

senior review

FREE

October 2024

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

Upgrade Your Home: Improvements to Aid Successful Aging in Place

By Dave Olson, Realtor®, RE/MAX EXCEL

Last month, we discussed why advance planning is an important key for families seeking to age in their current home. As promised, this month we'll outline effective upgrades you can implement. By completing changes in advance, we can live independently longer, without compromising safety and ease of living.

Experienced DIY'ers can do some work, other work is best left to the pros. A good renovation contractor can be a wonderful resource for aging in place projects. There are also specialty contractors for things like walk in showers and baths.

Start with easy or simple changes. Change faucets and doorknobs from round knobs to lever handles. Add lighting or use brighter bulbs in your existing lighting. Ensure that there are handrails at stairways that are continuous from top to bottom. Add grab bars in showers and bathrooms, at short stairs or other places where they could be handy.

Change floor coverings to remove trip hazards like deep pile carpet or excessive carpet pads and thick area rugs. Many seniors find hard surfaces all with the same finished floor height are effective for trip prevention AND are wheelchair friendly.

Bigger projects include complete bathroom renovations with walk-in showers or tubs, and higher toilets. As a Real Estate professional, I can state that upgraded bathrooms are always a top selling point. Main floor laundry projects offer similar marketing benefits and eliminate regular trips to the lower level, a common cause of falls for seniors.

Bigger projects include widened hallways and doorways, zero step entry, or adding ramps, elevators or stair lifts. These cost more up front but can offset high monthly costs of institutional care and keep active seniors living independently in their comfortable surroundings longer.

Outside services can aid in aging in place.

Snow removal and lawn care services are wonderful ways to take those bigger chores away. Medical alert systems, shopping and driving services, meal delivery and other contracted services are options to consider that can help active seniors keep up with the tasks in front of them.

Some homes are not easily converted for aging in place. Trust the advice of your renovation contractor and other advisors, friends and family. Some Seniors choose to downsize or rightsize to a home that provides all these upgrades on one level. If renovations seem too daunting, selling your home and moving to a more "Senior friendly" home is a great option. While this is a bigger change, if planned for in advance and managed well, a move to a senior friendly home can be the right choice for successful years of comfortable worry-free living.

As a Senior real Estate Specialist (SRES) I am qualified to help Seniors with this big change. Find an agent with this credential that you trust if you decide to consider a housing change. A good agent that truly cares for the people they serve can guide you through the process, making your new home journey fun and exciting.



OCTOBER IS BREAST CANCER AWARENESS MONTH

TIPS FOR BREAST CANCER PREVENTION:

Avoid becoming overweight. Avoid gaining weight over time, and try to maintain a body-mass index under 25.

Eat healthy to avoid tipping the scale. Embrace a diet high in vegetables & fruit and low in sugared drinks, refined carbohydrates & fatty foods.

Keep physically active. Increased physical activity, even when begun later in life, reduces overall breast-cancer risk.

Drink little or no alcohol. Women should limit intake to no more than

one drink per day, regardless of the type of alcohol.

Avoid hormone replacement therapy. Menopausal hormone therapy increases risk for breast cancer.

Don't smoke. Long-term smoking is associated with increased risk of breast cancer in some women.

Breast-feed your babies for as long as possible. Women who breast-feed their babies for at least a year in total have a reduced risk of developing breast cancer later.

Get fit and support breast cancer research at the same time. Regular physical activity is associated with a reduced risk of breast cancer.

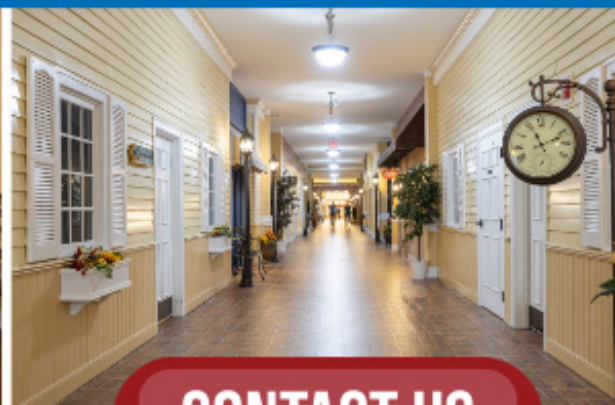
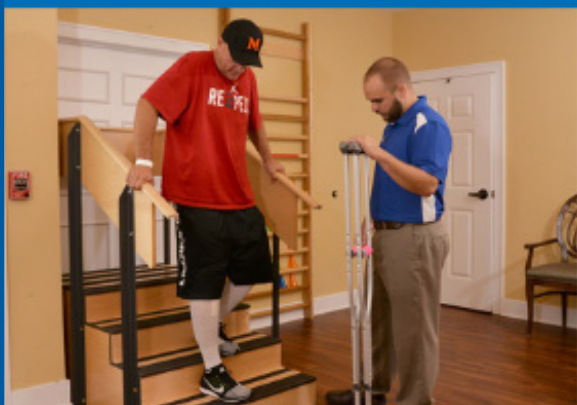
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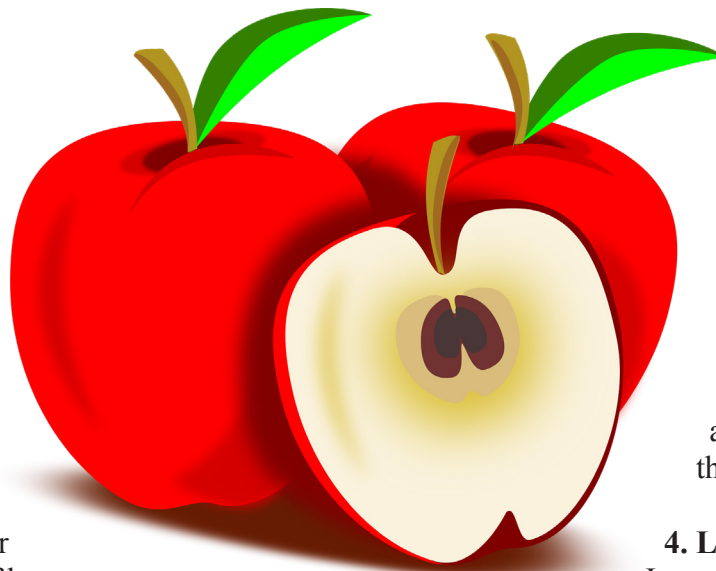
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October is Apple Picking Season in Wisconsin!

Health Benefits of an Apple

Apples are not just crunchy, sweet and satisfying. As part of a smart diet, they can help protect against serious diseases, including heart disease, diabetes, cancer and more. Consider them your healthy secret weapon. Studies show apples have powerful health benefits, particularly when it comes to fighting chronic diseases. Here's a short list of how eating more apples can help keep you healthy.



1. Protects Your Heart

Multiple studies show apples are good for your heart, in multiple ways. Their high fiber content has been shown to help improve cholesterol levels (lowering bad LDL cholesterol and increasing good HDL cholesterol), according to researchers from Florida State University. A review of data from three major studies also found that people who ate whole fruits, including apples, were less likely to develop high blood pressure. A Women's Health Study showed that women who ate apples over the seven-year study period had up to a 22 percent reduced risk of heart disease.

2. Boosts Brain Health

A group of four large studies presented at the Alzheimer's Association's International Conference in 2017 adds to the evidence that eating a plant-based diet may help prevent dementia. In one of the studies, Swedish researchers following 2,000 people for six years found that those who stuck to a diet called the Nordic Prudent Dietary Pattern (NPDP) had better cognitive function than people who ate more fatty, processed foods. Among other things, the NPDP calls for eating plenty of non-root vegetables, plus pears, peaches and apples.

3. Helps you Lose Weight

One medium apple can help fill you up for under 100 calories, so it's no surprise that apples can help with weight loss. Turns out it's what form of apple you eat that counts. In one study, people who ate apple slices before a meal felt fuller and more satisfied than people who had applesauce, apple juice or no apples at all. The same study also found that starting a meal with apple slices helped people eat an average of 200 fewer calories compared to those who skipped the apple slices.

4. Lowers Your Risk of Type 2 Diabetes

In a study of more than 38,000 healthy women, those who ate one or more apples a day had a 28 percent lower risk of type 2 diabetes than the non-apple eaters. In a review of data from more than 187,000 people involved in three long-term studies, Harvard researchers found that people who ate at least two servings a week of blueberries, grapes and apples lowered their diabetes risk by 23 percent, compared to people who had one serving or less a month. Experts say the fruit's fiber helps stabilize blood sugar.

5. Fights Cancer

Apples rank second only to berries in antioxidants, making them superheroes when it comes to fighting cancer. In fact, an analysis of several Italian studies found that eating one or more servings of apples a day helped lower the risk of colorectal cancer more than eating any other fruit. Other studies in humans have found that eating apples can be helpful in preventing lung and prostate cancer. Don't toss the peel, though—that's where most of the cancer-fighting antioxidants are found.

I'M HERE TO HELP!

As a certified Senior Real Estate Specialist, I have the experience and expertise in selling or downsizing your next home.

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Do You Have a Carbon Monoxide Detector on Each Level of Your Home? If Not, You Should!

By the Eau Claire City-County Health Department

Having carbon monoxide detectors installed in your house is one of the easiest ways to protect your family from carbon monoxide poisoning! Carbon monoxide is a gas that can't be seen or smelled and is made when fuels—like gas, kerosene, propane or wood—are burned.

It's the most common cause of deadly poisonings.

- 1. Make sure you have working carbon monoxide detectors.** All homes in Wisconsin are required to have detectors on every level, including the basement, but not the attic or storage areas. Detectors can be purchased at most hardware stores for \$20-\$50. Carbon monoxide detectors that plug into your outlet and combination CO/smoke detectors are available! Test your carbon monoxide detectors monthly and replace batteries twice each year.
- 2. Have your furnace or wood-burning stove inspected annually.**
- 3. Never run a gasoline or propane heater or a grill (gas or charcoal) inside your home.** Any heating system that burns fuel produces carbon monoxide. Use a battery-powered detector where you have fuel-burning devices but no electric outlets, such as in tents, ice shanties, tree stands, cabins, trailers, and boats with enclosed cabins. Never use a gas stove or oven to heat your home.
- 4. Never run a car in an enclosed space.** Even with a door or window open, carbon monoxide levels can still build up to an unsafe level.
- 5. Always run generators outside.** Keep generators at least 20 feet from your home, camper, tent, etc., with exhaust hoses pointing away from people and structures.
- 6. Keep fuel-burning appliances properly vented.** You can prevent carbon monoxide from building up in your home by keeping vents clear. Make sure that all vents for a dryer, furnace, stove, and fireplace are clear of debris, especially after snowstorms.

KNOW THE SIGNS AND SYMPTOMS OF POISONING

Symptoms of overexposure to carbon monoxide include headaches, fatigue, weakness, dizziness, shortness of breath, nausea, confusion, and loss of consciousness. At high levels, carbon monoxide can cause death within minutes.

Friendly Voice Program

By the GWAAR Legal Services Team

Do you ever find yourself feeling lonely or socially isolated? You are not alone. A recent report from the National Academies of Sciences, Engineering, and Medicine (NASEM)



revealed that more than 33% of adults aged 45 and older feel lonely, and nearly 25% of adults aged 65 and older are considered to be socially isolated. Older adults are at increased risk for loneliness and social isolation because they are more likely to live alone, endure the loss of family and friends, have a chronic illness, and/or suffer from hearing loss. Loneliness and social isolation, in turn, have been shown to have significant adverse effects on health, including an increased risk of depression, anxiety, dementia, heart disease, suicide, and stroke.

To help combat the epidemic of loneliness among American seniors, AARP has devised a program called Friendly Voice. This program is operated by trained AARP Friendly Voice volunteers who will happily call anyone to chat, listen, or simply say, "Hello." If you would like to request a call, please dial 1-888-281-0145 (English) or 1-888-497-4108 (Spanish) and leave your best call-back number. A volunteer from the Friendly Voice program will return your call between the hours of 9 a.m. and 5 p.m. local time. For more information about the program, go to <https://www.aarp.org/home-family/friends-family/friendly-voice/> and <https://www.aarp.org/content/dam/aarp/home-and-family/family-and-friends/pdf/2021/aarp-friendly-voices-program.pdf>.






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Understanding Medicare Annual Enrollment Period (AEP)

By Cole Bruner, President of Buska Wealth Management

The Medicare Annual Enrollment Period (AEP) is a critical time for millions of Americans aged 65 and older, as well as individuals with certain disabilities. During this period, beneficiaries have the opportunity to make changes to their Medicare coverage that can significantly impact their healthcare options and costs for the upcoming year.

What is Medicare AEP?

Medicare AEP occurs annually from October 15th to December 7th. It is often referred to as the "open enrollment" period for Medicare plans. This timeframe allows Medicare beneficiaries to:

- 1. Switch Plans:** Beneficiaries can switch from Original Medicare (Part A and Part B) to Medicare Advantage (Part C) or vice versa.
- 2. Change Medicare Advantage Plans:** Individuals enrolled in Medicare Advantage can switch to a different Medicare Advantage plan.
- 3. Adjust Prescription Drug Coverage:** Beneficiaries can join, switch, or drop Medicare Part D prescription drug plans.

Why is Medicare AEP Important?

The importance of Medicare AEP lies in its ability to offer flexibility and choice to beneficiaries. Healthcare needs can change from year to year, and AEP provides an annual opportunity to ensure that your Medicare coverage aligns with your current health needs and budget.

Key Considerations During Medicare AEP

- 1. Review Your Current Coverage:** Take stock of your current Medicare plan(s), including premiums, deductibles, and copayments. Consider any changes in your health status or medications that may necessitate a different plan.
- 2. Compare Plan Options:** Medicare plans can vary widely in terms of coverage, costs, and provider networks. Use Medicare's Plan Finder tool or consult with a Medicare counselor to compare plans available in your area.
- 3. Consider Your Healthcare Needs:** Think about any upcoming medical procedures, prescriptions, or specialists you may need to see in the coming year. Ensure that your chosen plan covers these services adequately.
- 4. Check for Extra Benefits:** Some Medicare Advantage plans offer additional benefits. Evaluate whether extra benefits are important to you.



5. Financial Implications: Besides premiums, consider other costs such as deductibles, copayments, and out-of-pocket maximums. Balance these costs against your budget and healthcare needs.

How to Enroll or Make Changes

Enrolling in a new Medicare plan or making changes during AEP is straightforward:

- **Online:** Visit Medicare.gov or the website of the plan you wish to enroll in.
- **Phone:** Call Medicare at 1-800-MEDICARE (1-800-633-4227) or the plan directly.
- **In Person:** Visit a local Medicare office or attend Medicare informational events in your community.

What Happens if You Miss the AEP Deadline?

If you miss the Medicare AEP deadline (December 7th), you may still have options to enroll or make changes. Contact a licensed agent to learn more.

Medicare AEP is a crucial time for Medicare beneficiaries to evaluate their healthcare needs and make informed decisions about their coverage for the upcoming year. By understanding the options available and considering factors such as health needs and financial circumstances, beneficiaries can ensure they have the most suitable Medicare coverage in place. Taking advantage of AEP can empower individuals to navigate their healthcare choices effectively and with confidence.

IT'S YOUR MEDICARE - GET THE MOST OUT OF IT

THE MEDICARE ANNUAL ENROLLMENT PERIOD (AEP) RUNS FROM OCT. 15-DEC. 7!

This is the window to adjust elements of your Medicare coverage, like:

- Changing from Original Medicare to a Medicare Advantage plan
- Switching from a Medicare Advantage plan back to Original Medicare
- Shifting from one Medicare Advantage Plan to another Medicare Advantage plan
- Moving from a Medicare Advantage plan without drug coverage to a plan that does offer drug coverage, and vice versa
- Joining a prescription drug plan, switching from one drug plan to another, or dropping drug coverage

Don't wait to consider your Medicare options. Let's get together to make sure your Medicare strategy has you covered! Schedule a complimentary consultation with a licensed agent today. Call 715.355.4445 (TTY: 711).



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5 Breast Cancer Myths Every Baby Boomer Should Know

By Hougum Law Firm

National Breast Cancer Awareness Month is an annual health campaign that's organized by leading breast cancer charities and celebrated every October. One of the most important services offered during the month-long event is public education and it focuses, in large part, on dispelling myths.

Before putting several myths to rest, however, it's important for Baby Boomers to consider updating their health care estate planning documents. A staggering one in eight women in America will be diagnosed with breast cancer in their lifetime, according to the National Breast Cancer Foundation.

The risk of breast cancer also increases with age and creating a health care advance directive, for example, can protect aging women by allowing a trusted loved one to make health care decisions on their behalf if they become incapacitated due to the disease or the treatment of it. Other planning issues also may apply and an experienced estate planning attorney can help both identify and plan for them. Here are five common myths we'd like to dispel:

- 1. Finding a lump in your breast means you have breast cancer.** The truth is, only a small percentage of breast lumps turn out to be cancer. This doesn't mean they should be ignored. Take control of your health and alert a physician immediately.
- 2. Men do not get breast cancer.** Men do, in fact, get breast cancer but the disease impacts vastly more women. Research tells us that more than 310,720 American women will be diagnosed with breast cancer this year, and more than 42,250 will die. An estimated 2,790 men will be diagnosed with the disease, and approximately 530 will die.

- 3. A mammogram can cause breast cancer to spread.** A mammogram is an X-ray of the breast and is currently the best early detection method for the disease. Mammograms involve small doses of radiation, but the risk of harm is extremely low.
- 4. Antiperspirants and deodorants cause breast cancer.** Right now, there is no conclusive evidence linking the use of underarm antiperspirants or deodorants to breast cancer.
- 5. A family history of breast cancer means you're likely to contract the disease.** While women who have a family history of breast cancer may be in a higher risk group, research shows most women who have breast cancer have no family history.



As we focus on supporting women across the nation get the help they need in fighting breast cancer, it is important that we remember that self-care includes ensuring your estate planning documents are current. Do not hesitate to reach out to us with your questions and schedule a meeting to get the answers you need to plan forward.



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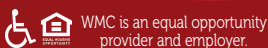
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Flu season starts each fall and lasts until the following spring. The Centers for Disease Control and Prevention (CDC) recommend that everyone six months of age and older get a flu shot every year with few exceptions. Vaccination is especially important for people who are at high risk for complications from the flu. People aged 65 and older are at greater risk of serious complications compared with younger adults.



It's important to get vaccinated before flu activity begins in your community. In general, it takes about two weeks after vaccination for antibodies to develop in your body and provide protection against the flu. If possible, you should get a flu shot before the end of October. However, getting vaccinated later can still help later in the season while flu viruses are circulating.

Most insurance, including Medicaid, covers an annual flu shot without charging a copay or coinsurance. Check with your plan to find out whether you must go to a specific provider to receive the shot. Original Medicare Part B covers 100% of the Medicare-approved price when you receive your flu shot from a provider that accepts Medicare. Additionally, Medicare Advantage Plans are required to cover flu shots without deductibles, copayments, and coinsurance, as long as you get the flu shot from an in-network provider.

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