



# Triad NEWSLETTER

COMMUNITY INFORMATION ON  
SAFETY AND CRIME PREVENTION



Volume 2, Issue 1

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## Triad Youtube Channel

You can watch our previous programs as well as the programs from the Triad Conference at our Youtube Channel: <https://bit.ly/TriadsYoutube>. Use the bookmarks in the video comments to jump right to the topics that interest you.



## Welcome to the fourth Triad Newsletter!

Inside, you will find articles written by and for Dane County area seniors. We hope you will find them interesting and useful!

Please join us! We would like to hear topics you would be interested in learning more about! And, we need volunteers to write articles, research topics, and do photography. If you would like to contribute or have ideas, contact Triad Coordinator Mike Thomsen at [mthomsen@rsvpdane.org](mailto:mthomsen@rsvpdane.org).

Our next publication date will be summer. We hope you find the information valuable.

**ENJOY!**

Ellen Nelson  
Volunteer Editor

# Rise & Thrive, Seniors: Five Tips for Starting Your Morning

By Amber Bormann, Brookdale Senior Living

When it's dark and cold in the morning, it's tempting to hit the snooze button over and over and over. But mornings don't have to be the roughest part of your day. Here are a few tips to help improve your AM routine so when you wake up, you feel like seizing the day instead of sleeping through it.

## To Breakfast, or Not to Breakfast?

It turns out that this question isn't as critical as you might think. Contrary to popular belief, it's OK if you don't eat breakfast every day. It's a common myth that breakfast makes your metabolism faster, and that it's the "most important meal of the day" — but that may be attributed to a marketing ploy.

Whether you eat breakfast or not may not make a significant difference in your weight, according to recent research. But if you do choose to make breakfast part of your morning routine, try kick-starting your day with healthy options, like these five superfoods packed with nutrients.

## Matcha Green Tea

Green tea is packed with antioxidants called catechins. Catechins may help prevent damage to your body's cells by reducing free radicals.

## Berry Smoothie Bowl

The key to this superfood smoothie bowl lies in the



berries. Studies show that including berries regularly in your diet may help improve cardiovascular health and potentially lower your risk for cardiovascular disease.

## Quinoa Breakfast Bowl

Looking to up your protein intake? Give quinoa a try. The protein in quinoa exceeds the recommended amount of all eight amino acids, making it a very nutritious addition to a balanced breakfast.



## Mushroom and Kale Breakfast Skillet

This breakfast recipe combines two superfoods that pack a major punch. Kale is a leafy green that contains fiber, potassium and vitamins C and B6, all of which support heart health. Meanwhile, mushrooms may promote several health benefits, which could include protection from diabetes and obesity and potentially reduce inflammation.

## Avocado Toast

Avocados are packed with xanthophylls, which promote a variety of health benefits. One study has suggested that xanthophylls have antioxidant effects that may aid in the protection of your cells and your DNA from damage as you age.

## Start with Morning Meditation

When you think of meditation, you might think of gurus and week-long retreats. But meditating can be as simple as taking some deep breaths and thinking of a few things you're thankful for.

Meditation has been shown to help reduce stress, improve memory, and decrease pain, anxiety, and depression. Try starting your morning with a 10-minute mindfulness walk outside, focusing on each footstep you take.

## Write Down Your Thoughts

Don't consider yourself a writer? You don't have to be a novelist to enjoy the rewards of keeping a journal. Writing in a journal has a host of potential benefits, including boosting the immune system. Sitting down to journal in the mornings can help you organize the day ahead, set intentions or goals or simply keep a record of your life story that you can one day share with family.

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## Wake Up at the Same Time Every Day

Stop right there. Before you hit that snooze button again tomorrow, consider this: waking up at the same time every day may help improve focus and short-term memory, decrease irritability, and make waking up and falling asleep easier. Try choosing a wake-up time that works for you on both weekdays and weekends. At first, you may need to use an alarm clock, but over time, your body may adjust to waking up on its own and on time. If this is difficult, try opening the blinds. The morning sun may help the body regulate its circadian rhythm.

## Jump Start Your Day with Exercise

Sometimes, exercising feels like the last thing you want to do when you wake up in the morning. But research suggests that morning exercise has many

potential health benefits. When you get your arms and legs moving, it releases neurotransmitters in the brain that can help make you feel refreshed and energized, even before you've had your first cup of coffee. The good news is, you don't need to run a marathon to feel these effects. Just a few light stretches can help improve blood flow, decrease stiffness, and get you ready to take on the day.

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## AARP Driver Safety: A refresher on what you learned in Driver's Ed

*A summary by Jane Bannerman, Triad Committee Member*

This program was presented on September 22, 2021, by Neil McCallum, the AARP Wisconsin State Driver Safety Coordinator. Neil is also a volunteer instructor for the AARP Smart Drivers Course.

Many things have changed since many of us got a driver's license at 16. For me, that is almost 60 years ago. What exactly has changed? Our bodies are older; our vehicles have more electronics; our roadways have lots of new markings and traffic calming devices, especially roundabouts. And, traffic laws, including new speed limits, have changed.

Neil mentioned several specific challenges for older drivers: failure to yield, merging, intersections, high-speed roadways, driving at dawn and dusk, and driver distractions. He also reminded everyone that 90% of all accidents are preventable.

Here are some of the tips given in the presentation.

1. In Driver's Ed, we were taught to keep our hands at the 10 o'clock and 2 o'clock positions; the new recommendation due to the steering wheel airbag is to keep your hands at the 9 o'clock and 3 o'clock positions.
2. Try to avoid left-hand turns. This is one of the most dangerous actions for older drivers

because our judgment of speed and distance is not as good as it used to be. Think about your route and whether can you get there by making four right-hand turns instead.

3. When you are going to drive, know your body. Ask yourself, "Am I fit to drive today?" Inspect your car, walk around the car looking at tires. Periodically have the fluids checked. Plan your route. Know how you will get to your destination.
4. Use the 4-second rule to be sure you are not following too close to another car. Count the number of seconds in between the car in front of you passing an object and your car passing it. Perhaps use a sign or a bridge. In bad weather double the distance to 8 seconds.

AARP offers a Smart Drivers Course in Wisconsin. It is not available in person right now but is available online. To look for the course go to [www.aarpdriversafety.org](http://www.aarpdriversafety.org).

AARP has three other classes: SmartDriver TEK about new technology; Car Fit about how to fit your car better; and the "We Need to Talk" seminar about how to talk to someone you think should no longer be driving.

# Household Financial Safety: When it all falls into your hands

*A Review by Jane Bannerman, Triad Committee Member*

This program was presented on Wednesday, November 17, 2021. The presenters were John Wilson of Sensible Finances, LLC and Barb Irvin of Nimble Numbers, LLC. Both are Daily Money Managers, and both are members of the Association of Daily Money Managers. The Association provides certification, a code of ethics, standards of practice, background checks, and professional liability insurance.

Daily Money Managers work with a variety of clients: older adults and their children, busy professionals, frequent travelers, people in transition due to death, divorce, etc., and small business owners. Daily Money Manager can assist clients with various important tasks, including bill paying, day-to-day banking, budgeting, medical claims, income tax organization, household payroll, and organizing financial records.

**So now you are in charge!** Here are the basic steps you should take if your household's finances are suddenly dropped into your lap.

## **Prepare to get organized:**

1. Start by getting a notebook and keeping track of the conversations you have with your bank, credit card companies, financial and insurance companies, and others.
2. Get some file folders and gather all your information in one place.
3. Prepare a master list of your bank accounts, credit cards, investment accounts, bills, loan payments, and income sources.

## **Begin your search for information:**

1. Try to decipher the system your spouse used.
2. Look through your checkbook, bank, and credit card statements for autopay transactions. Go back at least a year because some bills are paid annually. And be on the lookout for things you are paying for that you no longer need.
3. Look carefully at the mail; though many bills these days are electronic, some important bills may still come in the mail.
4. You may want to look at your spouse's email account to look for autopay transactions.
5. Tax returns can help in getting a handle on your income. And you might find another account you did not know about.



6. Get a free credit report at AnnualCreditReport.com. It will have a list of all of your loans, credit cards, any missed payments, and lots of other important information.

## **Review your budget:**

1. Compare income and bills.
2. What do you have leftover for other expenses?
3. Some changes may have to be made to adapt to your new circumstances.

## **Plan your system:**

1. How will you keep track of your income and expenses?
2. Decide how to pay your bills, i.e., paper checks, autopay, etc.
3. Set up your filing system.

## **Taxes:**

1. Make sure you are taking the Required Minimum Distribution (RMD) from IRAs and other retirement plans you may own. If you are not sure, consult an accountant or financial advisor.
2. Be sure to make the correct estimated tax payments.

## **Prepare now and relax later.**

Communicate with your spouse and become familiar with her or his system and the tools used to manage your household finances. Review the organization of your paper and digital records. Talk about how you could do things differently. Be sure you know how to access insurance policies, accounts, income and bills, wills, POAs, trusts, titles, etc., a list of important contacts, the locations of valuable and important papers, account user-names, and passwords.

# Playing Smart and Staying Safe

by Sarah Kruse, SAIL Communications Coordinator

In 1962, George Jetson headed off to work in his aerocar, read the news on what looks suspiciously like a current-day iPad, and communicated via a device on his wrist. The family ordered their meals from a 3D printer that spit out the next meal, and their housekeeper was a robot named Rosie, who vacuumed and completed other necessary household chores. The Jetsons presented a vision of the future few could imagine.

While most of us still drive cars on regular roads and prepare meals with fresh ingredients, we also have the ability to turn lights on and off when we aren't home, change the settings on our thermostat remotely, and see who is at our front door and talk to them without ever opening the door. We can play music, change the television channels, and get all the news of the day with simple voice commands.

The convenience of the many available “smart” devices gives us a level of security in our homes that seemed only fictional when The Jetsons were flying around Orbit City. And as with most innovations, some downsides have been discovered, such as the ability for Amazon, Google, and Apple employees to hear your requests, and hackers who infiltrate baby monitors and terrify children and parents. So, what should we do?

With a bit of attention to privacy settings, many of these platforms do allow us to control who has access to our data and what can be tracked or potentially misused.

One of SAIL's technology service providers, Dave Friedman, works one-on-one with individuals to provide guidance in these areas. Dave suggests, “There's often a trade-off between privacy and convenience. A butler can make life much easier, but he will then be privy to much of your personal life. Likewise, don't automatically dismiss technology because it will affect your privacy. Just make an informed decision as to whether the benefits are worth it to you.”

One immediate tip is to remove the ability for voice recordings to be reviewed or stored.



If you use Amazon smart devices, begin by opening your Alexa app. Go to Setting > Alexa Privacy > Manage Your Alexa Data > Choose How Long to Save Recordings > Don't Save Recordings > Confirm. You may also scroll down to Help Improve Alexa and switch off Use of Voice Recordings.

If you use Apple's Siri, you may confirm you have opted out of voice recordings by going to the iPhone's Settings > Privacy > Analytics and Improvements > turn off Improve Siri & Dictation.

If you use Google products, Google offers two ways to ensure your privacy. On your PC, go to <https://myactivity.google.com> and click the Settings Bars in the top left. Click Activity Controls. Uncheck the box that says Include Audio Recordings to prevent Google from linking your voice recordings with your account.

You can also open the Google Home mobile app. Select your Profile Icon > My Activity > Saving Activity. Be sure that Include Audio Recordings is off.

Smart devices are very useful and can assist in many aspects of maintaining a safe home, especially when the user is aware of the ways to protect their private information. Triad and SAIL are working together to plan an upcoming program to provide additional tips and answer questions.



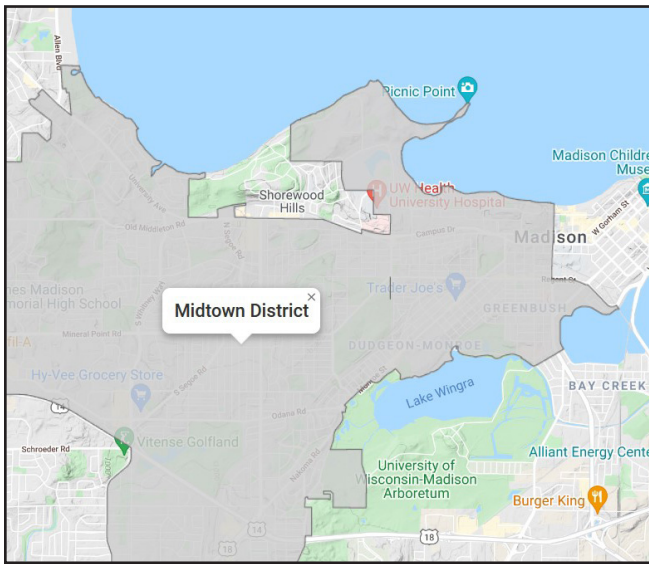


# An Interview with Officer Chris Marzullo Madison Police Department

*By Jim Jenkins, Triad Committee Member*

A couple of months ago I wrote about an amazing Madison Police officer who had recently retired. Her name is Linda Baehmann and her legacy became even clearer to me when I talked to another MPD officer who is making a difference: Neighborhood Resource Officer (NRO) Chris Marzullo.

Chris is assigned to the Midtown Police District, which roughly covers the Near West Side of the city. Midtown is a large, demographically diverse district of 65,000 residents. There are 23 schools, 15 different neighborhood associations, 217 miles of roadway and 13.4 square miles of territory for Chris to cover.



Chris' role as an NRO is distinct within the patrol program in that he is assigned to work proactively in identifying and resolving problems before they become serious issues. This means working closely and regularly with people whose lives are often troubled and in danger of becoming chaotic. He works with families and youth, at the street level, and he needs to be flexible and have a deep understanding of, and care for, his community.

Chris grew up in New York City and New Jersey. While he had an early interest in policing, his path was a rocky one at times, with the breakup of his parents' marriage and a move, at fifteen, to the Madison area. Here, he struggled in high school and began cutting classes.



That's when he had the good fortune to meet Police Officer Linda Baehmann, who took him under her wing and inspired him to get back to school, and eventually college, and set a course in law enforcement.

After working a variety of construction, senior living

community and management jobs, Chris joined MPD in 2013 and quickly moved from general patrol to the role of field-training officer, training at the police academy, and neighborhood policing.

Chris explained four levels of work in each patrol unit:

General patrol officers patrol district-wide and respond to calls to service as they come up in their shift.

Community Policing Teams (CPT) work on specific problems as they arise in the district. They might assist in traffic enforcement one day, and concentrate on drug traffic or burglary problems the next.

Neighborhood Police Officers (NPO) are assigned a particular neighborhood within a district. When Chris had this role, he worked in the Allied Drive neighborhood. NPOs work in the neighborhood for four-year assignments, and develop close relationships with the area residents, businesses, and community programs.

Neighborhood Resource Officers (NRO). This is also a four-year assignment. NROs get to know the people in neighborhoods and work to solve issues before they become larger problems. They identify resources, like mental health, housing, substance abuse, and many others. They can work on issues in any neighborhood of the district, and they must be experts in human relations and community resources.

Of course, the MPD has many specialized units, like mental health, criminal investigation, traffic, etc. Officers in those units concentrate mainly on one

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form of police work. But the neighborhood officers, described above, must “flex,” as community needs arise and shift.

Chris says that the base function of policing is patrol, and tighter budgets in recent years have required that neighborhood officers spend more time on general patrol than they have in years past. That means they spend more time responding to ongoing calls to service like gunshots, crimes in progress, traffic accidents, etc. and less time on anticipating problems and focusing on them with people in the neighborhoods.

Regardless of these budget issues, Chris says that Neighborhood Policing is a success in Madison. He points to areas such as Allied Drive, where residents feel much safer than a decade ago because of Neighborhood Policing and community involvement. Officers know the local landlords, teenagers, parents, businesses, schools, and area associations. They keep up with the heartbeat of the area, on a personal level.

Successes like these have made MPD a model for community policing. Departments from around the state and the U.S. have come to Madison to observe and learn about these programs.

Chris is also an expert on home and facility security. He’s worked with local schools, colleges, business, and homeowners, doing security assessments and improvements.

Madison Police Officer Chris Marzullo is giving back to Madison each day of his life, just like retired Officer Linda Baehmann did through her career. And it’s because of Linda’s mentorship and inspiration, as well as a lot of hard work and education, that made Chris the valuable officer that he is today.



**Thanks, Chris and Linda, for your service!**

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## Upcoming Triad Programs

*by Mike Thomsen, Madison Triad Coordinator*

We have a terrific schedule of Triad programs coming up. All of these programs are live, virtual presentations with plenty of time to interact with the speakers. To register, please send an email to [TriadEvents@rsvpdane.org](mailto:TriadEvents@rsvpdane.org).

### **March 23, 10:00**

“Vision Changes and How to Adapt with Those Changes” presented by Brent Presentka, a Certified Vision Rehabilitation Specialist with the Wisconsin Council for the Blind and Visually Impaired.

### **April 27, 10:00**

“Choosing Safe Housing as We Age” presented by Ed Ruckriegel, Fire Marshall for the City of Madison Fire Department

### **May 18, 10:00**

“Important Things to Know about Medicare Fraud” presented by Ingrid Kunder, a Project Manager with the Senior Medicare Patrol – Wisconsin.

### **June 22, 10:00**

“Hearing Loss – A Public Health Concern” presented by Dr Veronica Heidi, a Doctor of Audiology with Audible Difference clinic in Madison.

# Beauty and the Beast: Tips for Preventing a Fall this Winter

*By Ashley Hillman, Safe Communities*

Lately as we look out of our windows, we see the beauty of winter: glistening trees covered in ice and a white blanket of snow covering what was once green. For Wisconsinites, this particular season (while often beautiful) can pose many fall hazards to older adults. Falls are the #1 cause of injury or death among adults 65+ in Wisconsin and are one of the top reasons for calls to EMS. Ninety-five percent of hip fractures are caused by falls, according to the Centers for Disease Control. Below are some tips to stay upright this winter.

Braving the cold, wintry weather to run errands, visit family, or just to get out of the house without a cell phone on your body can be detrimental and even deadly if you happen to fall outside. Always have a cell phone on your body that is easy to reach in the event you fall or are stranded and need to call for help. Waiting for someone to find you in brutal winter weather can result in not only an injury due to do a fall, but also hypothermia or frostbite.

Winters in Wisconsin are long; shorter days bring decreased sun exposure that could impact one's Vitamin D levels. Talk with your doctor about Vitamin D and whether or not a supplement could be beneficial to help maintain strong bones and aid in other potential positive health outcomes.

The combination of shorter days and staying indoors due to harsh weather could lead to depression in older adults. These two factors, on top of Covid-19, have made social interaction even more difficult for our older population. We know that social interaction is key to good health – we need each other! Finding ways to engage with friends, family, and neighbors despite the weather is important, though it's important to do so safely. Many health and fitness programs for older adults are now available over the phone or online. This

may include Tai Chi, Stepping On, Ballroom Basics for Balance, yoga, and many others! Connect with your local senior center or the Aging and Disability Resource Center (608-240-7400) to find out what might be available. Set up a standing telephone or video coffee date with a friend or loved one to help stay connected.

“Drink Wisconsinly” may be a funny tag line for a T-shirt or coffee mug, but it's also a very real problem in our state and can lead to health issues or injuries, such as a fall. As our bodies age, we metabolize alcohol more slowly. And as older adults often take supplements and prescription medications, alcohol often does not interact favorably. Please talk with your doctor about safe alcohol consumption, and be mindful of alcohol intake, especially on those long winter nights that might be exacerbated by feelings of depression.

And, be mindful of bringing potential winter hazards into your home! Health care providers recommend taking shoes off when entering your house because snow and ice might be tracked inside the house, thaw, and thus creating very slippery patches of water on the floor. This can be another fall hazard.

As you're gazing at the lovely winter scene outside, take a moment to go through a mental checklist of ways to stay safe: use Yaktrax or other grip devices on shoes, use a winterized cane tip, ensure sidewalks and driveways are clear of ice and snow, never leave home without your cell phone, keep kitty-litter in your car to provide better traction on ice when getting out of the car in parking lots, institute a check-in system with a loved one or neighbor, and keep your body moving so muscles stay strong! And remember, winter will once again segue into spring.

Contact Ashley Hillman at Safe Communities for information about falls prevention activities in Dane county (608-235-1957).





# BBB Warns about Romance Scams

by Tiffany Bernhardt Schultz

Southwest WI Regional Director, Better Business Bureau

**Love** is in the air ... and so are scammers. Online dating and social media have made it easier than ever to meet new people. Unfortunately, it has made it easy for scammers, too. Con artists create compelling backstories, and full-fledged identities, then trick their victims into falling for someone who doesn't exist. This form of deception is known as "catfishing." It is often the first step in a phishing scheme to steal personal information, or a romance scam to trick the victim out of money.

Romance scams generate more reported losses than any other consumer fraud type. According to the FTC, the losses have grown exponentially in four short years from \$75 million in 2016 to \$304 million in 2020.

## How the scam works

Most romance scams start with fake profiles on online dating sites. Scammers often claim to be in the military or working overseas to explain why they can't meet in person. Over a short period of time, the scammer builds a fake relationship with the victim by exchanging photos and romantic messages, and even talking on the phone or through a webcam.

Just when the relationship seems to be getting serious, there's a health issue or family emergency, or the love interest wants to plan a visit. No matter the story, the request is the same: they need money. After the victim sends money, there's another request, and then another. Or, the scammer stops communicating altogether.

## Tips to spot this scam

**Too hot to be true.** Scammers post good-looking photos and tales of financial success. Be honest with yourself about who would be genuinely interested in you, and vice versa. If they seem "too perfect," alarm bells should ring.

**In a hurry to get off the site.** Catfishers will try very quickly to get the victims to move off the dating platform to communicating through email, text, or phone.

**Moving fast.** A catfisher will begin speaking of a future together and profess their love quickly. They often say they've never felt this way before.

**Talk about trust.** Catfishers will start talking about trust and how important it is. This will often be the first step to asking for money.



**Don't want to meet.** Be wary of someone who always has an excuse to postpone meetings because they say they are traveling, live overseas, or are in the military.

**Suspect language.** If the love interest claims to be from the area but has poor spelling or grammar, uses overly flowery language, or uses phrases that don't make sense, it's a red flag.

**Hard luck stories.** Before moving on to ask for money, the scammer may hint at financial troubles like heat being cut off, a stolen car, a sick relative, or they may share a sad story from their past.

## Protect yourself from this scam

**Never send money or personal information** to someone you've never met in person. Never give someone your credit card information to book a ticket to visit you. Cut off contact if someone starts asking for information like credit card, bank, or government ID numbers.

**Ask specific questions about details given in a profile.** A scammer may stumble over remembering details or making a story fit.

**Do your research.** Many scammers steal photos from the web to use in their profiles. You can do an image lookup using a website like [tineye.com](https://tineye.com) or [images.google.com](https://images.google.com) to see if the photos are stolen. You can also search online for a profile name, email, or phone number to see what adds up and what doesn't.

It's possible to find the love of your life with the click of a keystroke. We all know people who have met online, married and lived happily ever after. Be vigilant and do your research before you jump into the sea of love.

If you or a loved one are a victim of a scam, reports can be made at [BBB.org/ScamTracker](https://BBB.org/ScamTracker).