

senior review

FREE

February 2026

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Happy Valentine's Day!

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

Warm Hearts

By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL

Believe it or not, we've put wintery January behind us. The New Year is a full month under way with all that our tough Wisconsin winters have. February isn't exactly the "gateway to Spring" here in North Central Wisconsin, and the weather and cold can wear on us if we let it. Still, February does provide the beginning of longer daylight once again and that bright spot right in the middle of the month – Valentines Day!



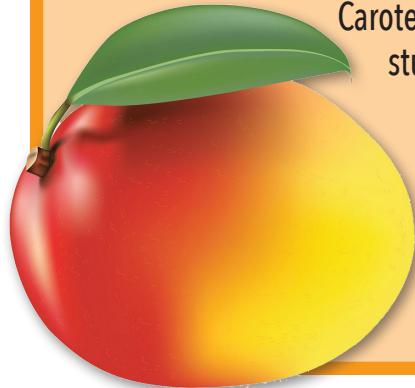
Nothing warms up a chilly February day like sweet thoughts of the ones we love at Valentines Day. What a great time of the month to write notes or give gifts or valentines cards to our sweethearts! I'm super traditional and love "going big" to show my sweetie what she means to me each year at Valentines Day. Flowers, candy and all the traditional fixings are fine ways to express our affection, but I personally believe that handwritten heartfelt words mean the most and say it best. Write your sweetheart a simple and sweet love letter this Valentines Day. I promise you won't regret it.

I know that not everyone still has their sweetie with them, and for each of you, I want you to know I understand how that feels. Remember though, that your circle of love extends far beyond life as a couple.

What is beautiful about our relationships is how they grow and extend to bigger and bigger circles as we get older. We have bigger families, many more friends, and a wider circle of people that we've been blessed to know. Especially for those of us with time to offer, Valentines Day is a great holiday just to reach out to anyone we care about and to tell them that! I still believe that everyone loves to get personal mail, or to be given a handwritten note.

I don't know about you, but nothing warms my heart like writing handwritten notes to the ones who mean a lot to me. Give it a whirl and see if you don't get filled with joy when you write each note. I know that I do for sure, and the best way to get love is to give it! We all love our kids, and of course those cute grandkids and our friends and family too. For many of us there are special care givers, our doctors and nurses and friendly staff we see often. There is nothing wrong with taking the time to tell someone you value them with a simple note. If you want to be warmed on the inside, take some time to write out how you feel about the ones near and dear to you at Valentines Day. It's not ONLY for romance, but a great time to share how you feel about anyone you value greatly. I promise if you spend time writing a few kind words to the ones you value most, you will be filled with joy and be very glad that you did.

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Source: *Eating Well Magazine*

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On Friday, February 6th, wear red to help raise awareness of heart disease in women.

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Changes for the 2025 Tax Season: What Retirees Need to Know

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

As the 2025 tax year begins, retirees are navigating a tax environment shaped in large part by the **One Big Beautiful Bill**, a major piece of legislation designed to extend and enhance several tax provisions. For retirees, these changes create opportunities to reduce taxable income, better manage retirement distributions, and protect long-term wealth.

One of the most meaningful updates for retirees is the increase in the standard deduction, which reduces taxable income for most filers. In addition, the One Big Beautiful Bill introduced an enhanced **senior deduction** for taxpayers age 65 and older. This added deduction can significantly lower taxable income, helping to reduce the taxes owed on IRA withdrawals, pension income, and other retirement income sources. Married couples where both spouses qualify may benefit even more from these expanded deductions.

Although the One Big Beautiful Bill did not directly change the taxation of Social Security benefits, it may still provide indirect relief. Depending on overall income, up to 85% of Social Security benefits can be subject to federal tax. By lowering taxable income through larger deductions and thoughtful withdrawal strategies, some retirees may reduce the portion of their Social Security benefits that is taxed.

Required Minimum Distributions (RMDs) remain an important part of retirement tax planning. Current rules generally require retirees to begin RMDs at age 73, with the starting age increasing for younger retirees in future years. This delayed timeline allows retirement accounts additional time to grow tax-deferred. Roth IRAs and Roth 401(k)s continue to be exempt from lifetime RMDs, offering retirees more flexibility when managing taxable income later in life.

For retirees who itemize deductions—especially those living in high-tax states—the One Big Beautiful Bill temporarily increased the **State and Local Tax (SALT) deduction cap**. This change may



allow more property taxes or state income taxes to be deducted at the federal level, though income limitations may apply.

Estate planning is another area influenced by recent tax law. The One Big Beautiful Bill maintains a historically high **federal estate tax exemption**, meaning most retirees will not owe federal estate taxes. This presents an ideal time to review beneficiary designations, gifting strategies, and legacy plans to ensure assets are transferred efficiently and according to personal wishes.

Bottom line: The One Big Beautiful Bill reshaped the 2025 tax landscape in ways that can benefit retirees, particularly through larger deductions and greater planning flexibility. Coordinating Social Security timing, retirement withdrawals, and estate planning strategies can help retirees minimize taxes and make the most of their retirement income, and working with a trusted financial or tax professional can help ensure these rules are applied effectively to your unique situation.

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February is American Heart Month

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 cuddles!

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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Preserve Your Legacy Through a Memory Journal

By Hougum Law Firm

As we get older, it is natural to reflect on the moments that shaped our lives. The lessons learned, the traditions carried forward, and the stories that connect generations.

Unfortunately, many of those memories are never shared. Once someone is gone, those stories often go with them.

A memory journal is a simple yet powerful way to change that.

Unlike legal documents that focus on assets and instructions, a memory journal captures the heart behind your life and your decisions. It preserves your voice, your values, and your perspective for the people you love most.

You do not need to be a writer to begin. Some of the most meaningful entries start with simple questions:

- What was your first job?
- Which family traditions matter most to you?
- What life advice would you want your grandchildren to remember?
-

These reflections help future generations understand not just what you left behind, but who you were. Your humor. Your wisdom. Your personality.

Many people also choose to include stories behind family heirlooms, favorite holidays, or moments that changed the direction of their lives. You can write a little at a time, or even record audio or video messages if that feels more natural. What matters most is starting.

A memory journal is not about perfection. It is about connection.

At Hougum Law Firm, LLC, we believe true legacy planning goes beyond documents and assets. It is about protecting what matters most and passing on meaning, not just material things.

If you are thinking about your legacy and how you want to be remembered, we would be honored to help. Contact Hougum Law Firm, LLC to learn how thoughtful planning today can give your family clarity, comfort, and a lasting connection for generations to come.



Dark Chocolate: A Delicious Treat with Powerful Health Benefits

When you hear the word chocolate, you might think of indulgence rather than nutrition. However, dark chocolate, especially varieties with 70% cocoa or higher, can be a surprisingly healthy addition to a balanced diet. Rich in antioxidants and beneficial plant compounds, dark chocolate offers both pleasure and potential health perks—when enjoyed in moderation.



What Makes Dark Chocolate Different?

Dark chocolate is made from cocoa solids, cocoa butter, and minimal added sugar. Unlike milk chocolate, it contains little to no milk and a much higher percentage of cocoa. The higher the cocoa content, the greater the concentration of beneficial compounds.

Look for labels that say:

- 70% cocoa or higher
- Minimal ingredients (cocoa mass, cocoa butter, sugar)
- No artificial flavors or hydrogenated oils

Health Benefits of Dark Chocolate

1. Rich in Antioxidants

Dark chocolate is packed with flavonoids, powerful antioxidants that help combat oxidative stress and reduce inflammation. These compounds may help protect cells from damage linked to aging and chronic disease.

2. Supports Heart Health

Studies suggest that the flavonoids in dark chocolate can:

- Improve blood flow
- Lower blood pressure slightly
- Reduce LDL ("bad") cholesterol oxidation

These effects may contribute to a lower risk of heart disease when consumed regularly in small amounts.

3. May Improve Brain Function

Dark chocolate contains caffeine and theobromine, natural stimulants that can enhance alertness and concentration. Flavonoids may also support brain health by improving blood flow to the brain.

4. Supports Mood and Stress Reduction

Dark chocolate stimulates the production of endorphins (feel-good chemicals) and contains compounds that may help increase serotonin levels, supporting mood and emotional well-being.

5. Provides Essential Minerals

Dark chocolate is a good source of:

- Iron (supports oxygen transport in the blood)
- Magnesium (important for muscle and nerve function)
- Copper and manganese (support metabolism and antioxidant defense)

Portion Control Matters

While dark chocolate has health benefits, it is still calorie-dense. A healthy serving is about:

- 1 ounce (approximately 1–2 small squares) per day

Pairing dark chocolate with nutrient-dense foods like fruit or nuts can enhance its benefits without overindulging.

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

- Step 1 In a medium bowl, whisk honey, soy sauce, lemon juice and red pepper flakes.
- 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.
- 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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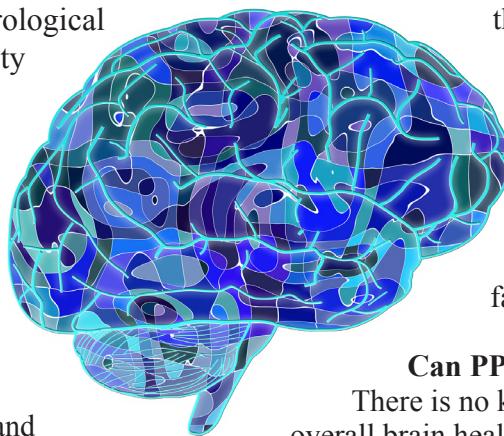
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Primary Progressive Aphasia (PPA): What It Is, Who It Affects, What Happens, and Treatment/Prevention

Primary Progressive Aphasia (PPA) is a rare neurological condition that gradually impairs a person's ability to use and understand language. It is a type of frontotemporal dementia that specifically affects the parts of the brain responsible for speech and language, typically in the left hemisphere. Unlike stroke-related aphasia, which occurs suddenly, PPA develops slowly and worsens over time.

Who It Affects

PPA most often affects people between the ages of 50 and 70, but it can occur earlier or later. It tends to strike during a person's most active and productive years, making the diagnosis particularly challenging for families. While the exact cause is unknown, researchers believe PPA is related to abnormal buildup of certain proteins in the brain, such as tau or TDP-43. There is no clear link to stroke or injury, and while most cases are sporadic, some may have a genetic component. People with a history of learning disabilities, such as dyslexia, may be at slightly higher risk.



What Happens

PPA starts with subtle changes in language abilities. A person may begin to struggle with finding the right word, forming sentences, or understanding conversations. As the disease progresses, these difficulties become more severe. There are three main types of PPA:

- **Nonfluent/Agrammatic Variant:** Speech becomes halting and difficult. Grammar may be incorrect, and understanding complex sentences becomes hard.
- **Semantic Variant:** People lose the meaning of words, especially nouns. They may not recognize objects or understand what words mean.
- **Logopenic Variant:** This form is marked by frequent pauses while speaking and difficulty repeating phrases or sentences, though grammar and word meaning may remain intact early on.

Eventually, many people with PPA lose the ability to speak, write, or understand language altogether. In advanced stages, other cognitive abilities—such as memory and judgment—may also decline, making daily life increasingly difficult.

Treatment Options

There is currently no cure for PPA. However, treatments can help manage symptoms and improve quality of life. Speech and language

therapy is the primary form of treatment. A speech-language pathologist can help patients learn alternative communication strategies, such as writing, using gestures, or communication devices. Medications used for Alzheimer's or other dementias are sometimes prescribed, although their effectiveness in PPA is limited. Counseling and support groups can also help patients and families cope with emotional and social challenges.

Can PPA Be Prevented?

There is no known way to prevent PPA. However, maintaining overall brain health may reduce the risk of neurological conditions. Doctors recommend the “GROWTH” approach:

- Get enough quality sleep
- Reduce chronic stress
- Open up socially and stay connected
- Work out regularly (physical activity)
- Try new things and keep learning
- Healthy diet, rich in brain-supporting nutrients

While these steps don't guarantee prevention, they support overall cognitive health and resilience.

In summary, PPA is a serious and life-changing condition that gradually robs individuals of their ability to communicate. Though there is no cure, early diagnosis, therapy, and lifestyle adjustments can help people live better with the disease.



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