

# senior review

FREE

June 2026

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

## Time For a Change of Scenery! *By Dave Olson, Realtor®, SRES™ RE/MAX EXCEL*

**H**ave you ever felt that there are clear chapters in each of our lives? For my own life, God has provided very defined chapters that either close the door for something or brings forth something new at distinct times throughout my life.

As seniors, one chapter can be a move from our current home to our next home. There are many reasons seniors decide to move, and here are just a few statistics from a recent survey:

- 28% of seniors move due to retirement
- 23% move to be nearer to their families
- 20% are downsizing or right sizing
- 16% move for health reasons
- 11% seek a lower cost of living, better weather, more activities
- The optimistic 2% choose to relocate for a job opportunity!

As a trusted Real Estate advisor, I can say through my experiences that there is no better time to have a trusted Real Estate professional by your side than when you as a Senior are buying or selling your home. For many of us, we've been in our current home since our kids were toddlers. During that time the housing market has changed dramatically, along with how homes are bought and sold and the legal documentation required. Home values have skyrocketed in recent years, likely making your home one of your strongest financial assets. While that is true, it is also true that most homeowners aren't qualified or able to accurately research properly the actual current market value of their home, especially in rapidly changing times.

The average person buys or sells a home just 3 times in their lifetime. Though it is one of the most important and biggest decisions affecting your life, the fact is you've likely only done it once or twice before and do not have a lot of experience with this important move.

When I learned that our subject matter for this issue was moving or downsizing, I had to write about how qualified professionals like me are so vital to seniors when considering important moves. For me, working together with each family is the priority, and my job is not to sell or buy, but to help them reach THEIR goals, and to be a friend as well as a guide. A trusted Real Estate agent will make this less stressful, look out for your best interests, and statistics show that people who trusted a qualified agent were more satisfied, less stressed and even paid less when they bought or earned more when they sold than those who didn't. If you're going to be involved in a move, reach out to a reputable, qualified licensed agent with strong character and a heart for service. You won't regret it.

Here is a silly statistic to wrap up with. Of all 55+ adults who do move, 58% of them stay within the same county as their current home. It goes to show that for most of us, home is usually not too far from home.



## 10 Ways to Get More Fiber

This nutrient does so many good things for your body, from aiding weight management and quelling inflammation to protecting against heart disease and type 2 diabetes. Yet, only 7% of U.S. adults eat enough. Not that we don't try. Problem is, we need lots of the stuff—25 grams a day for women, 38 for men. To really hit your quota, you'll need a decent chunk with every meal (and snack).

### CHECK OUT THESE FIBER-RICH FOODS BELOW



**Avocados** (5 g per 1/3 avocado)

**Artichokes** (5 g per 1/2 cup)

**Rye Crispbreads** (5 g per 3 crackers)

**Chickpeas** (7 g per 1/2 cup, cooked)

**Beets** (5 g per 1/2 cup)



**Raspberries** (10 g per cup)

**Popcorn** (3 g per 3 cups popped)

**Cocoa Powder** (2 g per Tbsp.)

**Pears** (6 g for 1 medium fruit)

**Red Lentils** (8 g per 1/2 cup, cooked)



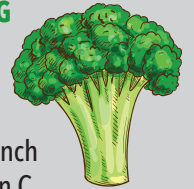
Source: Karen Ansel, M.S., RDN

## Feed your face with superfoods!

### SUPERFOOD: Broccoli

#### COMPLEXION POWER: SMOOTHING

This cruciferous queen packs a serious crunch and a vitamin C punch. Broccoli is loaded with C, which boosts collagen production to soften fine lines and wrinkles.



Check back here for more superfoods to satisfy your skin's cravings!

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## Using Leftovers Safely

Good nutrition is important at any age



Leftovers help avoid food waste, save money, and make quick future meals. **Store and reuse leftovers properly to prevent foodborne illness.**

### STORE LEFTOVERS

Put large batches of food in the fridge to eat over the next few days, and freeze the rest. **Store leftovers within 2 hours of cooling.**

#### Food safety tips to use when storing leftovers:

- To cool your leftovers:**
  - Divide the food into single servings for later use
  - Wait for the food to stop steaming before putting it away
- To store in the fridge (4°C | 40°F or lower):**
  - Put leftovers in covered containers (e.g., lids, aluminum foil)
  - Label the type of food and the date you made it
- To store in the freezer (-18°C | 0°F or lower):**
  - Put leftovers in containers that are made for the freezer, or wrap food in aluminum foil and place in re-sealable bags
  - Label the type of food and the date you made it

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# Where Annuities Fit in a Thoughtful Retirement Plan

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

Annuities are one of the most debated tools in retirement planning—often praised for their ability to create reliable income and criticized for complexity or cost. The reality sits somewhere in the middle: annuities can play a valuable role when used appropriately, but they are not a one-size-fits-all solution.

At their core, annuities are contracts with an insurance company designed to provide income, often for life. This makes them especially appealing for retirees concerned about outliving their savings. In a time when pensions are rare and market volatility is a constant concern, annuities can help create a predictable income stream that complements Social Security and investment withdrawals.

There are several types of annuities, each serving a different purpose. Fixed annuities offer a guaranteed interest rate and are typically the most straightforward. Indexed annuities provide returns linked to a market index, such as the S&P 500, while protecting against direct market losses. Variable annuities allow for market participation through subaccounts but come with higher fees and don't protect principal. Income annuities, including immediate and deferred income annuities, are specifically designed to convert a lump sum into a stream of income, either right away or at a future date.

Despite their benefits, annuities are often misunderstood. One common misconception is that all annuities are expensive or riddled with fees. While some products—particularly variable annuities—can be costly, others, like fixed annuities, tend to have minimal or no explicit fees. Another misconception is that annuities lock up your money indefinitely. While many contracts do have surrender periods, they often include provisions for penalty-free withdrawals or income riders that provide flexibility.

The question of how much of your retirement portfolio should be allocated to annuities depends on your individual goals, risk tolerance, and income needs. For some, annuities may serve as a foundational income layer—covering essential expenses like housing, utilities, and food. For others, they may play a smaller, complementary role by providing safe growth. A common approach is to ensure that guaranteed income sources (Social Security, pensions,



and annuities) cover core living expenses, while investment portfolios are used for discretionary spending and growth.

In practice, annuities are often used to reduce reliance on market performance during retirement. By securing a portion of income through guarantees, retirees may feel more comfortable maintaining a balanced or even growth-oriented investment strategy with the remainder of their assets. This can help mitigate

the emotional impact of market downturns and reduce the risk of withdrawing from investments at inopportune times.

Like any financial tool, annuities should not be set and forgotten. It's important to review them regularly—typically annually or when there are significant life changes such as retirement, health shifts, or changes in financial goals. Reviews can ensure the annuity is still aligned with your income needs, evaluate any riders or benefits, and determine if adjustments or additional strategies are appropriate.

Ultimately, annuities are neither inherently good nor bad—they are tools. When thoughtfully integrated into a broader retirement plan, they can provide stability, confidence, and peace of mind. The key is understanding how they work, where they fit, and ensuring they align with your long-term financial picture.

## Still Holding an Old Annuity?

*It might be time for a second look.*

Annuities aren't "set it and forget it" strategies. If yours hasn't been reviewed in years, it may no longer align with your goals, income needs, or today's interest rate environment. Hidden fees, outdated riders, or missed opportunities could be quietly impacting your retirement.

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# Alzheimer's Awareness and the Importance of Estate Planning

By Hougum Law Firm

June is recognized as Alzheimer's & Brain Awareness Month, a time dedicated to increasing understanding of Alzheimer's disease and supporting the millions of families affected by memory loss and cognitive decline. While many people focus on the medical and caregiving aspects of Alzheimer's, there is another critical piece that often gets overlooked: estate planning.



A diagnosis of Alzheimer's disease or another form of dementia can create emotional, financial, and legal challenges for families. Having a proper estate plan in place early can help protect assets, preserve decision-making authority, and reduce stress for loved ones during difficult times.

One of the most important aspects of estate planning is capacity—the legal ability to understand and make decisions. Alzheimer's disease is progressive, meaning cognitive abilities typically decline over time. Once a person loses legal capacity, creating or updating important legal documents may no longer be possible. That's why planning early is essential.

By addressing estate planning before cognitive decline advances, individuals can clearly communicate their wishes and choose trusted people to handle important decisions if they become unable to do so themselves.

Families facing Alzheimer's disease should consider several important legal tools:

- Durable Financial Power of Attorney
- Healthcare Power of Attorney
- Living Will
- Revocable Living Trust
- HIPAA Authorization

Without clear legal documents in place, families are often left guessing about their loved one's wishes. This can lead to disagreements, court involvement, delays, and unnecessary expenses. Estate planning provides clarity and direction during emotionally difficult times. It also gives families confidence that they are honoring their loved one's intentions. Alzheimer's disease

often requires increasing levels of care over time, including in-home assistance, assisted living, or nursing home care. Long-term care costs can place significant strain on savings and family finances.

An estate planning attorney can help families explore strategies for Asset Protection, Long-Term Care Planning, Medicaid Crisis Planning and Preserving family wealth for future generations.

Planning ahead can create more options and reduce financial stress later. Talking about Alzheimer's disease and estate planning can feel uncomfortable, but avoiding the conversation often creates greater challenges down the road. These conversations are easier when approached proactively rather than during a crisis.

Alzheimer's awareness is about more than understanding the disease—it's about helping families prepare for the future with compassion and confidence. Estate planning allows individuals to maintain control over important decisions, protect their loved ones, and create peace of mind during uncertain times.

Taking action today can make a significant difference tomorrow.



- ▶ Estate Planning
- ▶ Asset Protection
- ▶ Medicaid Crisis Planning
- ▶ Probate/Trust Administration
- ▶ Elder Law
- ▶ Long-Term Care Planning
- ▶ Charitable Planning

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Do you want to know more about dementia and the research that is happening at the University of Wisconsin – Madison. If so, check out Dementia Matters with Dr. Chin. You can listen on podbean, spotify or iTunes.



# How to Know if a Special Needs Trust Is Right for Your Loved One

By Wispact

Caring for a loved one with a disability often involves difficult financial planning decisions. One of the most common questions families face is whether a Special Needs Trust (SNT) is necessary. While not every situation requires one, several clear indicators suggest an SNT may be an important part of your plan.

## Your Loved One Receives or May Need Public Benefits

If your loved one receives—or may qualify for—means-tested benefits like Medicaid or Supplemental Security Income (SSI), an SNT is often essential. These programs typically limit countable assets to \$2,000.

Receiving an inheritance, settlement, or financial gift directly could jeopardize eligibility. An SNT allows assets to be held for the individual's benefit without being counted, protecting access to healthcare, income support, and long-term services.

## You Plan to Leave Assets to Your Loved One

Families often want to provide financial support through savings, life insurance, or estate plans. Without an SNT, leaving assets directly to a person with a disability can create unintended consequences.

A Special Needs Trust ensures those resources are used appropriately while preserving eligibility for benefits. This is especially important when planning through wills, trusts, or beneficiary designations.

## Your Loved One May Not Manage Finances Independently

An SNT is also valuable if your loved one cannot—or may not always be able to—manage money independently due to cognitive, developmental, mental health, or physical limitations.

A trustee manages the funds and makes distributions on the beneficiary's behalf, helping prevent financial exploitation, overspending, or errors that could affect benefits.

## You Are Planning for Long-Term Care

Support needs often change over time. Housing, healthcare, and personal support requirements may increase as your loved one ages. An SNT provides a flexible, long-term structure that can adapt to these changes.

It also allows families to plan beyond their own lifetimes, ensuring continuity of care when parents or caregivers are no longer able to provide support.

## You Want to Enhance Quality of Life

Public benefits typically cover only basic needs. An SNT can fund additional expenses—such as therapies, education, travel, or technology—that improve quality of life without replacing essential benefits.

A Special Needs Trust may be appropriate if your loved one relies on public benefits, may receive assets, cannot manage finances independently, or requires long-term planning. Because each



situation is unique, consulting an attorney experienced in special needs or elder law is an important step.

## Understanding Wispact Trust Management

For Wisconsin families, working with a nonprofit trustee such as Wispact, Inc. can simplify trust management. Wispact administers pooled Special Needs Trusts, allowing individuals to benefit from professional oversight without appointing a private trustee.

Wispact handles recordkeeping, benefit compliance, tax reporting, and distributions, helping ensure funds are used appropriately while preserving eligibility. Its familiarity with Wisconsin programs adds confidence that distributions are structured correctly.

In addition, Wispact provides guidance to families on allowable expenses and distribution requests. This support can be especially helpful for those new to Special Needs Trusts.

For many families, a professional trustee offers peace of mind—reducing administrative burden while ensuring assets are managed responsibly to support long-term well-being.

For more information, see [www.wispact.org](http://www.wispact.org)

## NO NEW MEDICARE CARD



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- You do NOT need to 'update' your Medicare Card
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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).

# Summer Driving Tips for Seniors: Stay Safe and Enjoy the Journey

Reprinted from <https://www.retirenet.com/>

**E**ssential warm-weather driving tips for adults 55+ to ensure a smooth, safe, and stress-free summer.



Summer is a great time for road trips, visiting family, and exploring new places, but it also brings unique challenges for drivers. High temperatures, increased traffic, and summer storms can make driving more stressful, especially for older adults. Whether you're planning a long trip or just running errands, here are essential driving tips to help seniors stay safe and comfortable on the road.

## Prepare Your Car for the Summer Heat

Hot weather can put extra strain on your vehicle, so ensure your car is in top shape before hitting the road.

- ✓ **Check the battery:** Heat can weaken your battery, leading to unexpected breakdowns. Have it tested before long trips.
- ✓ **Inspect your tires:** Hot pavement can increase the risk of blowouts. Check tire pressure regularly and look for signs of wear.
- ✓ **Top off fluids:** Ensure your coolant, oil, and windshield washer fluid levels are adequate to prevent overheating and maintain visibility.
- ✓ **Test the air conditioning:** A working AC is essential for staying comfortable during summer drives.

## Beat the Heat and Stay Comfortable

- ✓ **Drive during cooler hours:** Early morning or late evening trips help avoid extreme heat and heavy traffic.
- ✓ **Wear lightweight clothing:** Light, breathable fabrics can keep you cool while driving.
- ✓ **Stay hydrated:** Bring a bottle of water to prevent dehydration, which can lead to fatigue.
- ✓ **Use sun protection:** Sunglasses and a sunshade for your windshield can help reduce glare and keep your car cooler.

## Prevent Driver Fatigue

Long drives and heat can lead to exhaustion, making it harder to react quickly.

- ✓ **Take regular breaks:** Stop every 1-2 hours to stretch and rest.
- ✓ **Avoid drowsy driving:** If you feel tired, switch drivers if possible or take a short nap.
- ✓ **Eat light meals:** Heavy foods can make you sluggish; opt for snacks like fruit, nuts, or granola bars.

## Stay Prepared for Emergencies

Even with the best planning, unexpected situations can arise.

- ✓ **Carry an emergency kit:** Include water, non-perishable snacks, a flashlight, jumper cables, and basic tools.
- ✓ **Have roadside assistance ready:** Keep the number for AAA or your insurance company's roadside service handy.
- ✓ **Charge your phone:** A fully charged phone ensures you can call for help if needed.

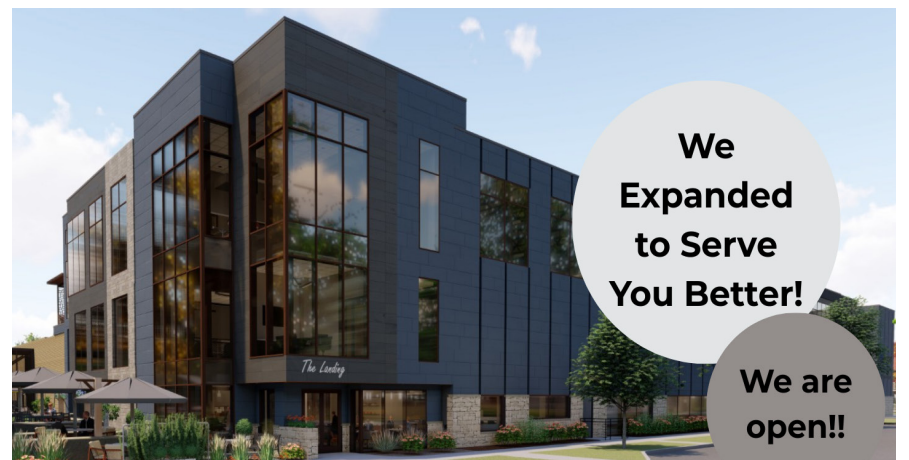
## Watch for Summer Storms

Sudden downpours, thunderstorms, and extreme heat waves are common in summer.

- ✓ **Slow down in rain:** Wet roads increase stopping distances, so reduce speed and increase following distance.
- ✓ **Avoid flooded roads:** Never drive through standing water; even a few inches can cause hydroplaning.
- ✓ **Use headlights properly:** Turn them on in rain or low visibility, but avoid high beams in fog.

## Enjoy a Safe and Stress-Free Summer Drive

By preparing your car, staying hydrated, and driving smart, you can enjoy a smooth and safe trip wherever the summer takes you. Whether you're heading on a scenic road trip or just visiting loved ones, these simple tips will help make your journey stress-free. Stay safe, and happy travels!



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# Hydration and Healthy Aging by Wisconsin Institute for Healthy Aging (WIHA)

## Small Sips, Big Impact

Staying hydrated is one of the simplest ways to support health. As we grow older, it becomes even more important—and a great opportunity to care for our bodies in new, mindful ways.

## Why Hydration Matters

Water helps the body do many important jobs. It supports digestion, keeps joints moving, and helps the heart, brain, and kidneys work well. It also helps control body temperature and carry nutrients where they are needed.

When the body does not get enough fluids, dehydration can happen. This can lead to tiredness, confusion, falls, bladder leakage, constipation, and other health concerns.

The good news: drinking enough fluids is a simple habit that supports strength, focus, and overall well-being.

## How Hydration Changes with Age

Aging brings natural changes, and our hydration needs change too.

- **Less thirst:** Older adults may not feel thirsty as often, even when the body needs fluids.
- **Lower body water:** The body holds less water over time due to changes in muscle mass.
- **Kidney changes:** The body may not hold onto water as well as it once did.
- **Daily factors:** Medications, health conditions, and even busy routines can affect how much we drink.



These changes mean hydration takes a bit more attention—but also offers a chance to build healthy routines that support aging well.

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# The Nifty Fifties Decade

By Ken Anderson, [themayberryguru@gmail.com](mailto:themayberryguru@gmail.com)

Anyone who knows me quite well knows that I have a soft spot in my heart for that wonderful decade of the 50s. The ten years of the 50s were a unique and wonderful time to grow up. World War 2 was over, and our country was about to enter a new decade of prosperity and excitement. It has often been referred to as “the golden age of prosperity”. I began the 50s as a 4-year-old and ended it as a teenager.



Wop is my favorite 50s music. It is characterized by multi-part vocal harmonies, nonsensical backing syllables, e.g., “Who put the bomp in the bomp-bah-bomp-bah-bomp? Who put the ram in the rama-lama-ding-dong?” I never discovered the answer to that question.

Without a doubt, my favorite part of the 50s has to be the great cars. Although I own two classic cars from the 60s, whenever I attend a car show, I am immediately drawn to the cars from the 50s. Gone were the drab, unexciting cars from the 40s. Bright colors, large tail fins, wrap-around windows, and classy convertibles were the new norm. Powerful engines and lots of chrome became the popular features on American cars. Gas was cheap, so large, powerful V8 engines became the choice for most motorists.

My second favorite part of the 50s is the music. New music groups formed, and the birth of rock and roll, and that wonderful Doo Wop sound. Elvis Presley became a household name, and young people across the country were forming rock-and-roll bands. Doo

The 50s are often described as a time of innocence for young people. Most children lived in two-parent homes where the mother stayed home. Children spent time outdoors playing, and toys were much simpler than those of today. Teenagers enjoyed school dances, malt shops, and cruising down Main Street. Television was a new form of entertainment, but programming was very different, with this era dominated by live programming, dramas, variety shows, and sitcoms. Programming had very strict standards. No foul language was allowed, married couples were always shown with twin beds, and the very first toilet ever shown on television was on *Leave It to Beaver* when Wally and the Beaver kept a baby alligator in the toilet tank. Listening to the family radio was also a popular pastime in the 50s.

The 50s were not perfect by any means. But I choose to think about the positive aspects of that wonderful decade. I hope you can, too.

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ALZHEIMER'S & BRAIN awareness month

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The advertisement features a woman in a red shirt and a blue and white hat holding a sign for Alzheimer's & Brain Awareness Month. Below her is a photograph of the Weston Memory Care building, a modern structure with a stone and wood exterior and a covered entrance. The text is set against a yellow and blue background.

# June is Alzheimer's and Brain Health Awareness Month

According to the Alzheimer's Association there are over 7 million people in the U.S. that have Alzheimer's. This number goes up yearly, which prompted the Alzheimer's Association to organize a national campaign to educate the public about Alzheimer's and other brain-related disorders. Understanding what Alzheimer's is and the risk factors that contribute to its development can help individuals make better choices about their brain health. While there isn't enough research available to know how to eliminate the risk of developing Alzheimer's, there is good research on how to support a healthy brain and slow the progression of Alzheimer's.



Your mental health can help reduce the risk of Alzheimer's. There are studies that support the link between strong social connections and lowering your risk of cognitive decline. Social connections and interactions improve cognitive abilities. Cognitive decline can also be reduced by exercising your brain. Engaging in activities like reading, doing puzzles, or engaging in a hobby will stretch your cognitive skills and help reduce your risk of Alzheimer's. Stay connected and stretch those mental muscles to reduce your risks.

## What is Alzheimer's?

Alzheimer's is a type of dementia that affects memory loss, cognitive abilities, and behavior. The effects interfere with daily life and progressively worsen over time. It's important to remember that Alzheimer's isn't a part of getting older, but some individuals are more likely to be affected than others.

While we can't predict if someone will develop Alzheimer's, we do know that some factors give us a clue about those that may be more likely to develop it. Age is the biggest factor that points to the likelihood of an individual developing it. This is because most individuals with Alzheimer's are 65 and older and the risk factor doubles every 5 years. Another risk factor is heredity and family history. If you have a family member with Alzheimer's, you are at a higher risk of developing it yourself, and this risk increases the more family members who have this disease. The next risk factor is a link to an increased risk of dementia from head injuries. Lastly, certain medical conditions, especially those linked to heart health, increase the risk of developing dementia. This link has to do with blood vessel health. Talk to your doctor about your risks of developing Alzheimer's to make a plan to reduce those risks.

## Can I prevent Alzheimer's?

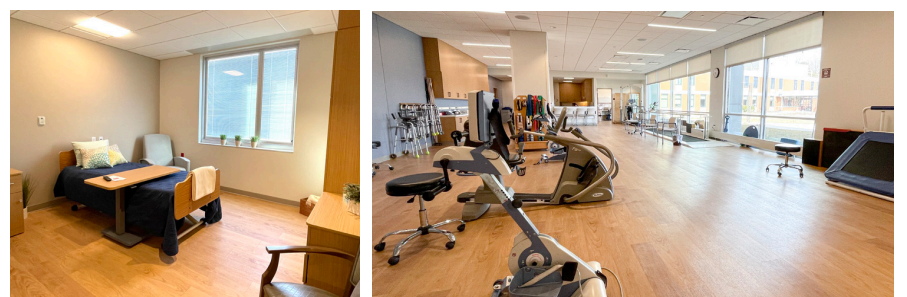
Unfortunately, there isn't a way to eliminate the risk of developing Alzheimer's, but we can help keep our brain as healthy as possible to reduce our risks. While some risk factors like genetics and family history can't be prevented, we can do several things to help reduce our risk of developing Alzheimer's. We can control our overall physical health with diet and exercise. We can improve our mental health with social connections and keeping mentally active. We can also protect our head by wearing helmets on bikes and wearing seat belts while in a car.

There is a connection between heart health and brain health. Keeping conditions like diabetes, high blood pressure, and high cholesterol under control helps your cardiovascular system and improves overall heart health. Taking steps to improve your heart health, like regular exercise and a healthy diet, help reduce high blood pressure and cholesterol. This also helps to keep blood sugar under control. Making healthy choices now can reduce the damage that can result from uncontrolled diabetes, high blood pressure, and high cholesterol, leading to better heart health which reduces your risk of Alzheimer's.

Of course, protecting your brain from trauma will help reduce damage to your brain. Trauma to your brain has been linked to increased risk of Alzheimer's. Always wear your seatbelt and helmets to reduce trauma to your brain.

While we don't know everything about Alzheimer's, we do know overall brain health is a significant determinant of the likelihood of developing it. Understanding your risks of Alzheimer's can help you reduce those risks by taking preventative measures early. Take steps today to help keep your brain as healthy as possible, for as long as possible. Find more information about Alzheimer's by visiting the Alzheimer's Association website at <https://www.alz.org/>.

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# National Dairy Month

## Why Dairy Matters as We Age

June is National Dairy Month, a perfect time to celebrate the role dairy foods play in supporting health, especially for older adults. As we age, maintaining strong bones, muscle strength, and overall nutrition becomes increasingly important.

### Bone Health

Dairy products like milk, yogurt, and cheese are rich in calcium and vitamin D (two nutrients essential for maintaining bone density and reducing the risk of fractures and osteoporosis).

### Muscle Strength

Protein needs increase with age. Dairy provides high-quality protein that helps preserve muscle mass and supports mobility.

### Heart Health

Low-fat and fat-free dairy options can be part of a heart-healthy diet. They also provide potassium, which helps manage blood pressure.

### Brain Function

Emerging research suggests nutrients in dairy, including vitamin B12 and iodine, may support cognitive function.

### Easy Ways to Enjoy Dairy Every Day

Incorporating dairy into your meals doesn't have to be complicated. Here are some simple, enjoyable ideas:

### Daily Dairy Tips

- Add milk to your morning oatmeal or cereal
- Enjoy yogurt with fresh fruit as a snack
- Sprinkle cheese on vegetables or soups
- Blend a smoothie with milk or kefir



### Smart Choices

- Choose low-fat or fat-free options if managing cholesterol
- Look for lactose-free milk if you're sensitive to lactose
- Try fortified plant-based alternatives if dairy isn't suitable

### Social Tip

Sharing meals with others can improve appetite and mood. Consider hosting a small dairy-themed brunch or attending a community meal.

## Featured Recipe – Creamy Berry Yogurt Parfait

This no-cook recipe is nutritious, easy to prepare, and perfect for breakfast or dessert.

### Ingredients (Serves 2)

- 1 cup plain or vanilla yogurt
- 1/2 cup fresh strawberries (sliced)
- 1/2 cup blueberries
- 1/4 cup granola
- 1 tablespoon honey (optional)



### Instructions

1. In a glass or bowl, add a layer of yogurt.
2. Add a layer of strawberries and blueberries.
3. Sprinkle granola on top.
4. Repeat layers until ingredients are used.
5. Drizzle with honey if desired.

### Benefits

- High in protein and calcium
- Rich in antioxidants from berries
- Easy to chew and digest

### Final Thoughts

National Dairy Month is a wonderful reminder that small dietary choices can make a big difference. Whether it's a glass of milk, a slice of cheese, or a delicious yogurt parfait, dairy can be a simple way to nourish your body and enjoy your meals.

## Cinnamon-Roll Overnight Oats

### Ingredients:

- 2 1/2 cups old-fashioned oats
- 2 1/2 cups milk or unsweetened non-dairy milk, such as almond or coconut milk
- 6 teaspoons light brown sugar
- 1 1/2 teaspoons vanilla extract
- 1 1/4 teaspoons ground cinnamon
- 1/2 teaspoon salt



### Directions:

Stir oats, milk, brown sugar, vanilla, cinnamon and salt together in a large bowl. Divide among five 8-ounce jars. Screw on lids and refrigerate overnight or for up to 5 days.

## Easy and Healthy Green Smoothie

### Ingredients:

- 1/4 cup milk or non dairy milk
- 1 seedless orange, peeled
- 1 cup lightly packed baby spinach
- 1/2 banana, peeled
- 2 scoops (2/3 cup) vanilla frozen low-fat yogurt



### Directions:

Place milk in a blender; add orange (break up into pieces as desired), spinach and banana. Blend on high until smooth. Add frozen yogurt, blend until combined.

# FALLS PREVENTION

## TIPS & IDEAS FOR MAKING HOME SAFER



Falls are one of the most common risks for older adults, and most happen at home. Small changes can make a **BIG** difference.

### 1 BATHROOM SAFETY



- Install grab bars near toilets and in showers or tubs
- Use non-slip mats or adhesive strips in tubs and on floors
- Use a shower chair to reduce standing time
- Use a handheld showerhead for safer bathing
- Keep items within easy reach to avoid bending or stretching

### 2 IMPROVE LIGHTING



- Ensure all walkways, stairs, and entryways are well lit
- Replace dim bulbs with bright LED lighting
- Use motion-sensor night lights in bedrooms, hallways, and bathrooms
- Reduce sharp lighting contrasts between rooms

### 3 REDUCE CLUTTER & TRIP HAZARDS



- Keep floors clear of cords, shoes, and loose objects
- Avoid stacking items in walkways or hall areas
- Maintain wide, clear paths for walking aids like canes or walkers
- Arrange furniture to allow easy movement

### 4 RUGS & FLOORING SAFETY



- Remove throw rugs when possible
- Secure rugs with non-slip backing or double-sided tape if kept
- Fix uneven flooring or worn carpet
- Make transitions between flooring types smooth and visible

### 5 STAIR SAFETY



- Install sturdy handrails on both sides of stairs (if possible)
- Keep stairs free of clutter at all times
- Use contrast tape on step edges for better visibility
- Consider a stairlift or single-level living if mobility is limited

### 6 FOOTWEAR & DAILY HABITS



- Wear supportive, non-slip shoes indoors
- Avoid walking in socks or loose slippers without grip
- Encourage consistent use of safe footwear throughout the home

### 7 STRENGTH & HEALTH FACTORS



Participate in balance and strength exercises (e.g., tai chi, gentle yoga)



Consider physical therapy for balance improvement if needed



Schedule regular vision checks



Review medications for side effects that may increase dizziness or instability

### KEY TAKEAWAY



Combining home safety improvements with healthy routines greatly reduces fall risk.

**PREVENTION SUPPORTS INDEPENDENCE, CONFIDENCE & PEACE OF MIND.**



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## Housing Insecurity is Harming Older Adults

*By the GWAAR Legal Services Team*

Today's housing market doesn't meet the needs of many people. Older adults are being hit particularly hard by issues of affordability, availability, and accessibility. According to American Community Survey data, the number of senior households spending more than half their income on housing has risen to nearly 11.7 million. Housing costs aren't just inclusive of rent or a mortgage payment, but include property taxes, insurance, and maintenance. Older adults, especially those with fixed incomes, have less flexibility to change their spending if needed. Renters, people of color, and people with very low income are the hardest hit by the increasing wealth gap and housing inequity.



In addition to the issue of affordability, many older adults may be living in homes that no longer meet their needs. Some older adults counted on their home being a source of stability and safety in their later years and instead find that they are struggling to stay in it. The upkeep of a three-bedroom house may be more than someone living alone can manage. Older homes require increased maintenance for safety and to keep the home in good condition as an asset for future generations or future sale of the property.

Without the funds to make needed home modifications, some older adults may consider moving rather than staying in a home that raises safety concerns. Existing housing stock, however, can make moving challenging. The U.S. Census Bureau noted that only 10% of housing units in the U.S. are move-in ready for older adults, meaning 90% have stairs, bathrooms and/or bedrooms on just the upper floors, and other accessibility issues.

Between 2019-2022, the number of older adults experiencing homelessness increased by 37%, according to the Annual Homelessness Assessment Report. People who are unhoused experience negative health outcomes, safety issues, and disruption to their social networks.

If you are facing a housing crisis, there are some emergency options available. Federal programs and local shelters can help, as well as informal networks such as family and friends or faith-based organizations. Preventing a housing crisis such as eviction or foreclosure may be possible if you look for warning signs, such as increased debt to pay for medications, service utilities being cut off, having to skip meals to pay for things besides food, or making other choices between housing and meeting your basic needs. If you are experiencing any of these, you may need to consider getting advice and support on how to make your housing situation more sustainable. Call 211 to get connected to local resources in your area, or reach out to another credible source of information.

Make sure you have documents available to easily allow you to apply for support, including identification, income verification and bank statements, medical documentation if you have any medical needs to take into consideration, and service records if you are a veteran. It can be stressful to think about preparing for a housing crisis, but it is best to be proactive and try to prevent a crisis from happening if you can. Take steps now to examine your housing situation.

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# When Mom Needs To Move

When Karen stopped by her mother's house one afternoon, she immediately sensed something was wrong. The mail was piled high on the table, expired food filled the refrigerator, and her normally polished mother was still wearing the same clothes from the day before. A week later, Karen learned her mother had missed two doctor appointments and forgotten to take her heart medication several times. Like many adult children, Karen realized she was facing a painful but necessary question: Was Mom still safe living alone?

Knowing when an aging parent can no longer live independently is one of the hardest decisions families face. While every situation is different, there are several clear warning signs that may indicate additional support, assisted living, or a safer living environment is needed.

## 1. Frequent Falls or Mobility Problems

One of the biggest red flags is declining physical safety. If Mom is falling often, struggling to stand up, using furniture to steady herself, or avoiding stairs, living alone may no longer be safe. Even a minor fall can lead to broken bones, hospitalization, or long recovery periods for older adults.

### Warning signs include:

- Bruises with unclear explanations
- Difficulty getting in or out of chairs
- Trouble bathing safely
- Fear of walking alone
- Increasing use of mobility aids



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## 2. Memory Loss That Impacts Daily Life

Forgetfulness becomes concerning when it interferes with safety and daily routines. Missing medications, forgetting appointments, leaving appliances on, or becoming confused in familiar places may signal cognitive decline or early dementia.



### Watch for:

- Unpaid bills or financial confusion
- Repeating stories or questions frequently
- Missed medications
- Wandering or getting lost
- Confusion about dates or time

## 3. Poor Hygiene and Housekeeping

A once-clean and organized parent who suddenly neglects bathing, laundry, or household chores may be struggling more than they admit. Physical limitations, depression, or cognitive decline can all contribute to changes in personal care.

### Signs may include:

- Wearing dirty clothes repeatedly
- Strong body odor or poor grooming
- Clutter, spoiled food, or unsafe living conditions
- Piles of unopened mail
- Difficulty cooking or cleaning

## 4. Isolation and Withdrawal

Loneliness can seriously impact both physical and mental health in seniors. If Mom no longer participates in social activities, stops answering calls, or avoids leaving the house, it could indicate depression, anxiety, or declining health.

### Pay attention to:

- Loss of interest in hobbies
- Skipping church or social outings
- Sleeping excessively
- Lack of appetite
- Increased sadness or irritability

## 5. Caregiver Stress and Constant Emergencies

Sometimes the clearest indicator is how much support family members are already providing. If adult children are making daily emergency visits, constantly worrying, or managing medications, meals, transportation, and finances, independent living may no longer truly be “independent.”

Moving to assisted living or senior housing is never an easy conversation. However, waiting until a major accident or medical crisis occurs often makes the transition harder for everyone involved. Recognizing these signs early allows families to plan thoughtfully and focus on safety, dignity, and quality of life.

# 5 Things to Investigate Before Moving Into an Independent Living Apartment for Seniors

**M**oving into an independent living apartment is a major life decision for seniors and their families. While these communities can offer freedom from home maintenance, added social opportunities, and a safer lifestyle, not every community is the right fit. Taking time to research and ask important questions before making a move can help avoid surprises later and ensure the new home truly supports long-term comfort and independence.



## 1. Understand Exactly What Services Are Included

Independent living communities vary widely in what they provide. Some include meals, housekeeping, transportation, utilities, and social activities in the monthly fee, while others charge separately for many services. Families should ask for a detailed breakdown of costs and determine what amenities are guaranteed versus optional add-ons.

It's also important to ask how costs may increase over time and whether there are entrance fees, deposits, or contract obligations. Understanding the financial structure upfront can prevent confusion and budget strain later.

## 2. Investigate Safety and Emergency Response

Even active seniors should carefully evaluate safety features. Ask whether apartments include emergency pull cords, grab bars, secure entrances, smoke detectors, and wheelchair accessibility. Families should also learn how emergency response systems work and whether staff are available 24 hours a day.

Look around the property carefully. Well-lit hallways, maintained sidewalks, handrails, and accessible bathrooms can make a significant difference in preventing falls and injuries.

## 3. Explore Social Opportunities and Community Culture

One of the biggest benefits of independent living is reduced isolation, but every community has its own personality and atmosphere. Some are highly active with daily events and outings, while others are quieter and more private.

Visit during activity hours if possible. Observe whether residents appear engaged and comfortable. Ask for an activity calendar and inquire about transportation to shopping, medical appointments, religious services, or community events. Finding a social environment that matches a senior's interests and lifestyle is essential for emotional well-being.

## 4. Evaluate Future Care Options

Many seniors move into independent living while they are still healthy and active, but needs can change over time. Families should ask whether the community offers higher levels of care such as assisted living, memory care, or skilled nursing if needed later.

A community that allows residents to transition without relocating again can reduce stress and provide long-term stability. It is also important

to understand what happens if a resident temporarily becomes ill or requires rehabilitation after hospitalization.


## 5. Talk to Current Residents and Families

Brochures and tours only tell part of the story. One of the best ways to evaluate a senior living community is by speaking directly with people who already live there. Ask residents what they enjoy most, whether maintenance issues are handled promptly, and how responsive staff members are.

Families can also research online reviews, state inspection reports, and community reputation. Consistent complaints about cleanliness, staffing, communication, or billing should be taken seriously.

## Making a Confident Decision

Choosing an independent living apartment is about more than finding a place to live — it's about finding a community that supports safety, independence, and quality of life. By carefully investigating services, safety, social opportunities, future care options, and resident experiences, seniors and families can make a more informed and confident decision for the years ahead.



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