

senior review

January 2023

FREE

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Happy
New Year!

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

Character Traits That Will Make a Great Decision Maker in 2023

By Hougum Law Firm

Whether people realize it or not, everyone needs an estate plan. They are critical for legally securing health care protections, end-of-life medical contingencies, and, of course, inheritance decisions upon your passing. For each of these areas, you need to be able to rely on a trusted decision maker to act on your behalf. Selecting the right decision maker for each of the estate planning tools you need may be one of the most important considerations involved in any estate plan.



A trusted decision maker may need to perform a variety of tasks, whether confined to a specific area of your estate or throughout the entirety of your affairs as your sole decision maker. At a minimum, he or she should know you extremely well, care deeply about your well-being, and be both willing and able to perform.

Estate-related responsibilities may not be easy. A decision maker may need to make informed medical decisions, manage your finances, and serve as a loved one's caregiver. Financial considerations may involve paying bills, managing a trust, addressing taxes, and distributing property to heirs.

Considering all that is required and expected, estate plan decision makers will need to possess certain character traits to best serve your needs. Bear in mind, these can be emotionally charged situations and you need to be able to rely on someone who can keep a level head at all times. These character traits should include, but not be limited to, the following:

- Honesty
- Excellent communication
- Diplomacy
- Commitment to advancing your wishes
- Capable of handling complex financial and legal paperwork
- Organization
- Reliability

The best candidates for your estate plan may not be the most deserving family member; rather, they may be individuals who are most capable of performing according to the above criteria. It is entirely plausible that an elder adult may have an adult child who is deeply honest and committed to the aging parent's well-being, while also lacking the wherewithal to manage complex financial affairs. In these cases, you can nominate different people to serve in different capacities. Further, it is always best practice to name a secondary person as well.

Whomever you choose to make estate decisions, make sure you first give it considerable thought. It is too important not to. If you or someone you know would like more guidance regarding the selection of estate decision makers, contact Hougum Law Firm, LLC at (715) 843-5001 now, or anytime throughout the year.

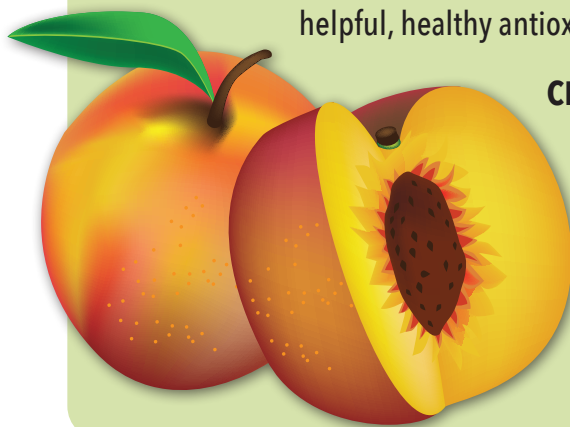
CLEAN EATING

Stay lean and eat clean when choosing fruit. Fruits are juicy, sweet and full of nutrients... there's so much to love - except added sugar and a giant carbon footprint. This list shows which ways are the best and worse ways to purchase your produce.

NOT CLEAN - CANNED FRUIT IN SYRUP - The high heat in used in canning processes lowers helpful, healthy antioxidants. Also, its loaded with added sugar.

CLEAN - FRESH FRUIT THAT'S BEEN IMPORTED - If you choose fresh fruit, buy in-season fruits. Because in times like spring, when berries and grapes come from far away, you are raising your carbon footprint.

CLEANEST - ORGANIC FROZEN FRUIT - One plus is that organic frozen fruits can be cheaper than fresh! These fruits are flash-frozen at their nutritional peak after harvest, locking in minerals, vitamins & antioxidants.



DID YOU KNOW?

Studies show experiencing early or late menopause could possibly put you at a higher risk for type 2 Diabetes.

It is important to focus on exercise and eating a healthy diet to lower your odds - especially if you started menopause before age 46 or after age 55.

How long should you nap?

10-20 MIN

Treat this nap as a "power nap." Great for energy and alertness. This nap limits you to non-rapid eye movement (NREM) sleep, which makes it easier to get up and go after waking up.

30 MIN

A nap this long could possibly cause a hangover-like groggy feeling that can last up to 30 minutes after you wake up. It's not until after that time do you feel the benefits of the nap.

60 MIN

If you're looking to improve remembering facts, names, and faces, this is the nap for you. It provides you slow-wave sleep, which is the deepest form. You could wake up a little groggy at this length.

90 MIN

You're likely to enter dream stage during this nap. It is a full cycle of sleep, meaning the lighter and deeper stages including REM (rapid eye movement). Napping at this length makes it easier to wake up and get moving.

Calming touch

Petting a cat has been shown to lower heart rate as well as systolic and diastolic blood pressure, says Dr. Johnson-Walker. And the deeper the bond you have with the animal, the stronger the stress reduction. In a 2016 study comparing volunteers at a cat rescue shelter and cat owners, both parties had decreased indicators of stress, but the owners experienced even greater calming effects.

Source: health.com



get some extra zzz's!

Nosh on Kiwi! Snacking on two of these fruits an hour before bedtime may help you sleep better. According to a review published in *Advances in Nutrition*, this nighttime habit led to about 35 more minutes of restful zzz's. The sleep-promoting benefit may be related to the fruit's high concentration of serotonin—a precursor for the hormone melatonin, which controls your sleep-cycle. Though more research is needed, you can easily take a try-and-see approach by making this part of your nighttime ritual, though it will be helpful to leave some time for digestion.

Source: eatingwell.com



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Today changes and challenges (Covid19) have created many levels of stress, loss, and trauma that have touched everyone—especially in the caregiving field. The changes created by the pandemic have touched the lives of mothers taking care of children, spouses taking care of their seriously ill spouses, the single widowed dad or mom who now does all the childcare and rearing duties, adult children looking after parents, and caregivers looking after the elderly. Caregiving in its many forms requires dedication, work and effort. The most common concerns for caregivers are ongoing stress, physical challenges, and the emotional rollercoaster rides that many quietly carry inside.



A Reiki session is not just good for one’s health and wellness, it is down time for the caregivers to receive, breathe, and let go. Reiki energy allows the caregiver's body, mind, and soul to relax for a moment in order to reconnect, recharge and be restored.

If the busy caregiver doesn't feel they have time for self-care, a Reiki session can be done remotely. The Reiki practitioner connects

via phone, FaceTime, or Skype for a short visit. Yet, to see the caregiver in person in the Reiki space is a special connection—fewer distractions and the caregiver is more present in their healing session, making way for deeper benefits.

Benefits of Reiki Energy Healing for caregivers
It does help to reduce stress. Caregivers are often prone to chronic stress. They may not talk about it, but their body’s energy field can actually create it. Reiki Energy work encourages the body to shift from the stress mode into that of deep relaxation. With each session, the caregiver has their chance to receive, to slow down, and to relax.

Reiki is one of the leading safe Energy Medicine approaches. The study summaries provided by the Center for Reiki Research are the best source for information on Reiki Research.
- C. Norman Shealy, M.D. Ph.D.

That shift can start their body’s own healing process. It can reduce pain, lessen emotional and mental stress, and calm the spirit. Reiki empowers the healing energy force of the body and strengthens the immune system. A Reiki session can aid the body’s ability to restore overall balance and well-being. It’s like a system reboot.

Reiki empowers the caregiver to see their need for self-care and recharging.
It is hard to help another with an empty cup. When caregivers are worn out, they can't be their best. They learn that 24/7 care of another often comes at the cost of their own self-care. Many caregivers need the reminder that self-care should be on their “to-do” list. Reiki empowers the individual to reconnect to their intuition after constantly putting another’s needs before their own. With emotional and mental healing comes a stronger sense of what their own well-being feels like when it is recharged.

FLU FACT

People with chronic conditions such as heart disease, asthma, or diabetes are at a greater risk for developing serious flu complications.

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Can Pets Help Keep You Healthy?

By the National Institutes of Health (NIH)

You take good care of your pet. But what’s your pet done for you lately? Scared intruders from your door? Fetched your slippers? Given you a loving nuzzle? People have lots of reasons for owning pets. Now a small but growing body of research suggests that owning or interacting with animals may have the added benefit of improving your health.

People and animals have a long history of living together and bonding. Perhaps the oldest evidence of this special relationship was discovered a few years ago in Israel—a 12,000-year-old human skeleton buried with its hand resting on the skeleton of a 6-month-old wolf pup. “The bond between animals and humans is part of our evolution, and it’s very powerful,” says Dr. Ann Berger, a physician and researcher at the NIH Clinical Center in Bethesda, Maryland.

Today animal companions are more popular than ever. The pet population nationwide has been growing dramatically for nearly a half century, from about 40 million pet cats and dogs in 1967 to more than 160 million in 2006. About two-thirds of U.S. households now own at least one pet.

“When you see how long we’ve had pets in our lives, and how important they are to us today, I think it’s amazing that the study of human-animal interactions is still so new,” says Dr. Sandra



Barker, director of the Center for Human-Animal Interaction at Virginia Commonwealth University. “Researchers have only recently begun to explore this wonderful relationship and what its health benefits might be.”

Several studies have shown that dog owners may get more exercise and other health benefits than the rest of us. One NIH-funded investigation looked at more than 2,000 adults and found that dog owners who regularly walked their dogs were more physically active

and less likely to be obese than those who didn’t own or walk a dog. Another study supported by NIH followed more than 2,500 older adults, ages 71-82, for 3 years. Those who regularly walked their dogs walked faster and for longer time periods each week than others who didn’t walk regularly. Older dog walkers also had greater mobility inside their homes than others in the study.

Man’s best friend may help you make more human friends, too. Several studies have shown that walking with a dog leads to more conversations and helps you stay socially connected. And studies have clearly shown that people who have more social relationships tend to live longer and are less likely to show mental and physical declines as they grow older. “It’s hard to walk a dog and not have someone talk to you or interact with you, compared to walking alone,” says Barker.





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Three Generations. Family Owned & Operated.

For many of us, changing unhealthy eating habits seems like a major challenge. People often equate healthy eating with boring or bland food and “fad diets.”



Healthy eating can seem overwhelming and complicated. However, it doesn't need to be complicated.

Ideally, eating healthy should result in a varied diet that includes lots of delicious food. Here are some easy tips that will help you start eating healthier this year:

1. Choose whole foods instead of processed. Swap your frozen meal or pizza with whole foods using a simple recipe. Start slow by finding recipes that include chicken or fish and only 3 to 5 other ingredients. Also, just adding some fresh veggies to your lunch and dinner is great way to include whole foods in your diet.

2. Avoid Sugary Drinks. According to the Beverage Marketing Corporation, the average American drinks around 45 gallons of soda each year. The consumption of sugary drinks is associated with an increased risk of Type 2 diabetes and obesity. So, instead of drinking packaged juice or soda, go for unsweetened beverages or infused water.

3. Keep healthy food readily available. When you get hungry, you're more likely to eat the first thing you see on the counter or in the cupboard. Keep healthy food in easily accessible and visible places in your home. Place some fruit in a basket and keep it on the kitchen counter. Store healthy snacks at eye level in your pantry. Items such as almonds, pistachios, popcorn, dark chocolate (at least 72% cocoa) and dried fruit work great, as they are shelf stable and taste great.

4. Eat more fish. The American Heart Association recommends eating fish (particularly fatty fish like salmon and mackerel) at least twice a week. Fish that are loaded with omega-3 fatty acids are considered “super foods.” Studies have shown that consuming omega-3 fatty acids regularly can improve brain and heart health, and they may reduce the risk of diseases such as Alzheimer's, dementia and diabetes.

5. Use smaller plates. Research indicates that eating a meal using a large plate tricks your brain into thinking that you haven't eaten enough. Using a smaller plate may cause you to feel full quicker and avoid overeating.

January Recipe:

Easy Chicken & Broccoli Soup Recipe

Ingredients:

- 3 tablespoons unsalted butter
- 1 ¼ cups thinly sliced leek, white and light green parts only
- 3 medium carrots, chopped
- 2 medium celery stalks, chopped
- 4 cloves garlic, finely chopped
- 3 tablespoons all-purpose flour
- ½ cup dry white wine
- 4 cups unsalted chicken broth
- 1 ½ cups whole milk
- ½ teaspoon ground pepper
- ¼ teaspoon salt
- 3 cups broccoli florets (about 8 ounces)
- 3 cups shredded cooked chicken breast
- 2 tablespoons lemon juice



Directions:

1. Melt butter in a large pot over medium-high heat. Add leek, carrots and celery. Cook, stirring occasionally, until softened and translucent (6 to 8 minutes).
2. Reduce heat to medium, add garlic and flour and cook, stirring constantly, until the garlic is fragrant and the flour has toasted (about 1 minute). Add wine and cook, stirring constantly, until almost completely reduced, about 1 minute.
3. Slowly add broth, stirring constantly. Add milk, pepper and salt and bring to a simmer (do not boil) over medium-high heat, stirring often and scraping the bottom of the pot to release any browned bits.
4. Reduce heat to medium to maintain a low simmer, add broccoli florets. Cook, stirring occasionally, until the broccoli is tender (about 8 minutes). Add chicken during the last 2 minutes of cooking. Remove from heat and stir in lemon juice. Serve immediately.

Photo source: Jennifer Causey, www.eatingwell.com

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Is it Time for Knee Replacement Surgery? By Mercyhealth

Surgery is no small deal. These signs can help you know if it's time.

If you've been battling knee pain for a while now, you might wonder if knee replacement surgery could offer you some lasting relief.

Each year, roughly 790,000 total knee replacements are performed in the U.S., according to the American College of Rheumatology. Advances in surgical techniques and implant materials have made joint replacement one of the most reliable and long-lasting surgical procedures.

But this surgery is not for everyone—and the timing matters. Before making this important decision, here are some signs you should or shouldn't consider knee surgery right now.

According to the Arthritis Foundation, you might consider putting off knee surgery if:

- Your pain is manageable for now. You can tolerate it, you have more good days than bad and it doesn't interrupt your sleep.
- Your pain level hasn't increased over the last year.
- Your pain isn't interfering with the activities of your daily life.
- You haven't explored all the nonsurgical options. Surgery is usually the last resort after less invasive treatments haven't worked.
- You have health issues that may affect the success of your surgery.
- You don't have time right now for the recovery process. Knee surgery recovery can take up to six weeks or more, and you will probably need to stay home for two to three weeks after surgery.
- You don't have the support at home you will need. It's likely that you'll need significant help while you're recovering.
- You are not committed to your recovery plan. After surgery you can expect several weeks of exercise and rehabilitation.

On the other hand, it may be time to consider knee surgery if:

- Tests show that your joint damage is severe.
- The pain significantly affects your quality of life. It's hard to get around, and you have more bad days than good.
- The pain has been getting steadily worse over time or remained at a bad level for months.
- You skip activities you used to enjoy because pain gets in the way.

- Side effects from pain medicines are putting your health at risk.
- You've tried other, less invasive treatments without lasting success.
- You are in good health, and you've made lifestyle changes to prepare you for surgery, like quitting smoking or losing weight, if needed.
- You have realistic expectations. Surgery will help your knee function better with less pain, but you still may need to limit your participation in certain activities.
- You understand the recovery process and are prepared to see it through.
- You have a strong support system in place to help you recover after surgery.
- You have the ability to take time off while you heal.



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Save Money and Buy These Foods Frozen Instead of Fresh

In the winter months, good fresh food can be difficult to find, and when you do, it can get expensive fast. Another downfall is that many of the items listed below have a short shelf life when bought fresh, so portions often get tossed instead of consumed, which is just like throwing money in the trash. Keeping the following food items in the freezer both costs less and stretches your dollar at the same time. If you don't have these in your freezer, it's time to stock up and save.

1. **Berries** - Frozen berries are often picked at their peak and flash-frozen to keep them that way. They come in larger quantities than fresh and usually at a cheaper price. When thawed, they can be a good replacement for fresh berries in recipes, or great in smoothies.
2. **Spinach** - Packed with nutrients, spinach has been linked with potential health benefits including improved blood pressure. Fresh spinach can go bad quickly, and unless you eat a bunch of salads, you'll likely end up with a mix of dark green, slimy leaves stinking up the container within a few days of purchasing. Frozen spinach is cheaper and can be easily added to your diet in soups or smoothies.
3. **Peas and Edamame** - Packed with protein, these are good freezer options for respective reasons: canned peas are higher in sodium, and not many grocery stores sell fresh edamame. Both are good options to toss in soups or pastas to get that extra protein punch in your diet.



4. **Meat** - Buy in bulk, divide into single-meal portions, and freeze separately. This saves money, but you do have to plan ahead for meal prep and make sure your meat is thawed before cooking.
5. **Bread** - Bread left on the counter will quickly mold—which can be hugely disappointing when all you wanted after a long day at work was that comfort-food grilled cheese sandwich. You can purchase bread in bulk (usually comes in two packs from Sam's Club or Costco) and freeze one for later, while keeping the loaf you're using in the fridge.
6. **Fish** - The shelf life of fish in the fridge is only one to two days. Crazy short! So unless you're planning to cook that fish you bought tonight, put it in the freezer. Fish also doesn't take as long to thaw as meat or poultry, so you don't have to plan quite as far in advance when meal prepping.

Source: Ball, M.S., RD, Jessica. "6 Foods You Should Always Buy Frozen to Save Money, According to a Dietitian." *Eating Well*. 31 October 2021. <https://www.eatingwell.com/article/7923142/foods-you-should-always-buy-frozen-to-save-money>.

The Dangers of Hypothermia

By the Greater Wisconsin Agency on Aging Resources (GWAAR)

The cold weather is upon us in Wisconsin! While some people enjoy the snow and cold and others can't wait for summer to return, none can deny that winter can produce some dangers, especially for older people. Not only are there slippery sidewalks to contend with, but also the possibility of hypothermia.

Hypothermia is a drop in body temperature that is caused by staying in a cool place for too long. This may bring to mind images of someone who is lost outside in a blizzard, but hypothermia can strike a person in their own home where the heat is turned down too low. A body temperature below 96 degrees can cause an irregular heartbeat leading to heart problems and even death, if not treated promptly. Hypothermia is especially dangerous because it happens gradually and affects your thinking. You may not even realize you need help!

As caregivers, it's important to be aware of the symptoms and risks of hypothermia as people with advanced age are especially vulnerable. When checking in on your relatives, friends or neighbors, be especially aware of the symptoms of hypothermia.

- Confusion or sleepiness
- Slowed, slurred speech or shallow breathing
- Weak pulse or low blood pressure
- Cold, pale skin
- A lot of shivering or stiffness in the arms or legs
- Chilly rooms or other signs that they have been in a cold place
- Poor control over body movements or slow reactions

If you think someone may have hypothermia, take his/her temperature

and if it doesn't rise above 96 degrees, call 9-1-1. Then keep the person warm and dry by moving them to a warmer place, wrapping the person in blankets or coats or using your own body warmth by lying close to them. Do not rub their arms or legs as this can result in skin tears. Once at the emergency room, the doctor will verify the diagnosis and then warm the person's body from the inside out. It is very important that a person with hypothermia is treated by a physician.

Sometimes people are tempted to turn their thermostats down too low as a way of saving money on their energy bill, but this can result in a dangerous situation. It is essential for people keep their home warm, especially on those days and weeks where the temperatures stay near zero. To be safe, your thermostat should be set for at least 68 degrees. Even temperatures between 60 and 65 can lead to illness.

There are some things you can do to keep yourself warm and cut down on heating costs. First, you can get ideas on reducing your heating bill by calling your power or gas company for information on weatherizing your home. Ideas such as closing vents and doors to rooms you are not using can cut your energy usage. Also, wearing several layers of loose clothing will keep you warmer while tight clothing can keep your blood from flowing freely. And lastly, eating enough food to keep up your body weight can also keep you warmer. If paying for heat is a problem due to a limited income, you may qualify for help through the Energy Assistance Program. Call the Aging and Disability Resource Center of Rock County at 608-741-3600 for more information. May you have a happy and safe winter!

Plastic Crockpot Liners: Safe or Dangerous?

Almost everyone loves coming home to an already prepared and cooked, hot meal waiting in the crockpot. In the last twenty years, crockpot liners have become all the rage—pre-cooked meal with no prep and no clean up??? What could be better! However, even though it makes our lives easier, are these plastic liners actually safe to use?

The liners are made of a heavy-duty nylon plastic that is designed to withstand temperatures up to 400°F for an extended period of time without tearing or melting. Depending on the brand, the plastic is usually made up of polymer resin with different additives to enhance the performance of the product. As all brands like to keep their trade secrets, we don't know for sure what those additives might be that are leaching into your amazing home-cooked meal throughout the day.

That being said, the FDA is looking out for us here. There are rules about the resins and additives that can be used in products that come into contact with food. The companies also have to stay within very specific limitations for their final products and the temperatures they are said to withstand. Additionally, a number of the brands have BPA-free labels on their boxes—that's the big, scary chemical with possible links to severe health concerns. So if you choose to purchase crockpot liners, be on the lookout for that label, and you're pretty much getting the best of the best out there.

Additionally, crock-pot.com, the home of the official Crockpot®, has a few rules and recommendations for safest use of their liners:



1. Do not wash and reuse—these are single use only.
2. Do not microwave.
3. Do not store leftovers in the bag in a refrigerator or freezer as they do not provide a barrier against moisture loss. Also, bags could tear if removed from the crockpot while food is still inside.
4. You can prep your food, put it inside the bag IN THE STONEWARE with a cover, for temporary storage in the refrigerator.
5. After cooking, remove food from the bag, remove the bag from the stoneware and discard, wipe the stoneware clean with a damp cloth or paper towel.

So when it comes down to it, if used properly, crockpot liners are safe and healthy as far as we know at this point in time. You can't be 100% positive there are no chemicals leaching into your food, but as with everything, determine your own personal risk/benefit equation and use accordingly.

Sources: Brady, Krissy. "Are Those Plastic Liners Safe to Use in Your Slow Cooker?" Eating Well. 18 March 2022. <https://www.eatingwell.com/article/7956100/are-plastic-liners-safe-to-use-in-slow-cooker>.

"Slow Cooker Liner FAQs." <https://www.crock-pot.com/on/demandware.store/Sites-crockpot-Site/default/Support-Show?cfid=liner-faq>.



The Landing

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DITCH THE CARBS!

An Admonition for the New Year: Enjoy Your Life

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

As a teenager I loved reading articles in Popular Mechanics and similar magazines predicting what experts expected to see happening in the years ahead. Some made predictions covering 10, 20, or more years in the future. A few of these predictions have proven amazingly accurate, while others couldn't have been more wrong. For example, back in the 1960's, experts predicted that by the turn of the century, technology would have taken over so much of the work that the average American work week would be only 22 hours long. Predictions also said that we would work only 27 weeks a year. As a result, one of our biggest problems would be in deciding what to do with all our leisure time.



That prediction about free time certainly missed the mark as far as my life was concerned! I ended up working a lot more hours at the end of my working career than when I began. I was always in a hurry. I burned the candle at both ends and middle as well.

For instance, I insisted on coming home three days early from our honeymoon just so I could see a mentor who was speaking in our area. (This is still a hot topic in our happy home). I shortened some of our vacations, and even cancelled some of them, so as to get more work done. And there was always work to do. I was part of the group that got to appointments early, walked fast, talked fast, ate fast, and drove fast. Some of us even tried to sleep fast. And after we rushed through our meetings, appointments, and social events, we got up and said, "Excuse me. I've gotta run." And we did.

I later discovered that people who lived like this were labeled "Type A" by the doctors who studied the facts surrounding their short life-expectancies.

This was my life until March 2006 when my blood pressure hit 220/180 and I had three stents placed in my heart. I was put on various medications to keep my blood pressure down, and my blood vessels open. But by October I had declined and was in really bad shape. My coronary specialist told me, "Carl, you need to have a double coronary by-pass." I actually ended up needing a triple! During recovery, I thought a lot about how I wanted to spend the rest of my life. I definitely wanted to enjoy it, but two obstacles stood in my way; regrets for things done or not done in the past, and anxiety about what might happen in the future. I came to realize that life is to be enjoyed in the moments we have. Slow down and avoid living either in the past or in the future. Live in the present and cherish your experiences.

Someone once said, "Life is what happens to you while you're making plans to do something else." This statement can be so true! We tend to let life happen to us while we either look ahead or behind.

So here we are. Another year has come and gone, and a new one stretches out before us. The question for you to ask yourself is simple. Will you enjoy it?

As we head into 2023, here is an admonition to consider...

During the New Year may you have,
Enough happiness to keep you sweet,
Enough trials to keep you strong,
Enough sorrow to keep you human,
Enough hope to keep you happy,
Enough failure to keep you humble,
Enough success to keep you eager,
Enough friends to give you comfort,
Enough wealth to meet your needs,
Enough enthusiasm to make you look forward to tomorrow,
Enough determination to make each day better than the day before...

How we end up spending time and reacting to our circumstances plays a huge role in our ultimate happiness. You have 8,760 hours to spend this year. Please use each and every one in the wisest way you can and enjoy life as it happens!

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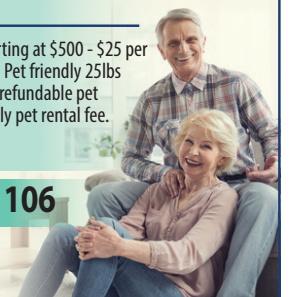
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Monday Morning Coffee

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

Like many Americans, I enjoy a good cup of coffee in the morning. As a country, Americans drink over 146 billion cups of coffee a



year. You don't have to drive too far in any town or city, and you will find a Starbucks or other gourmet coffee place. Most people need that jolt of caffeine before getting their day off to a good start. And I think this is the especially true about Monday mornings.

A survey of 4300 Americans found that Monday was the least favorite day of the week. 58% disliked Monday the most when compared to any other day. During all my years as a student and teacher, I also disliked Mondays. However, that changed a few years ago when my wife and I began attending our church's Monday morning coffee group at Hope Lutheran Church in Eau Claire. Monday is now one of my favorite days. And it is all because I have my morning coffee with great friends.

There are between ten and 16 of us on a given Monday. We are all retired, and we have had varied professions. We have two topics we try to avoid. We try not to discuss politics or religion. Other than that, most any subject is fair game. Of course, at times, health issues dominate our discussions. I am now somewhat knowledgeable of numerous health oddities I never knew existed two years ago.

My "coffee family" is not embarrassed to share the laughter and tears that come with growing older. We have cried over the unexpected passing of members in our group and the illnesses of others. But our support for one another during difficult times is so important and comforting. But the laughter we share far outweighs our moments of sadness and grief.

Friends of mine ask me how we find things to talk about for two hours every Monday morning of the year. At our age, that is relatively easy. Most of us don't remember from week to week what we talk about, so I am sure we repeat the same stories more than once. And then, when six conversations are going on simultaneously, getting any meaningful exploit intact is challenging. When one ear hears that someone's granddaughter is expecting, and the other hears that someone in our group has been to the doctor, we come up with some fascinating conclusions.

Studies show that coffee could support brain health and lower the risk of depression. Studies also show that laughter can increase oxygen to the lungs and heart and reduce pain. So, it is just possible that Monday morning coffee with my zany friends might help to extend my life. And I plan to continue my Monday morning coffee time for as long as possible.

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Your Retirement Job: Caregiver

By Becky Streeter

When planning for retirement, most people don't think about starting a second career. However, that's what being a caregiver often means: another full-time job. It is a widely agreed upon statistic that one-in-three baby boomer women will end up caring for an elderly parent, spouse, or family member. If caregiving is not your dream retirement, here are a few tips to help prepare you for the journey:



1. Know and use your resources.

AARP, the Alzheimer's Foundation, and many other great resources provide a wealth of information online. The Wisconsin Department of Health Services also offers many articles full of information—search “Aging and Adult Services”.

2. Get power of attorney (POA) as soon as possible. Even if you are caring for a spouse, POA makes the life of a caregiver so much easier. You often need POA to talk to doctors, bankers and insurance companies, and it gives you the authority to make legal, financial and healthcare decisions on someone else's behalf. Make sure to get this before you need it.

3. If you don't already have it, find support. This can be in person or online, but it will help immensely if you have someone with whom you can share your burden. It helps to talk, and it really helps to have listeners who are going through or have been through similar situations.

4. Find tools to help your patience. Patience is truly a virtue, and when you are a caregiver, it can often run in short supply. Meet your loved one where they are at. Don't try to force them into the way you want things to be, it often doesn't work that way. Simply spending time with them can be more productive than yelling because they goofed up the TV again. And try to keep a sense of humor—laughing about something is better than crying about it.

5. Don't pay medical bills immediately. Some providers will send a bill before the insurance company has completed processing the claim. Many seniors have Medicare as well as an additional insurance, so it can take a while before everything gets straightened out. Always double check with the provider to make sure the bill has gone to all insurances before you pay—it could be significantly less than the original.

6. Appreciate the little things. Caregiving is tough, especially if you had other plans for your life. You are selflessly giving your time, finances, and often your emotion and physical health as well. Try to look back through the day, week, month, years and find the bright spots of joy. They are there. If you take time to acknowledge them, that weight you are carrying might get a little lighter.

7. Give yourself a pat on the back. You are amazing. You might not feel like it all the time, but you are. Give yourself grace. This is a tough job and you are doing wonderfully.

Source: Roxanne. “When caregiving is part of retirement: Tips from a pro.” *Retirement Voices*. 20 August 2020. <https://retirementvoices.com/when-caregiving-is-part-of-retirement-tips-from-a-pro>.

SIX WAYS TO STAY HEALTHY THIS SEASON

1



DON'T JUST USE HAND SANITIZERS.

Good ol' soap and water are best when it comes to killing germs on your hands. Hand sanitizer gel maybe convenient, but does not work as well.

2



HEAD TO BED EARLIER.

Missing sleep can make you four times more likely to catch a cold. Not getting enough rest can make your infection-fighting T cells less effective.

3



BRING OUT THE SNEAKERS.

Working out helps your body fight off viruses. Non-exercisers are three times more likely to catch a cold. So, get out and get active!

4



REMEMBER TO CLEAN YOUR PHONE.

Colds and flu are mostly airborne, however you can still transfer viruses from your hand to your phone and back again.

5



KEEP THE HEAT DOWN.

The protective mucous layer in your nose that helps keep germs out can be disrupted by dry air, making it easier for you to catch a virus.

6



FIND TIME TO UNWIND.

Studies show that people who meditate are two-thirds less likely to take sick days than those who don't. Having high levels of cortisol, the stress hormone, can lower your immune system.

Food: More Than Just Something To Eat!

Mealtimes are more than a time to eat. Food and meals are ways you share times and ideas with others. Chances are that when you eat alone, you enjoy it less.

You are the most important ingredient at any meal! You definitely are worth the pleasure of your company. Make sure you eat regularly.



If you skip meals to shorten the time being alone at a table, you may be short-changing yourself on nutrition. If you are new to shopping and cooking, you may find it especially hard to keep up healthful eating habits. It may take some effort, but you can enjoy renewed interest in eating.

An 82-year-old widow found this solution: "Breakfast wasn't too difficult. I worked the crossword puzzle in the morning paper to keep my mind sharp! Dinner was hard. But I made myself eat. Then I realized how much I enjoyed taking a tray into another room to watch the evening game shows. Now dinnertime for me is show time."

Invite someone to shop with you

Make it an outing. Trade coupons. Take advantage of "buy one, get one free" offers. Share larger packages with friends and family. You'll get to try new foods and increase the variety of what you eat.

Create a pleasant place to eat

Set a table with flowers, a placement and napkin, even candles. Listen to music. Eat outdoors or near a window whenever you can.

Invite friends over regularly for meals

Start a "SOUPer Supper Club". A lunch club also will work. You do the soup. Ask others to bring bread, salad or fruit.

Share meals with other people

Eat out at restaurants that offer food shared family style. Enjoy meals at your community senior nutrition center.

Join social or church activities

You might find others to join you for a meal now and then. You might also find someone who enjoys leisure activities that keep you active and help give you a healthy appetite.

This article was from the "Senior Recipe Book", prepared by the Family Nutrition Program, UW- Extension in Rusk, Price and Taylor counties.



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Osteoporosis Facts

Content taken from the Bone Health & Osteoporosis Foundation

1. Osteoporosis is responsible for an estimated 2 million broken bones per year, yet nearly 80% of older Americans who suffer bone breaks are not tested or treated for osteoporosis.
2. Eating a healthy diet and exercising regularly can help slow or stop the loss of bone mass and help prevent fractures.
3. A woman's risk of fracture is equal to her combined risk of breast, uterine and ovarian cancer.
4. A man is more likely to break a bone due to osteoporosis than he is to get prostate cancer.
5. 24% of hip fracture patients age 50 and over die in the year following the fracture.
6. 6 months after a hip fracture, only 15% of patients can walk across a room unaided.
7. Every year, of nearly 300,000 hip fracture patients, one quarter end up in nursing homes and half never regain previous function.
8. Women lose up to 20% of their bone density in the 5-7 years after menopause.
9. People with osteoporosis cannot feel their bones getting weaker, and many people do not know they have osteoporosis until they break a bone.



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Explaining Social Security Administration Cost Of Living Adjustments And Other Changes For 2023

By the GWAAR Legal Services Team

The Social Security Administration (SSA) has announced a cost-of-living adjustment (COLA) of 8.7% for 2023. This means beginning with your January 2023 Social Security Retirement, Disability, and/or Supplemental Security Income (SSI) payment (paid in February), you will see an increase of 8.7%. Other important changes for 2023 are as follows, along with a brief explanation of what these numbers mean for you.

Taxable Earnings and Maximum Benefit

The maximum taxable earnings for Social Security increased from \$147,000 in 2022 to \$160,200 in 2023. When you have earnings through most employers, your employer pays a Social Security tax of 6.2% and you pay 6.2%. If you are self-employed, you pay both portions of the tax, so 12.4%. In 2023, any earnings you have up to \$160,200 will be subject to this tax.

However, there is no limit for the Medicare tax, so all earnings will be subject to Medicare tax of 1.45% paid by you and 1.45% paid by your employer. Or if you are self-employed, you will pay the entire 2.9% Medicare tax on all earnings. To qualify for premium-free Medicare Part A, you need 40 quarters of coverage. To earn a quarter of coverage, you need to earn over a certain amount in a quarter, but you cannot earn more than four quarters in one year, regardless of how much you earn. That threshold to earn a quarter of coverage for Medicare increased from \$1,510 per quarter in 2022 to \$1,640 per quarter in 2023.

Also, note that the maximum federal Social Security benefit for someone who retires at full retirement age is increasing from \$3,345 per month in 2022 to \$3,627 per month in 2023.

Early Retirement Work Reduction

If you collect Social Security Retirement before you reach your full retirement age, your benefit will have a lifetime reduction. This reduction factor has not changed and typically does not change from year to year. However, if you collect Social Security Retirement early and continue to work, you may be subject to a reduction of your benefit if you earn over a certain amount. In 2022, that amount is \$19,560 per year or \$1,630 per month and in 2023 that amount will increase to \$21,240 per year or \$1,770 per month. One dollar for every two dollars you go over the limit will be withheld from your benefit. Essentially, this means that your benefit will be reduced by half of the amount that you go over this threshold. For example, if you go over by \$10,000, your Social Security benefit will be reduced by \$5,000.

This early retirement reduction is a little different if you are in the calendar year in which you reach your full retirement age, and it only applies for the months before the month you reach full retirement age. For example, if you reach full retirement age in June of 2023, the early retirement benefit reduction will only apply from January through May.

Additionally, the earnings limit is much higher in the year you reach full retirement age, and the reduction is one dollar for every three dollars over the limit (one third instead of one-half). In 2022, the earnings limit the year you reach full retirement age is \$51,960 per year or \$4,330 per month, and in 2023, that limit will increase to \$56,520 per year and \$4,710 per month.

Social Security Disability Thresholds

To be eligible for Social Security Disability Insurance (SSDI) benefits,

you must be unable to engage in substantial gainful activity (SGA). If you are earning more than a certain monthly amount (less any impairment related work expenses or employer subsidies), you will be considered to be engaging in SGA and will therefore be ineligible for SSDI unless you are in your trial work period. This SGA amount for non-blind individuals in 2022 is \$1,350 per month and will increase to \$1,470 per month in 2023. For blind individuals in 2022, the SGA amount is \$2,260 per month and will increase to \$2,460 per month in 2023.



If you are on SSDI, you have the option to try to go back to work without losing your benefits. This is called a trial work period. The trial work period is nine months that can be consecutive or non-consecutive where you can earn money through employment without any limit. The earnings threshold that triggers a month to count as a trial work period month is less than the SGA amount. This threshold is also the same for blind and non-blind individuals. In 2022, that threshold is \$970 per month, and in 2023, will be increasing to \$1,050 per month.

Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a needs-based cash benefit for individuals who have been determined disabled and/or who are age 65 or older and have low resources and income. There is a resource limit to be eligible for SSI. Some resources are exempt, such as the home you live in or the vehicle you use as your primary mode of transportation. Any resources that are not exempt are your countable resources. The countable resource limit is \$2,000 for an individual and \$3,000 for a couple. This amount typically does not change from year to year and has been the same for many years.

There is also a countable income limit to qualify for SSI benefits. This amount does change from year to year and is \$841 per month for an individual and \$1,261 per month for a couple in 2022. In 2023, this amount will increase to \$941 per month for an individual and \$1,371 per month for a couple. In addition to being the countable income limit, this is also the maximum benefit payment amount for SSI. Note that some income is exempt, and earned income and unearned income are counted differently to determine a person's countable income for SSI eligibility and benefit amount.

The State of Wisconsin also pays any SSI-eligible individual an additional supplement of \$83.78 per month for an individual or \$132.05 per month for a couple. This payment amount is the same regardless of the amount of the individual or couple's federal SSI payment amount. Additionally, this amount does not change from year to year and has been the same for decades.

For more information, visit: <https://www.ssa.gov/cola/> or see the SSA 2023 COLA Fact Sheet at: <https://www.ssa.gov/news/press/factsheets/colafacts2023.pdf>

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