

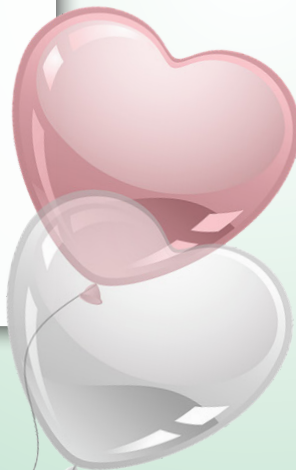
senior review

FREE

February 2024

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

Have You Considered a Roth Conversion?

By Cole Bruner, President of Buska Wealth Management

Roth conversions have become a popular strategy for individuals looking to maximize their retirement savings and minimize their tax burden. A Roth conversion is the process of moving funds from a traditional IRA or 401(k) into a Roth IRA. This conversion allows individuals to take advantage of the tax-free growth and tax-free withdrawals that Roth IRAs offer.

One of the main benefits of a Roth conversion is the potential for tax-free growth. Unlike traditional IRAs or 401(k)s, which are funded with pre-tax dollars and taxed upon withdrawal, Roth IRAs are funded with after-tax dollars. This means that any growth within the account is tax-free. By converting funds from a traditional IRA or 401(k) into a Roth IRA, individuals can potentially benefit from years of tax-free growth, resulting in a larger nest egg for retirement.

Another advantage of Roth conversions is the ability to withdraw funds tax-free in retirement. Traditional IRAs and 401(k)s require individuals to pay taxes on their withdrawals, which can significantly reduce the amount of money available for retirement expenses. In contrast, Roth IRAs allow individuals to withdraw funds tax-free, as long as certain requirements are met. This can be especially beneficial for individuals who expect to be in a higher tax bracket in retirement or who want to leave a tax-free inheritance for their beneficiaries.

Roth conversions also offer individuals the opportunity to strategically manage their tax liability. When converting funds from a traditional IRA or 401(k) to a Roth IRA, individuals must pay taxes on the amount converted. However, by carefully planning the timing and amount of the conversion, individuals can potentially minimize their tax liability.

For example, individuals may choose to convert funds during years when their income is lower, resulting in a lower tax rate. Additionally, individuals can choose to convert smaller amounts over several years, spreading out the tax liability and potentially avoiding a higher tax bracket.

It's important to note that Roth conversions are not suitable for everyone. Individuals who expect to be in a lower tax bracket in retirement may not benefit as much from a Roth conversion, as the tax savings may not outweigh the upfront tax liability. Additionally, individuals who do not have the funds available to pay the taxes on the conversion may want to reconsider this strategy.

Before deciding to do a Roth conversion, it's essential to consult with a financial advisor or tax professional. They can help determine if a conversion is the right strategy for your individual circumstances and provide guidance on the optimal timing and amount of the conversion.

In conclusion, Roth conversions can be a valuable tool for individuals looking to maximize their retirement savings and minimize their tax burden. By taking advantage of the tax-free growth and tax-free withdrawals that Roth IRAs offer, individuals can potentially grow their nest egg and enjoy tax-free income in retirement. However, it's crucial to carefully consider your individual circumstances and consult with a professional before making any decisions regarding a Roth conversion.



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Under Your Breast Skin By Joyce Sobotta

The simple fact is that your breasts and their surrounding areas are made up of tissue covered by the same skin that covers your arms, legs, back etc. But, it's what's underneath that skin covering that is important here. Your breasts are complicated. They are medically known as "organs". They have lymphatic highways running through them.

This lymphatic system is the way your body gets rid of toxins that build up in your body. Unlike your circulatory system, the lymphatic system has no "pump" like your heart to move the toxic lymph through the system and eventually out of your body. The lymphatic system relies on pressurized movement to encourage the flow throughout the system. The more movement, the better the flow of lymph and the healthier your breasts will be.

Breast massage According to the Texas Institute of Functional Medicines, breast massage is the act of slowly kneading and stroking the breasts, using varying amounts of mild to moderate pressure in gentle lifting and compressive movements.

Breast massage is a reliable means of flushing out toxins from the body's lymphatic system. Because toxins impede healthy circulation in the breasts, toxic buildup could account for an increased chance of developing cancer. Breast massage stimulates drainage of the breasts' lymphatic system, which eliminates harmful waste products and allows nutrient-rich blood to travel to the breast tissue.

Scientific research shows that massaging your breasts may help you look younger because it stimulates the endocrine system to secrete a powerful cocktail of youthful hormones. Prolactin, oxytocin, and estrogen are three powerhouse anti-aging hormones known to be produced during breast massage. It lifts the breasts by tightening and toning the tendons and muscles.

"It encourages cells to expel cancer-causing chemicals from breast ducts" "says Professor Tim Murrell, of the Department of

Community Medicine, at the University of Adelaide. Regular breast massage can also alert you of changes in your breast tissue so you can take quick measures to heal. Breast massage is also a good healing technique for aching breasts. Because it employs a soft, gentle touch, breast massage can be quite therapeutic. According to the Ayurvedic Cure website, "Simply rubbing an area can have a demonstrable analgesic effect." Massage eases soreness in the tissues, reduces pain and swelling in the breasts and relaxes tightness or tension in the ligaments.



Post mastectomy breast massage has tremendous benefits for women that have gone through this procedure. Massage is particularly useful in soothing the pain associated with this procedure as well as helping to reduce and soften breast scarring.

As nice as it is to have a healthy, attractive bust line, there are more serious issues to consider than how your breasts look and feel. It is important that you familiarize yourself with the shape and feel of your breast to detect any abnormalities. Be consistent with breast self-massage because early detection could be the key to preventing cancer.

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. www.aromatherapynatureway.com.

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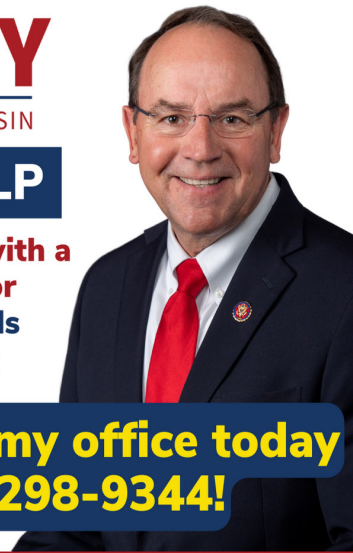
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Volunteering – Be A Part of the Magic!

by Sarah Mesenberg, Volunteer Coordinator, North Central Health Care, volunteer@norcen.org

Looking for a new way to help your community thrive? Have you thought about volunteering? Volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even greater for you. Imbued with such values as reciprocity, solidarity, and mutual trust, it significantly improves the quality of life. Volunteerism is one of the most selfless acts that we can become involved in.

Retirement is an exciting proposition. We've all dreamt of having free time to do as we wish. Unfortunately, that dream can sour quickly and turn into boredom and uncertainty for some. You may be looking for meaningful things to do. One activity to consider is volunteering. Many seniors hesitate to volunteer because they think it is physically or emotionally challenging. The key to volunteering is finding meaningful activities you are passionate about. Many volunteers find that volunteering is a fulfilling way to use their valuable skills, give back to their communities, and mentor others.

At North Central Health Care, we have a dedication to life enrichment. Our volunteers are committed to helping our team provide quality activities for our residents/clients. Our programs are aimed at creating a warm, friendly, home-like environment with a genuine concern for the dignity and special needs of each individual. Volunteers are crucial in enabling our residents and clients to participate in diverse programs and events. North Central Health Care's organized volunteer program began in the 1970's in the Wausau area and continues today in both Wausau and Merrill at Mount View Care Center and Pine Crest Nursing Home. Our life enrichment and volunteer services programs work together as a team. Without the dedication and commitment of volunteers, the life enrichment program could not be as successful. The teamwork and collaboration between the two are what makes it such an amazing and powerful program for our residents and clients.

At NCHC we have a wide variety of opportunities available, assuring our volunteers are sure to find something that is fun and meaningful and fits their interests and skills. We have many options for our volunteers, including in-house activities such as music, bingo, and church services. We also have off-site activities to participate in such as bowling, restaurant outings, and summer fun like escorting residents to the fair. We have opportunities for volunteers to assist in the gift shop, the fashion boutique, and clerical assistance as well.



If you have a special skill, use it! Are you able to do nails or hair? Can you sketch portraits? Do you play chess, bridge, or a musical instrument? All these skills would be appreciated by those we serve at NCHC. Anyone can be a volunteer and there are many ways for individuals to make an impact while fulfilling their interests and skills.

At NCHC we believe that everyone has something to offer and that everyone can make a difference. Our goal is to empower individuals and communities to take action to improve their lives and the lives of others. We do this by providing opportunities for people to volunteer their time, skills, and resources in meaningful ways to make a positive impact on the world around them. Become a volunteer and be a part of the magic. If interested in volunteering contact us at volunteer@norcen.org or call us at 715.848.4450. You can always visit us online too at www.norcen.org/Volunteer.

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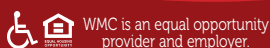
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- All utilities except electricity is included in the rent. Income restrictions may apply.

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NATIONAL WEAR RED DAY
On Friday, February 2nd, wear red to help raise awareness for the heart health of women.

Loving After Loss by Kristi Gay, freelance writer

February is a month dedicated to love (and presidents and this year, Leap Day), hosting Valentine's Day on February 14. According to history.com, Pope Gelasius declared the first Valentine's Day at the end of the 5th century. In the Middle Ages, Europeans believed February 14 was the first day of the birds' mating season. Now more than 145 million Valentines cards are exchanged showing love or appreciation each February.

However, it's also a day that singles feel MORE single than ever, whether they're single by choice or because of their spouse passing on. This year has been a great year for people over 60 that are single, in a large part thanks to a network reality show, The Golden Bachelor. Whether you are for or against "reality" tv, the example that these seniors set this year was universally inspiring and full of hope and excitement at having another chance at love regardless of their age.

The Indiana-based 72-year old Bachelor was Gerry Turner, who lost his wife of 43 years, Toni, to a sudden infection in 2017. As we watch the 22 potential partners, all between the ages of 60 to 75 fall in love with Gerry, what's more inspiring is their revelation that fun and excitement and "butterflies" are still in the cards for them, many of whom had lost their own husbands years earlier as well. They bond as women-friends and support each other, do fun activities like pickleball and dancing contests some of which may have thought they were "too old for", and found new life within themselves followed by happiness.

The airing of the show ended late 2023, but you can still watch all the episodes on streaming platforms like Hulu or Amazon Prime. The point of referencing this reality show is to encourage you to open your mind and heart to finding love again whether through new friends or new partners.

There are dating websites for seniors like SilverSingles or SeniorMatch, and trust me, your kids or grandkids would love nothing more than to help you create a profile, even if just for browsing! Or if that's too modern for your taste, really just staying involved is a great way to meet new people. You may remember Grandma Hilda, The Energizer Bunny from a 2023 article who was in golf and bowling leagues, quilting clubs, water aerobics, card playing groups, and church groups, and is still surrounded by love! Love comes in many forms, romantic just being one of many. But take February as a sign to seek and give more love to your friends, neighbors, family, and potential second love of your life!



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Winter Walking Tips

By Robing Nelson- Fitness Instructor and Weight Lifting Coach for Seniors – The Landing at the Woodson YMCA

In our northern climate it is nearly impossible to avoid snowy and slippery walking surfaces during the winter months. Slippery surfaces greatly increase the possibility of falls and injuries.

Here are a few tips to help avoid slipping or falling on snow and ice:

1. Be Alert- Recognizing potential slippery surfaces is an important first step then find a path around ice and snow.
2. Slow and Steady- Winter walking is anything but a race. Allow extra time to reach your destination. Walk slowly and take small steps. Point toes outward with legs slightly apart- think penguin walk.
3. Proper footwear- invest in boots with 'grip'. Smooth soled shoes should be avoided as they can increase the risk of slipping. Use a cane or cleats attached to the bottom of shoes or boots.
4. Heads Up- Keep your head up and don't lean forward. Keep hands out of pockets and avoid carrying stuff on icy surfaces.

What to do if you experience a fall:

1. Tuck and Roll- Get low so the distance of the fall is shorter. Avoid landing on a big joint i.e.- hip or shoulder joint.
2. Do an assessment- Lie still for a few minutes and think about how you feel. If your body feels okay scoot to a non-slippery surface and slowly get to your feet. If you feel injured- stay calm! Attract help by calling out, phone for help or use an object to make noise. Of course, seek medical help for any injuries.



Final advice:

Focus on fitness all year round. Studies have shown that inactive seniors who added Tai Chi three times per week decreased their risk of falling by a whopping 55%!

Happy Winter and safe walking!



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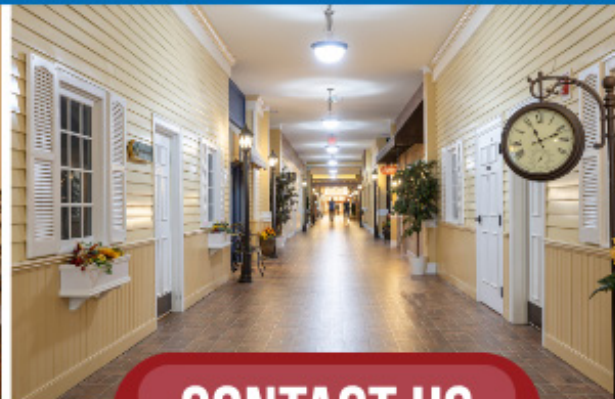
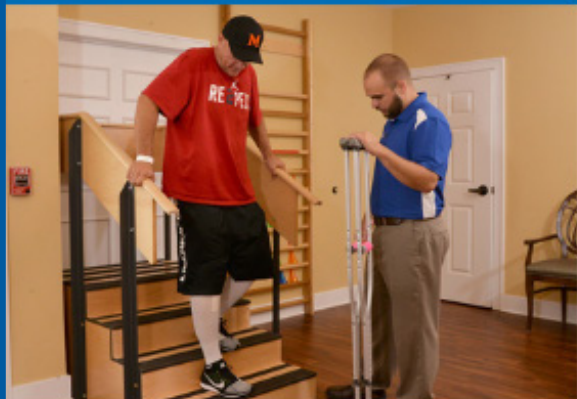
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