using legal tools wisely can help as well. Irrevocable trusts and other planning strategies can help protect assets while ensuring Medicaid eligibility.

Waiting until long-term care is needed can lead to unnecessary stress and financial challenges. By planning ahead, you can protect your assets and ensure a smooth transition to care if needed in the future.

We know this article raises more questions than it answers. At Hougum Law Firm, LLC, we're dedicated to ensuring your estate plan reflects your current goals, protects your loved ones, and complies with the latest legal and financial requirements. As an estate planning and elder law firm, we urge our clients to take advantage of these tools and resources, ensuring comprehensive financial health and security. We want to help you protect your aging relatives. We encourage you to contact us and schedule a meeting with attorney Alan Hougum today.

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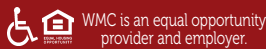
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April Recipe: Low Sodium Meatloaf

Source Food.com

Ingredients:

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



Sauce:

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

Directions

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

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

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Need Extra Cash?

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

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

Wisconsin and Federal Earned Income Tax Credits

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

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

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

More information can be found at:

www.irs.gov/credits-deductions/individuals/earned-income-tax-credit and www.revenue.wi.gov/Pages/Individuals/eic.aspx.

Federal Child Tax Credit

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

Federal Child and Dependent Care Credit

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

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

Wisconsin Homestead Credit

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

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

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

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Programs include:

- Brain injury
- Neurological conditions
- Spinal cord injury
- Parkinson's disease
- Respiratory failure
- Amputee care
- Post-surgery recovery
- Wounds
- Stroke
- And more!



Learn More



PAM HEALTH REHABILITATION HOSPITAL OF WAUSAU

1111 Westwood Drive
Wausau, WI 54401
Main Phone: 715-952-1029
Admissions Phone: 715-907-8374
Admissions Fax: 715-907-8404
Outpatient: 715-907-8848



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

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

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