

senior review

FREE

August 2023

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

The Food Program *by Becky Streeter*

The current population of the world is somewhere around 7.5 billion. It is projected to be 8.6 by 2023, and almost 10 billion by 2050. More people means fewer resources including land, healthy air, and food. As of 2022, as many as 828 million people regularly went to bed hungry, and that number stands to be a lot higher by 2050. The World Resources Institute (WRI) is just one of many amazing organizations out there trying to make a change.

WRI's goal is to "fundamentally transform the way the world produces food, uses energy, and designs its cities to create a better future for all." They work globally in partnerships with governments, businesses and research organizations to help meet people's basic needs while protecting and restoring nature and stabilizing climate. One of their key projects is the Food Program.

Today's agriculture uses almost half the world's vegetated land, and, in tandem, food production generates a fourth of global greenhouse gas emissions. An even more gut-wrenching statistic to add is 1 billion tons of that food is wasted every year.

WRI's Food Program currently encompasses nine different projects with the same goal: to find solutions to the world's food production and consumption problems. They measure and reduce food waste and loss, and create strategies to increase food production, such as restoring degraded lands and increasing pasture land yields. They also encourage dining facilities to move to plant-based foods, and help institute climate-smart agriculture around the world.

Some of the initiatives within the Food Program include:

1. Circular Food Systems for Rwanda - Food is produced in ways that regenerate nature, it is not lost or wasted, and commonly wasted resources are used productively. WRI is hoping Rwanda will be a leader in circular economy as it has already leaps ahead of many other countries. For example, Rwanda has been fighting plastic pollution since banning single-use plastic bags in 2008.
2. Food Waste Atlas - Tracks global food waste, helping governments and businesses understand how food waste/loss is occurring, and then they can create a sustainable system to prevent that waste.
3. Climate-Friendly Diets - Assisting restaurants, universities and hospitals to provide more plant-based options and help shift behaviors so more consumers choose these options.



For more information, or to get involved, visit the WRI website <https://www.wri.org/food>. Additional source: <https://www.wfp.org/global-hunger-crisis>

balanced living

Tips and ideas for a healthy and balanced life

BLOOD-PRESSURE-BLASTING SMOOTHIES

A slew of new research suggests that foods rich in anthocyanin antioxidants, dietary nitrates, potassium, and probiotics can significantly lower blood pressure. How to get all those nutrients in a single shot? With a smoothie, of course. Pick an ingredient* from each category and get blending.

ANTHOCYANINS

- ½ c. frozen wild blueberries
- ½ c. frozen bing cherries
- ½ c. frozen strawberries
- 1 c. hibiscus tea

NITRATES

- 1 c. arugula
- 1 c. baby spinach
- ½ c. rhubarb, diced
- 1 c. beetroot juice



POTASSIUM

- 1 ripe banana
- ½ ripe avocado
- ½ c. mashed sweet potato
- 1 c. coconut water

PROBIOTICS

- ½ c. 2% Greek yogurt
- ½ c. cultured 2% cottage cheese
- 4 oz. tempeh, cooked and sliced
- 1 c. kombucha

*Choose one liquid – but only one – per smoothie

GREEN TEA

Researchers for years have been linking green tea, and even white tea, to health perks. If you're drinking tea, choose the type you enjoy the most. Be sure to not overload your tea with sugar or artificial sweeteners or you could be voiding out, or diminishing, the tea's healthful effects.

Instead, sweeten with a tad of local raw honey for an extra antioxidant punch. If you prefer milk in your tea, go for it.

Researchers found the flavonoids remain bioavailable with or without milk.



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BONES - Four hours a week can reduce the risk of hip fractures by up to nearly 50 percent.



WEIGHT - One hour daily walks can cut your risk of obesity in half.

MEMORY - Forty minutes three times a week protects the brain region associated with memory and planning.

BRAIN - Just two hours of walking a week can reduce your risk of stroke by 30 percent.

MOOD - Thirty minutes a day can reduce symptoms of depression by almost 40 percent.

HEALTH - Walking 3,500 steps a day decreases your risk of diabetes by almost 30 percent.



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Preparing for the Unexpected: Death Away From Home

By Peterson/Kraemer Funeral Home & Crematory

We live in a very mobile society. Families are often spread out across the country, retirement offers more freedom to travel and “snowbirders” divide their time between different states.



Consider these statistics which were published by American Pre-Arrangement Services, Inc. and Immersion Active:

- 80% of Americans regularly take a trip 100 miles or more away from home that lasts at least one night or more
- On average, older adults take 4 trips per year and rank travel as their #1 leisure activity
- Over 50% of international travel is performed by senior citizens

With statistics like these, the possibility is very real that death could occur someplace other than your hometown or where your pre-planned arrangements have been made with your local funeral home. With the summer travel season in full swing, it’s no wonder that people I meet with to pre-plan their wishes often ask, “What happens

if I should die while I’m away from home?” The answer to this question sometimes surprises people.

It is a common misconception that a funeral home should be called in or near the city where death took place. However, the most important thing to remember is that no matter where death occurs, the funeral home that will be handling your funeral service should be the first place that is called, especially if pre-arrangements and/or pre-funding have been done. Utilizing their experience and network of professional relationships, your local funeral director will secure and coordinate any services that are required at the place of death and serve as your family’s advisor through the entire process. They will arrange for a funeral home in the area where death occurred to pick up and prepare your body for transportation according to your wishes and secure any required local documentation.

Once your body has arrived in your home area, the local funeral director will pick up and transport your body to the funeral home and proceed with finalizing all the arrangements with your family. They will prepare your body for viewing, burial or cremation and coordinate all the necessary details of the funeral and final disposition of the body. You should feel confident knowing that just one phone call placed to your trusted hometown funeral director will ensure that all your personal wishes are carried out, no matter where you might die.

The burden of handling the death of a loved one is never easy, and when death unexpectedly occurs while away from home, this task becomes even more complex. Making pre-arrangements with your funeral home can alleviate a great deal of the emotional stress of the situation, as can understanding what to do in the case of a death away from home. Whether you are a frequent traveler between the homes of friends and relatives within the state, an international explorer, or if you spend part of the year in a warmer climate and wish to have funeral services in both your “hometowns”, making your wishes known and having a plan in place is always a good idea. Consult with your local funeral home and rest assured knowing that whenever and wherever you may need them, they are there to guide you and your family every step of the way.

Peterson/Kraemer Funeral Home offers Home Away from Home coverage options so you can travel with peace of mind anywhere in the world. Contact Anna Zoromski-Linde at 715-845-6900 for more details.



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Valuable Celebrity Estate Planning Lessons By Hougum Law Firm

Do you have favorite celebrities that you follow? Do you feel a sense of loss when you read or hear about a favorite celebrity passing away? Is it possible to learn valuable estate planning lessons from celebrities? Yes, from what to do and not do when it comes to estate planning to the impact of poor or no estate planning on grieving families.



Chadwick Boseman, who starred as the Black Panther in the highly successful film of the same name and in the Avenger movies passed away from cancer a few years ago. Unfortunately, when he passed away, he did not have an estate plan. In fact, like Mr. Boseman, many Americans still do not have an estate plan and believe it is something to do only later in life, which is poor estate planning. According to the news, Mr. Boseman passed away “intestate” or without a will, so his family had to follow the laws outlined by the state he passed away in.

When we have a good estate plan in place everyone knows how we want our assets distributed which will hopefully keep any arguments among family members from occurring. Sadly, this did not occur when Prince passed away. He did not have an estate plan in place that governed his assets should his untimely death occur. The inevitable happened and even now it is still reported that years later the fighting continues.

Aretha Franklin, however, did create an estate plan, but regrettably she was reported to have over four wills. The really unfortunate news about the four wills? Not a single one of them was properly executed or completed. As a result, her estate has lingered for several and now the IRS must be paid millions of dollars in unpaid taxes.

We need to be aware that even the best estate plan can be challenged. Therefore, we highly recommend that you work with a qualified

Wisconsin estate planning attorney when you create your Wisconsin estate plan. When Robin Williams passed away, he had a strong estate plan but, according to reports, his family still engaged in a five-year legal battle over the assets within it.

So, with all this information what estate planning lessons can we learn from these celebrities? Can we learn to protect ourselves and those around us? Do we want to leave a legacy, not just within our own family but in our community? Below are some estate planning lessons to think about right now:

- Having an estate plan in place can keep generations of our family protected
- Not having a trust in place may cause our unprotected assets to be subject to the probate process
- We need to know that the probate process is public and can be both costly and time consuming
- If there is any uncertainty in our estate planning it could lead to further heartbreak for our loved ones
- Have health care planning in place so a person of our choosing may be able to make critical decisions for us in a crisis
- We need to choose a decision maker with legal authority so the family does not have to go to court to obtain a guardian or legal advocate
- We need a thoughtful estate plan in place so we can create a legacy for our future goals, and a plan that will outlive us
- We need a trusted fiduciary in place to manage our wealth so it will grow and not be wasted
- We should have the guidance of an experienced Wisconsin estate planning attorney who may help us pay much less in taxes
- A trust may help us manage the assets we have in multiple states
- Our Wisconsin estate plan will help reduce the potential for fighting between family members
- Finally, the most important tip, we must be aware that a crisis can happen at any time and we need to plan now, while we are able to make decisions about what we want for the future

As you can see, there is much to learn from celebrity estate planning. The key is to learn and plan now. Contact our office to discuss your options. Initial estate planning consultations are always complimentary at Hougum Law Firm, LLC. Call today (715) 843-5001 or info@hougumlaw.com.

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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).



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My Hometown By Ken Anderson, The Mayberry Guru, themayberryguru@gmail.com

Two episodes of The Andy Griffith Show dealt with how Mayberry was "My Hometown." In a very early episode, a stranger, Ed Sawyer, arrives in Mayberry. He knows everything about the people of Mayberry, and even though he has never been to Mayberry, he claims Mayberry is his hometown. He said he was from "no place" and learned about Mayberry by reading his army friend's Mayberry newspaper. So he decided to make Mayberry his hometown.



at my wedding, to see if he could drive my Mayberry squad car in the parade while I walked the parade route. Because he was in Utah at the time, he said he could not make it. However, while waiting to meet up with some classmates at Dorchester, he suddenly appeared with a big smile. So, after having a chicken dinner, he drove my squad car while I walked. After the parade, we both commented on how many memories surfaced as we passed by many old familiar people and places.

In another episode, Keevy Hazleton, a famous rock and roll singer, stops in Mayberry and decides to stay a few days to fish. However, Aunt Bee and her friend Clara Edwards decided to get Keevy to sing a song they wrote called "My Hometown." Despite some initial hesitation, Keevy agrees to sing the song on TV, and it becomes an instant hit.

When it was time to leave Dorchester, my wife and I visited the Dorchester Memorial Cemetery to see if our headstone needed attention. We had just pulled in when Greg's car drove up behind us. Greg and I spent quite a while together, walking around the cemetery. It was as if we were going back in time over 60 years. We saw the many names of all the people who had been a part of our lives when we were children.

This past Father's Day weekend, I returned to my hometown of Dorchester to participate in their Sesquicentennial celebration. It turned out to be a very fun-filled and emotional experience. While I could only be there for the Sunday festivities, I met up with some high school classmates and my very best friend while growing up in Dorchester.

There is something special and unique about having a small village as your hometown. A part of that town stays with you for your entire life. The people and places that you once knew have helped in small ways to make you the person you are. Even though I have been gone for over fifty years, whenever someone asks me what my hometown is, I always proudly say Dorchester.

I contacted my Dorchester best friend, Greg Mertens, our best man

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Biophilic Retirement Communities by Becky Streeter

Today's seniors are highly focused on mind-body wellness, and that idea influences their decisions of housing during the next chapter of their lives. The most commonly known facilities include senior housing, assisted living, and nursing homes. Another option is biophilic, or nature-centered, living and it is becoming more and more appealing for this demographic.



Biophilic communities are designed to entice the five senses and emphasize a connection with nature. Research shows a connection with nature increases happiness, energy levels, overall physical and mental strength, and peace of mind. Many communities are nestled away from city traffic and noise, often within steps of a community garden, orchard, or nature walking paths. Biophilic facilities in the city incorporate as much nature indoors as possible, such as real plants and flowers and maybe a waterfall, and often create open-air spaces within the grounds that invoke the senses through nature.

In biophilic retirement communities, the goal is to inspire delight and rejuvenation amongst seniors. Dwellings might be painted in warming earth tones and windows open to lovely natural landscaping with fresh flowers blooming near a babbling stream. The fluidity of sounds, smells and sights decrease stress, fear and fatigue. This simultaneously increases a sense of independence and purpose for the residents.

While the idea is new, there are a handful of facilities in the midwest considered to be biophilic. Saint John's on the Lake in Milwaukee has stunning views of the lake and other green spaces from many apartment windows. Saint Therese is opening a new 13 acre Urbanist Village in Cocoran, MN in 2024, building an entire senior village with a bikeable/walkable market, retail shops and office space, all surrounded by countryside.

If your looking to spend your next chapter somewhere new and exciting out of state, the following are facilities tailored to a specific experience:

- Serenbe, GA - a biophilic community for all ages, farm-style living, it's faster to walk than drive in this community
- Aegis Gardens, CA - designed with feng shui in mind, serves authentic Asian cuisine, offers activities such as mah-jongg, calligraphy and tai chi, incorporates beautiful serene gardens
- Latitude Margaritaville, FL and SC - retire to a paradise island, a whole senior town center with a laid back and easy feeling near the pool or white sand beaches
- Storyliving by Disney, CA - stunning views that inspired Walt Disney himself, same friendly service from Cast Members throughout, mix of Disney experiences and everyday activities offered daily

Sources: Cheever, Amy. "How Biophilic Design Impacts Living Well." *Industry Voices: Development. Seniors Housing Business*. 23 June 2022. <https://seniorshousingbusiness.com/how-biophilic-design-impacts-living-well>.

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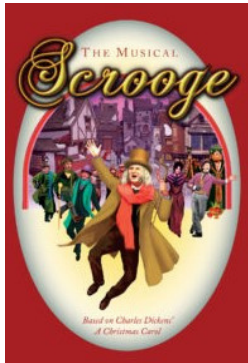
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