A Little Walking Goes a Long Way.
Experts recommend that older adults get 150 minutes of aerobic activity per week. However, recent research shows that just 75 minutes per week of brisk walking or other aerobic exercise can result in cognitive benefits. But keep in mind, upping your aerobic exercise also from the emotional involvement or intellectual which suggests the benefits in cognition came from the emotional involvement or intellectual challenges of their dance class.

Boost Your Heart-Healthy Behaviors.
Practicing good heart health can greatly reduce your risk of cognitive impairment. The American Heart Association’s Simple 7 survey measures important factors for heart health that we can modify—such as weight and smoking. A study of older adults who took the survey found that those who scored well had a 35 to 37 percent lower risk of cognitive impairment. Take the test at www.heart.org/MyLifeCheck.

Dance, Dance, Dance.
Dancing regularly can improve cognition in older adults, according to one study. Study participants didn’t show any cardiovascular improvement—which suggests the benefits in cognition came from the emotional involvement or intellectual challenges of their dance class.

Be Better at B12.
Research suggests that as many as 43 percent of older adults may have B12 deficiencies. The bad news: low levels of this vitamin have been associated with depression, dementia, and increased confusion. Get more B12 in your diet through dairy, fish, and beef.

When Socializing, Think Big.
Research has shown that social activity is associated with better memory and other cognitive benefits, but which is better for your brain—smaller, intimate gatherings, or larger group interactions? One new study shows that although a lot of socializing of either type is associated with better cognitive performance, larger group interactions have stronger associations with better cognitive performance.

Challenge Yourself.
Older adults who learn a particularly challenging new skill such as photography and photo editing have significantly better cognitive performance afterwards. A year later, brain scans and cognitive tests still showed the brain benefits of taking on an intellectual challenge.

Make the Cocoa Connection.
A recent study found that older adults who drank two cups of cocoa a day for a month showed improved blood flow on brain scans and better scores on cognitive tests.

2. Boost Your Heart-Healthy Behaviors.
3. Dance, Dance, Dance.
5. When Socializing, Think Big.
6. Challenge Yourself.
7. Make the Cocoa Connection.

NEW BRAINY BITS: THE MOST RECENT NEWS ON BRAIN HEALTH
Research has confirmed that people of all ages—even those in their 80s—can improve cognitive function and even reduce their risk of Alzheimer’s Disease and other dementias through certain lifestyle behaviors. The brief synopses below highlight the most recent research into brain health.

Please note that the images provided do not represent content from the page.
The Importance of Caregivers Having Proper Emergency Identification

By Bonnie Beam-Stratz - Regional Dementia Care Specialist

If you were in an accident and was a caregiver, how would emergency medical personnel know that you have someone at home that needs to be checked on?

This is a very real potential situation. I unfortunately have worked with individuals in the past that this has occurred. One incident was of a gentleman who was caring for his wife who had Alzheimer’s disease. She was able to be on her own for an hour or so without any major concerns. Her husband went to the local store to buy groceries. On his way home, he had a heart attack and died. It was a few hours before anyone realized his wife was home alone. By time the police arrived the woman was starting to cook some food. She had not cooked for a couple years. There was a real possibility she could have started a fire in the home and two lives would have been lost that day.

Approximately 650,000 emergency calls are received in the United States each day.

Here are some of the reasons as to why one may want to utilize a medical emergency ID/membership plan. If you want:

• Want you critical health and personal information conveyed, or made available, 24/7
• Have a medical condition such as Alzheimer’s/ dementia, asthma, autism, blood disorders, epilepsy/seizures, heart disease or hypertension
• Have allergies (e.g. food and drug)
• Have an implanted device (e.g., coronary stent, pacemaker, cochlear implants, etc.)
• Want your health directives and end-of-life care wishes known (e.g. DNR, Power of Attorney, Living Wills, etc.)
• Travel frequently or for extended periods of time
• Practice a healthy and active lifestyle (e.g. athletes, cyclists, runners, divers, etc.)

Many caregivers utilize medical identification products for those they are providing care in case that person was to wander and become lost. I strongly encourage caregivers to also wear a “caregiver identity product”. Sources for such products include:

MedicAlert
www.medicalert.org
800.432.5378

This is a membership plan and there are a variety of plans and price points. With the plans there are choices of medical ID bracelets (metals and silicone), bands that can slip on an Apple watch, necklaces (even a Dog tag style), ID cards and shoe lace tags.

MedicAlert also provides ID bracelets and other products to caregivers. For further information on their plans and ID product selection go to the website given above.

American Medical ID
www.americanmedical-id.com
800.363.5985

This is another organization that can provide medical IDs for persons with dementia and their caregivers. Similar to MedicAlert, in an emergency, when persons are unable to speak for themselves, a medical ID bracelet or necklace from this organization speaks for them.

Another option that is available at the Aging and Disability Resource Centers (Grant, Green, Iowa and Lafayette Counties), is a free key fob that says “Attention, I have someone at home that needs to be checked on”. These are from Family Caregivers Rock. These do not provide any medical information but are a simple and no cost way to let someone know you are a caregiver. The other side is blank. You may be able to add some information with permanent marker. Please check their website to see what other resources they provide to caregivers.

If you should have questions about resources for caregivers of those living with a dementia, please contact Bonnie Beam-Stratz (Dementia Care Specialist) by calling your county Aging and Disability Resource Center or email bbeam@gchsd.org.
DMV Extends Driver License Renewal to March 31 for Ages 60+

Press Release, WisDOT Office of Public Affairs

Recognizing the current elevated health risks to drivers 60 and over, the Wisconsin Department of Transportation Division of Motor Vehicles (DMV) is extending renewal deadlines for this age group.

Licensed drivers who are 60 and over who have a license scheduled to expire in January, February or March 2022, will now have until March 31, 2022 to visit a DMV to renew with no late fee.

Driver records are automatically updated, and the new expiration date will be visible to law enforcement. Customers can check the status of the license, including the adjusted expiration date, at wisconsindmv.gov/status. Appointments for a driver license renewal can be scheduled online (wisconsindmv.gov).

Applications can also be completed online and submitted electronically. Questions are quickly answered by email or phone.

To make in-person customer visits safer, and reduce the time in the DMV lobby, DMV Customer Services Centers are using safety protocols that include cleaning throughout the day and arranging space to provide safe social distancing.

In-person visits at DMV Customer Services Centers are only available for:

- Driver license renewals and original products
- ID to vote
- New residents to obtain identification

All DMV vehicle transactions can be done online (wisconsindmv.gov).

Online driver license renewal is an option for ages under 65.

Drivers ages 18 to 64, who are U.S. citizens with an unrestricted driver license, and who have not had a change in medical conditions, and who do not need an original REAL ID, may renew their driver license online (wisconsindmv.gov/renewDL).

Traditionally, DMV customers only needed to visit a DMV once every eight years to take a new photo and renew their driver license.

Now, online driver license renewal is available through a pilot program which began in May 2020 which allows 16 years to pass between visits.

For more information, contact: WisDOT Office of Public Affairs, (608) 266-3581, opa.exec@dot.wi.gov.

Test Your Home for Radon

By the GWAAR Legal Services Team (for reprint)

High levels of radon are dangerous to you and your family. Having work done as soon as possible to lower the levels of radon by a certified radon mitigation contractor will protect your family.

Radon testing should be done every two years, even if levels are initially below 4 pCi/L.

The Wisconsin Department of Health Services (DHS) and Governor Tony Evers are encouraging Wisconsinites to test their home for radon. Exposure to radon gas is the second leading cause of lung cancer, and the leading cause of lung cancer for nonsmokers. An estimated 21,000 lung cancer deaths per year among non-smokers are caused by radon, according to the U.S. Environmental Protection Agency and Surgeon General.

Radon is an odorless radioactive gas that is naturally present in the ground. It can enter buildings through the foundation. “About one out of every ten homes in Wisconsin has high radon levels. Any home, whether old, new, with or without a basement can have radon,” said Gov. Tony Evers. “Since you cannot smell, taste, or see radon, the only way to know if you have high radon levels is to test for it. Test kits are available to help protect you and your family from radon exposure.”

Tests kits that measure radon concentrations in the air are available at hardware stores and local public health agencies. Reduced-cost test kits are available through Radon Information Centers (RIC) in Wisconsin. To find a RIC, please see: https://www.dhs.wisconsin.gov/ric/index.htm.

If you find that the radon levels in your home are high, there are more than 100 radon mitigation contractors in Wisconsin who are nationally certified to install radon mitigation systems. Thousands of these systems are installed in existing homes in Wisconsin each year. You can find a contractor here: https://www.dhs.wisconsin.gov/ric/index.htm.

If the cost of radon mitigation is a barrier for you, you can contact your local RIC or speak with local public health department experts at 1-888-LOW-RADON (1-888-569-7236) to discuss available options.

For more information, please see: https://www.dhs.wisconsin.gov/ric/index.htm.
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I want to also thank the city of Dodgeville for the generous donation of $3,000. The city has put this in their budget annually for SUN, since my request several years ago. Since Dodgeville is our largest site, given SUN 60 days, it is the way of supporting SUN and the local seniors. It is very much appreciated. I don’t want to leave out the city of Argyle, which gives SUN $150 monthly, or $1,800/ year, for delivering meals to seniors out of Dodgefield.

In addition to Argyle, the paid drivers who use the SUN,打法, and the help of volunteers, volunteer Kathy Kay, the Darlington manager, lives in South Wayne! She takes meals there on her own time. If she cannot do this route, the van will go there as well. The route is around 70 miles. The counts have really picked up on this route recently and during the worst of COVID, SUN Congregates can come to the Darlington site located in the senior center in the Municipal building. All home deliveries within the city of Darlington are down to the local churches, not SUN.

Thank you for the donations to the Annual Appeal, as of January 28: Jim and Alice Stevens, Steve Deal, Donna and Curt Peterson, Immunal United Church of Christ Women, Tunestam’s Antiques, Ivey Construction, Inc., Council of Catholic Women, St. Patrick’s of Benton, Mark and Susan Storti, Peace Lutheran, Women of Peace of Cobbl, Ila Leean White, Angel and Angel Attorneys, Susan Storti, Peace Lutheran, Women of Peace for many years each.

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Reverse Mortgages

By the GWAIR Legal Services Team (for reprint)

You may have seen Tom Selleck, Mr. Magnum PI himself, on TV selling reverse mortgages, but what is a reverse mortgage, and are they a good idea? A reverse mortgage is a financial product available to individuals at least 62 years old that turns your home’s equity into a lump sum of cash or regular income. Unlike a home equity loan or line of credit, you do not have to make payments on the loan as long as you live in the home, and any interest accrued is added to the amount you owe. When you die, sell your home, or move out, you, your spouse, or your estate would repay the loan. Usually that means selling the home to get money to repay the loan.

Here are some things to consider about reverse mortgages:

• There are fees and other costs. Reverse mortgage lenders generally charge an origination fee and other closing costs, as well as servicing fees over the life of the mortgage. In some cases, these fees can be very high. Some may also charge mortgage insurance premiums.

• You owe more over time. As you get money through your reverse mortgage, interest is added onto the balance you owe each month. That means the amount you owe grows as the interest on your loan adds up over time.

• Interest rates may change over time. Most reverse mortgages have variable rates, which are tied to a financial index and change with the market. Variable rate loans tend to give you more options on how you get your money through the reverse mortgage. Some reverse mortgages offer fixed rates, but they tend to require you to take your loan as a lump sum at closing. Often, the total amount you can borrow is less than you could get with a variable rate loan.

• Interest is not tax deductible each year. Interest on reverse mortgages is not deductible on income tax returns until the loan is paid off, either partially or in full.

• You have to pay other costs related to your home and keep it in a good state of repair. In a reverse mortgage, you keep the title to your home. That means you are responsible for property taxes, insurance, utilities, fuel, maintenance, and other expenses. And, if you don’t pay your property taxes, keep homeowner’s insurance, or maintain your home, the lender might require immediate payment of your loan and initiate a foreclosure if you’re unable to pay, which most people in this situation are not. A financial assessment is required when you apply for the mortgage. As a result, your lender may require a “set-aside” amount to pay your taxes and insurance during the loan. The “set-aside” reduces the amount of funds you can get in payments. What happens to your spouse? If you signed the loan paperwork and your spouse didn’t, your spouse may NOT be able to continue living in the home after you die. This could be incredibly devastating because the lender will foreclose or force your spouse to sell the home to pay the loan in full as soon as 30 days after you pass away. If the loan contract language allows, your spouse may be able to live in the home after you die if they continue to pay taxes and insurance and continue to maintain the property. However, your spouse will stop getting any money from the reverse mortgage, since they weren’t part of the loan agreement. These rules are complex and different depending on whether you took the loan out before or after August 4, 2014. The most important takeaway from this is that your spouse might NOT be able to remain in the home after you die, so you will want to be very careful that the loan is set up properly if you want your spouse to be able to remain in the home.

• What can you leave to your heirs? Reverse mortgages can use up the equity in your home, which means fewer assets for you and your heirs. Most reverse mortgages have something called a “non-recourse” clause. This means that you, or your estate, can’t owe more than the value of your home when the loan becomes due and the home is sold. With most reverse mortgages, generally, if you or your heirs want to pay off the loan and keep the home rather than sell it, you would not have to pay more than the appraised value of the home.

• What happens if the borrower moves to another residence or a skilled nursing facility? With most reverse mortgage loans, the borrower can be away from the home, for example, in a skilled nursing facility, for up to 12 consecutive months; however, if the absence is longer, and the property is not the principal residence of at least one other borrower, then the loan becomes due and payable. Again, to resolve the debt, you can correct the matter, pay the balance in full, sell the home for the lesser of the balance or 95% of the appraised value and put the proceeds toward paying off the loan, or complete a deed in lieu of foreclosure. Otherwise, the lender will foreclose. Note that none of these are desirable options for most individuals in this situation. Most people would not have the funds on hand to pay off the loan, nor would most people wish to sell their home in this situation, especially if a spouse or other individual is still living in the home.

• Medicaid and SSI eligibility may be affected. Reverse mortgage proceeds, either a lump sum or a monthly payment, are not considered income for Medicaid and SSI; however, those funds are considered an asset or a resource in the month received and thereafter. This could affect eligibility for any means-tested program that has an asset limit.

For more information, visit: https://www.consumer.ftc.gov/articles/0192-reversemortgages
March is on its way! It seems like when we get to March the days are getting longer and we can start thinking of spring. You notice I said “thinking of spring!” Today, being February 1st and the weather today is a high of 27 degrees. Regardless of how anxious we are for spring we have about two more months of winter so don’t go looking for the Robin’s return yet and keep the snow shovel handy!

Since one cannot get outside and do anything; I always use winter days to go through all the paper junk that comes in the mail to go through when I have time. Some stuff I get rid off and some stuff I put in my memory box to keep. While putting things in my box I want to save I ran across my baby book Mom had started when I was little, and the one thing that interests me was the date I had my first polio shot. There was a lot of concern back in 1957 with polio vaccine as today with COVID. So, on May 20th, 1957 I was to have my first shot and all I could think of was, “this is going to hurt!” The shots were given during the school day and each class was called over the loud speaker to go to the Darlington gymnasium for our shots. By the time our class was called we heard all the “horror stories” on getting a shot and we were shaking in our shoes! I was 16 years of age and this was the first time I remember getting a shot and I was in panic mode. I remember our class walking to the gymnasium and trying to be brave and it didn’t help the situation that some of the little children were crying and screaming and I felt the urge to scream with them. All too soon, I arrived at the front of the line and I felt the wetness of the alcohol swab and then I felt this searing pain in my arm and it felt like she used a harpoon for a needle. Back then it was much different receiving a shot. Today, the needles are thin and very sharp and once used are thrown away. Then in the “good ole days” needles were sterilized and used again and again and the needles were bigger and dull. Anyway it sure felt like that! When I got home, Mom was going over our paperwork that was sent home I found out that I was due for a second polio shot in January 1958. Lord have mercy not another shot!

Also in my box, was two books of War Ration stamps with my name on the cover. How cool my very own book of War Ration stamps, mine were book number 3 and 4! On the back cover it was stated, “Rationing is a vital part of your country’s war effort. Give your whole support to rationing and thereby conserve our vital goods. Be guided by the rule: If you don’t need it, DON’T BUY IT.” How clever, very good words of wisdom and I believe I have heard those same words a few times over the years!!

Enjoy March! Get a good book get into your comfortable chair cover up with a warm blanket and read. Maybe take a catnap or two! Spring will come when it is good and ready!
Once again AARP is offering their tax service again this year. Since COVID is still with us, this year’s program will be like last years. Masks will be required. Taxpayers will bring their tax documents to their initial appointments where they will be scanned and then returned to the taxpayer. Tax program volunteers may call by phone if there are questions or more information is needed. A second appointment will be made when prepared and printed tax returns can be picked up at the same site. It will be very important to bring all required tax documents and proof of identification (photo ID and Social Security card) to the first appointment. Due to this format, another appointment will not be scheduled if you do not bring all your tax documents and identification. The dates are as follows: Darlington: March 7 and 28, April 4 and 11 Argyle: March 14 To schedule an appointment, please contact the ADRC, at (608) 776-4960.

If you’re asked to define the words on fleek, lit, woke or extra, do you think you could get them right? Not the traditional definitions, of course. We’re referring to the modern interpretation of today’s generational jargon.

Here are some of the more common slang terms you may hear your children, grandchildren or great grandchildren say and make you think, What the heck are they saying?. Here is what some of those more common slang terms mean so you can be in the know and maybe even surprise the kids by throwing some of these into your conversations with them?

“Yaas” - To express excitement.
“Lit” - Something is awesome or cool.
“Bye Felicia” - To say goodbye to someone unimportant, a dismissive good-bye.
“Cant Even” - A phrased (usually comically) when one cannot express their strong feelings (often frustration) of something or someone.
“Woke” - To be culturally or socially aware.
“Extra” - Over the top.
“On Fleek” - Often used to describe someone’s appearance or style and can describe anything that is flawless.
“Fire” - Meaning it is awesome, great, hot.

A Bit of Humor

One mother of a boy in college advised another — The surest way to get your son to write home is to send him a letter saying, Here’s $50. Spend it any way you like. And that will make my son write home? The other mother asked. Yes indeed, came the reply. Just forget to enclose the money.

This Generations Jargon

WHAT ARE THOSE KIDS SAYING?

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