



# Hi SENIOR Lites

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## RESOURCES FOR SENIORS, FAMILIES AND CAREGIVERS IN DUNN COUNTY

### Practical Reminder for Gratitude and Self-Care

By Zanda Hilger, LPC, Founder, Family Caregiver & Program Manager for Family Caregivers Online



Submitted by Casey Schnacky,  
ADRC Outreach-Caregiver  
Coordinator

As a family caregiver, your days are often filled with an endless to-do list focused entirely on the needs of

someone else. In the midst of appointments, medications, and daily tasks, it is all too easy to put your own well-being at the very bottom of the priority list. However, sustaining your ability to care for a loved one starts with caring for yourself.

This blog offers simple, practical reminders to help you weave gratitude and self-care into your daily routine. These small shifts can help combat burnout and help you find moments of peace amidst the challenges.

#### Small acts of gratitude

Take time to read, do something just for yourself, or give yourself a practical gift that supports your caregiving. Have you thought about that journal you've wanted, a facial, a movie, or another little treat that would lift your spirits?

#### Expressing gratitude in words

- Make a gratitude list: On paper, your phone, tablet, or computer, start with "I am grateful for..." and list everything that comes to mind.
- Write yourself a note: Thank yourself for the ways you make life better for your loved one. Highlight your patience, kindness, or a special memory you shared.
- Use affirmations: Try phrases like, "I make a difference" or "I am helping my loved one live better every day."
- Keep a journal: Even five minutes a day, capturing what went well, can shift your focus to the positive.

#### Giving yourself the gift of time and support

- Take time off: Arrange for someone to cover your caregiving duties so you can rest, recharge, or do something purely for yourself—without guilt.
- Ask for help with tasks: Delegate household chores, errands, or meals to lighten your load.
- Plan a fun outing: Spend a few hours or a day doing something you enjoy, such as a walk in nature, a movie, or a visit to a favorite spot.

#### Tangible self-gifts

- Use gift cards: Treat yourself with that restaurant or coffee shop card you've been saving.
- Create a self-care kit: Fill a basket with candles, a cozy blanket, your favorite snacks, or anything that helps you relax.
- Treat yourself to a meal or special treat: Enjoy a meal you didn't cook or a favorite indulgence.
- Pamper yourself: A massage, spa service, or other self-care activity can ease stress and remind you that you deserve care too.



**Conclusion** Self-care is not a luxury; it is a necessity for your physical and mental health. By practicing small acts of gratitude and allowing yourself moments of rest, you replenish the emotional energy needed to support your loved one. We hope these reminders inspire you to take a moment for yourself today—because you truly deserve it. What would you add to this list?

Aging & Disability Resource Center of Dunn County  
3001 US Highway 12 East, Suite 160, Menomonie, WI 54751 Phone: 715-232-4006

Manager: Tracy Fischer  
Aging & Transportation Programs Manager:  
Bernie Allen  
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Social Workers: Amy White, Wendy Sterry and  
Kelly Bien  
Outreach Coordinator: Casey Schnacky  
Dementia Care Specialist: Carla Berscheit

Disability Benefit Specialist: Lisa Schuler  
Case Worker: Mary Linberg

LOCAL FREE MEALS & FOOD PANTRY

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Free HOME COOKED meal. Tuesday, 5 to 6 p.m. St. Joseph's Church basement 10th St and Wilson Avenue in Menomonie. Come and enjoy good company, Great food! Handicapped accessible.

WEDNESDAY'S TABLE:

Free meal served from 5 to 6:00 p.m. at Christ Lutheran Church, 1306 Wilcox Street, Menomonie, every Wednesday.

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February 2026



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 Sailsbury Steak, Parslied Potatoes, Stewed Tomatoes, Wheat Bread, Pineapple Tidbits	3 Creamed Turkey over Biscuit, Sliced Carrots, Peach Cobbler	4 Shepards Pie, Rutabagas, Dinner Roll, Mandarin Oranges	5 Sweet & Sour Chicken, Steamed Rice, Broccoli Cuts, Pears	6 Breaded Fish on Bun, Baked Beans, Creamy Cucumber Salad, Raisin Oatmeal Cookie
9 Breaded Pork Chop, Roasted Sweet Potatoes, Pinto Beans, Wheat Bread, Grapes	10 Western Omelet, Tri Tator, Raisin Bran Muffins, Peaches	11 Baked Spareribs, Sauerkraut, German Potato Salad, Spinach Salad, Pumpkin Bread	12 Beef & Vegetable Stir Fry, Steamed Rice, Steamed Cauliflower, Cheesecake & Cherry Topping	13 Honey Mustard Glazed Salmon, Parslied Red Potatoes, Asparagus Cuts, Wheat Bread, Fruit Ambrosia Salad
16 Hamburger Gravy, Mashed Potatoes, Corn, Wheat Bread, Banana	17 Roast Turkey, Boiled Potato, Glazed Carrots, Wheat Bread, Applesauce	18 Meat Lasagna, Green Beans, Garlic Bread, Bread Pudding w/ Raisins	19 Baked Fish Fillet, Parmesan Potatoes, Broccoli Cuts, Wheat Bread, 24-Hour Fruit Salad	20 Three Bean Chili with Meat, Mixed Green Salad, Cornbread, Mixed Berries
23 Open Face Hot Turkey w/ Gravy, Mashed Potatoes, Broccoli, Apple Slices	24 Baked Ham & Pineapple, Scalloped Potatoes, Pinto Beans & Bacon, Frosted White Cake	25 Meatloaf, Baked Potato, Creamy Corn Casserole, Apricots	26 Deluxe Chicken Pot Pie, Sliced Carrots, Dinner Roll, Cherry Cobbler	27 Beer Batter Fish, Side Winder Fries, Coleslaw, Frosted Pumpkin Bar

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M, T, Th, F  
M - F

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Sand Creek  
ADRC Office for Dunn County

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M - F  
M - F  
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658-1335  
232-4006



# Technology Update By the GWAAR Legal Services Team



Submitted by  
*Bethany Schneider,*  
*ADRC Elder Benefit Specialist*

Technology evolves at a rapid pace, and as new tools emerge, scams and privacy concerns often follow. Taking time to understand today's technology—and how to use it safely—can help consumers make informed decisions. From artificial intelligence to smart homes and wearable devices, technology is becoming increasingly integrated into daily life. Is your home “smart”? Are you really speaking with a person on the phone? How does your watch track your health? Understanding these tools can help you take advantage of their benefits while minimizing risks.

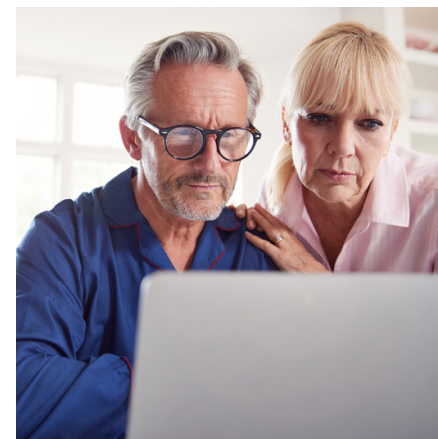
## Artificial Intelligence (AI)

One of the biggest drivers of recent technological change is artificial intelligence, or AI. AI refers to computer systems designed to perform tasks that were traditionally done by humans. Popular tools such as ChatGPT or Microsoft 365 Copilot are examples of generative AI, which “learns” from large amounts of data to create text, images, or other content. Many people use these tools to draft resumes, write letters, create marketing materials, or generate artwork.

Despite their usefulness, AI tools should be used with caution. Users should never enter personal or identifying information, as that data may be stored and reused. Additionally, AI systems are not always accurate. They can produce “hallucinations,” meaning they generate information that sounds correct but is not factual. Any information provided by AI should be verified with a reliable source.

## Wearable Technology

Wearable devices offer a wide range of practical benefits. Fitness trackers such as Fitbit, Misfit, and Apple Watch can monitor steps, heart rate, calories burned, sleep patterns, and specific workouts like walking, yoga, or dancing. Many also provide reminders to move throughout the day.



Other wearable devices focus on safety. Medical alert systems, such as Life Alert, allow users to call for help in the event of a fall or emergency. Some newer models also include activity tracking or caregiver support features.

Eyewear is another growing category of wearable technology. While Google Glass did not gain widespread adoption when it launched years ago, AI-enhanced smart glasses are expected to reemerge in 2026. These devices, along with options from brands like Meta and Ray-Ban, connect to smartphones and can assist with navigation, information lookup, and hands-free tasks.

## Smart Homes

Smart home technology can improve safety, convenience, and independence. Video doorbells and cameras, such as Ring, allow users to see and speak with visitors through a phone or tablet. Smart locks can even allow doors to be unlocked remotely, which is particularly helpful for individuals with limited mobility.

Smart sensors from companies like Nest and Abode can learn daily routines and send alerts when something unusual occurs. Virtual assistants such as Amazon Alexa, Siri, or Google Assistant respond to voice commands, provide weather updates, set reminders, prompt medication schedules, play music, and make calls.

## Privacy and Environmental Considerations

While these technologies offer benefits, they also raise privacy concerns. AI remains largely unregulated, and companies like Google, Amazon, and Meta collect extensive user data, increasing the risk of misuse or data breaches. It is important to weigh the advantages against potential risks.

There is also an environmental impact. AI relies on large data centers that consume significant electricity and water. According to the Environmental and Energy Study Institute, some data centers use up to five million gallons of water per day for cooling.

*For those interested in learning more, Cyber-Seniors Inc. offers free weekday webinars and one-on-one technology support by phone or video call at [cyberseniors.org](https://cyberseniors.org).*

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## ACTIVITY CALENDAR FOR SITES IN DUNN

ACTIVITY CALENDAR FOR THE MONTH OF  
FEBRUARY FOR SITES IN DUNN COUNTY  
(CHECK MONTHLY MENU FOR SITE CLOSINGS)

**COLFAX GRAPEVINE SENIOR CENTER**  
(715-962-2550)

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**FEBRUARY 3<sup>RD</sup> THRU APRIL 7<sup>TH</sup>**

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**AARP Foundation  
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## Caregiver Support Groups

2026

Join our facilitators to learn about resources available  
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**Women Connected  
Monthly Self-Care & Wellness**  
1st Tuesday of the month  
12:00 p.m.-1:30 p.m.  
ADRC Resource Room

**Relatives Raising Children**  
2nd Thursday of the month  
9:30 a.m.-11:00 a.m.  
ADRC Resource Room

**Exploring Dementia**  
2nd & 4th Mondays of the month  
10:30 a.m.-12:00 p.m.  
ADRC Resource Room

**Caregiver Support Group**  
3rd Wednesday of the month  
2:00 p.m.-3:30 p.m.  
ADRC Resource Room

Virtual meeting options available,  
Contact Casey at (715) 308-3527.



**ADRC Resource Room**  
is located in the  
Dunn County Aging and  
Disability Resource Center

3001 US Hwy 12 E,  
Suite 160  
Menomonie, WI 54751  
(715) 232-4006



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Concert & Social Time: April 16 at 1:00pm  
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**Music Director: Dominique Stewart**  
**Accompanist: Oxana Khramova**

If you are interested, please contact Dominique at  
vibrantvoicesdirector@gmail.com

## Veteran's Corner

**Staff:** Greg Quinn, Jessica Christianson,  
& Amy Lynch  
**Contact:** 715-232-1646 or vet@co.dunn.wi.us.  
**Office hours:** Monday-Friday / 8am-4:30pm

★★★

## VA.gov Email Updates

In early 2026, VA will begin to use the email address registered in VA.gov to send email notifications. Please follow these steps to confirm or update your VA.gov profile:

- 1) Sign in to VA.gov to manage your contact information.
- 2) Go to the email address section. (If your email is correct, you are finished!)
- 3) If you need to make updates, select "Edit." Then enter the updated email address. Select "Save."

**2025 Tax Year reminders.** VA disability and pension are tax exempt. WI does not tax military retirement pay, however, the federal government does.

Veterans who are in receipt of the WI Property Tax Credit must pay annual property taxes first and then be refunded the credit. The Veteran must provide the approval letter for the tax credit to the tax professional. Currently, service members who are 100% disabled and surviving spouses of service members who were 100% disabled are eligible for this credit.

Retired service members and annuitants may pull tax documents from MyPay at <https://mypay.dfas.mil/>. MyPay also has a 1-800-321-1080 number for questions.

As always, if you have questions about any of these topics, please contact your Dunn County Veteran Services Team!  
Happy New Year!

## SUPPORT GROUPS

**THE BRIDGE TO HOPE:** The Bridge to Hope offers FREE and confidential services to victims and survivors of domestic abuse, sexual assault and human trafficking in Dunn and Pepin Counties. For ongoing and current weekly support group dates and times, please call 715-235-9074.

**DIABETES SUPPORT GROUP:** From September through May on the 1st Thursday of the month, the Diabetes Support Group meets from 7 to 8 p.m. in the Mayo Clinic Health System in Menomonie Education Center.

**MISCELLANEOUS:** Dunn County Genealogical Society meets on the third Saturday of each month at 10 a.m. at the Russell J. Rassbach—Dunn County Historical Museum. For more information, call 715-232-8685. Do not meet in August and December



# Social Security Cost of Living Adjustments for 2026

By the GWAAR Legal Services Team



Submitted by  
Bethany Schneider,  
ADRC Elder Benefit Specialist

The Social Security Administration (SSA) has announced a 2.8% cost-of-living adjustment (COLA) for 2026. Beginning with January 2026 benefits, which are paid in February, Social Security Retirement, Disability, and Supplemental Security Income (SSI) recipients will see their monthly payments increase by 2.8%. Along with the COLA, several other important changes will take effect in 2026 that may impact workers, retirees, and individuals receiving disability or SSI benefits.

## Taxable Earnings and Maximum Benefits

The maximum amount of earnings subject to Social Security tax has increased from \$176,100 in 2025 to \$184,500 in 2026. For most employees, Social Security taxes are split evenly, with 6.2% paid by the employee and 6.2% paid by the employer. Self-employed individuals pay the full 12.4%. Any earnings up to \$184,500 in 2026 will be subject to this tax.

There is no cap on earnings subject to Medicare tax. Medicare tax remains 1.45% for employees and employers, or 2.9% for those who are self-employed. To qualify for premium-free Medicare Part A, individuals must earn 40 quarters of coverage. In 2026, the earnings required to earn one quarter of coverage increase from \$1,810 to \$1,890 per quarter, with a maximum of four quarters earned per year.

Additionally, the maximum federal Social Security retirement benefit for someone retiring at full retirement age has increased from \$4,018 per month in 2025 to \$4,152 per month in 2026.

## Early Retirement and Work Limits

Individuals who claim Social Security retirement benefits before reaching full retirement age receive a permanent reduction in their benefit. While that reduction factor has not changed, earnings limits for those who work while collecting early benefits have increased. In 2026, benefits may be reduced if earnings exceed \$24,480 per year (\$2,040 per month), up from \$23,400 in 2025. One dollar in benefits is withheld for every two dollars earned over the limit.

In the year an individual reaches full retirement age, a higher earnings limit applies, and the reduction is less severe. For 2026, that limit is \$65,160 per year (\$5,430 per month), with one dollar withheld for every three dollars earned over the limit. This rule applies only to the months before full retirement age is reached.

## Social Security Disability Thresholds

To qualify for Social Security Disability Insurance (SSDI), an individual must not engage in substantial gainful activity (SGA). In 2026, the SGA limit increases to \$1,690 per month for non-blind individuals and \$2,830 per month for blind individuals.

SSDI recipients may participate in a trial work period, allowing them to test returning to work without losing benefits. A trial work month is triggered when earnings exceed \$1,210 in 2026, up from \$1,160 in 2025. Individuals are allowed nine trial work months, which may be consecutive or non-consecutive.

## Supplemental Security Income (SSI)

SSI is a needs-based benefit for individuals who are disabled and/or age 65 or older with limited income and resources. Resource limits remain unchanged at \$2,000 for an individual and \$3,000 for a couple. However, income limits increase in 2026 to \$994 per month for an individual and \$1,491 for a couple, which also represent the maximum federal SSI benefit amounts.

In Wisconsin, SSI recipients continue to receive a state supplement of \$83.78 per month for individuals or \$132.05 for couples. This supplement has remained unchanged for decades.

For more information, visit: <https://www.ssa.gov/cola/> or see the SSA 2026 COLA. Fact Sheet at: <https://www.ssa.gov/news/en/cola/factsheets/2026.html>



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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).

# February is American Heart Month



*Submitted by Bernie Allen,  
Aging & Transportation Programs Manager*

## A Time to Celebrate and Care for Our Hearts

Each February, Americans come together to raise awareness about heart disease—the leading cause of death in the United States. But there’s encouraging news: many forms of heart disease can be prevented with simple, healthy habits and regular medical care.

For seniors especially, taking small, steady steps toward heart health can lead to more energy, independence, and joy in everyday life.

### Understanding Heart Disease

Heart disease is an umbrella term that includes several conditions:

- Coronary artery disease (CAD) – caused by plaque buildup in the arteries that supply blood to the heart.
- Heart failure – when the heart doesn’t pump as well as it should.
- Arrhythmias – irregular heartbeats that can make you feel tired or light-headed.
- Heart valve problems – which may cause shortness of breath or swelling.

### Common warning signs can include:

- Chest pain or pressure
- Shortness of breath
- Dizziness or fatigue
- Swelling in the feet or legs

If you experience these symptoms, contact your healthcare provider right away or call 911 for emergencies.

### Everyday Habits for a Stronger Heart

Here are simple ways to nurture your heart every day:

#### 1. Stay Active in a Way You Enjoy

- o Aim for at least 150 minutes of moderate activity per week, such as walking, swimming, chair yoga, or gentle aerobics.
- o Even light activity—gardening, cleaning, or dancing—counts!
- o Tip: Try breaking it into 10-minute sessions throughout the day.

#### 2. Eat Heart-Smart Foods

- o Choose more: fresh fruits, vegetables, whole grains (like oatmeal and brown rice), lean proteins (fish, skinless poultry, beans), and healthy fats (olive oil, nuts, avocado).
- o Choose less: processed meats, fried foods, sugary drinks, and foods high in sodium or saturated fat.
- o Hydrate! Older adults can easily become dehydrated, which can strain the heart.

#### 3. Manage Stress

- o Chronic stress raises blood pressure and heart rate. Try deep breathing, meditation, prayer, or listening to calming music.
- o Staying socially connected—through clubs, volunteering, or visiting friends—also supports emotional and heart health.

#### 4. Know Your Numbers

Keep regular tabs on your:

- o Blood pressure (ideal: below 120/80 mm Hg)
- o Cholesterol (LDL “bad” cholesterol should be low)
- o Blood sugar (especially important if you have diabetes)
- o Weight and BMI (your provider can help determine healthy goals)

#### 5. Don’t Smoke and Limit Alcohol

- o Quitting smoking can cut your heart disease risk in half within a year.

- o If you drink, do so in moderation—no more than one drink per day for women and two for men.

### Quick Heart Facts

- Your heart beats about 100,000 times each day—that’s roughly 35 million times a year!
- Laughter lowers stress hormones and improves blood flow.
- Sleep matters: Adults who sleep fewer than 6 hours a night have a higher risk of heart disease. Aim for 7–8 hours of good-quality rest.
- Pets can help reduce stress and blood pressure—time for some extra cud-dles!



### A Heartfelt Message

Taking care of your heart isn’t about restriction—it’s about living fully and feeling your best. Whether it’s walking with friends, enjoying a colorful meal, or simply taking time to breathe, every small choice adds up to a stronger, healthier you.

This February, let’s commit to one new heart-healthy habit—and cheer each other on! “A healthy heart is not just about adding years to your life, but adding life to your years.”



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## February Recipe: Honey-Garlic Glazed Salmon

Source: Delish.com

### Ingredients

- 1/3 cup honey
- 1/4 cup reduced-sodium soy sauce
- 2 Tbsp. fresh lemon juice
- 1 tsp. crushed red pepper flakes
- 3 Tbsp. extra-virgin olive oil, divided
- 4 (6-oz.) salmon fillets, patted dry with paper towels
- Kosher salt
- Freshly ground black pepper
- 3 garlic cloves, minced
- 1 lemon, thinly sliced into rounds



### Directions

1. Step 1 In a medium bowl, whisk honey, soy sauce, lemon juice and red pepper flakes.
2. Step 2 In a large skillet over medium-high heat, heat 2 Tbsp. oil. When oil is hot but not smoking, add salmon skin side up; season with salt and black pepper. Cook until flesh is just heated through and seared, about 2 minutes.
3. Step 3 Flip salmon skin side down and add remaining 1 Tbsp. oil. Add garlic and cook until fragrant, about 1 minute. Add honey mixture and lemons and cook, basting salmon occasionally, until sauce is reduced by about one-third, about 3 minutes more.

Yield: 4 Servings | Prep Time: 5 minutes | Total Time: 20 minutes

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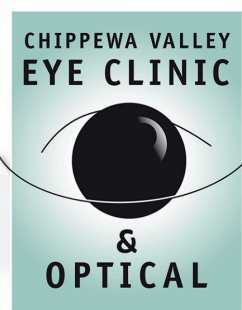
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# Is it Ever Too Late to Strengthen Your Heart?



By Tracy Fischer, ADRC Manager for the ADRC of Dunn County

When it comes to your health it is never too late to strengthen your heart. Avoiding a sedentary lifestyle, and staying active, can help prevent your heart from weakening as quickly over time.

Just like with other muscles of the body, it is possible to reverse some of the effects of aging and strengthen our hearts by doing heart-healthy exercises. But there are some things that seniors should keep in mind — especially if you’re looking for heart-healthy exercises — most importantly: starting slow

### Three Heart-Healthy Indoor Activities for Seniors

#### #1: Weight Lifting

Cardio isn’t everyone’s favorite activity, and the good news is, it’s not the only activity that’s good for your heart. Weight lifting is one of the many heart-healthy activities for seniors that doesn’t involve tons of cardio. It’s been proven that properly using weight training can help you strengthen your heart.

Strength training exercises increase lean muscle mass throughout the body, giving your cardiovascular system places to send blood that is being pumped — reducing the pressure on your arteries — which helps reduce chances of heart-related problems and improves circulation throughout the body.

Weight training has been proven to lower the possibility of heart attacks and strokes.

#### #2: Group Exercise Classes

Heart-healthy activities for seniors don’t have to be done alone. If you are looking for a way to socialize and reap the benefits of exercise, a group exercise class is a perfect solution.

The ADRC of Dunn County currently offers the Stronger Bodies program in a virtual format, which might be a perfect opportunity for you to give a group exercise a try from the comfort of your own home. You can call us at 715-232-4006 for more information. We are also looking at adding more group classes this year, so stay tuned!



#### #3: Dance Classes

Dance classes are an amazing way to connect with other seniors and participate in heart-healthy activities. As an added bonus, dance classes allow participants to move at their own pace.

If you’re just getting back into being active, you can take it slow. If you’re someone looking for a more intense workout, you can step up your dance moves.

Whether you’re into the samba, working on your boot-scootin-boogie, or ready to get moving and grooving in your community’s Zumba class — you’ll reap the benefits of dance classes. According to a recent study, moderate-intensity dancing can help lower your risk of dying from cardiovascular disease.

Really, the most important thing is probably just to find some sort of movement you enjoy, and get moving! It’s never too late to care for your heart!

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